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## SOME ANTECEDENTS OF CUSTOMER LOYALTY IN ISLAMIC PERSPECTIVE (A STUDY ON INDONESIAN SHARIA BANK IN ACEH)

**Yusniar**

STAI TGK. CHIK PANTE KULU

Email : [yusniaryuzie@yahoo.co.id](mailto:yusniaryuzie@yahoo.co.id)

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**Abstract:** *Customer loyalty can be shown through a positive attitude. A positive attitude towards a product or service by spreading good things and recommending the product to the people around it. Meanwhile, a negative attitude is indicated by spreading negative information about the product and showing an attitude of switching to other products. This paper critically studied the perspective of customer loyalty of Bank Syariah Indonesia in Banda Aceh toward the implementation and enforcement of sharia in Aceh. This study was conducted by quantitative approaches, the sampling technique used is non-probability sampling. Data collection techniques used are interviews, observation and distributing questionnaires. This study aims to analyze the antecedents of customer loyalty at Bank Syariah Indonesia in Banda Aceh. The results of the study indicate that Islamic brand image has an effect on customer loyalty of Indonesian Islamic banks in Banda Aceh. Hence, the leader need to consider this antecedent as a strategy to maintain customer loyalty in the future. Customer loyalty based on an Islamic perspective is loyalty that is in accordance with Islamic principles and paradigms. Loyalty based on an Islamic perspective is the implementation of knowledge, worship, especially regarding faith in Allah swt.*

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## INTRODUCTION

Over the last few decades, the Islamic banking industry has received attention from various circles, both Muslims and non-Muslims (Faisal et al., 2016). This has become a global phenomenon This has become a global phenomenon in line with the rise of world public confidence in sharia-based businesses. In addition, several countries also support Islamic banking services as a solution to various problems including the global financial crisis. (Fitria et al, 2016).

The development of the Islamic banking sector in Indonesia also experienced the same thing. Year after year, a very good increase in growth occurred for the Islamic banking sector. Data from Bank Indonesia provides information that consists of 14 complete Islamic banks and 20 conventional banks having Sharia business units (OJK, 2019). Based on this data, it can be stated that until February 2020 the market share

increased by 6.74% with an asset growth rate of 15.07%. Meanwhile, the increase in national banking assets increased by 15.34% marked by the contribution of Sharia Commercial Banks, Islamic Commercial Banks of 68.74% and Sharia Business Units (UUS) of 35.46%. This is due to the policy in Indonesia where the banking system still adheres to a two-window system. According to Law No. 21 of 2008 concerning Sharia banking, the principle of 2-window banking in Indonesia will expire in 2023, i.e. the banking sector that has been operating Sharia business using UUS will be disciplined to carry out conversion activities.

Sharia principles in various fields including the banking industry operating in Aceh. Been a long time ago, the aspiration of the Acehnese nation to be able to carry out special autonomy by carrying out activities based on Islamic principles which are now contained in regional regulations concerning Sharia or General Qanun.. Explicitly the Aceh Government has asserted that financial institutions operating in Aceh must apply the principle of sharia principles and as a form of compliance with the implementation of the Sharia Principles. In response, some BUMN banks finally collaborated to becoming a new Bank Syariah Indonesia which officially operates as a bank that will serve banking transactions in Aceh, Indonesia. Consequently, several financial services operating in Aceh have attempted to transfer their assets to a subsidiary, namely the Sharia Business Unit (UUS) or Sharia Commercial Bank (BUS).

The impact of this policy is the occurrence of various problems. This means that during the migration process, customers are required to migrate so they are forced to lose access to their respective networks. On the other hand, customer complaints about limited access have increased due to limited access to carry out transactions such as transfers between accounts and the process of withdrawing savings funds and other activities. However, what is interesting is the customer's loyalty to continue using the Bank's services. To this day, the people of the province of Aceh, especially the city of Banda Aceh, still persist in using bank services, one of which is the Indonesian Islamic Bank.

The high interest of customers to use the services of the company is an interesting issue to be studied theoretically. In response, this study aims to review customer attitudes towards the phenomena that occur. It can be seen that previous research on consumer behavior stated that companies with religious values or images and religious values were declared capable of producing spiritual attachment between brands and customers.

The previous concept has been built to explain that there is a link between the values believed in certain brands related to the religious side of customer loyalty (Idris and Kadir, 2018). Religiosity is the degree to which a person feels that the brand meaning is equivalent to the religious meaning in life. When using a brand, customers have expressed themselves to their environment (Sarkar and Sarkar, 2017), meaning that when customers use a religion-based brand, they feel that they have implemented some religious commands in the hope of getting the pleasure of Allah SWT.

Furthermore, brand image and level of religiosity have an important role in brand development because brand image represents the emotional brand of customers of a particular company or product and has a strong impact on consumer buying behavior (Idris and Kadir, 2018). Therefore, brand religiosity has a high value in relation to a product. In addition, there are also emotional and rational values offered by brands, so that Religious Brands become the brand's main position for consumers (Wahyuni and Fitriani, 2017).

In order to add the religiosity factor to the limitations of previous research, this study relates it to Indonesian Islamic Banks, especially customers in the city of Banda

Aceh, as increasing brand strength will certainly continue to be an important task for the purpose of getting the title as a valuable Islamic bank in Indonesia and the world. Based on the phenomena presented in the background, the authors base the problem formulation in this research, namely: Does the Islamic perspective brand image, religiosity, Islamic brand love affect the loyalty of Indonesian Sharia Bank customers in Banda Aceh City

## **LITERATURE REVIEW**

### **Customer Loyalty**

Customer loyalty is the most expected result of a research on consumer behavior (Arslan, 2010). There are many definitions of loyalty in terms of various points of view. However, broadly speaking, loyalty is divided into two things. Namely, attitude loyalty and behavioral loyalty. Hence, attitude loyalty is concerned with all consumer perceptions and feelings about the product and brand so that it shows the commitment to the extent of a consumer's loyalty to a brand, while behavioral loyalty is brand loyalty based on buying actions and behavior, namely customers make repeat purchases regularly and buy between product and service lines, referencing others and demonstrate immunity to the pulls of competitors.

### **Loyalty in Islamic Perspectives**

Loyalty cannot be forced, although it can be measured and managed (Rangkuti, 2002:3) this is because loyalty is a combination of the intellectual and emotional processes of customers and companies. An economic transaction certainly cannot be separated from the goal of forming customer loyalty to the product or service obtained from sales.

As a result, Islam invites its followers to apply an attitude of mutual help in terms of kindness to one another, as well as in terms of muamalah. A true Muslim must implement the Sharia principles that have been required so that every activity will get blessings and mashlahah in the future. In At-Taubah: 59 it is explained that: "And (very good) if they are satisfied with what Allah and His Messenger have given them, while they say: "Allah is sufficient for us, Allah will give us from His abundant bounty, as well as His Messenger, indeed, we always hope in Allah."

Regarding customer loyalty in buying a product and service, society in general is faced with many brand choices. There are many risky possibilities that a person must face when carrying out buying and selling activities both online and offline. The most common factor is fraud. This happens because customers are tempted by low prices or elegant appearance of goods, so they do not care about security in transactions so that building customer loyalty in business is very important. The basis for building loyalty is by continuously trying to provide the best for customers and trying to maintain good relationships in the long term.

In responses, related to the formation of loyalty, Islam has arranged ways to optimize loyalty for its customers. A strong and sturdy building foundation is needed in order to build loyalty which is often called "Total Islamic Quality" (TIQ). The main reference source to strengthen this foundation is to return to the Qur'an and Hadith, so as to produce activities that are harmonious, fair and beneficial for all parties.

Based on the statement above, it can be concluded that the concept of loyalty in sharia economics should be based on piety, namely that every human being does not give allegiance to other than Allah alone. Loyalty which is the goal must be built based on the intention of getting ridja and as a means of worshiping Allah. All activities, actions and processes for the creation of products and services in a business must comply with the rules.

Every activity and transaction that we carry out should bring us closer to God so that justice and balance are created and will result in true loyalty. In measuring loyalty, Zeithaml et al (2012) stated with several attributes, namely:

- a. Say positive things about the company to others.
- b. Recommend the company to others asking for advice.
- c. Considering that the company is the first choice in purchasing services.
- d. Doing more business or purchases with the company in the next few years.

### **Islamic Brand Image**

Over time, many products are produced every year, the company need to prove their worth to emphasize a special impression in the minds of consumers about their products. In a dynamic market that is full of competition, brand image is said to be able to play a role in distinguishing one type of product from another. The activity of persuading customers to get a certain impression is ultimately created so that customers can remember one type of product or brand among the invasion of competing brands. It is easy to imitate a certain product but the reality is that it is difficult to imitate the image that is ingrained in the minds of consumers. According to Shimp (2000) brand image is a set of associations that arise in the minds of customers when they remember a particular brand. In a brand, there is an impression that explains something related to certain symbols, philosophies, beliefs and meanings.

Based on the statement above, it can be concluded that the brand image is the excitement of the types of associations that arise in the minds of consumers when remembering a certain brand. This study builds on the dimensions proposed by Nandan (2005) and is strengthened by previous research by Keller (2003) which states that the dimensions of forming brand image are as follows:

1. Brand Advantage
2. Brand Strength
3. Brand Unique

### **Islamic Brand Love**

The new era in the marketing world is marked by the growing attachment between a product and its customers. This makes the issue of the bond between the brand and the customer an even more interesting topic and generates ideas and creativity that make the business world more developed and advanced. Today, customer emotional attention is seen as something that can lead to long-term loyalty. One that is increasingly being investigated is the relationship between a customer's love for a particular brand. Currently, the formation of a sense of belonging to a brand increasingly wants to be created so that relationships between consumers can be created like human relationships. This becomes an interesting issue when love for a brand is expressed, an attitude that can strengthen the customer's desire to survive against the desire to switch to another brand and even love for a brand can provide forgiveness for the failures that a brand may make in the future (Munnuka, 2010). Furthermore, developing the definition of Islamic brand love is associated as the emotional level of a customer who believes in a brand that is based on religious values, in this case Islamic religious values. That is, brand love is expressed as a positive emotion of a satisfied customer with the Islamic brand. As mentioned above, in consumer behavior research, combining several theories between sciences has produced new and fresh ideas that will enrich science in the future and in this case it is a combination of psychology which has produced several theories of love between individuals which have been concluded and stated to have a strong structure, accepted and can be applied in

consumer behavior research (Batra et al., 2012; Albert et al., 2008). Based on this, brand love can be measured through:

1. Passion for Islamic brands
2. Bonding with the brand
3. Positive evaluation of the brand
4. Positive emotions in response to brands
5. Declaration of love for Islamic brands

## METHOD.

This study was conducted as a quantitative approaches. The data collection method used in this study was sourced from primary and secondary data. Primary data were obtained from interviews with the general public, students, and academics in Aceh regarding their thoughts, experiences and perceptions of the full implementation of Indonesian Islamic banking operations. The key information is people who provide information about the situation and condition of the research background ( Moleong, 2006). In Addition, determination of informants is done by purposive sampling, namely the technique of choosing by means of certain criteria so that researchers can get in-depth information to reveal the phenomena that occur (Krisyanto, 2007). Informants in this study are customers, both academics, practitioners and the general public who have accounts at Islamic and conventional banks in order to know the advantages and disadvantages of each bank account they have.

## RESULT AND DISCUSSIONS

### 1. Result

The validity test shows the ability of the questionnaire to reveal something to be measured. Validity test is a measure that shows the level of validity of an instrument/questionnaire (Afifudin, 2009).

**Tabel 1. 1**

Variabel	r Hitung	r Tabel	Ket
CM(X1)1	0,702	0,197	Valid
CM (X1)2	0,649	0,197	Valid
CM (X1)3	0,641	0,197	Valid
CM(X1)4	0,638	0,197	Valid
CM(X1)5	0,738	0,197	Valid
KM (X2)1	0,634	0,197	Valid
KM (X2)2	0,676	0,197	Valid
KM( X2)3	0,714	0,197	Valid
KM (X2)4	0,614	0,197	Valid
KM (X2)5	0,590	0,197	Valid
CI (X3)1	0,688	0,197	Valid
CI (X3)2	0,630	0,197	Valid
CI (X3)3	0,670	0,197	Valid
CI (X3)4	0,719	0,197	Valid
CI (X3)5	0,680	0,197	Valid

LN(Y)1	0,715	0,197	Valid
LN(Y)2	0,704	0,197	Valid
LN(Y)3	0,714	0,197	Valid
LN(Y)4	0,722	0,197	Valid
LN(Y)5	0,703	0,197	Valid

Based on the table above, it can be explained that all the variables used in this study were declared valid, because they had a correlation coefficient above the critical correlation value of 0.197 so that all the questions contained in this research questionnaire were declared valid for further in-depth research. The reliability test is a measure of the stability and consistency of respondents in answering matters relating to constructs (Baktiar, 2010). An indicator or measuring instrument is declared to have high reliability or can be trusted, if the measuring instrument is stable so that it can be relied on (dependability) and can be used to predict (predictability).

Meanwhile, the VIF value for the CM variable (X1) is 1.617 and the KM variable (X2) is 0.499 and the CI variable (X3) is 1.844 which is smaller than 10. So, referring to the basis of decision making in the multicollinearity test, it can be concluded that there are no symptoms of multicollinearity in regression model.

This analysis is used to determine the linear relationship between two or more independent variables (X1, X2,....Xn) and the dependent variable. In this study, need to explore the direction of the relationship between the independent variables (CM, KM, CI) and the dependent variable (LN) whether each independent variable is positively or negatively related to the dependent variable.

**Tabel 4. 4**  
**Analisis Regresi Linier Berganda**

Model		Unstandardized Coefficients		Sig.
		B	Std.Error	
1	(Constant)	4.290	1.329	.002
	CM(X1)	.346	.088	.000
	KM(X2)	.175	.075	.021
	LN(X3)	.289	.093	.002
a. Dependent Variable : LN(Y)				

The regression equation in this analysis or research is as follows:

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3 + e$$

$$Y = 4.290 + 0.346(X_1) + 0.175(X_2) + 0.289(X_3)$$

Based on the multiple regression equation above, it can be interpreted that:

The regression coefficient X1, which is obtained from the value (b1), which is 0.346 or 34.6% is positive. Which means that if the brand image variable has increased by 1%, the level of customer loyalty has increased by 0.346.

The regression coefficient X2, which is obtained from the value (b2), which is 0.175 or 17.5% is positive. Which means that if the brand trust variable has increased by 1%, the loyalty level of BSI Banda Aceh customers will increase by 0.175.

The regression coefficient X3, which is obtained from the value (b3), which is

0.289 or 28.9% is positive. Which means that if the Islamic Brand Love variable has increased by 1%, the loyalty level of BSI Banda Aceh customers will increase by 0.289.

### **Discussions**

Islam commands its people to work and forbids them to beg and depend on other people for their lives. The Prophet said: a person does not eat food that is better than eating thanks to the work of his hands (Narrated by Bukhari). In order to meet various needs in the future, it is not wrong for people to carry out risk anticipation activities by saving in one of the Islamic banks.

The essence of customer loyalty is the attitude of a customer's deep commitment to re-purchase or re-subscribe to the selected product or service consistently in the future, even though the influence of the situation has the potential to cause behavioral changes. Meanwhile, human attitudes and behavior are influenced by factors, systems, values that are embraced and believed so that they are used as guidelines and views of life.

This is very compatible with the teachings of Islam, which prioritizes that the value of each person's work is largely determined by the intentions or motives of the person in carrying out his actions. Intention here functions as a person's inner impetus to do something with a certain level of sincerity. In one hadith it is stated: "All deeds depend on the intention and all matters depend on what is intended..." (HR Bukhari) Islamic banking is regulated in Law Number 21 of 2008 concerning Sharia Banking (UUPS) where one of the one of its activities is to collect funds in the form of deposits in the form of demand deposits, savings or other equivalent forms based on wadi'ah contracts or other contracts that do not conflict with sharia principles. Savings that implement a wadi'ah contract follow the wadi'ah yad adh-dhamanah principle, meaning that this savings does not benefit because it is a deposit and can be withdrawn at any time using a savings book or other media such as an ATM card. Savings that implement a mudharabah contract follow the principles of the contract. The first difference lies in the contract. In sharia banks, all transactions must be based on contracts justified by sharia.

Thus, all transactions must follow the rules and regulations that apply to sharia muamalah contracts. Islamic banks use a profit sharing approach, meaning that the funds received by the bank are channeled to financing. The profits obtained from the financing are divided in two, for the bank and the customer. As is well known, the target of credit/financing at conventional banks is that there is no lack of transparency that the money saved is circulated to all businesses regardless of whether the business is lawful or unlawful, in fact it is often the case that the funds are used to finance projects belonging to the bank's group of companies. As a result, when the crisis came and the loans were in trouble, it was difficult for banks to get refunds from them.

Thus it can be concluded that Islam strongly encourages its people to trade/transact/work for a living. Therefore, Islam recommends setting aside the income earned from trading for capital back. The goal is to avoid wasteful attitudes and prioritize consumer desires and behavior. A wasteful attitude is highly discouraged in all matters, as well as managing finances. Islam also prohibits a person from spending excessively.

### **CONCLUSIONS**

The existence of problems regarding customer loyalty in bank Syariah Indonesia require strategic solutions from the leaders. Firstly, BSI Banda Aceh should be able to maintain and improve its brand image to increase the level of customer loyalty because the brand image variable in this study is the most influential on customer loyalty. Second, from

the results of this study, BSI companies, in Banda Aceh, should be able to maintain Islamic characteristic to increase the level of customer loyalty, because the religiosity variable in this study has the least effect on customer loyalty. Third, BSI Banda Aceh company should be able to increase Islamic brand love to increase the level of consumer customer loyalty, especially sharia-based Islamic brand love. This research is expected to add information for further researchers and it is recommended to add other independent variables that can influence customer loyalty decisions.

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