

# The Effect of Trust, Customer Intimacy, Satisfaction on Loyalty in the Relationship Between Islamic Banking and Commitment as an Intervening Variable (Case Study at BJB Syariah KCP Harapan Indah)

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**Abstract.** Islamic banks have been around since 1992. When compared to the development of conventional banks, the development of Islamic banks is estimated to be slower. These reforms are intended to advance the financial system, prepare the infrastructure to enter the banking industry, and anticipate challenges and competition in the banking industry in the future era of globalization. Even though the majority of Indonesian people are Muslim, it does not mean that they will be loyal and use Sharia banking products. As a result, it is often observed that customers are not interested in availing of the services provided by Islamic banks. Sharia and conventional dual banking systems are currently competing in the same market segment in terms of the products and services they offer, such as home financing, savings accounts, and others. So it can be concluded that the real problem stems from customer trust in Islamic banking products which are considered invalid. Then the type of research in the title to be taken is a type of quantitative research. The scale used in this study is the Likert scale. From the data analysis, it can be seen the results and it can be concluded in hypothesis testing, two are rejected, and six are accepted.

**Keywords:** Trust, Loyal, Sharia Banking

## 1 Introduction

Islamic banks have existed since 1992, when PT was established. Bank Indonesia Muamalat Tbk. When compared to the development of conventional banks, the development of Islamic banks is estimated to be slower. Although the majority of Indonesian people are Muslims who understand and adhere to the principles of Islamic law, it does not mean that they will use Islamic banking products. Although some people already know about the existence of Islamic banks, it is not surprising that they do not understand the products they offer. As a result, it is often observed that customers are not interested in using the services provided by Islamic banks.

The Financial Services Authority makes a total estimate starting from the total assets of Islamic general banks and Islamic business units, moving to the number of offices and ATM centers, the number of people working in Islamic banks, and so on. understood with the table below

**Table 1.** Islamic Banking Statistics

Year	2018	2019	2020	2021
Total assets of BUS&UUS	477,327	524,564	517,250	598,186
Total Office	2.229	2,300	2.335	2.417
Total ATM	2,962	3.003	3.012	3.688
Total workforce	54,471	54,840	55.195	54,906

Source: Sharia Banking Statistics, OJK 2021

**Table 2.** Temporary questionnaire

No	Variables	Percentage
1.	Trust	70%

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2.	Customer intimacy	50%
4.	Loyalty	80%

The dual banking system of Sharia and conventional is currently competing. They compete in the same market segment in terms of the products and services they offer, such as home financing, credit cards, savings accounts, and others. If seen from the results of temporary data collected by distributing questionnaires to 20 customers, it can be concluded that the real problem begins with the trust of customers and the community in Sharia banking products which are still hesitant and are still considered not to have received valid answers.

In the research (Tabrani, Amin, & Nizam, 2018), it is said that Trust has a significant relationship with the influence of loyalty. However, there is also a lack of relationship between other variables as in the study (Mohsin Butt & Aftab, 2013), it is said that the dimension between trust cannot be said to affect loyalty, because at this point loyalty is more influenced by satisfaction. Trust is one of the most important things in collaboration between banks and customers. For example, (Jarvin 2014), argues that the foundation for building trust in the banking industry can be done by behaving reliably, complying with laws and regulations, working well, and serving the public interest of customers. Therefore, it is important for banks to always keep their promises, appear fair to customers, and maintain a sense of commitment and sincerity in establishing relationships. It can be concluded that many customers will be loyal to Islamic banks if the relationship is created very well.

According to (Temporal 2000). Finding an insignificant relationship regarding trust caused by a low level of trust will result in low satisfaction. This is worth expressing the failure of a bank to build an emotional relationship between the two. Research has shown that, in some situations, the role of commitment is a mediating variable. In addition, there is a study on how commitment and customer intimacy function as mediators between trust and customer loyalty in Islamic banking, especially in Indonesia. Inadequate research in developing countries has resulted in unresolved issues regarding the causes and effects of trust commitment. As a result, the purpose of this study is to determine how trust, customer intimacy, satisfaction, and loyalty affect Islamic banking relationships mediated by commitment, and whether Islamic banks can provide better products and services, maintain customer relationships, and gain a competitive advantage in the global market if they have a better understanding. If a consumer holds a positive attitude towards a product or service, then that individual is likely to have a high purchase intention (Sani, Rahmayanti, Kamal, Ilmiah, & Abdullah, 2023)

## 2 Literature View

### 2.1 Theory of Planned Behavior

This theory began in 1980 to predict the intention of individuals or individuals to engage in doing related to a certain time and place. The key to this theory is to explain the behavior of someone who can control themselves, and this intention is influenced by attitudes. This theory was introduced by (Ajzen 1975).

According to Ajzen, the following is a discussion of three factors that influence a person's intentions:

- a. Attitude: According to this theory, it is obtained from the belief in the impacts arising from the behavior that is carried out. A person has the belief that the actions they take have a positive impact on themselves, as well as the people involved with them.
- b. Subjective Norms: This is an external factor. This factor can be the perception of other people and other groups that influence us, for example, parents, co-workers, friends, and siblings.
- c. Behavioral control: A behavior or action is not only controlled by oneself but also requires control measures.

### 2.2 Customer Relationship Marketing

The purpose of this CRM is to build relationships with customers or partners with a strong foundation. So that it brings out a person's nature to make repeat purchases and helps maintain good relationships within the company between banking institutions and customer partners (Amalina, Kumalasari, Permanasari, Karismariyanti, & Munandar, 2022). He mentioned this theory in his research which was released in the Office Administration journal, regarding System quality, customer intimacy, and Loyalty.

CRM concentrates on what will be assessed by customers later through the performance improvements that have been provided by the institution. 3 things influence the formation of this CRM aspect, namely:

- a. Customer intimacy. This customer intimacy is a form of customer expectation and choice. Or it can be interpreted as something that can maintain and build loyalty in the long term.
- b. Creating customer value. This concerns the utilization and sacrifice of the institution because later customers will make comparisons about what they get while joining the party. The value of a product is what will determine the results, whether the partner will remain and make repeat purchases (loyalty) of the products in the banking institution.

- c. Customer care. Aims to reduce the spread. The strategy used is to prepare a good relationship with customers.

### 2.3 Trust

Satisfied customers tend to buy the same product and make repeat purchases (Zahara, 2020). Customer satisfaction is a fundamental thing that cannot be ignored for a company engaged in banking services. This is very important because considering the very large role of customers in contributing income directly or indirectly to support the continuity of the company. Based on the definition above, it can be concluded that satisfaction is an evaluation or the extent to which someone feels happy with the use of a product or service based on the suitability between expectations and the experience provided (Korengkeng, 2014).

Different approaches have been taken to conceptualize trust that gives rise to the material or aspects of a comprehensive discussion about the dimensions of origin, and its influence on business relationships (Amin, Isa, & Fontaine, 2013). Indicators of self-confidence mean:

- a. Islamic banks care about Sharia principles
- b. I believe that savings in Islamic banks are safe
- c. I believe the products and services offered are based on Islamic banking.
- d. Trust that Islamic banks keep their promises

Trust is defined as the willingness to rely on a trusting exchange partner. Definition (Moorman 1993). Intentional behavior that reflects trust in the partner and includes elements of uncertainty and vulnerability is another way that trust is perceived. According to them, the concept of trust is only relevant in situations of uncertainty, but trust will also reduce uncertainty in situations where consumers feel particularly vulnerable (Doney & Cannon, 1997).

According to (Morgan & Hunt, 1994). The definition of trust is formed when one party has confidence in the honesty and dependability of the partner. Likewise, (Garbarino & Johnson, 1999). Defining trust is formed between customer trust in the company and the quality and dependability of products and services. Building trust and this concept of trust is an important component of the relationship. This definition is a hierarchy of emotional involvement that leads to trust when customers engage in emotional immersion with the service provider, on the other hand, the breakdown of the relationship is triggered by a lack of trust (Amin, Isa, & Fontaine, 2011).

### 2.4 Customer Intimacy

According to (Osei, 2017). Customer intimacy is defined as the perception of a very close relationship and mutual understanding between the buyer and the supplier by the customer. The multidimensional construct of customer intimacy is described as follows: closeness, perceived value, and mutual understanding. According to (Bauminger, Finzi-Dottan, Chason, & Har-Even, 2008). Closeness is a reflection of feelings of mutual empathy, commitment, affective bonds, and a sense of security in a relationship. For the indicators of Customer Intimacy itself:

- a. Have good relations with Islamic banks
- b. Appreciating Islamic banks
- c. Have a good understanding of Islamic banking
- d. I am interested in the things that Islamic banks do
- e. Very enthusiastic about Islamic banks Customers' intention to say positive things about Islamic banks to others

According to (Osei, 2017), Consumers who appreciate value, and maintain ongoing relationships with service providers means having value. Information, knowledge, beliefs, and assumptions are shared and form an attitude of mutual understanding.

Customer intimacy can be broken down into two categories: commitment and passion (Bügel, Verhoef, & Buunk, 2011). Customer intimacy, as defined as feelings of closeness, connectedness, and attachment from a love relationship, is the basis for this definition. Intimacy and passion, which symbolize the emotional drive and passion of love dominate, and commitment place greater emphasis on the mental aspects of love. In fact, (Steinberg 1986). Suggests including intimacy along with passion and commitment in the model. In addition, previous psychological studies of personal relationships have established the existence of three distinct dimensions derived from the elements of a love relationship. On the other hand (Beetles & Harris, 2010). Argues that customers will grow love from this relationship and that intimacy is more than just the disclosure of confidential data. As a consequence of this, and emphasizes the fact that customers are willing to share information with service providers in ways that they would not normally do in close relationships. Consequently, in the same way (Jeon & Kim, 2016). Explains that interactions between two parties will occur at some point, and these interactions may differ based on their type. In addition, it shows that customers and service providers have an intimate relationship that is highly involved and interdependent (Steinberg 1986).

### 2.5 Satisfaction

Customer satisfaction is an important factor in the banking sector. According to(Giese & Cote, 2014). The concept of customer satisfaction is a collection of affective responses that focus on a particular interest in consuming a product or service with varying intensity and have a limited time frame. In addition, there are two basic ways to define customer satisfaction. Consumption or the experience of using something produces satisfaction of results and processes. The concept of customer satisfaction involves three commonly identified components: customer satisfaction is an emotional (cognitive) response; the response is connected to a specific goal, such as expectations, products, and consumption experiences; and the response that occurs at a certain time, such as after eating or choosing a product, is based on previous experiences. So it can be concluded that 2 elements determine satisfaction, namely the satisfaction offered and expected. The indicators that meet for this variable are:

- a. I am satisfied with the overall service of this bank.
- b. This bank's service meets my expectations

### 2.6 Loyalty

People who want to be loyal tend to build and strengthen ongoing relationships with service providers, which can lead to repeat purchases and a larger share of their wallet(Agustin & Singh, 2005).

One of the most studied in business relationship marketing is customer loyalty, which is defined by several scholars across industries and countries. Take for example (Amin et al., 2013). Differentiate between two definitions of customer loyalty: Loyalty in both behavior and attitude Customer behavior to repurchase because of liking a particular brand or service is known as behavioral loyalty. Customers' emotional and psychological desire to repurchase and recommend a product is reflected in attitudinal loyalty. Even though situational influences and marketing efforts have the potential to cause switching behavior, the design involves deep customer commitment and advocacy to patronize and a willingness to pay more for a preferred product or service consistently in the future. Indicators contained in the Loyalty aspect:

- a. Willingness to recommend family and relatives to do business with Islamic banks
- b. Recommend a Sharia bank to someone looking for a solution, especially in the banking sector.
- c. Continue to do more business with Islamic banks

There are four stages to customer loyalty, according to other researchers: Loyalty in thoughts, feelings, actions, and cognition.(Dick & Basu, 1994). Customer preference when looking for a particular product or service in the existing market is called cognitive loyalty. Cognitive loyalists make repeat purchase decisions based on logic at this stage because customers will compare the product or service with other options before making a decision.

### 2.7 Commitment

Marketing services to maintain relationships with customers rely heavily on the idea of commitment(Morgan & Hunt, 1994). When discussing the study of customer-to-business relationships, this has emerged as one of the most widely held notions. The marketing paradigm, commitment, and trust in relationships are necessary for success. Marketing relies heavily on these two characteristics(Morgan & Hunt, 1994). Defining commitment as "partner exchange" is based on the belief that there must be reciprocal interaction towards or between more than two ongoing parties, and with this, it is concluded that relationships with others require maximum effort. According to Morgan and Hunt Indicators of commitment are:

- a. Committed to maintaining relationships with Islamic banks.
- b. Feel a strong attachment to Islamic banking.
- c. Feel a strong sense of belonging to Islamic banking.
- d. Stick with Islamic banks because of the different costs of switching to another bank.

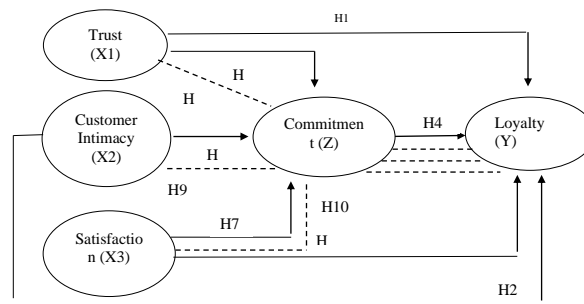


Fig. 1. Research Model

### 3 Research Method

The type of research on the topic title that will be taken is a type of quantitative research. Quantitative research is structured research and data can be generalized. This means that this study will describe the relationship between the independent variables and the dependent variables. The location of the research coincides with the Bank Syariah Indonesia Harapan Indah Branch Office, which is located at Ruko Sentra Niaga Bulevar Hijau Block SN 1 No.21-22, Jalan Harapan Indah Raya, Bekasi, West Java 17131. The research time will be carried out starting from January 2023 until the research is declared complete.

Population is a general area, consisting of objects that have quantity and certain characteristics. In this study, the population that the author took was Customers at Bank Syariah Indonesia KCP Harapan Indah, which is estimated to be 1500 customers. The sample is an object selected to represent the entire population (Bawono & Shina, 2018). The function of using your sample is to make it more cost-efficient in the field. Efficiency in terms of time and resources becomes more efficient. In this study, the sample used is a representative portion of the population (Sugiyono, 2007). Meanwhile, the technique used in determining the sample is purposive sampling. The determination technique is based on certain considerations. For example, in distributing the questionnaire, it will have criteria.

$$\begin{aligned} \text{Sample} &= 1500 / (1 + (1500 \times 0.10)^2) \\ &= 1500 / (1 + 15) \\ &= 94 \end{aligned}$$

According to the opinion of (Dr. Sugiyono 2011). The measurement scale is an agreement used as a reference. The scale used in this study is the Likert scale, which means that a respondent is given 5 choices to provide testimony to the answer to the material to be studied.

**Table 3.** Example of Measurement Scale

Score	Scale Instrument
1	Strongly disagree (STS)
2	Disagree (TS)
3	Neutral (N)
4	Agree (S)
5	Strongly agree (SS)

## 4 Results and Discussion

### 4.1 Results

#### 4.1.1 Data Analysis Results

##### 4.1.1.1 Validity Test

Used to be a measuring tool in this study so that it is expected that the data obtained or the information obtained is more accurate. An indicator is said to be valid if the calculated r result is greater than the r table (Ghozali, 2018).

**Table 4.** Validity Test Results

No	Variables	Question	r Count	r table	Information
1	Trust	Item 1	0.692	0.361	Valid
2		Item 2	0.822		Valid
3		Item 3	0.778		Valid
4		Item 4	0.732		Valid
1	Customer Intimacy	Item 1	0.817		Valid
2		Item 2	0.656		Valid
3		Item 3	0.784		Valid
4		Item 4	0.723		Valid
5		Item 5	0.837		Valid
1	Satisfaction	Item 1	0.889		Valid
2		Item 2	0.884		Valid
1	Loyalty	Item 1	0.755		Valid
2		Item 2	0.839		Valid

No	Variables	Question	r Count	r table	Information
3		Item 3	0.847		Valid
4		Item 4	0.681		Valid
1	Commitment	Item 1	0.798		Valid
2		Item 2	0.821		Valid
3		Item 3	0.571		Valid
4		Item 4	0.755		Valid

To find out the difference between the calculated r value and the table r value, it is necessary to know the table r value first with the degree of freedom, then it can be seen that the table r value is 0.361 with a significant value of 5%. Based on the data above, it shows that the value of the calculated  $r >$  table r, then it can be concluded that all questions written in the questionnaire are valid and can be used for the next stage of research.

4.1.1.2 Reliability Test

In the reliability test, it is used to determine the consistency of the research instrument. The results of the reliability test data can be seen in the table below:

**Table 5.** Reliability Test Results

No	Variables	Cronbach's alpha	Limit Value	Information
1	Trust	0.751	0.60	Reliable
2	Customer Intimacy	0.809		Reliable
3	Satisfaction	0.727		Reliable
4	Loyalty	0.759		Reliable
5	Commitment	0.723		Reliable

Based on the table above, it can be said that the Trust, Customer Intimacy, Satisfaction, Loyalty, and Commitment variables can be said to be reliable, as indicated by Cronbach's alpha value for all variables  $>$  0.60.

4.1.2 Classical Assumption Test

4.1.2.1 Normality Test

**Table 6.** Results of Kolmogorov-Smirnov Test Press 1

One-Sample Kolmogorov-Smirnov Test		Unstandardized Residual
N		102
Normal Parameters,b	Mean	.0000000
	Std. Deviation	1.18858602
Most Extreme Differences	Absolute	.085
	Positive	.085
	Negative	-.059
Test Statistics		.085
Asymp. Sig. (2-tailed)		.068c

- a. Test distribution is Normal.
- b. b. Calculated from data.
- c. Lilliefors Significance Correction.

Primary Data Source Processed 2023

From the table data, it is said that all data is normally distributed, as proven by the results of real evidence, namely seen from the significance value of 0.068, which means that the value is greater than 0.05, so the data can be said to be normally distributed

**Table 7.** Kolmogrov-Simirnov Test Results Press 2

		Unstandardized Residual
N		102
Normal Parameters,b	Mean	.0000000
	Std. Deviation	1.15678054
Most Extreme Differences	Absolute	.062
	Positive	.062
	Negative	-.059
Test Statistics		.062



Asymp. Sig. (2-tailed)	.200c,d
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- a. Test distribution is Normal.
- b. Calculated from data.
- c. Lilliefors Significance Correction.
- d. This is a lower bound of the true significance.

Source: Primary Data processed 2023

#### 4.1.2.2 Multiconvergence Test

The multicollinearity test aims to test whether the regression model forms a high or perfect correlation between independent variables.

**Table 8.** Multicollinearity Test Results Press 1

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	3.175	1.367		2.323	.022		
	TRUST	.131	.106	.115	1.233	.221	.585	1.709
	CUSTOMERINTIMACY	.286	.077	.374	3.729	.000	.508	1.968
	SATISFACTION	-.016	.147	-.009	-1.07	.915	.667	1.499
	COMMITMENT	.304	.104	.323	2.913	.004	.417	2.396

a. Dependent Variable: LOYALTY

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	-.220	1.323		-.167	.868		
	TRUST	.405	.094	.337	4.301	.000	.696	1.437
	CUSTOMERINTIMACY	.354	.065	.436	5.435	.000	.661	1.512
	SATISFACTION	.267	.140	.150	1.910	.059	.692	1.445

a. Dependent Variable: COMMITMENT

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
	(Constant)	-2.204	.818		-2.693	.008
	TRUST	.066	.063	.126	1,033	.304
	CUSTOMER INTIMACY	.128	.046	.365	2,796	.006
	SATISFACTION	.011	.088	.014	.125	.901
	COMMITMENT	-.032	.062	-.073	-.505	.614

a. Dependent Variable: ABS\_RES1

Source: Primary Data processed 2023

Based on the Glejser test, the significance value of variables X1 0.304, X3 0.901, and Z 0.614 has a significance value between the independent variables with absolute residual (Abs-Res) > 0.05 so it can be said that there is no heteroscedasticity symptom.

However, in variable X2 the value is not significant because the sig value in variable X2 is 0.006 and <0.05. So it is stated that there is a heteroscedasticity problem. So one of the cures is through Transform data and White Test.

**Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.349a	.122	.046	2.17869

a. Predictors: (Constant), X2X3,

**Application in White Test:**

- a. If the calculated c2 value < c2 table: no symptoms occur / free from heteroscedasticity test.
- b. If the calculated c2 value > c2 table: symptoms occur / not free from heteroscedasticity test.
- c. c2 count = n XR square. The value of c2 count (12.244) < c 2 tables (125.458), it can be concluded that there are no symptoms / free from heteroscedasticity test.

**Table 9.** Heteroscedasticity Test Results for Pers 2

Model	Coefficients					
	Unstandardized Coefficients		Standardized Coefficients Beta	t	Sig.	
	B	Std. Error				
1	(Constant)	-.975	.747		-1.305	.195
	TRUST	.063	.058	.139	1,086	.280
	CUSTOMER INTIMACY	.009	.042	.031	.226	.821
	SATISFACTION	.105	.080	.157	1,310	.193
	COMMITMENT	-.004	.057	-.011	-.074	.941

a. Dependent Variable: ABS\_RES2

Source: Primary Data processed 2023

#### 4.1.3 Statistical Test

##### 4.1.3.1 Result of t-test (Partial Test)

**Table 10.** t-test Results Equation 1

Model	Coefficients					
	Unstandardized Coefficients		Standardized Coefficients Beta	T	Sig.	
	B	Std. Error				
1	(Constant)	3.175	1,367		2.323	.022
	TRUST	.131	.106	.115	1.233	.221
	CUSTOMER INTIMACY	.286	.077	.374	3,729	.000
	SATISFACTION	-.016	.147	-.009	-.107	.915
	COMMITMENT	.304	.104	.323	2,913	.004

a. Dependent Variable: LOYALTY

Source: Primary Data processed 2023

As seen from the table above, the significant results of the Trust variable have a value of  $0.221 > 0.05$ . This shows that the Trust variable does not have a significant effect on the Loyalty variable. And for the significant value of the customer intimacy variable has a value of  $0.00 < 0.05$ , it can be concluded that it has a positive effect on loyalty. Then for the satisfaction variable which has a value of  $0.915 > 0.05$ , it can be stated that it has no significant effect on loyalty, and the commitment variable has a value of  $0.14 < 0.05$ , which is considered to have a positive and significant effect on loyalty.

**Table 11.** Results of the t-test for Pers 2

Model	Coefficients					
	Unstandardized Coefficients		Standardized Coefficients Beta	t	Sig.	
	B	Std. Error				
1	(Constant)	-.220	1,323		-.167	.868
	TRUST	.405	.094	.337	4.301	.000
	CUSTOMER INTIMACY	.354	.065	.436	5.435	.000
	SATISFACTION	.267	.140	.150	1,910	.059

a. Dependent Variable: COMMITMENT

Source: Primary Data 2023

Based on the data in Table 4.14 above, the significance value of the Trust variable is  $0.00 < 0.05$  and the Customer intimacy variable has a significance value of  $0.00 < 0.05$ , so it can be concluded that both variables have a positive and statistically significant effect on commitment. The satisfaction variable has a significance value of  $0.059 > 0.05$  and it can be said that the satisfaction variable does not have a significant effect on commitment.

##### 4.1.3.2 Coefficient of Determinant

**Table 12.** Results of Determinant Coefficients for Equation 1

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.709a	.503	.482	1.21285

a. Predictors: (Constant), COMMITMENT, SATISFACTION, TRUST, CUSTOMER INTIMACY

Source: Primary Data processed 2023



Based on the table above, the determinant test for equation 1 shows that:

The correlation coefficient (R) of 0.709 means that there is a relationship between the independent and dependent variables. The determination coefficient (R<sup>2</sup>) of 0.503 means that the contribution of the independent variable affects the dependent variable by 50.3% while the remaining 49.7% is influenced by variables outside the model.

**Table 13.** Results of Determinant Coefficients for Equation 2

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.763a	.583	.570	1.17435

a. Predictors: (Constant), SATISFACTION, TRUST, CUSTOMER INTIMACY

Source: Primary Data processed 2023

Based on the determinant test table for equation 2, it can be seen that:

The correlation coefficient (R) of 0.763 means that there is a relationship between the independent variable and the dependent variable. The determination coefficient (R<sup>2</sup>) of 0.583 means that the contribution of the independent variable affects the dependent variable by 58.3% while the remaining 41.7% is influenced by variables outside the study.

#### 4.1.3.3 F Test

**Table 14.** F Test Results for Equation 1

ANOVA						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	144,333	4	36,083	24,530	.000b
	Residual	142,686	97	1,471		
	Total	287,020	101			

a. Dependent Variable: LOYALTY

b. Predictors: (Constant), COMMITMENT, SATISFACTION, TRUST, CUSTOMER INTIMACY

Source: Primary Data processed 2023

Based on the data, the calculated F is 24.530 with a significance value of 0.000, where this significance value is less than the alpha value of 0.05, thus providing a conclusion that the independent variables simultaneously influence the dependent variable.

**Table 15.** F Test Results for Equation 2

ANOVA						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	188,661	3	62,887	45,600	.000b
	Residual	135.152	98	1,379		
	Total	323,814	101			

a. Dependent Variable: COMMITMENT

b. Predictors: (Constant), SATISFACTION, TRUST, CUSTOMER INTIMACY

Source: Primary Data processed 2023

Based on the table, it shows that the calculated F is 45.600 with a significance value of 0.000, where this significance value is less than the alpha value of 0.05, thus providing a conclusion that all independent variables jointly influence the dependent variable.

#### 4.1.3.4 Path Analyst Test

Path analysis is a technique for analyzing the causal relationship between variables that occurs in multiple regression.

**Table 16.** Path Analysis Model 1 Test Results

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.709a	.503	.482	1.21285

a. Predictors: (Constant), COMMITMENT, SATISFACTION, TRUST, CUSTOMER INTIMACY

Coefficients <sup>a</sup>				
Unstandardized Coefficients		Standardized Coefficients		
B	Std. Error	Beta	t	Sig.
3.175	1.367		2.323	.022
.131	.106	.115	1.233	.221
.286	.077	.374	3.729	.000
-.016	.147	-.009	-.107	.915
.304	.104	.323	2.913	.004

a. Dependent Variable: LOYALTY  
Source: Primary Data Processed 2023

**Table 17.** Path Analysis Test Results Press 2

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.763 <sup>a</sup>	.583	.570	1.17435

a. Predictors: (Constant), SATISFACTION, TRUST, CUSTOMER INTIMACY  
Source: Primary Data Processed 2023

## 4.2 Discussion

Based on results research that has been implemented researcher related the influence of trust, customer intimacy, satisfaction on loyalty in connection Islamic banking with commitment as intervening variables ( Case study at BJB Syariah KCP Harapan Indah) starting from the data collection and data processing process which is then to be continued with data analysis from 102 respondents BJB Syariah customers using multiple linear regression tests, the results of which are can seen as following :

- Trust No there is significant influence to loyalty. So that trust Not yet capable give encouragement for Customer to be loyal. H1 is rejected.
- Variables customer intimacy is influential towards meaningful loyalty H2 accepted.
- Variables satisfaction No influential on loyalty which means H3 is rejected.
- Commitment has an effect towards the loyalty of BJB Syariah customers in Hrapan Indah, which means H4 is accepted.
- Trust matters towards the commitment of BJB Syariah customers in Hrapan Indah, which means H5 is accepted.
- Customer intimacy is influential towards the commitment of BJB Syariah customers in Hrapan Indah, which means H6 is accepted .
- There is influence positive and significant towards commitment that is capable mediate The influence of trust on loyalty means that H7 is accepted .

There is influence positive and significant towards commitment that is capable mediate The influence of customer intimacy on loyalty means that H8 is accepted.

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