EFFECT OF HIJRAH INTENTION, ISLAMIC BANK SERVICE QUALITY, AND ISLAMIC BRANDING ON LOYALTY IN THE USE OF SHARIA DIGITAL BANKING WITH SATISFACTION AS AN INTERVENING VARIABLE
(Case Study BTN Syariah KCP Pekalongan)

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Abstract: This study was conducted to determine the effect of Hijrah Intention, Islamic Bank Service Quality, and Islamic Branding on Loyalty in the Use of Sharia Digital Banking. The method of collecting data is through a questionnaire distributed to the Bank's customers. The sample used in this study were 95 respondents with the non-probability sampling technique. This analysis includes instrument test, statistical test, classical assumption test, and path analysis. Based on the results of the study, it showed that Hijrah Intention had a negative and insignificant effect on customer satisfaction. Meanwhile, Islamic Bank Service Quality and Islamic Branding have a positive and significant effect on customer satisfaction. Hijrah Intention, Islamic Bank Service Quality, Islamic Branding have a positive and significant effect on customer loyalty. Customer satisfaction is not able to mediate Hijrah Intention to loyalty. Meanwhile, Islamic Bank Service Quality and Islamic Branding on customer loyalty can be mediated by customer satisfaction.

Keywords: Hijrah Intention, Islamic Bank Service Quality, Islamic Branding, Loyalty, Satisfaction.

INTRODUCTION

On July 16, 2008 (Otoritas Jasa Keuangan, 2008) has issued Law No. 21 concerning Islamic Banking, with this Law the development of the national Islamic banking industry on a proper legal basis will advance the development of Islamic banking very quickly. The increase in consumer acceptance and preference in conducting digital transactions is a good thing for Islamic banks. Digital banking itself is a marketing activity that uses digital devices such as: websites, blogs, e-mail, adwords, or other social services. With digital banking, it will make it easier for someone to make transactions or fulfill needs such as: online shopping, online payments, online voting and other transactions.

Loyalty can be formed from a satisfaction with the service experience and consistently has an attachment to make repeat purchases. Customer satisfaction is a perceptive issue of the success of business systems, both traditional and online. Customer satisfaction is also the result of an evaluation after using the product or service that has become the choice, or is an ambition to be more fulfilled (Sunyoto, 2014).

To fulfill the wishes or satisfaction of Muslim customers physically and mentally when they want to buy and consume products or services, companies must include information related to the product and one of the expected strategies, namely Islamic branding. Islamic brands or halal brands are made in accordance with the basic
principles of Islam that guide what is allowed not only in the food industry but also in cosmetics, logistics, financial clothing, hospitality and banking (Khairunnisa & Zahara, 2021)

Consumers must also be selective in choosing products to consume because halal labels are not necessarily halal for every product. Islamic Bank Service Quality (iBSQ) can influence customers to get what customers expect and can be measured by the elements that exist in the Islamic bank. The main principle of Islamic banks is that they are interest-free, which can be seen in the products they produce. Therefore, Islamic banks must think tactically by providing high quality products and services to satisfy their customers (Misbach et al., 2017).

In general, intention can be seen as a determinant of customer attitudes and behavior. Intentions are strongly influenced by Islamic values, namely Hijrah or a firm commitment to goodness based on Islamic teachings. Hijrah is the intention to carry out religious advice in the form of intentions, obligations, and efforts to leave what is contrary to religion. As for how to influence the increase in hijrah intention, namely behavior belief to hijrah, normative belief to hijrah, control belief to hijrah. Although the impact of intention on social life has been profound, the marketing literature on intention to migrate to service conditions and its effect on improving customer relationships and loyalty is still very limited (Yudiana et al., 2021).

**CONCEPTUAL FRAMEWORK**

**Concept Theory**

1. **Customer Loyalty**

Loyalty is a loyalty, loyalty itself has a position in the community. To maintain the means of kindness with customers the company must improve financial performance and maintain viability within the company. The main reason for companies to make efforts to attract and keep loyal customers is not easy, there are several parts that must be approved, starting from finding potential customers (Cahyani, 2021).

2. **Hijrah Intention**

Globally, intention is thought to be an important determinant of customer attitudes and behavior. Intentions are also influenced by Islamic values, namely hijrah or a strong commitment to change towards goodness with Islamic foundations. Therefore, the intention to move is the intention to carry out religious teachings in the form of intentions, commitments and ways to leave what is contrary to religion. However, customers who use Islamic banks have a reason, namely for the bank to show commitment to their religious norms. Some customers also use Islamic banks even though they do not believe in the prohibition of bank interest. In addition, they are also not bound by their religious norms, many customers are more flexible in choosing their bank. Although, the impact of intention has been studied in social life, the marketing literature on emigration intentions
in service trade conditions and the effect on relationship development and customer loyalty is still very limited (Yudiana et al., 2021).

3. **Islamic Bank Service Quality**

   According to (Otman, 2001) the importance of Islamic banks reflecting cultural differences by embracing a service quality and offering a new model that unifies the elements of value to measure service quality. This element is called CARTER, namely: compliance, assurance, reliability, tangible, empathy, responsiveness.

4. **Islamic Branding**

   A brand is a name, sign, symbol, pattern, or a combination of all objects that can distinguish a product or service from competitors offered by the seller of the product or service. Brand is a trade stamp, or a brand that is already known to provide information, recognition and trust to consumers, while Islamic branding by definition means using Islamic labels (with the words Islam, Sharia, Islamic names, halal labels) in marketing their products (Nasrullah, 2015).

5. **Customer Satisfaction**

   Customer satisfaction is a decision that is considered by the customer to fulfill his satisfaction in the exploitation of a product or service in the company. Customers themselves can be expressed as satisfied when their feelings after receiving service at a company far exceed their expectations. However, if the customer accepts otherwise, it can be said that the customer is not satisfied. The level of satisfaction of bank customers with the services provided by customers cannot be determined only by those who serve, but is more determined by the parties they often serve (Rohmati et al., 2016).

6. **Sharia Digital Banking**

   According to the Financial Services Authority (OJK), digital banking services are banking activities that can be carried out independently using electronic means, either through digital media belonging to customers, prospective customers or owned by the bank itself. Even with the existence of digital banking, it is possible for customers to make transactions outside of banking products, such as financial advice (financial advisory), investment, electronic-based development system transactions (e-commerce), and other needs. For this reason, banks need to develop business strategies that lead to digital banking services. With digital banking, it is a solution for all banking matters which are quite time-consuming (Nurfadila, 2021).

The results of the analysis of the development of previous research, the framework of the research variables is formed as follows:
The thinking framework presented explains that hijrah intention (X1), Islamic bank service quality (X2), Islamic branding (X3) affect customer loyalty (Y) mediated by customer satisfaction (Z).

**RESEARCH METHODS**

This type of research is a quantitative research. The population is BTN Syariah KCP Pekalongan customers. The sampling technique used was the Non-Probabilty Sampling technique, totaling 95 respondents from BTN Syariah KCP Pekalongan customers. Data collection using questionnaires distributed to respondents was then processed using the SPSS version 16 tool.

**DISCUSSION AND RESULTS**

In this study, the population size is uncertain or only an estimate of 2,000 BTN Syariah customers at KCP Pekalongan. So the researchers used the Slovin formula to measure the sample (C.Y.Korompis et al., 2017) as follows:

\[
n = \frac{N}{1 + N \cdot (e)^2} \cdot \frac{2000}{1 + 2000 \cdot (0.10)^2} = \frac{2000}{1 + 2000 \cdot (0.01)^2} = \frac{2000}{1 + 2000 \cdot (0.01)} = \frac{2000}{2000} = 1
\]

So that the respondents in the questionnaire were 95 respondents from BTN Syariah KCP Pekalongan customers

**Research result**

**Statistic test**

**Equation 1**

The results of the T statistical test were carried out to determine the extent to which the independent variables independently influenced the Y variable (Ghozali, 2013).
Table 1. T-Test Results Equation 1

<table>
<thead>
<tr>
<th>Model</th>
<th>Unstandardized Coefficients</th>
<th>Standardized Coefficients</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>B</td>
<td>Std. Error</td>
</tr>
<tr>
<td>(Constant)</td>
<td>2.108</td>
<td>2.280</td>
</tr>
<tr>
<td>Hijrah Intention (X1)</td>
<td>.076</td>
<td>.112</td>
</tr>
<tr>
<td>Islamic Bank Service Quality (X2)</td>
<td>.186</td>
<td>.046</td>
</tr>
<tr>
<td>Islamic Branding (X3)</td>
<td>.250</td>
<td>.073</td>
</tr>
</tbody>
</table>

a. Dependent Variable: Kepuasan Nasabah (Z)

Based on table 1, it can be concluded that the Hijrah Intention variable has a negative and insignificant effect on customer satisfaction, because it has a significance level above 0.05 (0.497 > 0.05). While Islamic Bank Service Quality, Islamic Branding have a significant effect on customer satisfaction, because it has a significance value of less than 0.05.

The results of the F test are used to measure the extent to which the independent variables affect the Y variable together (Ghozali, 2013).

Table 2. F Test Results Equation 1

<table>
<thead>
<tr>
<th>Model</th>
<th>Sum of Squares</th>
<th>df</th>
<th>Mean Square</th>
<th>F</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>233.065</td>
<td>3</td>
<td>77.688</td>
<td>17.698</td>
<td>.000</td>
</tr>
<tr>
<td>Residual</td>
<td>399.461</td>
<td>91</td>
<td>4.390</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>632.526</td>
<td>94</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

a. Predictors: (Constant), Islamic Branding (X3), Hijrah Intention (X1), Islamic Bank Service Quality (X2)
b. Dependent Variable: Kepuasan Nasabah (Z)

Based on table 2, the significance result is 0.000 below 0.05 which means that the Hijrah Intention, Islamic Bank Service Quality, and Islamic Branding variables have a significant effect on satisfaction.

The results of the determination test (R2) describe the extent to which the relationship between the dependent variable and the independent variable is related to the extent to which the independent variable contributes to the dependent variable. The value of R2 ranges from zero to one. Research close to 1 means that the independent variables provide almost all the information needed to predict the variation of the dependent variable (Ghozali, 2013).

Table 3. R2 Test Results Equation 1

<table>
<thead>
<tr>
<th>Model</th>
<th>R</th>
<th>R Square</th>
<th>Adjusted R Square</th>
<th>Std. Error of the Estimate</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>0.607</td>
<td>0.368</td>
<td>0.348</td>
<td>2.095</td>
</tr>
</tbody>
</table>

a. Predictors: (Constant), Islamic Branding (X3), Hijrah Intention (X1), Islamic Bank Service Quality (X2)

Based on the R2 test, it is said that the adjusted R-square of 0.348 indicates that the model in describing the effect of the dependent variation is 34.8%. The remaining 65.2% is explained by variables outside of this research model.

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To find out the error rate of this model:

\[ e_1 = \sqrt{(1 - R^2)} = \sqrt{(1 - 0.368)} = 0.794984276. \]

**Equation 2**

The results of the t-test were conducted to determine the extent to which the independent variable independently affects the Y variable (Ghozali, 2013)

**Table 4. T-Test Results Equation 2**

<table>
<thead>
<tr>
<th>Model</th>
<th>Unstandardized Coefficients</th>
<th>Standardized Coefficients</th>
<th>t</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>B</td>
<td>Std. Error</td>
<td>Beta</td>
<td></td>
</tr>
<tr>
<td>1 (Constant)</td>
<td>-1.759</td>
<td>1.752</td>
<td>-1.004</td>
<td>0.318</td>
</tr>
<tr>
<td>Hijrah Intention (X1)</td>
<td>.276</td>
<td>.086</td>
<td>.204</td>
<td>3.217</td>
</tr>
<tr>
<td>Islamic Bank Service Quality (X2)</td>
<td>.256</td>
<td>.038</td>
<td>.502</td>
<td>6.704</td>
</tr>
<tr>
<td>Islamic Branding (X3)</td>
<td>.164</td>
<td>.059</td>
<td>.196</td>
<td>2.782</td>
</tr>
<tr>
<td>Kepuasan Nasabah (Z)</td>
<td>.201</td>
<td>.080</td>
<td>.191</td>
<td>2.508</td>
</tr>
</tbody>
</table>

a. Dependent Variable: Loyalitas Nasabah (Y)

Based on table 4 it can be concluded that the variables Hijrah Intention, Islamic Bank Service Quality, Islamic Branding and customer satisfaction have a significance value below 0.05, which means that it has a positive and significant effect on customer loyalty.

The results of the F test are used to measure the extent to which the independent variables influence the Y variable together (Ghozali, 2013)

**Table 5. F Test Results Equation 2**

<table>
<thead>
<tr>
<th>Model</th>
<th>Sum of Squares</th>
<th>df</th>
<th>Mean Square</th>
<th>F</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Regression</td>
<td>472.312</td>
<td>4</td>
<td>118.078</td>
<td>46.022</td>
<td>0.000*</td>
</tr>
<tr>
<td>Residual</td>
<td>230.909</td>
<td>90</td>
<td>2.566</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>703.221</td>
<td>94</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

a. Predictors: (Constant), Kepuasan Nasabah (Z), Hijrah Intention (X1), Islamic Branding (X3), Islamic Bank Service Quality (X2)

b. Dependent Variable: Loyalitas Nasabah (Y)

Based on table 5 shows the results of F test calculate the significance value of 0.000 below 0.05 which means that the variables Hijrah Intention, Islamic Bank Service Quality, Islamic Branding and customer satisfaction have a significant effect on customer loyalty.

The results of the determination test (R2) describe the extent to which the relationship between the dependent variable and the independent variable is related to the extent to which the independent variable contributes to the dependent variable. The value of R^2 ranges from zero to one. Research close to 1 means that the independent variables provide almost all the information needed to predict the variation of the dependent variable (Ghozali, 2013)
Table 6. Test of R² Equation 2

<table>
<thead>
<tr>
<th>Model</th>
<th>R</th>
<th>R Square</th>
<th>Adjusted R Square</th>
<th>Std. Error of the Estimate</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>.820</td>
<td>.672</td>
<td>.657</td>
<td>1.602</td>
</tr>
</tbody>
</table>

*a. Predictors: (Constant), Kepuasan Nasabah (Z), Hijrah Intention (X1), Islamic Branding (X3), Islamic Bank Service Quality (X2)*

Table 6 can be concluded that the adjusted R-square is 0.657, meaning that the model's ability to explain the effect of Y variation is 65.7%. The remaining 34.3% is explained by models outside the study.

To find out the error rate of this model:

\[ e^2 = \sqrt{1 - R^2} = \sqrt{1 - 0.672} = 0.572712842. \]

**Path Analysis**

Path analysis is a test to test the effect of intervening variables using the Path Analysis method.

Table 7. Path Analysis

<table>
<thead>
<tr>
<th>Variabel</th>
<th>Beta X ke Y (p1)</th>
<th>Beta X ke Z (p2)</th>
<th>Beta Z ke Y (p3)</th>
<th>Std. error X ke Z Sp2</th>
<th>Std. error Z ke Y Sp3</th>
<th>Indirect Influence (p2 x p3)</th>
<th>Total Effect (influence [p1] = indirect effect)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hijrah Intention (X1)</td>
<td>0.204</td>
<td>0.059</td>
<td>0.191</td>
<td>0.112</td>
<td>0.080</td>
<td>0.011269</td>
<td>0.215269</td>
</tr>
<tr>
<td>Islamic Bank Service Quality (X2)</td>
<td>0.502</td>
<td>0.386</td>
<td>0.191</td>
<td>0.046</td>
<td>0.080</td>
<td>0.073726</td>
<td>0.575726</td>
</tr>
<tr>
<td>Islamic Branding (X3)</td>
<td>0.196</td>
<td>0.315</td>
<td>0.191</td>
<td>0.073</td>
<td>0.080</td>
<td>0.060165</td>
<td>0.256165</td>
</tr>
</tbody>
</table>

*Hijrah Intention (X1) towards Customer Loyalty (Y) with Satisfaction (Z) as an intervening*

It is known that the t-count value is 0.4761268135183 < 1.98638 (t table = n-k = 95-4 = 91 level 0.05 = 1.98638) which means that it is not significant, it states that customer satisfaction (unable to mediate the effect of hijrah intention) to customer loyalty.

\[
SP^2P^3 = \sqrt{p^2Sp^2 + p^2Sp^2 + Sp^2Sp^2} = \sqrt{(0.191)^2(0.112)^2 + (0.059)^2(0.080)^2 + (0.112)^2(0.080)^2} = 0.011269
\]

\[
t = \frac{p^2p^2}{SP^2P^3} = \frac{(0.059)(0.191)}{0.011269} = 0.236680642216469
\]

\[
t = 0.4761268135183
\]
Islamic Bank Service Quality (X2) on customer loyalty (Y) with customer satisfaction (Z) as an intervening

\[ SP^2 p^3 = \sqrt{p^3 Sp^2 + p^2 Sp^3 + Sp^2 p^3} \]

\[ = \sqrt{(0.191)^2(0.046)^2 + (0.386)^2(0.080)^2 + (0.046)^2(0.080)^2} \]

\[ = \sqrt{0.00007193796 + 0.00095375744 + 0.0000135424} \]

\[ = \sqrt{0.000104431059} = 0.032315794878189 \]

\[ t = \frac{P^2 P^3}{Sp^2 p^3} = \frac{(0.386)(0.191)}{0.032315794878189} = 0.073726 \]

\[ t = 0.0293862697360 \]

It is known that the t-count value is 2.04738 > 1.98638 (t table = n-k = 95-4 = 91 level 0.05 = 1.98638) which means it is significant, it is stated if customer satisfaction (Z) is able to mediate the influence of Islamic branding (X3) on customer loyalty (Y).

**DISCUSSION**

**Effect of hijrah intention on customer satisfaction**

In table (T equation 1) the results of the hijrah intention coefficient of 0.076 have a negative value and a significant level of 0.497 > 0.05, which means that hijrah intention has a negative and insignificant effect on satisfaction which states the hypothesis of hijrah intention is rejected. The intention to move away from good things such as the use of either a product or service is an encouragement from each individual. As is the case for being a customer of using Islamic banks from a belief based on religion.

**Islamic branding (X3) on customer loyalty (Y) with satisfaction (Z) as an intervening**

\[ SP^2 p^3 = \sqrt{p^2 Sp^3 + p^2 Sp^3 + Sp^2 p^3} \]

\[ = \sqrt{(0.386)^2(0.080)^2} \]

\[ = \sqrt{0.000194407249 + 0.00063504 + 0.0000341056} \]

\[ = \sqrt{0.000293862697360} = 0.0293862697360 \]

\[ t = \frac{P^2 P^3}{Sp^2 p^3} = \frac{(0.315)(0.191)}{0.0293862697360} = 0.060165 \]

\[ t = 2.28142 \]

It is known that the t-count value is 2.28142 > 1.98638 (t table = n-k = 95-4 = 91 level 0.05 = 1.98638) which means it is significant, it is stated if customer satisfaction (Z) is able to mediate the influence of Islamic banks service quality (X2) on customer loyalty (Y).
Effect Of Hijrah Intention, Islamic Bank Service Quality, ...
It is known that the t-count value is 0.4761268135183 < 1.98638 (t table = n-k = 95-4 = 91 level 0.05 = 1.98638) which means that it is not significant, it states that customer satisfaction is not able to mediate the effect of hijrah intention on customer loyalty states that the hypothesis of hijrah intention towards loyalty with customer satisfaction as an intervening variable is rejected. The intention to move away from good things as in the use of either a product or service is an encouragement from each individual. As is the case for being a customer of using Islamic banks from a belief based on religion. Usually after there is an intention to move, the customer will use the product or service in a company that will make an expectation and if these expectations can be fulfilled then the customer will experience satisfaction so that they can be loyal to the product or service used.

The influence of Islamic branding on customer loyalty with customer satisfaction as an intervening variable

It is known that the t-count value is 2.28142 > 1.98638 (t table = n-k = 95-4 = 91 level 0.05 = 1.98638) which means that it is significant, it states that customer satisfaction is able to mediate Islamic branding on customer loyalty. Islamic branding has a goal so that customers meet external needs with a sense of satisfaction having consumed products with Islamic brands. After consuming products in accordance with Islamic law, customers realize that this Islamic brand is not only based on physical factors, but some customers also think to maintain the sanctity of the soul. After they are satisfied in using Islamic brands, there will be a loyalty to what has been used.

The influence of Islamic bank service quality on customer loyalty with customer satisfaction as an intervening variable

It is known that the t-count value is 2.04738 > 1.98638 (t table = n-k = 95-4 = 91 level 0.05 = 1.98638) which means that it is significant, it states that customer satisfaction is able to mediate Islamic bank service quality on loyalty. the customer stated that the eighth hypothesis (H8) was accepted. Islamic bank service quality is a systematic and regular service in Islamic banking services for customers. Islamic banking itself must pay more attention to the service system because this is one of the factors that shape the quality of service and will affect customer satisfaction and after the customer is satisfied it will lead to loyalty.

The effect of customer satisfaction on customer loyalty

In table (T equation 2) the results of the customer satisfaction coefficient are 0.201 which is positive and the significant level is 0.014 <0.05. Which means that customer satisfaction has a positive and significant effect on customer loyalty, stating that the hypothesis of customer satisfaction on customer loyalty is accepted. Customer satisfaction describes how much product perception is expected by customers. Satisfied customers will be appreciated and will share their experiences with others. Therefore, it can be concluded that customers are satisfied and customers will be loyal, therefore, to build customer loyalty, one way is to provide satisfaction.
CLOSING

Conclusion

From the description of the results of the study, it can be concluded that in terms of the influence of hijrah intention, Islamic bank service quality, Islamic branding on loyalty to the use of sharia digital banking with satisfaction as an intervening variable, hijrah intention does not affect customer satisfaction. The results show that Islamic bank service quality, Islamic branding can affect customer satisfaction. While the loyalty variable hijrah intention, Islamic bank service quality, Islamic branding and customer satisfaction are able to influence loyalty in the use of sharia digital banking. The results of customer satisfaction are also unable to mediate the effect of hijrah intention on customer loyalty in using sharia digital banking. Meanwhile, Islamic bank service quality and Islamic branding on customer loyalty in using sharia digital banking can be mediated by customer satisfaction.

SUGGESTION

Based on the results of research and discussion, the authors put forward the following suggestions:

1. Islamic banking needs to be more aggressive in promoting it to the public.
2. Islamic banks are required to provide socialization and education about understanding the concepts and terms of Islamic banks to the public so that the delivery of information is distributed thoroughly.
3. For the next writer, the addition to the number of samples is because nowadays many people are starting to trust Islamic banks and the community is getting more and more.
4. It is hoped that future researchers can improve the research instrument so that the results obtained can be maximized.

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