WHY ARE CUSTOMERS STILL LOYAL TO ISLAMIC BANKS?

Wulan Suryaningsih
Management Study Program, Faculty of Economics and Business, Dian Nuswantoro University
Email: 211201403326@mhs.dinus.ac.id

Hendri Hermawan Adinugraha
Sharia Economy Study Program, Faculty of Islamic Economics and Business, UIN K. H. Abdurrahman Wahid Pekalongan
Email: hendri.hermawan@uingusdur.ac.id

ABSTRACT

This research aims to examine what factors influence Sharia banking customer loyalty, through a case study at the Semarang branch of Bank Muamalat. This research uses quantitative research. The type and form of data used were obtained from respondents' responses using a questionnaire. The data source for this research comes from primary data, namely data obtained directly from respondents by distributing questionnaires. The population of this research is Bank Muamalat Semarang branch customers with a sample size of 100 respondents. The sampling technique uses a purposive sampling method. The data processing technique uses the SPSS 17 program. The results of this research show that the company's reputation is the largest variable which is proven to have a significant positive influence on loyalty, t-test results of 2.511, significance $0.014 < 0.05$, and regression of 0.236. So that the company's reputation will increase customer loyalty at the Semarang branch of Bank Muamalat; Islamic Service Quality is the second largest variable which is proven to have a significant positive influence on loyalty, the t-test results are 2.486, with significance $0.015 < 0.05$ and regression 0.236. So that the quality of Islamic service will increase customer loyalty at the Semarang branch of Bank Muamalat; Product quality is the third largest variable which is proven to have a significant positive influence, the t-test results are 2.078, with significance $0.040 < 0.05$ and regression 0.206. So product quality will increase customer loyalty at the Semarang branch of Bank Muamalat; Trust is the fourth largest variable which is proven to have a significant positive influence, the t-test results are 2.511, significance $0.014 < 0.05$, and regression 0.236. So that the company's reputation will increase customer loyalty at the Semarang branch of Bank Muamalat.

Keywords: Loyalty, Islamic services, products, trust, and reputation.

INTRODUCTION

Everything pertaining to Sharia Banks and Sharia Business Units, including establishments, commercial operations, and procedures and methods for conducting such operations, is referred to as Sharia Banking (Auliyah & Basuki, 2021). Sharia Banks, on the other hand, are financial organizations that do business in accordance with Islamic principles. They can be divided into two categories: Sharia Commercial Banks and Sharia

People's Financing Banks (Republik Indonesia, 2008). Islamic banks adopt a profit-sharing arrangement as opposed to Western banks' interest-based method (Bakry et al., 2021).

The presence of banking institutions and other financial (Sinurat & Rahmayati, 2023), both conventional banks and Islamic banks is an important factor in facilitating economic growth in Indonesia. Currently, Islamic banking has entered global competition, whereby, in accordance with Financial Services Authority data on Islamic banking, in December 2021 there were more than 13 Islamic commercial banks in Indonesia. The latest data shows that the combined assets of Islamic banks reached 676,735 (in billion IDR).

According to the total assets of Indonesian Sharia banks, there was an annual growth rate in total assets between 2018 and 2021. The increase in assets also proves that the number of users of sharia banking services in Indonesia is increasing. The increase in the number of Sharia bank customers must be balanced with an increase in the quality of Islamic services to their customers. In a service company, customers are a valuable asset that must be maintained, because without customers, it is difficult for a company to survive and develop. Companies must provide maximum service quality so that customers stay with the company. Customers are crucial to the success and expansion of the business (Kristianingsih et al., 2022).

Improved product and service quality is now considered a very important element in the competitive advantage of a company. With the development of global and international markets that continue to grow, product and service quality is increasingly seen as a strategic asset for companies to increase global competitiveness (Shulthoni et al., 2023). One of the tools for Islamic banks to face strong competition is to develop various high-quality and more Islamic products and services to offer to customers. There is a need for Islamic banks to use Islamic service quality programs. Islamic banks need to be cognizant of service quality for certain reasons. Customers must first recognize Islamic banking goods and services as superior goods and services. In Islam, labor is regarded as a kind of worship. The Prophet said: "Whoever is found falling asleep at night because he was tired all day at work, Allah will forgive his sins." The Prophet also said: that Allah is pleased to see someone's work completed at the team level (Mamuaya, 2018), word "itqan" means preparing and providing something in terms of knowledge and art to provide the best results or doing everything with high quality. Because service quality has a direct correlation to expenses, revenues, customer satisfaction, customer recall, and positive customer feedback, it is crucial in Islamic banking (Sari & Adinugraha, 2021).

Being willing to put your faith in a confident exchange partner is what is meant by trust (Parayil Iqbal et al., 2023). The idea that a service provider can use trust to build enduring relationships with the clients they would be serving. Customer loyalty will rise as trust grows. A company's reputation might benefit from high trust, both in terms of service and product quality.

According to Khan et al., (2022), the overall picture of the company's actions in the past and the prospects that the company has in the future through all the policies that have been taken when compared with its competitor companies is the definition of "company reputation". Credibility will rise with a positive reputation, giving customers greater assurance that they will receive what they have been promised. Reputation may boost customer loyalty by providing a guarantee that the products or services they receive will live up to their expectations. Furthermore, loyalty, as defined by Kotler & Keller, (2016), is a firmly held resolve to continue purchasing or endorsing a favored good or service in the future, even in the face of circumstances and advertising campaigns that could persuade consumers to look elsewhere.

On November 1, 1991, Bank Muamalat Indonesia became one of the country's first Sharia-compliant banks. A bank operates under the Sharia banking system, which incorporates the concepts of profit and loss sharing as well as risk sharing. Bank Muamalat Indonesia is how in serving customers it can still provide customers with the option to make

transactions with other banks that use Sharia principles (Al-islam & Marah Manunggal, 2023).

High-quality Sharia banks have a very strong influence among consumers, it has been proven that Bank Muamalat Indonesia is one the Top Companies on Linkedin Marketing (www.linkedin.com). Bank Muamalat Indonesia was the third TOP brand in the 2014 Top Brand Award. The greatest brands, as selected by customers, receive the Top Brand Award. This is so because three metrics—top of mind share, top of market share, and top of commitment share—are used to calculate the Top Brand Index. The chosen brands are those that rank in the top three of the poll and achieve a minimum Top Brand Index of 10.0% (www.topbrand-award.com, 2014). Customers in Indonesia have a favorable opinion of Bank Muamalat Indonesia, as the following data illustrates:

Table 1. Percentage Growth of the Top Brand Index (TBI) in the Banking & Finance Category

No	Sharia Bank Brand	Year 2022
1	Bank Syariah Indonesia	61.5%
2	BCA Syariah	16.3%
3	Bank Muamalat	9.7%

Data source: https://www.topbrand-award.com/top-brand-index/?tbi_year=2022

Based on Table 1, Bank Muamalat is ranked third as the Top Brand in the banking & finance category after Bank Syariah Indonesia and BCA Syariah. However, with all the advantages such as a good company reputation, Bank Muamalat remained in fourth place for three consecutive years until the end of 2022. Bank Muamalat Indonesia also occupied third place in Top Brand in 2022 in the banking & finance category.

Recently there have been issues regarding Bank Muamalat, as quoted in kompas.com, PT Minna Padi failed to acquire PT Bank Muamalat, then was no longer Muamalat's standby buyer (www.kompas.com, 2023). Second, from a quote from finance.detik.com, citing the company's financial report, for the September 2021 period Muamalat's minimum capital requirement (KPMM) was recorded at 11.58%, down compared to the September 2022 period of 12.75%. Meanwhile, reserves for impairment losses (CKPN) for financial assets against productive assets were recorded at 2.62%, down compared to the September 2022 period of 4.27%.

Then, according to information published by CNN Indonesia, the total assets of Sharia banks reached 5.97% of total banking assets, which when compared with Sharia banking in Malaysia (20%) and Arabia (50%) is still quite far. Because the market share of Sharia banks is still low, this is because many Indonesian people still do not understand the advantages of Sharia-based banks. For Sharia banking which has recently received negative discussions or issues, of course, it is not easy to convince customers to remain loyal to using its banking services (www.cnnindonesia.com, 2023).

Considering that Bank Muamalat Indonesia is not Indonesia's first Sharia bank, this reality makes for intriguing investigation. There are currently a large number of Sharia banks in Indonesia, such as Bank BRI Syariah, Bank Syariah Mandiri, Bank BNI Syariah, and numerous other Sharia banks. There is a lot of discussion about financing problems and lack of capital which could lead to the collapse of the Sharia bank, however, clients' steadfast desire to keep using Bank Muamalat Indonesia's services remains unaffected by this (Adinugraha & Sartika, 2020).

Based on the various studies above, there is a research gap, namely Welta, (2018) states that trust has a positive and significant effect on loyalty. However, in contrast to research by Rahmawaty et al., (2022), it is stated that trust does not affect loyalty. The author performed research on the impact of Islamic service quality, product quality, trust, and company reputation on customer loyalty at Bank Muamalat Indonesia, Semarang Branch. This study was informed by the context, gap phenomenon, and research gap previously

mentioned. This study aims to address the issue at hand by examining the impact of trust, company reputation, Islamic service quality, and product quality on customer loyalty at the Bank Muamalat Indonesia branch in Semarang. It is hoped that the results of this research will be able to increase the author's knowledge in putting into practice the theories that have been accepted by the author so far and can be used as comparison material for the theories obtained. It is hoped that this research can be used as a consideration that may be needed by companies in making decisions to retain old customers and bring in new customers. Finally, it is hoped that the results of this research can add to the literature and complement research on Islamic service quality, product quality, trust, company reputation, and customer loyalty that already exists.

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Customer Loyalty

The promise made by a client to stick with a bank and use its services for a predetermined amount of time is known as loyalty (Supriyanto et al., 2021). Consumer loyalty is the steadfast determination to regularly repurchase or reauthorize a favored good or service in the future, even in the face of external factors and marketing initiatives that may tempt them to change their minds (Dam & Dam, 2021). According to this definition, loyalty is the steadfast resolve of a client to continue using a particular product or service as long as they have a constant want to do so, even in the face of external factors and marketing campaigns that may affect their behavior.

According to Ganiyu et al., (2012), making many follow-up purchases is a sign of a devoted customer. Customers buy a certain product on a regular basis. Purchase across product and service lines or between product and service lines. Customers purchase lines of goods and services from the same company in addition to services and primary items.

mentioning other people. where customers discuss the product informally through word-of-mouth. exhibits resistance to both the pull and rivals (represents resistance to the entire competition). Customers won't use substitute goods or services that rival companies provide (Närvänen et al., 2020).

Molinillo et al., (2022) explain that loyalty can be understood from the relationship between a person's behavior and trust in a product. He also explained the size of a loyal customer, namely that the customer recommends the product or service he uses to others. The customer continues to use the product or service he uses and makes the product a priority. The customer is resistant to negative things that happen to the product or service he uses.

Islamic Service Quality

Jannati & Nurhidayati, (2022) state that service quality is a gauge for how well a level of service meets consumer expectations. Another way to think about service quality is as the opinion or perspective that customers have about the services they have gotten. Customers typically anticipate receiving or enjoying items in the form of goods or services with good or satisfactory service. Put otherwise, they desire satisfactory and high-quality services.

Enhancing the loyalty of Islamic bank clients is contingent upon the quality of Islamic services provided. In accordance with Baihaki et al., (2023), the notion of service quality from an Islamic perspective is a type of cognitive assessment of customers for the way that service organizations present their services. These organizations base all of their operations on moral principles and compliance with Islamic law.

The concept of "compliance" was added to the six dimensions of service quality by Lestari et al., (2023) in order to measure the quality of services provided by Islamic financial institutions. adherence to Islamic law. CARTER stands for the five aspects of service quality plus compliance as a requirement for the product.

The item of the compliance dimension proposed by Donalds & Osei-Bryson, (2020) which is then called CARTER is Sharia Compliance, Sharia compliance in Islamic banks is the ability of an Islamic bank to comply with Sharia principles in its operational activities. One

of them is not using the interest system. In addition, the commercial objective is not about lending money, but partnership or cooperation (*mudharabah* and *musyarakah*) with a profit-sharing system; assurance, the goal of an assurance is for staff members to act in a way that increases client confidence in the business and gives them a sense of security. Assurance "includes knowledge, ability, courtesy, and trustworthiness of employees, free from danger, risk, or doubt," according to Tolabi et al., (2021). Appropriateness, The capacity of staff members to assist clients and offer responsive services is known as responsiveness. Employees can therefore facilitate clients' ability to deliver services accurately and promptly; Concrete, Ahmed et al., (2022) state that physical proof of services can take the shape of actual structures, tools used, personnel, and channels of communication; empathy, on the other hand, is the capacity for relationship-building, effective communication, attentive listening, and comprehending the requirements of clients; According to Tolabi, reliability is the capacity to deliver on promises in a timely, accurate, and satisfactory manner.

Product Quality

According to Kotler, (2017), anything that can be made available to the public for use, ownership, consumption, or attention in order to satiate needs or wants is referred to as a product. A high-quality product is one that can deliver outcomes beyond what customers had anticipated. Product quality refers to a product's capacity to fulfill its intended purpose. Since product quality can be evaluated by consumers' perceptions of that quality, individual preferences have a significant impact. Differences in defining quality are caused by an individual's subjective worth (Quiñones-Ruiz, 2020).

Kotler and Armstrong (2018) explain that the ability of a product to perform its intended function is what is meant by "product quality," which also encompasses additional characteristics like general durability, reliability, accuracy, ease of use, and product maintenance. Aslinda et al., (2022) explains five criteria are used to determine the quality of a product: Performance is the primary factor that buyers take into consideration when deciding which goods to purchase and is connected to the functional features of the product; Features refer to the additional element of performance that enhances the fundamental functions associated with decision-making and growth. Conformance is the degree to which a product complies with specified requirements that are set by the needs of the customer; The subjective qualities of beauty that are connected to individual contemplations and considerations are known as aesthetics; Subjective in nature, perceived quality is linked to consumer sentiments when purchasing goods, such as boosting self-esteem. It may also refer to traits associated with a brand's image or reputation.

Trust

The ability of a business to depend on a business partner is known as trust (Safitri & Anggraini, 2021). Trust is reliant on a number of interpersonal and interorganizational elements, including the company's competency, integrity, honesty, and kindness. When one of the parties to the exchange process has faith in the other party's dependability and honesty, trust is a prerequisite. A person's feelings about an object are influenced by a number of factors, including trust. Because a person's sense of trust or mistrust toward what others give is correlated with trust, trust is also correlated with a person's level of confidence or uncertainty regarding promises made by others (Hasan et al., 2021).

In the framework of Islamic banking, Sharia principles—which differ greatly from those of conventional banks—are used to uphold the confidence of Islamic banks. Customers who feel that Islamic banks operate according to the values of justice, equality, and honesty are said to be in a trusting relationship (Sholihin & Abrori, 2021). Factors related to trust may have an impact on consumer behavior when selecting a product or service. This is so because their level of trust is influenced by the information they are given about the goods and services they want to use. A customer's intention to utilize the bank's goods or services will rise when their level of trust in the object—a bank, for example—increases.

Mansour et al., (2016) states that trust indicators are made up of three parts, specifically: honesty, It is the belief held by customers that the business upholds moral standards like honoring agreements and acting honorably. The consistency of the business in the past, the legitimacy of its communications with other groups, and the degree to which its actions are in line with its statements or commitments are all factors that contribute to its integrity; Benevolence, which is predicated on the degree of confidence in alliances with objectives and driving forces that benefit other organizations in the event of novel circumstances, particularly those in which commitment is not established; proficiency, The capacity to satisfy all of the needs and handle issues that customers experience is what is meant by competence. The abilities and traits that allow a group to exert a dominant influence are referred to as abilities.

Trust has the following advantages: Producing cooperative behavior between the company and customers, Reducing potential conflicts that are harmful to the company's relationship with customers, and Making it easier for companies to provide effective responses in the event of a crisis or conflict in the company's relationship with customers (Ashurov & Othman, 2019).

Company Reputation

The company's reputation is the outcome of an overall assessment derived from firsthand experience during contact with the business, from the perspective of the customer as one of the stakeholders, regarding the business's goods and services, including communication efforts and interactions with business representatives (Huang & Kang, 2018). Corporate reputation is the result of combining different pictures to represent a business. Whereas the company's identity, performance, and public perception of the company's actions have all contributed to the long-term development of this reputation. The public either directly or indirectly gathers knowledge about a company's reputation based on its experiences and reports (Jao et al., 2020).

The indicators used for corporate reputation variables are Credibility: the degree to which consumers, customers, business partners, and financial resources believe in an organization. Reliability: a description of the company's resilience both in terms of services and products produced. Good company name: something that in the eyes of other parties, especially agents, has a positive thing (Ekhsan & Ernasari, 2022).

There are several things to measure the company's reputation as follows: Performance: perceptions of the company's financial results and prospects. Workplace: the perception of the work environment in the company with the quality of its employees. Product: the perception of the price-quality of the products and services offered by the company. Leadership: perceptions of how well the company is led (Zakari et al., 2019).

METHODS

An attribute, trait, or value of an object, person, or activity that has specific variations specified by researchers for analysis and subsequent conclusion-making is called a research variable (Sugiyono, 2007). The dependent variable in this study is Loyalty (Y). The independent variables in this study are Islamic Service Quality (X1), Product Quality (X2), Trust (X3), and Company Reputation (X4).

Table 2. Operational definition of variables

Variables	Operational definition	Indicators
Loyalty	Loyalty indicates a condition of a certain duration of time and requires that the purchase action occurs no less than twice	1. Make regular purchases 2. Purchases outside the product/service line 3. Recommend other products 4. Shows the strength of the attractiveness of similar products from competitors
Islamic Service Quality	Islamic service quality is a form of cognitive evaluation from consumers of the presentation of services by service organizations that rely on every activity by moral values and under the compliance described by Islamic law	1. Sharia Compliance 2. Assurance 3. Responsiveness 4. Tangible 5. Empathy 6. Reliability
Product Quality	Product quality is the character possessed by a product that can meet customer needs	1. Performance 2. Additional features 3. Compatibility 4. Aesthetics 5. Perceived quality
Trust	Trust is the strength with which a product has certain attributes. Trust is often called object-attribute linkage, which is consumer confidence about the possibility of a relationship between an object and relevant attributes	1. Integrity 2. Benevolence 3. Competence
Company Reputation	Corporate reputation is the overall range of perceptions of a company, brand, product, or service held by stakeholders outside the company	1. Credibility 2. Company Reliability 3. Good Name

All of the participants in this study were clients of the Semarang branch of PT Bank Muamalat Indonesia. It is uncertain who the study's population is. Rounding to the nearest hundred, the least number of respondents that can be utilized is 96.04. Then the sample in this study were customers of Bank Muamalat Indonesia Semarang branch. The amount that has been determined with the intention that this research is more accurate.

The purposive sampling method, which is a sampling approach with specific considerations, is the method employed in this study's sampling. The criteria is chosen based on the suitability of preset sample characteristics. With the following considerations: 1) The customer has been saving or transacting for at least 1 year; 2) The customer is located in Semarang City.

Because this study is a process that employs data in the form of numbers as a tool to analyze information about what researcher want to know, the type of data used in this research is quantitative data. Primary data was the data source used in this study. Primary data are those that are collected by questionnaires from respondents directly. Customers of Bank Muamalat at the Semarang branch were given this questionnaire, which was scored using a Likert scale.

This study's questionnaire-based data collection approach involves giving respondents a list of questions to answer. The Likert scale, which is a tool for gauging an individual's or a group's attitudes, opinions, and perceptions on social phenomena, was used to determine the questionnaire results in this study. Each instrument item has a Likert scale response, with grades ranging from extremely positive to extremely negative (Sugiyono, 2013).

1 = Strongly Disagree
2 = Disagree
3 = Doubt Doubt
4 = Agree
5 = Strongly Agree

In order to assist the analysis of the SPSS program, the data must be categorized using specific tables in quantitative analysis, which is a type of analysis that makes use of numbers and computations with statistical methods (Sugiyono, 2017). The validity, reliability, classical assumption, normality, multicollinearity, heteroscedasticity, multiple linear regression analysis, research hypothesis, t-test (partial), f test (simultaneous), and coefficient of determination (R^2) were among the data analysis techniques used in this study.

RESULT AND DISCUSSION

Based on data analysis and instrument tests, it can be seen that all variables, namely Islamic service quality (X1), product quality (X2), trust (X3), company reputation (X4), and customer loyalty (Y), have an r-count greater than the r-table; each value is more than 0.195. These results indicate that all indicators can be declared valid. Because each of the research variables is known to have a Croncach's Alpa value of more than 0.70, this research variable can be said to be reliable. The normal plot graph of this study shows the distribution approaching the diagonal line at the coordinates 0.00–1.00. These results indicate that the distribution of the data is normally distributed. The results of the calculation of the tolerance value show that there are no independent variables that have a tolerance value of less than 0.10, which means that there is no correlation between the independent variables whose value is more than 95%. The results of the calculation of the variance inflation factor (VIF) value also show the same thing: no independent variable has a VIF value of more than 10. If it can be concluded that there is no multicolonicity between the independent variables in the regression model in this study, Based on the scatterplot graph, the GLEJSER test results show that the regression model in this study does not have heteroscedasticity symptoms.

Multiple Linear Analysis Test

The presence or absence of an independent variable's influence on the dependent is ascertained using multiple regression analysis. The impact of Islamic services quality, product quality, trust, and firm reputation on customer loyalty may be observed at the Bank Muamalat Semarang branch. These are the outcomes of the analysis using multiple linear regression:

Table 3. Multiple Linear Regression Analysis

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.006	1.536		-.004	.997
	X1	.177	.071	.236	2.486	.015
	X2	.207	.100	.206	2.078	.040
	X3	.282	.139	.204	2.024	.046
	X4	.328	.131	.236	2.511	.014

Source: Primary data processed, (2023)

Simultaneous Test (F test)

Table 4. F Test Results

ANOVA^b

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	254.522	4	63.630	27.739	.000^a
	Residual	217.918	95	2.294		
	Total	472.440	99			

Source: Primary data processed, (2023)

Based on the results of the F test in the table above, it is obtained f-count 27,739 probability of significance 0.000 <0.05. This means that the regression used is feasible and it can be seen that Islamic service quality, product quality, trust, and company reputation simultaneously have a significant influence on loyalty.

T-test

Table 5. T Test Results

Model		T	Sig.
1	(Constant)	-.004	.997
	Islamic Service Quality	2.486	.015
	Product Quality	2.078	.040
	Trust	2.024	.046
	Company Reputation	2.511	.014

Source: Primary data processed, (2023)

According to the first equation's results, the t-test table looks like this: The loyalty t-test results for Islamic service quality were 2.486 significance 0.015 <0.05. This indicates that loyalty is significantly enhanced by Islamic service quality. The first hypothesis is then confirmed by the t-test results, which showed that the impact of product quality on loyalty was 2.078 significant 0.040 <0.05. This indicates that loyalty is significantly positively impacted by product quality. in order to accept the second hypothesis; The t-test of loyalty's effect on trust yielded 2,024 significant 0.046 <0.05 findings. This indicates that loyalty is significantly enhanced by trust. Thus, it is agreed that the third hypothesis; The firm reputation on loyalty t-test yielded values of 2.511 significance 0.014 <0.05. This indicates that loyalty is significantly impacted favorably by a company's reputation. Thus, the fourth theory is agreed upon.

DISCUSSION

This study was conducted to determine the effect of Islamic service quality, product quality, trust, and corporate reputation on customer loyalty at the Bank Muamalat Indonesia

Semarang branch. Based on the results of the analysis using multiple linear regression, the research results are analyzed as follows:

The effect of Islamic service quality on loyalty

The test results of the first hypothesis show a regression coefficient for the effect of Islamic service quality on customer loyalty of 2.486 with a significant number below 0.05, which is 0.015. The results of this study explain why Islamic service quality has a positive and significant effect on customer loyalty at the Bank Muamalat Indonesia Semarang branch. In other words, good Islamic service quality will encourage or have a positive influence on increasing loyalty.

The results of respondents' statements on Islamic service quality obtained an index value of 4.06 (in the score range of 3.41-4.20), which means that the Islamic service quality of the Bank Muamalat Semarang branch is good. In the statement of Bank Muamalat following Islamic law and principles, this indicator gets the highest value of 4.11 because customers recognize and feel Bank Muamalat has provided information and sharia-based products that follow Islamic law and principles.

This shows that Bank Muamalat has provided services under Islamic law and principles. In the statement of Bank Muamalat guaranteeing data storage correctly and accurately, get an index value of 4.02. In the statement of Bank Muamalat, employees who are fast and precise in providing Islamic services to customers get an index value of 4.05. In the statement of Bank Muamalat employees being sympathetic to customer problems, the index value is 3.98. According to the statement of Bank Muamalat, employees are always responsive in helping customers who have difficulty making transactions get an index value of 3.99. The statement tidiness and comfort of the Muamalat Bank room make me comfortable in making transactions, getting the lowest index value of 3.94. This indicator gets the lowest assessment because customers are sometimes still confused about the layout of the room at Bank Muamalat, such as the layout of customer service and tellers.

The results of this study support the research of Rezeki et al., (2023); Setiani & Yudiana, (2022); Wahyoedi et al., (2021); and Janah & Iskandar, (2021) that Islamic service quality has a significant positive effect on loyalty.

The effect of product quality on loyalty

From the test results of the second hypothesis, the regression coefficient for the effect of product quality on customer loyalty is 2.078, with a significant number below 0.05, which is 0.40. The results of this study explain why product quality has a positive and significant effect on customer loyalty at the Bank Muamalat Semarang branch. In other words, good product quality will encourage or have a positive influence on increasing loyalty.

The results of respondents' statements on product quality obtained an index value of 3.99 (within the score range of 3.41-4.20), which means that the product quality of the Bank Muamalat Semarang branch is good. In the statement of Bank Muamalat's savings products by Islamic law, the highest value is 4.08, this indicator gets the highest assessment because customers have recognized Bank Muamalat's products by Islamic law, and Bank Muamalat has also proven to be one of the selling agents of Retail State Sukuk (SR) issued based on sharia principles. This shows that Bank Muamalat's products follow Islamic law. In the product statement offered by Bank Muamalat, it is very good to get an index value of 4.00. On the statement of facilities and features of Bank Muamalat savings products, which greatly assist customers in the effectiveness of transactions, it gets an index value of 3.97. The statement of product quality of Bank Muamalat from time to time is always good and does not change to get an index value of 3.98. The statement of products offered by Bank Muamalat is very interesting and diverse. get the lowest index value of 3.94; for this indicator, get the lowest assessment because, according to the customers, the products of Bank Muamalat are still less diverse.

The results of this study support the research of Naini et al., (2022); Tirtayasa, (2022) Andri et al., (2022); Andhika & Jatra, (2022); and Tjahjaningsih et al., (2020) that product quality has a significant positive effect on loyalty.

The effect of trust on loyalty

From the test results of the third hypothesis, the regression coefficient for the effect of trust on customer loyalty is 2.024, with a significant figure below 0.05, which is 0.046. The results of this study explain why trust has a positive and significant effect on customer loyalty at the Bank Muamalat Semarang branch. In other words, good trust will encourage or have a positive influence on increasing loyalty.

The results of respondents' statements on trust obtained an index value of 3.98 (in the score range of 3.41-4.20), which means that the trust of the Bank Muamalat Semarang branch is good. In the statement of Bank Muamalat employees giving a good welcome to customers who come get the highest value of 4.01, this indicator gets the highest assessment because the security has been on standby outside to give a welcome to customers and then ask customer needs that can facilitate transactions at Bank Muamalat. This shows that Bank Muamalat employees provide a good welcome to customers who come. In the statement of Bank Muamalat, employees who can explain the company's new policies to customers who do not understand get an index value of 4.00. The statement of information provided by Bank Muamalat employees is very honest and can be trusted to get the lowest index value of 3.92. This indicator gets the lowest assessment because customers sometimes find employees who are lacking in the ability to convey Sharia-based information.

The results of this study support the research of Zhang et al., (2023); Kania & Salsabila, (2023); Ramadhan et al., (2022); Pir & Derinözlü, (2021); Visza Adha & Utami, (2021) that trust has a significant positive effect on loyalty.

The effect of company reputation on loyalty

The test results of the fourth hypothesis show that the regression coefficient for the effect of company reputation on customer loyalty is 2.511, with a significant figure below 0.05, namely 0.014. The results of this study explain why the company's reputation has a positive and significant effect on customer loyalty at the Bank Muamalat Semarang branch. In other words, a good company reputation will encourage or have a positive influence on increasing loyalty.

The results of respondents' statements on the company's reputation obtained an index value of 3.94 (in the score range of 3.41-4.20), which means that the reputation of the Bank Muamalat company in the Semarang branch is good. In the statement, in my opinion, Bank Muamalat has a good name in the community, getting the highest value of 4.08 for this indicator. This is because Bank Muamalat is the first Sharia bank in Indonesia, which is certainly well known by the public and, of course, the customers of Bank Muamalat. This shows that Bank Muamalat has a good reputation among the public. According to the statement of Bank Muamalat, employees always provide excellent and reliable service to customers, resulting in an index value of 3.94. In the statement that Bank Muamalat has services above average when compared to other bank services, it gets the lowest index value of 3.81. This indicator getting the lowest assessment may be because some customers do not find the same service from Bank Muamalat as other Islamic Bank services that customers think are good.

The results of this study support the research of Suwarno et al., (2023); Afridita & Rahmidani, (2022); Chalirafi et al., (2021); and Alwi et al., (2017), which found that company reputation has a significant positive effect on loyalty.

CONCLUSION

Based on the results of research on Islamic service quality, product quality, trust, and corporate reputation on customer loyalty of the Bank Muamalat Indonesia Semarang branch that has been done, the following conclusions can be drawn: Company reputation is the largest variable that is proven to have a positive and significant effect on loyalty, as evidenced by the results of the t-test 2.511, with a significant 0.014 smaller than 0.05 and a regression coefficient of 0.236. That the company's reputation will increase the loyalty of customers of Bank Muamalat Semarang branch; Islamic Service Quality is the second largest variable that is proven to have a positive and significant effect on loyalty, with the results of the t-test being 2.486 with a significant 0.015 smaller than 0.05 and the regression coefficient being 0.236, So that the quality of Islamic services will increase customer loyalty Bank Muamalat Semarang branch: product quality is the third largest variable that is proven to have a positive and significant effect on loyalty, with the results of the t-test being 2.078 with a significant 0.040 smaller than 0.05 and the regression coefficient being 0.206. So that the quality of the product will increase the loyalty of customers of the Bank Muamalat Semarang branch, trust is the fourth largest variable that is proven to have a positive and significant effect on loyalty, with t-test results of 2.511 with a significant 0.014 smaller than 0.05 and a regression coefficient of 0.236. So that the company's reputation will increase customer loyalty, Bank Muamalat Semarang branch.

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