

Increasing Customer Loyalty of Islamic Bank Case Study at PT Bank Syariah Indonesia in Semarang

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ABSTRACT

This study aims to investigate the impact of service quality, bank digitalization, and customer relationship management on customer loyalty with customer satisfaction as an intervening. The number of samples was 110 customers of PT Bank Syariah Indonesia in Semarang, who were selected using a purposive sampling technique. The analysis model used in this research is the path analysis model, and the analysis technique uses a simultaneous significance test (F test), partial significance test (t-test), coefficient of determination test (R²), and Sobel test processed with the SPSS 26.00 program. The results show that quality service, bank digitalization, customer relationship management, and customer satisfaction simultaneously significantly affect customer loyalty. Furthermore, service quality, bank digitalization, and customer satisfaction partially have a positive and significant effect on customer loyalty. Meanwhile, customer relationship management partially has a negative and insignificant effect on customer loyalty. Path analysis test results show that customer satisfaction can mediate the influence of service quality on customer loyalty. However, customer satisfaction cannot mediate the influence of bank digitalization and customer relationship management on customer loyalty at PT Bank Syariah Indonesia in Semarang City.



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INTRODUCTION

Based on Islamic Banking Statistics released by the Financial Services Authority

(OJK) in November 2021, Indonesia has 12 Islamic Commercial Banks, 19 Islamic Business Units, and 194 Islamic Rural Banks (BPRS).

Along with the growth of the banking industry in Indonesia, it will cause fierce competition. The loyalty problem of BUS in Indonesia occurs at Bank Syariah Indonesia (BSI). It is seen from the Satisfaction, Loyalty, and Engagement (SLE) Index survey for 2021 and 2022 in [Table 1](#)

Tabel 1 Satisfaction, Loyalty, and Engagement (SLE) Index

Islamic Banks	Index
Year 2020	
Bank Syariah Indonesia	64,50 %
Bank Syariah Mandiri	-
Bank BNI Syariah	64,00 %
Bank BRI Syariah	65,00 %
Islamic Commercial Bank as a Whole	64,25 %
Year 2021	
Bank Syariah Indonesia	61,89 %
Islamic Commercial Bank as a Whole	61,91 %

Source: Infobank Magazine, 2021 and 2022

[Table 1](#) shows that Bank Syariah Indonesia's SLE index has decreased from 2020 to 2021. The decrease was from 2020 by 64.50% to 61.89% in 2021 or a decrease of 2.61%. In 2020, the SLE index of Indonesian Islamic Commercial Banks was higher than the SLE index of Islamic Commercial Banks, which was 0.25%. However, in 2021, the SLE index of Indonesian Islamic Commercial Banks showed a lower value than the SLE index of Islamic Commercial Banks, which was 0.02%. It shows that in 2021, Loyalty to Bank Syariah Indonesia decreased, referring to the decline in the SLE index.

Loyalty is an essential asset for a company and one of the keys to achieving its success and sustainability (Thaker et al., 2019). According to Lovelock and Wirtz (2016), loyalty is the willingness of customers to continue to subscribe to a company for the long term and voluntarily recommend the company's goods or services to others. From this definition, a loyal customer is not only a customer who subscribes in the long run but also maintains a positive attitude towards the service provider. Customer loyalty is expected by every company, especially service companies such as banks.

According to Tjiptono (2004), the customer's loyal attitude will arise after the customer feels satisfied or dissatisfied with the banking services he receives. Satisfaction is a person's feelings of pleasure or disappointment that arise after comparing the perceived performance or results of a product or service against their expectations (Kotler, 2002). Customers will tend to consider other banks if they are not satisfied with the service they receive and will eventually move to another bank that provides a level of satisfaction they expect (Ibrahim from YuSheng, 2019). Customer satisfaction in the long term based on value creation will encourage customers to reward the company namely Loyalty (Barnes, 2003).

Many factors certainly influence high and low customer loyalty. Factors affecting customer loyalty include service quality, bank digitalization, and customer relationship management. The first factor is Service Quality. Service quality can be interpreted as an effort to meet consumer needs and desires and the accuracy of its delivery in balancing consumer expectations (Tjiptono & Chandra, 2007). In the service industry, service quality is a significant factor because it is a profit strategy to attract new customers, retain customers, avoid moving customers, and create particular advantages (Herawati & Sulistyowati, 2019).

The second factor that can affect the Loyalty of PT Bank Syariah Indonesia customers in Semarang City is bank digitalization. Digitalization means transforming products and services owned by banks into a digital aspect (Marlina & Bimo, 2018). The transformation is expected to increase market share further because banks can provide customer services faster and more efficiently. According to Thaker et al. (2019), digitalization puts banks in a favorable position to offer various banking product features that amaze and attract customers.

The development of business competition provides awareness in the minds of marketers that customer satisfaction cannot be obtained only by relying on value and Brand (Chan, 2008). Another effort banks can make to increase customer loyalty is to improve long-term relationships between banks and their customers, often referred to as Customer Relationship Management (CRM) (Kartajaya, 2007). Through Customer Relationship Management (CRM), the company is expected to build good communication and relationships with custom-

ers so that in producing a product, the bank not only sells and markets with good quality or competitive prices but also can increase product knowledge in customers and answer customer wants and needs.

Based on the background description of the problem, previous research, and relevant supporting theories regarding service quality variables, bank digitalization, and customer relationship management on customer loyalty with customer satisfaction as an intervening variable. So, the research problem that will be solved in this study is how PT Bank Syariah Indonesia in Semarang City maintains or increases customer loyalty through variables of service quality, bank digitalization, customer relationship management, and customer satisfaction.

HYPOTHESIS DEVELOPMENT

The Effect of Service Quality on Customer Loyalty

According to Lupiyoadi and Hamdani (2006), service quality is the degree achieved by characteristics related to meeting requirements. Good quality and optimal service can certainly increase loyalty in customers' minds. Widodo et al. (2019) revealed that service is essential in the Islamic Bank industry. Based on research conducted by Herawati and Sulistyowati (2019) proves that service quality has a direct and significant effect on customer loyalty. Zulkarnain et al. (2020) and Khoiri and Adityawarman (2021) state that the quality of service has a significant effect, which means that the higher the quality of service, the increased customer loyalty. However, that is in contrast to the research conducted by Ainun et al. (2020) and Hidayat (2009), which results in the quality of service having an insignificant effect on customer loyalty. Based on the theoretical basis and empirical results, the following first hypothesis can be formulated:

H₁: Service Quality (X_1) significantly affects Customer Loyalty (Y).

The Effect of Bank Digitalization on Customer Loyalty

Budiman (2020) said that Bank digitalization is a banking service that utilizes digital technology to meet the needs of its customers. By transforming services into digital services, customers feel more secure and comfortable in transactions, and convenience is provided with-

out requiring customers to come directly to a physical branch office for every transaction (Salam, 2018). Budiman (2020) proved that bank digitalization directly influences customer loyalty. Indah (2016) and Akob and Sukarno (2022) certify that mobile banking and e-banking services significantly affect customer loyalty. However, that contradicts the research conducted by Nursiana (2015) and Herawati and Sulistyowati (2019), which states that Internet banking has no significant effect on customer loyalty. Based on the theoretical basis and empirical results, the second hypothesis can be formulated as follows:

H₂: Bank Digitalization (X_2) significantly affects Customer Loyalty (Y).

The Effect of Customer Relationship Management on Customer Loyalty

According to Kotler and Armstrong (2012), Customer Relationship Management (CRM) is the process of building and maintaining mutually beneficial customer relationships by delivering superior customer value and satisfaction. CRM relationship with loyalty is crucial because, with CRM, banks can establish closer relationships with their customers and then deliver various products or services that have differentiation and superior value in accordance with customer needs and desires (Kartajaya, 2007).

Nisazizah and Sudaryanto (2018) proved that CRM directly and significantly influences customer loyalty. Kuswandarini and Annisa (2021) and Sari (2017) state that customer relationship management significantly affects customer loyalty. These results indicate that better customer relationship management will increase customer loyalty. However, this contradicts the research conducted by Pradana (2018) and Budiman (2020), which shows that customer relationship management has no significant effect on customer loyalty. Based on theoretical foundations and empirical results, the third hypothesis can be formulated as follows:

H₃: Customer Relationship Management significantly affects Customer Loyalty.

The Effect of Customer Satisfaction on Customer Loyalty

Customer satisfaction is the feeling a person feels after comparing the performance or results with what he expects (Kotler, 2014). Suppose the customer's perceived product or service meets or even exceeds their expecta-

tions. In that case, the customer will likely use the service provider again to make the same transaction or even recommend the product or service to the closest relatives (Kotler, 2007).

Based on the results of research conducted by Zulkarnain et al. (2020), customer satisfaction significantly affects Islamic Bank's customer loyalty. The research results of Herawati and Sulistyowati (2019) also show that customer satisfaction significantly affects Islamic Bank customers' loyalty. Both results are supported by YuSheng and Ibrahim (2019), which show that customer satisfaction positively affects customer loyalty. On the other hand, Sari et al. (2018) show that customer satisfaction does not significantly affect customer loyalty. Research results from Pradana (2018) also show that customer satisfaction does not significantly affect customer loyalty. Based on theoretical foundations and empirical results, the fourth hypothesis can be formulated as follows:
H₄: Customer Satisfaction (Z) significantly affects Customer Loyalty (Y).

The Effect of Service Quality on Customer Satisfaction

The quality of service can be quality if the service can satisfy customers so that it can directly make consumers loyal and will remain loyal to the company (Sharma & Patterson, 1999). The results of Herawati and Sulistyowati (2019), Zulkarnain et al. (2020), and Khoiri and Adityawarman (2021) show that service quality has a direct and significant effect on customer satisfaction, which means that higher service quality, the more customer satisfaction will increase. On the other hand, the studies conducted by Pradana (2018) and Ghantynireta (2021) show that service quality has an insignificant effect on customer satisfaction. Based on theoretical foundations and empirical results, the fifth hypothesis can be formulated as follows:

H₅: Service Quality (X₁) significantly affects Customer Satisfaction (Z).

The Effect of Bank Digitalization on Customer Satisfaction

According to Budiman (2020), bank digitization is a banking service that utilizes digital technology to meet the needs of its customers. Bank digitalization that has developed to date includes ATMs (Automatic Teller Machine), internet banking, mobile banking, Video banking, phone banking, and SMS banking. Some

banks have also launched official financial services (branchless), mainly aimed at people who still need access to banking (unbanked). With the transformation of digital services, customers feel safer and more comfortable in transactions, and it provides convenience without requiring customers to come directly to physical branch offices for each transaction made (Salam, 2018). Research results by Budiman (2020) show that bank digitalization directly and significantly affects Islamic Bank customer satisfaction. The research conducted by Triyanti et al. (2021) indicates that the quality of mobile banking service has a significant effect on Islamic Bank customer satisfaction.

Similarly, Herawati and Sulistyowati (2019) show that technology facilities significantly affect Islamic Bank customer satisfaction. Meanwhile, Nursiana (2015) shows different results, which stated that Internet banking does not have a significant effect on customer satisfaction. Susilawaty and Nicola (2020) indicate that digital banking service quality does not significantly affect customer satisfaction. Based on theoretical foundations and empirical results, the sixth hypothesis can be formulated as follows:

H₆: Bank Digitalization (X₁) significantly affects Customer Satisfaction (Z).

The Effect of Customer Relationship Management on Customer Satisfaction

The main focus of CRM is to develop customer satisfaction, including understanding customers, retaining customers through customer experience, attracting new customers, increasing profits, and reducing customer management costs (Chan, 2008). The results of Nisazizah and Sudaryanto's research (2018) indicate that customer relationship management directly and significantly affects the satisfaction of Islamic Bank customers. This study are supported by Budiman (2020), and Kuswandarini and Annisa (2021) also showed that customer relationship management significantly affects Islamic Bank customer satisfaction. The research of Pradana (2018) shows different results that customer relationship management does not have a significant effect on customers, as well as the results of Akbat et al. (2019), which indicates that customer relationship management does not have a significant effect on the satisfaction of Islamic Bank customers.

Based on theoretical foundations and empirical results, the seventh hypothesis can be formulated as follows:

H₇: Customer Relationship Management (X₃) significantly affects Customer Satisfaction (Z).

The Effect of Service Quality on Customer Loyalty through Customer Satisfaction

Tjiptono (2002) suggests that service quality is formed by customer satisfaction, and finally, if customer satisfaction occurs repeatedly, it will form customer loyalty. Customer satisfaction will occur if the expected service is following the perceived service. This view is corroborated by the results of research conducted by Zakiy and Azzahroh (2017), Risal (2019), Kuswandarini and Annisa (2021), which states that service quality has a significant effect on customer loyalty through customer satisfaction. Based on the theoretical basis and empirical results, the eighth hypothesis can be formulated as follows:

H₈: Service Quality (X₁) significantly affects Customer Loyalty (Y) through Customer Satisfaction (Z).

The Effect of Bank Digitalization on Customer Loyalty Through Customer Satisfaction

Banking digitalization is essentially the government's primary objective to restore the digital economy transition of the banking sector (Sedighimanesh et al., 2017). The use of banking services through the Internet network can offer and provide various information about banking products and services, which will then, at a further stage, involve providing facilities to access accounts, transfer funds, or conduct other banking transactions that will ultimately be used to increase customer satisfaction and Loyalty (Nurittamont, 2017). This view is supported by the results of research conducted by Budiman (2020), Triyanti et al. (2021), and Akob and Sukarno (2022), which state that bank digitalization affects customer loyalty through customer satisfaction. Based on the theoretical basis and empirical results, the ninth hypothesis can be formulated as follows:

H₉: Bank Digitalization (X₂) significantly affects Customer Loyalty (Y) through Customer Satisfaction (Z).

The Influence of Customer Relationship Management on Customer Loyalty through Customer Satisfaction

According to Barnes (2003), A solid relationship will provide benefits for the company in terms of the likelihood that the customer will remain a customer, the length of time transacted with the company, giving a more significant percentage of its business affairs to the company and more likely to recommend to the closest relatives. The studies conducted by Budiman (2020), Kuswandarini and Annisa (2021), and Pratiwi and Benefactor (2021) state that customer relationship management significantly affects customer loyalty through customer satisfaction. Based on the theoretical foundation and empirical results, the tenth hypothesis can be formulated as follows:

H₁₀: Customer Relationship Management (X₃) significantly affects Customer Loyalty (Y) through Customer Satisfaction (Z).

RESEARCH METHODS

The number of PT Bank Syariah Indonesia customers in Semarang City who have been selected as respondents in this study is 110. The determination of sample size is based on Hair, et al. (2010) which states that the recommended sample size in multivariate analysis is around 5 (five) to 10 (ten) times the number of indicator variables. This research uses 22 variable indicators so that the minimum sample is 110 respondents. This study uses a purposive sampling method with respondent criteria, namely: (1) Respondents are savings customers of PT Bank Syariah Indonesia in Semarang City, and (2) Respondents are savings customers of PT Bank Syariah Indonesia in Semarang City who have made digital transactions.

Data collection through questionnaires using a numerical scale of 1-10. The closer to 1, the lower the assessment given by respondents related to the question item asked. The questionnaire was arranged based on indicators for each variable obtained from previous research. Meanwhile, this study uses a path analysis model with dependent variables, namely customer loyalty, and independent variables consisting of service quality, bank digitalization, customer relationship management, and customer satisfaction as intervening variables. The

data were analyzed using a validity test, reliability test, data normality test, classical assumption test consisting of multicollinearity test, and heteroscedasticity test. The analysis technique uses a partial test (t-test), simultaneous test (F test), coefficient of determination test (R^2), and Sobel test. The research framework model can be seen in Figure 1.

RESULTS AND DISCUSSION

The data taken from 110 respondents through questionnaire. Respondents based on male gender were 29 and females were 81. In addition, respondents were based on the most significant age range, namely the age of 17-26 years, as many as 104. The majority of respondents were students, amounting to 67 respondents. Furthermore, most respondents have

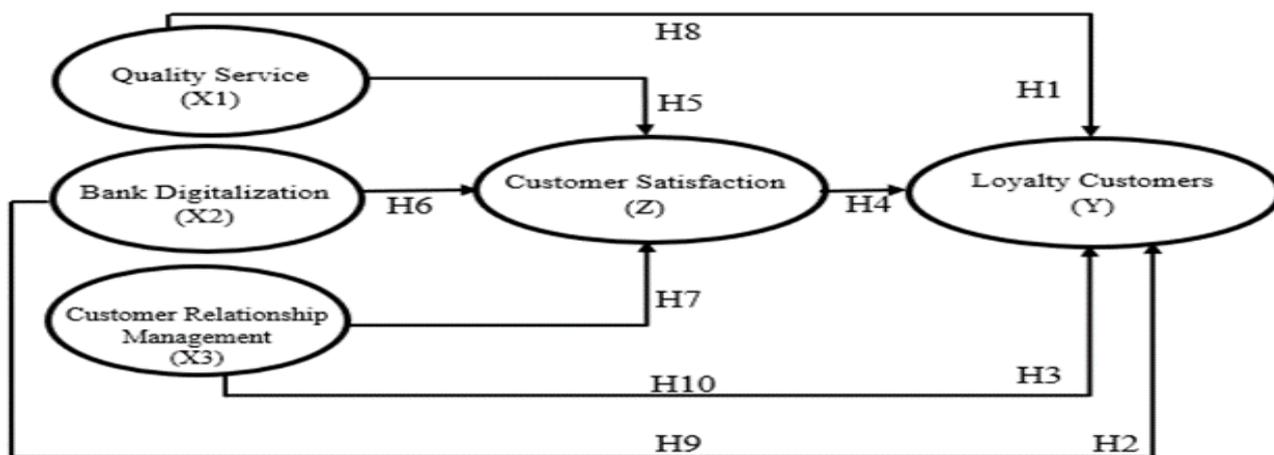


Figure 1 Research Framework

Tabel 2 Validity Test Result

Variable	Indicator	Pearson Correlation	Significance	Clarity
Service Quality	X1.1	0,754**	0,000	Valid
	X1.2	0,860**	0,000	Valid
	X1.3	0,816**	0,000	Valid
	X1.4	0,764**	0,000	Valid
	X1.5	0,816**	0,000	Valid
	X1.6	0,813**	0,000	Valid
Bank Digitalization	X2.1	0,705**	0,000	Valid
	X2.2	0,727**	0,000	Valid
	X2.3	0,798**	0,000	Valid
	X2.4	0,751**	0,000	Valid
	X2.5	0,762**	0,000	Valid
	X2.6	0,846**	0,000	Valid
Customer Relationship Management	X3.1	0,850**	0,000	Valid
	X3.2	0,883**	0,000	Valid
	X3.3	0,809**	0,000	Valid
	X3.4	0,860**	0,000	Valid
Customer Satisfaction	Z1.1	0,853**	0,000	Valid
	Z1.2	0,882**	0,000	Valid
	Z1.3	0,852**	0,000	Valid
Customer Loyalty	Y1.1	0,870**	0,000	Valid
	Y1.2	0,886**	0,000	Valid
	Y1.3	0,882**	0,000	Valid

Source: Processed primary data, 2022

been BSI customers for 2 to 5 years, totaling 60 respondents.

The validity test shows that all variables are declared valid if the significance value is less than 0.05. Meanwhile, reliability tests are carried out by looking at the results of calculating Cronbach's alpha value. A variable is reliable if it gives a Cronbach's alpha value greater than 0.70. The results show that all variables declared valid and reliable are shown in Table 2 and Table 3.

A normality test is performed to test whether confounding or residual variables have a normal distribution in a regression model (Ghozali, 2021, p. 196). This study uses graphs and statistical analysis to determine whether the data is normally distributed. Chart analysis in

the form of histogram and normal graphs probability plot and statistical analysis in the form of tests One Sample Kolomogorov-Smirnov. The normality test results can be seen in Figures 2 and Figure 3.

Figure 2 shows that most of the bars on the histogram chart are below the curve, and the residuals are expressed as normally distributed. Then, based on Figure 3, the points on the normal probability plot graph spread around the diagonal line and follow the direction of the diagonal line. Then, it can be concluded that the data is normally distributed.

In addition to graphical analysis, normality testing can be demonstrated through the Kolmogorov-Smirnov One Sample test, shown in Table 4.

Table 3 Reliability Test Result

Variable	Cronbach's Alpha	Minimum Standards	Information
Service Quality	0,889	0,70	Reliable
Bank Digitalization	0,853	0,70	Reliable
Customer Relationship Management	0,870	0,70	Reliable
Customer Satisfaction	0,826	0,70	Reliable
Customer Loyalty	0,851	0,70	Reliable

Source: Processed primary data, 2022

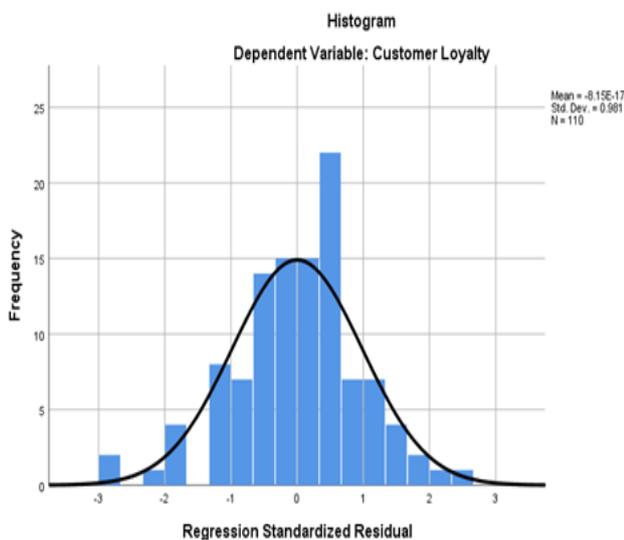


Figure 2 Histogram Chart

Table 4 Kolmogorov-Smirnor One Sample Test

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		110
Normal Parameters ^b	Mean	,0000000
	Std. Deviation	2,34912526
Most Extreme Differences	Absolute	,069
	Positive	,069
	Negative	-,057
Test Statistic		,069
Asymp. Sig. (2-tailed)		,200 ^{c,d}

a. Test distribution is Normal.
 b. Calculated from data.
 c. Lilliefors Significance Correction.
 d. This is a lower bound of the true significance.

Source: Processed primary data, 2022

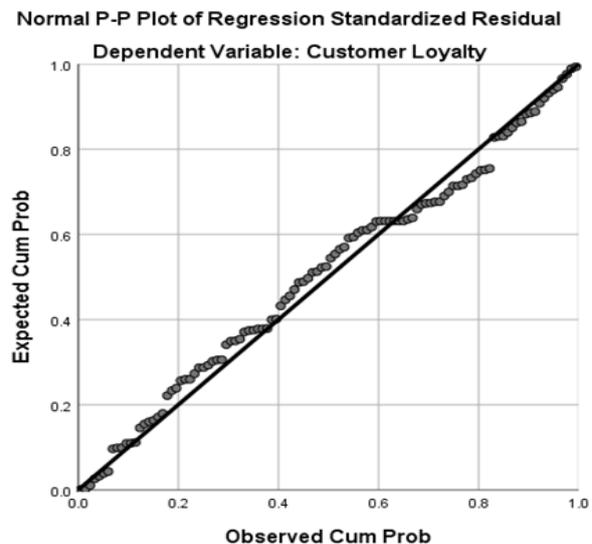


Figure 3 Normal Probability Plot Graph

Table 4 shows the significance value of Kolmogorov Smirnov's One-Sample test result of 0.200, which is greater than 0.05. The data is declared normally distributed if the significance value > 0.05. It indicates that the data in this study is normally distributed.

Classical assumption tests are carried out to determine whether the regression model obtained can produce a good linear estimator (Ghozali, 2018, p. 105). The classical assumption test in this study consists of a multicollinearity test and a heteroscedasticity test. A multicollinearity test was performed to test whether the regression model found a correlation between independent variables (Ghozali, 2021, p. 157). The results of the multicollinearity test can be seen in Table 5.

Based on Table 5, all independent variables consisting of service quality, bank digitalization, and customer relationship management have a tolerance value of more than 0.1 and a variance inflation factor (VIF) value of less than 10. There is no multicollinearity in the in-

dependent variables of the regression model.

The heteroscedasticity test is performed to test whether, in the regression model, there is an inequality of residual variance of one observation against another. This study carried out heteroscedasticity tests using the Scatterplot graph and Glejser tests. The results of the heteroscedasticity test with the Scatterplot graph can be seen in Figure 4.

Figure 4 shows the points on the scatterplot graph spread randomly and spread above and below the number 0 on the Y axis. In this study, heteroscedasticity does not occur. In addition to using the Scatterplot graph test, testing for the presence or absence of heteroscedasticity can be demonstrated through the Glejser test, which can be seen in Table 6.

Table 6 shows that none of the statistically significant independent variables affects the dependent variable's absolute or significance value greater than 0.05. It can be concluded that in this study, there were no symptoms of heteroscedasticity.

Table 5 Multicollinearity Test

Coefficients		Collinearity Statistics	
		Tolerance	BRIGHT
1	(Constant)		
	Service Quality	,293	3,410
	Bank Digitalization	,311	3,213
	CRM	,296	3,382
	Customer Satisfaction	,372	2,691

a. Dependent Variable: Customer Loyalty

Source: Primary data, Processed with SPSS 26.00



Figure 4 Scatterplot Heteroscedasticity Test Result

Tabel 6 Glejser Test

<u>ANOVA</u>						
Model		Sum of Squares	df	Mean Square	F	Say.
1	Regression	700,868	4	175,217	30,586	,000b
	Residual	601,504	105	5,729		
	Total	1302,373	109			

a. Dependent Variable: Customer Loyalty
 b. Predictors: (Constant), Customer Satisfaction, Bank Digitalization, CRM, Service Quality

Source: Primary data, Processed with SPSS 26.00

Tabel 7 Satisfaction, Loyalty, and Engagement (SLE) Index

ANOVA						
	Model	Sum of Squares	df	Mean Square	F	Sig.
1	Regression	455,119	3	151,706	59,748	,000b
	Residual	269,145	106	2,539		
	Total	724,264	109			

a. Dependent Variable: Customer Satisfaction

b. Predictors: (Constant), CRM, Service Quality, Bank Digitization

Source: Primary data, Processed with SPSS 26.00

Tabel 8 Satisfaction, Loyalty, and Engagement (SLE) Index

Model		Unstandardized Coefficient		Standardized Coefficient	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	4,796	1,629		2,945	0.004
	Service Quality	-,023	,050	-,080	-,460	0.647
	Bank Digitalization	-,053	,050	-,177	-1,046	0.298
	CRM	,119	,078	,267	1,538	0.127
	Customer Satisfaction	-,124	,090	-,212	-1,369	0.174

a. *Dependent Variable* : A bs_Res

Source: Primary data, Processed with SPSS 26.00

Tabel 9 First Coefficient of Determination (R²) Test Results

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,793a	,628	,618	1,593

a. Predictors: (Constant), CRM, Service Quality, Bank Digitalization

b. Dependent Variable: Customer Satisfaction

Source: Primary data, Processed with SPSS 26.00

Statistical Test**F Test**

Based on Table 7, $F_{\text{count}} = 59.748 > F_{\text{table}} = 2.46$ or significance $0.000 < 0.05$, which means there is a significant influence between Service Quality, Bank Digitalization, and Customer Relationship Management simultaneously on Customer Satisfaction.

Based on Table 8, the resulting $F_{\text{count}} = 30.586 > F_{\text{table}} = 2.46$ or significance $0.000 < 0.05$, which means that there is a significant influence between Service Quality, Bank Digitalization, Customer Relationship Management, and Customer Satisfaction simultaneously on Customer Loyalty.

Coefficient of Determination Test (R²)

Based on Table 9, the resulting Adjusted R Square value in the coefficient of determination test (R²) is 0.618 or 61.8%. It shows a strong relationship between variables of service quality, bank digitalization, and customer relationship management, with customer satisfaction of 61.8%. In comparison, the remaining 38.2% is influenced by other variables not included in the model.

Based on Table 10, the Adjusted R Square value in the coefficient of determination test (R²) is 0.521 or 52.1%. It shows a strong relationship between service quality, bank digitalization, customer relationship management, and

customer satisfaction, with customer loyalty at 52.1%. In comparison, the remaining 47.9% is influenced by other variables not included in the model.

t-Test (Partial Test)

Based on the t-test results in Table 11, the significance value for each variable, namely service quality and customer relationship management to customer satisfaction, has t_{count} value more than the t_{table} and a significance value smaller than 0.05. So, the two independent variables partially have a significant and positive effect on customer satisfaction. However, for the bank digitization variable, the t_{count} value is smaller than t_{table} value with a significance greater than 0.05, so it can be concluded that it has an insignificant effect on customer satisfaction.

Based on the t-test results in Table 12, the value for each variable, namely service quality, bank digitalization, and customer satisfaction with customer loyalty, has a t_{count} greater than the t_{table} and a significance smaller than 0.05. So, the three independent variables partially have a significant and positive effect on customer loyalty. However, for the customer relationship management variable, the t_{count} value is smaller than t_{table} with a significance greater than 0.05, so it can be concluded that the customer relationship management variable partially has an insignificant effect on customer loyalty.

A Sobel test will determine whether the mediating effect shown by the multiplication of the coefficients above is significant to determine the standard error of each indirect effect coefficient (Sp5p4, Sp6p4, and Sp7p4). Based

Table 10 Coefficient of Determination Test Result (R²)

		Coefficients					
		Unstandardized Coefficients		Standardized Coefficients			
Model		B	Std. Error	Beta	t	Sig.	
1	(Constant)	-3,547	2,631		-1,348	,181	
	Service Quality	,178	,082	,268	2,187	,031	
	BanakDigitization	,227	,081	,332	2,796	,006	
	CRM	-,044	,125	-,043	-,352	,725	
	Customer Satisfaction	,340	,146	,253	2,329	,022	

a. Dependent Variable: Customer Loyalty

Source: Primary data, Processed with SPSS 26.00

Table 11 First t-Test Result

		Coefficients					
		Unstandardized Coefficients		Standardized Coefficients			
Model		B	Std. Error	Beta	t	Sig.	
1	(Constant)	3,898	1,710		2,279	,025	
	Service Quality	,256	,048	,516	5,316	,000	
	Bank Digitization	-,025	,054	-,049	-,466	,642	
	CRM	,287	,079	,375	3,655	,000	

a. Dependent Variable: Customer Satisfaction

Source: Primary data, Processed with SPSS 26.00

Table 12 Second t-Test Results

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,734a	,538	,521	2,393

a. Predictors: (Constant), Customer Satisfaction, Bank Digitalization, CRM, Service Quality

b. Dependent Variable: Customer Loyalty

Source: Primary data, Processed with SPSS 26.00

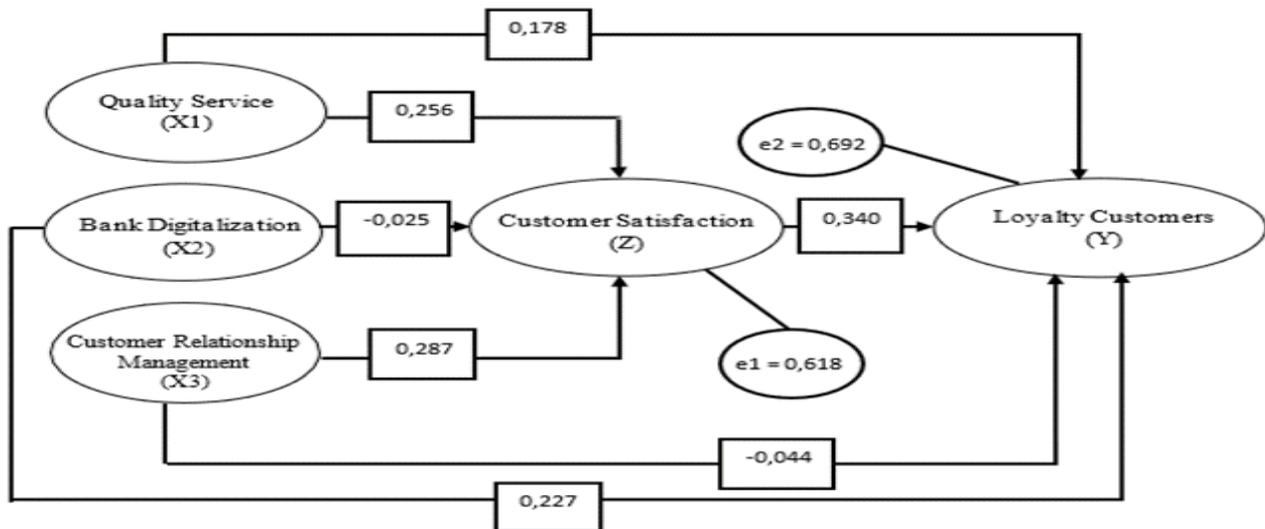


Figure 5 Path Analysi

on the calculation, it can be obtained that the value of $t_{\text{count}} = 2.1075$ is greater than t_{table} with a significance of 5% (0.05), which is 1.98282. It can be concluded that customer satisfaction can mediate the influence of service quality on customer loyalty. For the second calculation, the result of the calculated $t_{\text{count}} = -0.4187$ is smaller than the t_{table} with a significance of 5% (0.05), which is 1.98282. So, customer satisfaction cannot mediate the influence of bank digitalization on customer loyalty. Similarly, with the calculation of the third variable, the result of the calculated $t_{\text{count}} = 1.9096$ is smaller than the t_{table} with a significance of 5% (0.05), which is 1.98282. So, customer satisfaction cannot mediate customer relationship management against customer loyalty.

CONCLUSION

This study obtains that quality service, bank digitalization, customer relationship management, and customer satisfaction simultaneously give significant impact on customer loyalty. In addition, service quality, bank digitalization, and customer satisfaction partially have a positive and significant effect on customer loyalty. On the other hands, customer relationship management partially has a negative and insignificant effect on customer loyalty. Meanwhile, Path analysis test shows that customer satisfaction can mediate the influence of service quality on customer loyalty. However, customer satisfaction is not able to mediate the influence of bank digitalization and customer relationship management on customer loyalty at PT Bank Syariah Indonesia in Semarang City.

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