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**THE ROLE OF RELIGIOSITY AND ONLINE TRANSACTION  
EXPERIENCE TO THE SATISFACTION AND LOYALTY  
OF CUSTOMER TO SHARIA BANKING****Suryari Purnama, Farida Djasfar & Tatik Mariyanti**

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**Abstract**

*This research aims to find out the influence of religiosity on the satisfaction of online-transaction customer, the influence of religiosity on the loyalty of online-transaction customer, the influence of customer experience on the satisfaction of online-transaction customer, the influence of customer experience on the loyalty of online-transaction customer, and the effect of satisfaction on the loyalty of online-transaction customer. The population of this research was all sharia banking customers in Jakarta. The number of samples in this study was 110 clients. The method of sampling using purposive sampling was done to the respondents with the following criteria: have become sharia bank customers at least for three years, have done online transactions, live in Jakarta, already have a permanent job, and have a minimum high school education. This research used Structural Equation Modelling (SEM) to process the data. The results showed that there was a religious influence on customer satisfaction and loyalty; there is an online-transaction experience influence on customer satisfaction and loyalty; there is an influence of customer satisfaction on customer loyalty using online transactions in Sharia banking. The implications of this research are Sharia banking needs to increase the promotion for the millennials generation market, improve the quality of service supported by capable human resources, and use advanced system applications.*

**Keywords:** *self-service technology, online transaction experience, religiosity, customer satisfaction, Sharia banking customer loyalty*

**Background**

The first sharia bank established in Indonesia was Bank Muamalat, which commenced its operation since 1992. An increasing number of customers also accompany the growing number of banks in Indonesia, but the growth is not optimal. It can be seen at the sharia banking market share, which is still under 6%. It was because of the slow growth of market share from 5.33% in 2016 to 5.7% in 2018. This slow growth was due to several things. The main thing causing the slow growth of sharia banking was the competitiveness of sharia banking that has not been equivalent to conventional banking. The success and failure of the banking sector

are determined by the management's ability to anticipate various changes, including the demands of service innovations and the adoption of the latest technologies (Gan, Clemens, Limsombunchai, and Weng, 2006). According to Rogers (2003), the adoption of new technology has two crucial factors, namely the success rate of adoption and also the innovative behavior of using innovation.

One of the impacts of technological developments is Self-Service Technology (SST) in the banking world. This service is a self-service development that is entirely meaningful to the customer. It is indirectly demonstrated that innovations in new technology-based services for the banking sector will continue to evolve, including the demands of self-service-based technology (Nilson, 2007). It can be said that self-service-based technology in the sharia banking sector is one of the crucial aspects of winning the competition (Branca, 2008). A service provided must necessarily be able to provide an experience that will grow the interest of consumers to continue making transactions. The experience that is felt after making online-transactions will undoubtedly be the consideration of current consumers in choosing the bank. It means the customer experience needs to be considered in fulfilling them to win the competition (Pranoto and Subagio, 2014). It is difficult to increase the number of consumers under strict competition (Salim, Catherine, and Andreani, 2019). One of the keys to competing successfully in this competitive situation is the company's ability to increase consumer satisfaction. Lovelock (2011) expresses that contentment is an attitude decided based on the experience gained. The satisfied feelings that the customer receives will lead to comfort and form a positive perception of the service provided. This condition that further makes sharia banking services become number one. The customer becomes loyal and does not move to another bank. It is in line with the research results of Kishada and Wahab (2015); Leninkumar (2017); Iqbal, Hassan, and Habibah (2017), that conclude customer satisfaction influences customer loyalty.

On the other hand, sharia banking in Indonesia is a unique banking system, where one dominant factor in influencing the satisfaction and loyalty of Sharia banking customers in Indonesia is religiosity (Wahyuni and Fitriani, 2017). It is in line with the research of Indra (2014) that religiosity affects the loyalty of customers. It indicates that one of the factors of the customer to have a high level of loyalty is because of their adherence to sharia principles. A proper assessment of the poor implementation of Islamic values in sharia banking operations will influence loyalty (Fatimah, 2016). Religiosity is an interpersonal relationship between humans and Allah SWT, as well as a pattern that regulates human life to be organized so that the mess in worshipping Allah SWT does not occur (Siswanto, 2007).

Based on the background mentioned above, the objective of the research is formulated as to see the influence of customer experience in online transactions and religiosity on customer satisfaction and its impact on customer loyalty in sharia banking in Jakarta.

## **LIBRARY OVERVIEW**

### **Online Transaction Experience**

The definition of experience is a process of learning and the potential increase of action both from formal and informal education. The experience can also be interpreted as a process that brings a person to a higher level of behavior pattern (Balady, 2011). The customer experience, according to Lemke, Clark, and Wilson (2011), is a subjective and internal response when the company is interacting directly or indirectly with the company. Kim and Stoel (2004) stated that a pleasant and satisfying experience when conducting online purchase transactions has a positive impact on the intention of seeking information and buying online in the future. Future behavior is determined by previous experience.

### **Religiosity**

The definition of religiosity, according to Mangunwijaya (1986), is the aspect that has been experienced by individuals in the heart. It is the vibration of personal conscience and personal attitude. Meanwhile, the definition of religiosity, according to Glock and Stark (1970), is the level of one's knowledge of the religion

he has adopted and a whole level of understanding of the religion he has adopted. Religiosity can be seen from the level of one's knowledge, belief, practice, and appreciation of Islam (Ancok and Suroso, 2005). Religiosity as a fortune encompasses a wide variety of sides or dimensions that not only happen when a person commits a ritual (worshipping), but also when he/she is doing other activities driven by supernatural powers. It can be interpreted that the notion of religiosity is how capable individuals carry out aspects of religious belief in the worship and other social life (Putriani, 2015).

### **Satisfaction**

The definition of consumer satisfaction, according to Kotler and Keller (2012), is someone's feeling of delight or disappointment, which appears after comparing the perception of the performance (outcome) of a product with his/her expectations. Lovelock (2011) expresses that consumer satisfaction is an attitude determined based on the experience gained. Satisfied consumers will also be inclined to say something good about the product in question to others, and this is what the company expects (Crosby, Evans and Cowles, 1990). Kim and Cha (2002) suggest that companies that adopt a customer-oriented perspective are more enabling to provide quality, contribute to customer satisfaction, and maintain organizational objectives efficiently and effectively compared to competitors. To be able to create customer satisfaction, the management of the company must know the things that lead to customer satisfaction (Usmara, 2003).

### **Loyalty**

Loyalty, according to Mowen and Minor (2012), is the condition in which the customer has a positive attitude towards a brand, commitment to the brand, and intends to continue its purchase in the future. Oliver (2010) defines loyalty as a deeply held commitment to buying or supporting preferred products or services in the future despite the influence of the situation, and marketing efforts have the potential to cause customers to switch. Consumer loyalty is an important determinant to obtain a sustainable competitive advantage (Dick and Basu, 1994). Meanwhile, Morgana et al. (2008) say that loyalty is a behavioral intention that is formed more due to a high level of customer satisfaction with the product/service.

## **HYPOTHESIS DEVELOPMENT**

### **The Influence of Religiosity on Online-Transaction Customer Satisfaction in Sharia Banking**

The commitment to religiosity can encourage one to do economic activities using the services of Bank Syariah (Hidayat and Akhamd, 2015). McDaniel and Burnett (1990) explained that maintaining religiosity is a form of faith in *Allah SWT* with the loyalty to obey the rules set by *Allah SWT*. Customers with high levels of religiosity will be satisfied if they can conduct banking activities, one of which online transactions in a bank that adheres to the principle of Islamic sharia. The research of Setiawan, Idris, and Abror (2018) showed that customers who commit to religiosity affect satisfaction. In his research, it is explained that higher achievement of customer expectations on Islamic values on the online transaction services offered by sharia banks raises satisfaction higher than it is before. It is supported by the research of Tanveer and Khursid (2014); Wahyuni and Fitriani (2017) that there is an influence between religiosity to customer satisfaction in Sharia banking. Based on the above explanation, the hypothesis is formulated as follows:

***Ho:*** *There is no religious influence on the satisfaction of sharia banking online transaction customers.*

***H1:*** *There is a religious influence on the satisfaction of sharia banking online transaction customers.*

### **The Influence of Religiosity on the Loyalty of Sharia Banking Online Transaction Customer**

In general, some individuals believe that to be a devout Muslim, they want the best thing in choosing all aspects of life to conform to Islamic law. Religiosity shows the degree of obedience of a person with his religious beliefs and practice in daily life (Mansour and Diab, 2016). Therefore, the establishment of the sharia bank industry is potentially significant in attracting Muslims to fulfill their banking services needs and

obligations to their religion. One of the findings of the research done by Suhartanto, Farhani, Muflih, and Setiawan (2018) was that the customer's religiosity is an important determinant factor of loyalty, and most customers are increasingly committed to their religion. Hence, they tend to have increasingly positive images, develop trust, and become more loyal to sharia banks. Hidayat and Akhmad (2015), in their research, stated that the customer's commitment to religiosity affects customer loyalty to sharia banks. It was explained that customers with high religious commitment would do activities that are in accordance with religious teachings. Likewise, Wahyoedi (2017), in his research, concluded that religiosity affects the loyalty of customers. Based on the above explanation, the hypothesis is formulated as follows:

*H<sub>0</sub>: There is no religious influence on the loyalty of sharia banking online transactions customers*

*H<sub>2</sub>: There is a religious influence on the loyalty of sharia banking online transactions customers*

### **The Influence of Customer's Experience on the Satisfaction of Sharia Banking Online Transaction Customer**

Failures in making an online transaction may result in the customer complain to sharia bank. Sharia banks must respond quickly to the complaint by providing the best service. In online transactions, customer experience is an important aspect. Therefore, in an online transaction, it is expected that consumers can feel the satisfaction of the transaction process online (Sumartini and Mandasari, 2018). It is according to the research results done by Deng, Lu, Wei, and Zang (2010) that customer satisfaction can be measured after experiencing the service directly. Likewise, the results of the research of Senjaya, Semuel, and Dharmayanti (2013) showed that customer experience affects customer satisfaction in using online transactions in sharia banking. Based on the above explanation, the hypothesis is formulated as follows:

*H<sub>0</sub>: There is no influence on customer experience on the satisfaction sharia banking online customer*

*H<sub>3</sub>: There is an influence of customer experience on the satisfaction sharia banking online customer*

### **The Impact of Customer Experience on the Loyalty of Sharia Banking Online Transaction Customer**

According to Meyer and Schwager (2007), consumer experience is the internal and subjective response of consumers as a result of direct or indirect interactions with the company. Giving an experience that one can feel to attract customers to come continuously, it can be said as a form of customer loyalty. It is in line with the research results of Frow and Payne (2007), Maharani and Wulandari (2018), that customer experience affects customer loyalty. As stated by Mowen and Minor (2012), loyalty statements are the conditions in which the customer has a positive attitude towards a brand, commits to the brand, and intends to continue its purchase in the future. Therefore, sharia banking is expected to have a good experience in the customer's way that then customers want to visit again. Based on the above explanation, the hypothesis is formulated as follows:

*H<sub>0</sub>: There is no influence on customer experience on the loyalty of sharia banking online customer*

*H<sub>4</sub>: There is an influence of customer experience on the loyalty of sharia banking online customer*

### **The Effect of Customer Satisfaction on the Loyalty of Sharia Banking Online Transaction Customer**

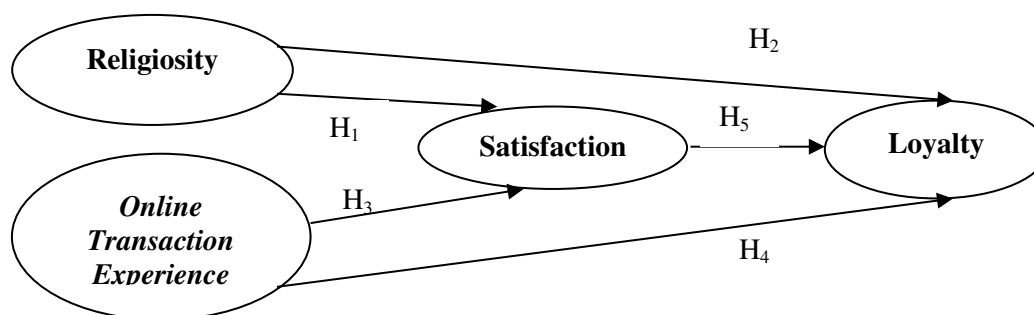
The development of e-banking is increasing, and the emergence of this technology makes it easier for customers to do bank transactions without going to the bank. Through the internet network, customers can perform self-service that will lead to customer satisfaction. However, it is not less important than the service of the product/service of the bank plays an important role in determining the satisfaction and dissatisfaction of customers in sharia banking. With the emergence of satisfaction, customers will not hesitate to maintain their relationship with sharia banks on an ongoing basis. The attitude indicated by the customer can be said as one form of customer loyalty. It is in line with Khisada and Wahab (2013), which concludes that customer satisfaction is influential towards customer loyalty in sharia banking in Malaysia. Hidayat and Akhmad

(2015), Lentinkumar (2017) and Iqbal, et al. (2017) concluded that satisfaction affects customer loyalty. Because loyal customers are profitable customers, the company seeks a way to keep customers loyal to them. Based on the above explanation, the hypothesis is formulated as follows:

**H<sub>0</sub>:** *There is no influence of customer satisfaction on the loyalty of sharia banking online transaction costumer.*

**H<sub>5</sub>:** *There is a customer satisfaction influence on the loyalty of sharia banking online transaction costumer.*

From the above description, the research model can be described as follows:



**Figure 1: Research Model**

## RESEARCH METHODS

In this study, the population was the whole number of sharia banking customers in the province of DKI Jakarta. The variables examined include the independent variables, namely the customer's religiosity and the online transaction experience. Meanwhile, the dependent variables are the satisfaction and customer loyalty. This research is deductive. Data collection is done by spreading a questionnaire to sharia banking customers in DKI Jakarta province. The data was analyzed using Structural Equation Modeling (SEM). According to Hair, Anderson, Tatham, and Black (2013), SEM is a multivariate statistical technique that combines aspects in multiple regression (which aims to test dependent relationships) and factor analysis, which can be used to a series of mutually influencing dependent relationships together. Further sampling in this research, following the analysis tools, IE SEM was used, at least five times the number of questionnaires (Hair et al., 2013). The number of questionnaire statements in this study was as much as 22 statements, so the number of samples taken in this study (22X5) was 110 respondents.

### Measurement

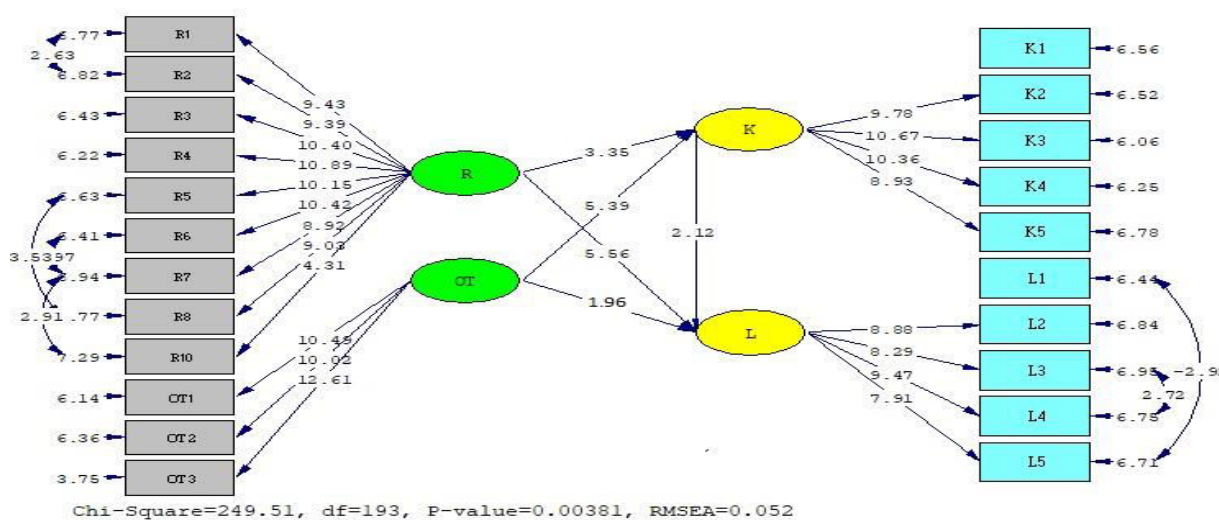
Religiosity Variable measurement was adopted from Aisha (2014), which uses ten questions. The variable of online transaction experience was adopted from Chiu, Wang, Fang, and Huang (2014), which uses three questions. The variable of satisfaction was adopted from Jin and Park (2006) in Kustiawan (2017), which uses five questions. The loyalty variable was adopted from Hasan et al. (2013) in Edastama (2018), which uses as many as four questions. In this research, the data was obtained through questionnaires. Meanwhile, the measurement of the answers to the questionnaires was done using the Likert scale method. The Likert scale uses four alternative answers, namely: Score four (4) rating means strongly agrees (SS), score three (3) ratings means agrees (S), score two (2) rating means disagrees (TS), and scores one (1) rating means strongly Disagree (STS) (Malhotra, 2012).

This research uses a factor analysis for the validity test that is by looking at the value of Kaiser-Meyer-Olkin (KMO) and Measures of Sampling Adequacy (MSA). If the value of KMO is below 0.500, then the factor analysis cannot be used or accepted. The acceptable KMO value is with a minimum threshold of 0.5 to 0.9

(Malhotra, 2012). The Reliability Test with Cronbach Alpha value is > 0.6, which means it is reliable (Malhotra, 2012). Then, the confirmatory factor analysis results showed that in the online transaction experience questionnaire, satisfaction and loyalty had been declared valid with the value of KMO and MSA of > 0.500. Meanwhile, in the questionnaire on religiosity, not all valid IE in R9 amounted to 0.40 (MSA < 0.500). Furthermore, the reliability test in all of the variable religiosity questionnaire, online transaction experience, satisfaction, and loyalty showed the value of the Cronbach Alpha > 0.6, which means reliable (Sekar, 2011).

**RESULTS**

From the match test analysis, the entire model of almost all tests showed a good match, among them, showing marginal fit results on Critical N, hereinafter Chi-Square, RMSEA, ECVI, AIC, and CAIC, Fit Index and goodness of fit showed a good fit. The resulting data processing results in a diagram path (T-Value) as follows:



**Figure 2: Path Diagram T-Value**

Based on Figure 2: The T-Value Chart Path, which is hypothesized in this study, presented in the following hypothesis testing table:

**Table 1: The Results of the Research Model Hypothesis Testing**

Hypothesis	Hypothesis Statement	T-Value	Decision
H <sub>1</sub>	There is an influence of religiosity on customer satisfaction in sharia banking.	3,35	Hypothesis accepted
H <sub>2</sub>	There is an influence of religiosity on customer loyalty in sharia banking.	5,56	Hypothesis accepted
H <sub>3</sub>	There is an influence of online transaction experience on customer satisfaction in sharia banking.	5,39	Hypothesis accepted
H <sub>4</sub>	There is an influence of online transaction experience on customer loyalty in sharia banking.	1,96	Hypothesis accepted
H <sub>5</sub>	There is an influence of customer satisfaction in the loyalty of sharia banking.	2,12	Hypothesis accepted

Source: Data processing results with SEM Lisrel

## DISCUSSION

In the H1 analysis result, it was found that the result supports the H1 hypothesis that religiosity affects the customer satisfaction of sharia banking. The T-Value obtained for the first hypothesis is 3.35 ( $> 1.96$ ). Test results indicate the higher the level of religiosity of a customer, the more satisfied the customer who transact online in sharia banking.

Customer satisfaction is every company goal to be achieved. However, for sharia banking customers, the satisfaction gained concerning the level of religiosity exceeds the expected expectations. Sharia banking conditions currently are not so good. It can be seen from the small market share in Indonesia that there are still many shortcomings in the field of human resources, infrastructure facilities, implementation of Islamic systems that have less varied products from Sharia banking compared to the conventional banks. However, in this research, customer satisfaction is obtained because of the religiosity influence, which creates the right image among them.

There are many options for customers to distribute their funds. Moreover, conventional banks are very intense in promoting the products and benefits that a customer can obtain. However, for a Muslim, there is a purpose other than finding a bank that suits his needs. The purpose is to fear Allah, as the word of *Allah SWT* in the *QS Al-Hujurat* verse 13, “*O people, verily we created you from a man and a woman and made you national and tribes so that you knew one another. Surely the noblest among you by Allah is the most pious among you. Indeed Allah is All-knowing*”. The satisfaction of being a sharia bank customer is seen from the statement of respondents who strongly agree that they never thought of leaving the sharia bank (mean 3.24), and the respondent are pleased to be a sharia bank customer because of the Islamic nuanced service (mean 3.08).

Customer satisfaction is the goal of every company that wants to be achieved. However, for sharia banking customers, the satisfaction gained concerning the level of religiosity exceeds the expectations. Sharia banking conditions currently are not yet competent. It can be seen from the small market share in Indonesia that there are still many shortcomings in the field of human resources, infrastructure facilities, and Islamic systems implementation, which is a lack of product variety from sharia banking compared to conventional banks. However, in this research, customer satisfaction is gained due to the religiosity influence, which creates the right image among customers. It is visible from the statement of respondents who agree to invite the closest person to become a customer (mean 3.13) and become a customer because they are happy to be with fellow Muslims (mean 2.85). In Islam, the word satisfaction is not known because satisfaction is worldly. Meanwhile, the real satisfaction is the *Maslahah*. So that is what should be achieved by banking to meet the needs of its customers when it can reach the *Maslahah*.

Besides, *Allah* also loves his people; God's help is always there for his people, including opening the hearts of Muslims who want to become the clients of sharia banks through the *Hidayah* or guidance for His People. On this matter, we should understand that the *Hidayah* or guidance only belongs to *Allah*. However, our efforts to change someone, no matter how hard we work to make someone aware, it will be meaningless if *Allah* does not want to give *Hidayah* to him, that person will not change until *Allah* Himself do so. As the word of *Allah SWT* in *QS Al Qashash: 56*. “*Surely, you will not be able to instruct the person you love, but Allah instructs his or her desired person, and Allah knows more of the people who will receive instruction.*”

It is in line with the research results of Tanveer and Khurshid (2014) that religiosity relates to customer satisfaction in the public sector in Pakistan. As a company engaged in service services, the achievement of *Maslahah* should be a priority. In fulfilling that, the bank must provide excellent and superior service.

In the test results of hypothesis two (H2), the analysis result is found to support the H2 hypothesis that is religiosity influences the loyalty of customers in sharia banking.

In the test results of hypothesis three (H3), the analysis result is found to support the H3 hypothesis, which is the effect of customer loyalty on sharia banking. The test results may indicate that the higher the satisfaction

that sharia banking has given to its customers, the higher the customer loyalty will be. Islam teaches us that if we want to provide excellent business results in the form of goods or services, we should provide quality for others. The results of this study correspond to the results of previous research such as those of Khisada and Wahab (2013); Hidayat and Akhmad (2015); Lentinkumar (2017); Iqbal et al. (2017) that there is a satisfaction influence on customer loyalty.

In the test results of hypothesis four (H4), the analysis result is found to support the H4 hypothesis that the online transaction experience affects the customer satisfaction of sharia banking. The results of this research shows, the better the customer experience when using online transactions, the higher the level of customer satisfaction in using online transactions and vice versa. The results of this study correspond to the results of previous research of Deng, Lu, Wei, and Zang (2010); Senjaya, Samuel, and Dharmayanti (2013) that customer satisfaction can be measured after experiencing a direct service experience. Seddon and Sant (2007) added that only the company provides the right experience to the consumer that will be successful in the global market.

Furthermore, the test results of hypothesis five (H5) showed that the analysis results support the H5 hypothesis that the online transaction experience affects customer loyalty in sharia banking. Customer experience in online transactions can generate loyalty among customers and do not hesitate to build long-term relationships. As a company engaged in services, customer satisfaction should take precedence. With a sense of satisfaction that customers feel, a pleasant experience will be formed. It shows that the better the customer experience in an online transaction, the higher the customer's tendency to be loyal. The results were in line with the previous research of Frow and Payne (2007), Maharani, and Wulandari (2018) that the online transaction experience affects customer loyalty.

## **CONCLUSION, IMPLICATIONS AND SUGGESTIONS**

### **Conclusion**

Based on the problems and objectives of this research, the conclusion of this research includes a religious influence on the loyalty and satisfaction of customers of sharia banking, the influence of customer satisfaction on customer loyalty using online transactions in sharia banking, the influence of online transaction experience of customer satisfaction in sharia banking, and the influence of online transaction experience towards customer loyalty in sharia banking.

### **Implications**

#### **Managerial Implications**

Based on the conclusion of this study, there are several managerial implications. The first implication is that the need for sharia banking increases promotion, especially on the millennial market segment. The second implication is sharia banking that is expected to promote religious aspects as a promotional tool. The promotion states that by becoming a client of sharia bank, we will leave *Riba*. It is also in line with *the Qur'an* and *As Sunah*, and according to Islamic teachings. The third implication is that sharia banking can increase the use of the latest technology-based application system. Thus, the customer will be more satisfied with smooth, convenient, and efficient applications.

#### **Theoretical Implications**

Based on the results of this study, the theoretical implications is that it can add to the insight and can be used as a theory or a reference for subsequent researchers in which the results can be empirical evidence which explains the online transaction experience and religiosity may affect customer loyalty through customer satisfaction in sharia banking in Jakarta. Furthermore, if sharia banking wants to increase the number of customers, they need to improve the quality of service, product quality, and human resources quality.



### Limitation of the Research

In this research, some limitations can be a consideration for subsequent studies. There are several limitations to this research. First, it was only conducted on sharia banking customers in Jakarta. Second, it only discussed a variable of religiosity, online transaction experience, satisfaction, and loyalty. Third, the respondents did not fill in the questionnaires with the actual circumstances, or only with the expected ideal conditions.

### Suggestions for Further Research

Based on the limitations of the study, it is suggested that future research adds other variables that can affect customer satisfaction and loyalty, such as variable trust consumers and service quality. Further research is also expected to be done on other research objects such as conventional banking as well as other companies.

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