Model of the Relationship of Religious, Image, Trust, and Satisfaction towards Member Loyalty in BMT in Jambi, Indonesia

Lucky Enggrani Fitri[1], Ridhwan[2], Dedy Setiawan[3]

[1,2]Jambi University, Faculty of Economics and Business, Jambi, Indonesia
[3]Jambi University, Faculty of Science and Technology, Jambi, Indonesia

Abstract:
This research aims to evaluate the influence of Religiosity, Image, Trust, Satisfaction, and Loyalty of Baitul Maal wat Tamwil (BMT) members in Jambi, Indonesia, both with and without mediation by the variables image, trust, and satisfaction. Considering that the development of BMT in Jambi is slower than in other provinces in Sumatra, this research was conducted in Jambi, Indonesia. The research design uses quantitative methods with a survey approach to collect primary data through questionnaires distributed to 100 BMT members in Jambi, Indonesia, using a purposive sampling method for sample selection. Quantitative data was then analyzed using the Structural Equation Model (SEM) with the help of SPSS 22 and SmartPLS software. The research results showed that Religiosity significantly influenced BMT's Image, Trust, and Member Satisfaction in Jambi, Indonesia. The image does not affect member loyalty to BMT, but Trust and Satisfaction significantly influence member loyalty to BMT in Jambi, Indonesia. This research is expected to provide theoretical contributions in the field of Sharia marketing management and consumer behavior at BMT, as well as practical contributions for BMT management and related parties as information for determining marketing strategies for BMT products in Jambi, Indonesia to increase satisfaction and loyalty of BMT members in Jambi, Indonesia.

1. Introduction

Financial businesses, especially Sharia Microfinance Institutions (LKMS), are in great demand by the public. Many argue that Sharia-based financial institutions are safer and more comfortable because they use contracts that comply with Islamic law. Based on this view, people increasingly entrust their finances to sharia financial institutions. The development of sharia financial institutions has recorded the most significant growth in the dynamics of sharia finance in Indonesia. The wider community better knows LKMS as BMT(Welta, 2017).

Currently, the growth of BMT in Indonesia is quite significant. Based on data from BMT Capital (PBMT) Ventura, which is a BMT association in Indonesia, in 2015, around 4,500 BMTs were serving around 3.7 million people with assets of around IDR 16 trillion, managed by around 20 thousand people (Salama, 2018). Currently, in Jambi, Indonesia, there are 23 BMTs (BPS, 2018).

As a developing financial institution, BMT certainly faces tough competition with other financial institutions. To respond to this situation, one of the strategies that BMT can implement is to foster loyalty among its members. Highly loyal members not only have the potential to become word-of-mouth advertisers but also tend to be faithful to the company's products and services for many years (Tjiptono, 2014).

Developing and increasing customer loyalty is very important because it can positively impact business results by increasing the number of deposits, reducing operational and marketing costs, increasing customer retention, and increasing revenue (Bakar et al., 2017). A business can improve its performance by having loyal customers who are loyal to a product or organization (Suhartanto & Suhaeni, 2014). Loyal customers are less likely to seek additional information about alternative products or services, thereby reducing the

likelihood of them switching to another service provider (Gounaris & Stathakopoulos, 2004).

Therefore, understanding how to build customer loyalty is very important. Customer or member loyalty is crucial in running a business in today's competitive market, including for Sharia banks and cooperatives/BMT (Ehigie, 2006). In other words, loyalty is crucial in developing sustainable competitive advantage (Li & Petrick, 2010). It could be said that success in marketing theory is highly dependent on the ability to identify customer loyalty (Hennig-Thurau et al., 2002).

Satisfaction is the most crucial way to build and maintain long-term customer relationships. Trust arises from a long process until both parties trust each other. If satisfaction has been achieved between BMT and its members, efforts to foster cooperation will become more accessible, benefiting both parties. Building satisfaction and credibility can take time and effort. To strengthen trust, courage must be open with the public and clients. When satisfaction is mutually beneficial, trust between both parties will be formed (Alifuddin & Razak, 2015). The higher the level of satisfaction given to members, the higher their level of loyalty.

Religiosity, image, trust, and satisfaction are crucial to member loyalty. This research examines member loyalty through four important determinants: religiosity, image, trust, and satisfaction. Specifically, this research aims to assess the direct influence of religiosity, image, trust, and satisfaction on member loyalty and evaluate the mediating influence of trust, image, and satisfaction in the relationship between religiosity and member loyalty at BMT. Based on this background, this research focuses on examining the influence of religiosity, image, trust, and satisfaction on the loyalty of BMT members in Jambi, Indonesia.

2. Literature review
2.1 Religiosity
Religiosity is one of the primary constructs researchers use to measure religious aspects. Religiosity is a continuous rather than a separate variable (Beit-Hallahmi & Argyle, 1997). McDaniel and Burnett (1990) define religiosity as "belief in God accompanied by a commitment to follow principles believed to have been established by God." Religiosity is not a one-dimensional concept (King & Hunt, 1972) but includes various elements of religion. It includes beliefs, practices, knowledge, experiences, and their impact on daily activities (O'Connell, 1975).

One of the primary constructs related to this research is personal religiosity. This helps in exploring differences in individual moral judgments. Religious ideology shapes a person's views about what is acceptable and what is not (Magill, 1992). Religiosity itself influences a person's ethical beliefs. Therefore, consumers with high levels of religiosity are expected to act more ethically (Girogi & Marsh, 1990). However, it is a mistake to generalize the behavior of followers of the same religion because each individual has different levels of religiosity and religious commitment (Beit-Hallahmi & Argyle, 1997).

2.2. Image
Image is a public representation of a company. The image includes a company's general perception regarding its services, the quality of its products, company culture, the behavior of individuals within it, and other aspects. In principle, this perception will influence public attitudes, whether supporting, neutral, or even opposing the company. Setyowati (2015) defines an image as an individual's impression of something that emerges based on their knowledge and experience.

2.3. Trust
The relationship between a company and its customers depends on mutual trust, which is a strong foundation in business. Trust is necessary for business relationships and transactions to be possible. Trust allows companies to build customer loyalty and strengthen existing loyalties. Understanding how trust is formed helps design measures to create loyalty more effectively (Ndubisi, 2007). Trust is a person's assessment of the likelihood that another party will meet their expectations in uncertain situations. This generates a desire to carry out transactions because of the belief that expectations will be met (Alrubaiee & Al-Nazer, 2010).
2.4. Satisfaction.

According to Kotler and Armstrong (2014), customer satisfaction is the level at which a product meets the buyer's expectations. Consumer satisfaction with a purchase depends on the product's performance, which meets the buyer's expectations. Consumer satisfaction varies; if the product does not meet the buyer's expectations, the buyer will not be satisfied. Consumer satisfaction evaluates consumers' feelings after comparing a product with their expectations. Mowen & Minor (2001) define customer satisfaction as the overall attitude shown by consumers towards goods or services after they buy and use them. This evaluative judgment arises after the selection process and experience of using the goods or services.The level of satisfaction with the services provided to customers is considered a critical factor in developing a service system that is responsive to customer needs to minimize time and costs and maximize the impact provided to the target population from the services provided (Kusumasitta, 2014).

2.5. Loyalty.

Customer loyalty is a strategy that creates mutually beneficial relationships between companies and customers (Reichheld & Detrick, 2003). One of the benefits is that companies can increase revenue while customers get unique benefits and feel assured. According to Wulf, Schroeder, and Labocci, customer loyalty is defined as the level of consumption and frequency of purchases made by a consumer towards a company (retail shop). Fullerton & Taylor (2000) classify loyalty into several concepts: 1) Repurchase intention, which reflects the consumer's strong desire to buy again from the company. 2) Intention to provide recommendations (Advocacy intention). 3) Readiness to pay more (Paymore), which shows the consumer's readiness to pay more for the product or service.

Research on the factors that influence or shape customer loyalty, both in the goods and services industry, has been widely carried out by academics and practitioners. However, there is still little research specifically linking the Al-Qur'an and Hadith in the context of the discussion. Below, we will explain some research that is relevant to this topic.

A. Religiosity towards image

Religiosity refers to a system of beliefs, symbols, and practices structured to enable individuals to feel close to God and as a guide in personal relationships with others (Souiden & Rani, 2015). Research by Dewi (2020) shows that religiosity has a significant favorable influence on image. Based on the findings of this research, the first hypothesis is:

   H1: Religiosity influences the image of BMT in Jambi, Indonesia.

B. Religiosity of Beliefs

Religiosity, which involves the practice of adhering to religious teachings, also influences the belief that Islamic banks operate by sharia or Islamic principles. Trust is a crucial factor in determining loyalty because building trust will influence customer loyalty in establishing long-term business relationships with providers of goods and services (Wahyoedi & Winoto, 2018). There is a positive influence between religiosity and customer trust. Based on previous research findings, the second hypothesis is:

   H2: Religiosity influences the trust of BMT members in Jambi, Indonesia.

C. Religiosity on Satisfaction

Based on several previous studies that have been presented, religious factors can contribute to achieving job satisfaction. Religious individuals tend to have perceptions that lead to employee motivation to achieve optimal job satisfaction. This is because a feeling of gratitude to God encourages employees to improve their work quality and carry out the mandate that is believed to have been entrusted to them (Khasbulloh, 2018). Employees who are motivated by the belief that their work is not only to get a salary or a high position but also to get a reply or reward from God Almighty. Based on previous research findings, the third hypothesis is:

   H3: Religiosity influences BMT member satisfaction in Jambi, Indonesia.

D. Image of Loyalty

According to Agustina's research results (2018), the bank's image influences BRI Syariah's customer loyalty. This means that the better the bank's image in customers' eyes, the higher their level of loyalty. Other

research also indicates that image influences Sharia bank customer loyalty (Hisanuddin, 2015; Agustina, 2018; Satriyanti, 2012; Nuraini, 2014). Based on findings from previous studies, the fourth hypothesis is:

H4: BMT image influences the loyalty of BMT members in Jambi, Indonesia.

E. Trust in Loyalty

Customer loyalty is also influenced by customer trust in the services provided. A high level of trust in excellent service will result in high loyalty. In their research, Omoregie et al. (2019) stated that trust significantly impacts customer loyalty. Likewise, research by Leninkumar (2017) shows a significant positive relationship between customer trust and loyalty. Other research conducted by Boonlertvanich (2019) confirms the significant influence between customer trust and loyalty. Based on the presentation and results of previous research, the fifth hypothesis is:

H5: Member trust influences BMT member loyalty in Jambi, Indonesia.

F. Satisfaction with Loyalty

To increase BMT member loyalty, BMT needs to focus on increasing and maintaining member satisfaction. When a BMT member is satisfied with the services provided, he or she will likely remain a member for a long time, building loyalty to BMT. Research by Leninkumar (2017) found a significant relationship between customer satisfaction and loyalty. Loyalty is considered a direct result of customer satisfaction levels. Another study conducted by Omoregie et al. (2019) also shows that customer satisfaction contributes to creating customer loyalty, where when customers feel satisfied with the services provided by retail banks, they tend to remain loyal. Thus, the sixth hypothesis is:

H6: Member Satisfactioninfluence the loyalty of member in Jambi, Indonesia.

3. Research Methods

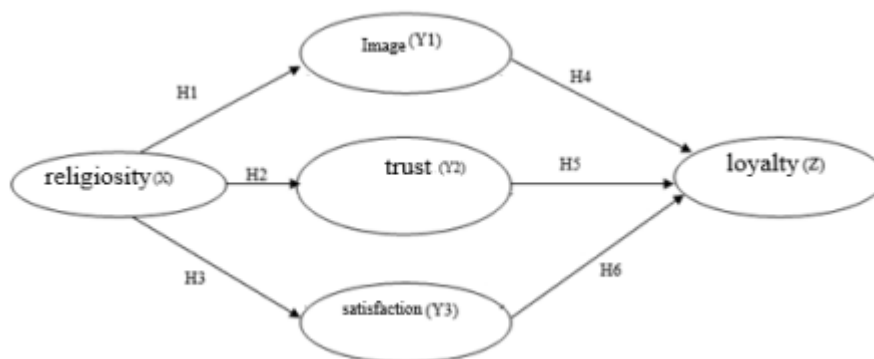Based on the description of the theoretical concept, the framework model for this research is as follows:

Figure 1. Research Model

Source: Processed Results

3.1 Population and Sample

3.1.1 Population

Population is a generalization domain consisting of objects or subjects with specific characteristics determined by researchers to be studied and conclusions drawn. Population includes the number of objects or subjects being studied and all the characteristics or traits possessed by these objects or subjects (Sugiyono, 2014). In this research, the focus population is all BMT members or customers in Jambi, Indonesia.

3.1.2 Sample

Large samples tend to provide more reliable results than small samples. However, taking only a tiny population to obtain reliable results is necessary sometimes. Depending on responsible sampling procedures, a sample of less than one percent of the population is often sufficient to provide good reliability. It is recommended that the minimum number of respondents be 30 people. With this minimum number, the resulting distribution of values or scores will be closer to a standard curve. The assumption of a normal distribution is essential in statistical calculations (Morissan, 2012).

The sampling method in this research uses a non-probability sampling method because the researcher does not know the probability of elements in the population being selected as sample subjects (Sekaran & Bougie, 2016). The sampling procedure that will be used is purposive sampling, a sample determination technique that considers specific criteria so that the sample is representative (Sekaran & Bougie, 2016). Therefore, BMT members in Jambi, Indonesia, who were sampled in this study have the following characteristics:

1. Respondents are members BMT in Jambi, Indonesia.
2. Members who are purely external members BMT or who is not an employee of BMT.
3. Members who have used the service BMT at least two service transactions.

In this study, the sample size was determined using the technique suggested by Hair et al. (2016). To achieve a power of 1.0 with a significance level of 95% or an α error rate of 5%, the researcher will take a sample of two hundred (200) people. This figure is obtained by multiplying the number of indicators five times (x 5), which is a total of 20 indicators in this study.

3.1.3. Types and Methods of Data Collection

The primary data used in this research will be obtained directly from respondents through a questionnaire. The questionnaire will be distributed via Twitter with a list of statements using a 1-5 Likert scale for data collection.

3.2. Data analysis method

Data analysis uses the Partial Least Square (PLS) approach in this research. PLS is a component or variant-based Structural Equation Modeling (SEM) model. According to Ghozali (2011), PLS is an alternative approach that shifts the focus from covariance-based to variance-based SEM. Covariance-based SEM is usually used to test causality or theory, while PLS is more of a predictive model. PLS is recognized as a powerful analysis method (Ghozali, 2011) because it does not require any average distribution assumptions and can be used with relatively small samples.

4. Results and Discussion

4.1. Convergent Validity

An individual reflective measure is considered high if it correlates more than 0.70 with the construct it intends to measure. However, in the initial stages of developing the measurement scale, loading values between 0.50 and 0.60 were considered adequate (Chin, as quoted in Ghozali, 2011).
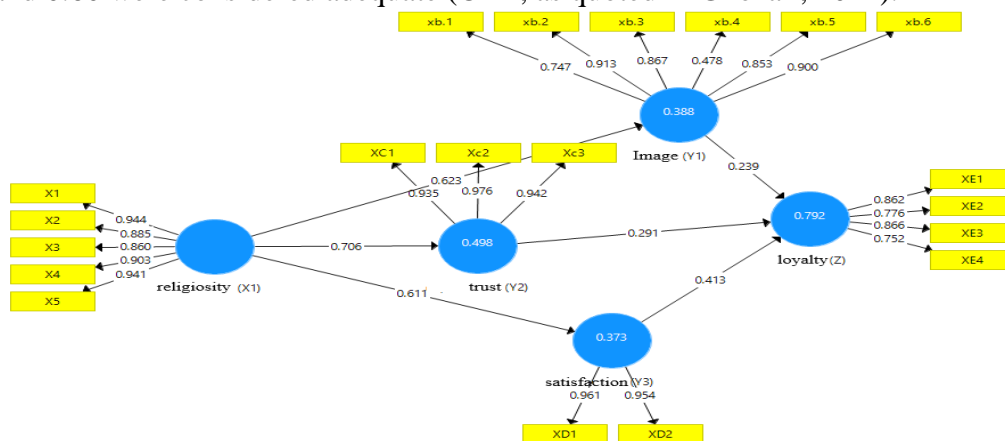

Figure 2. Convergent Validity of Research Results

Based on the test results using smartPLS, as shown in the figure above, there are indicators with factor loading values below 0.50. Therefore, it is necessary to delete data or drop these indicators to obtain a better model.

Figure 3. Convergent Validity of Improvement of Research Results

4.2. Average Variance Extracted (AVE) and Latent Correlation

Another method to assess discriminant validity is to compare each construct's root mean square value of variance extracted (AVE) with the correlations between that construct and other constructs in the model. Suppose each construct's AVE square root value is greater than the correlation between that construct and other constructs in the model. In that case, the construct has good discriminant validity (Forwell and Lacker, as quoted in Ghozali, 2011). The AVE test results can be seen in Table 1 below.

Table 1. AVE Testing

	AVE	AVE Root
Religiosity	0.823	0.907
Image	0.745	0.863
Trust	0.905	0.951
Satisfaction	0.917	0.958
Loyalty	0.665	0.816

The AVE values in the table above show that all variables have values > 0.50. Therefore, it can be concluded that each indicator measured has been able to reflect its respective variable validly.

4.3. Cronbach's Alpha and Composite Reliability

The subsequent examination of convergent validity is construct reliability by looking at the output composite reliability or Cronbach's Alpha. The criterion for reliability is that the composite reliability or Cronbach's Alpha value must be more than 0.70 (Yamin and Heri Kurniawan, in Ghozali, 2011).

Table 2. Croanch's Alpha and Composite Reliability

	Croanch's Alpha	Composite Reliability
Religiosity	0.946	0.959
Image	0.912	0.935
Trust	0.947	0.966
Satisfaction	0.910	0.957
Loyalty	0.832	0.888

4.4. Evaluation of Inner Model

1. Inner Model Test or Structural Model Test

This test evaluates the relationship between latent constructs hypothesized in research. Based on SmartPLS output, Figure 4 shows the following:
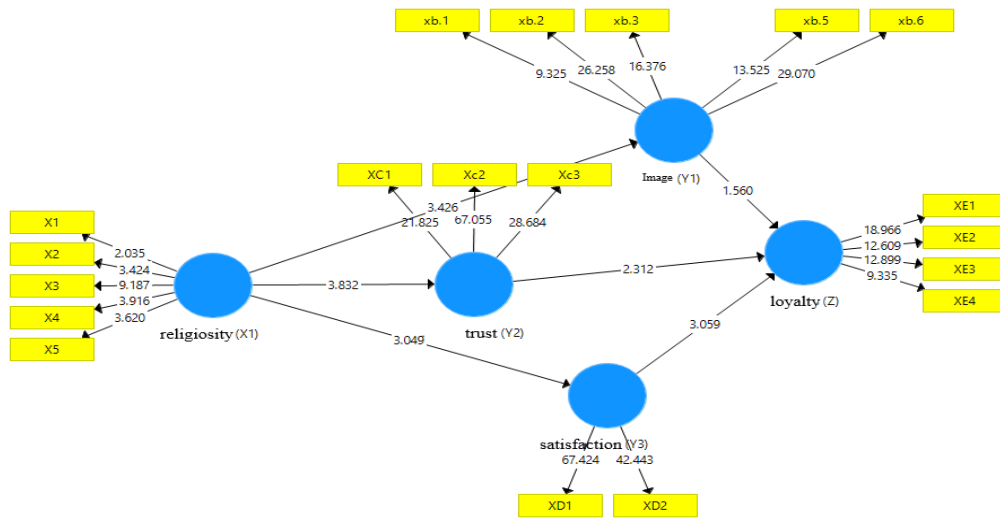
Figure 5. Evaluation of Inner Model Research Results

The following are the results of the analysis from the image above, which shows that CPV significantly impacts the level of trust and satisfaction. Apart from that, trust also significantly influences the level of loyalty. However, in testing the hypothesis, it was not found that satisfaction significantly affected the level of loyalty.

4.5. Hypothesis Testing

To answer the research hypothesis, you can see the t-statistic in Table 3 below:

Table 3. Table between constructs

Mean, STDEV, T-Values, P-Values

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values
Image (Y1) -> Loyality (Z)	0,228	0,228	0,146	1,560	0,120
Trust (Y2) -> Loyality (Z)	0,293	0,288	0,127	2,312	0,021
Satisfication (Y3) -> Loyality (Z)	0,421	0,423	0,137	3,059	0,002
Religiusitas (X1) -> Image (Y1)	0,619	0,550	0,181	3,426	0,001
Religiusitas (X1) -> Trust (Y2)	0,706	0,625	0,184	3,832	0,000
Religiusitas (X1) -> Satisfication (Y3)	0,611	0,527	0,200	3,049	0,002

Based on the table above, it can be explained as follows in table 4 below:

Table 4. Hypothesis Results

Hypothesis	Statement	Results
H1	Religiosity influences the image of BMT in Jambi, Indonesia.	Hypothesis Accepted
H2	Religiosity influences the trustworthiness of BMT members in Jambi, Indonesia	Hypothesis Accepted
H3	Religiosity influences BMT member satisfaction in Jambi, Indonesia	Hypothesis Accepted
H4	BMT's image influences the loyalty of BMT members in Jambi, Indonesia	Hypothesis Rejected
H5	Member Trust influences the Loyalty of BMT members in Jambi, Indonesia	Hypothesis Accepted

H6	Member satisfaction influences the loyalty of BMT members in Jambi, Indonesia	Hypothesis Accepted

4.6. Discussion

This research shows that religiosity significantly influences the image, trust, and satisfaction of BMT members in Jambi, Indonesia. Thus, the first, second, and third hypotheses, which state, "Religiosity has a significant effect on the Image, Trust, and Satisfaction of BMT Members in Jambi, Indonesia," are accepted. This indicates that the higher the level of member religiosity, the better the image, trust, and satisfaction with BMT.

However, the research results show that the fourth hypothesis (H4), which states that "Image has no significant effect on loyalty," is rejected. Therefore, to increase loyalty, BMT in Jambi, Indonesia, is advised to improve the company's image by improving the quality of services and facilities. In addition, research results show that trust significantly affects loyalty. This means that the higher the customer trust in BMT, the higher the customer loyalty towards BMT.

The research results also show that the satisfaction of BMT members in Jambi, Indonesia, significantly affects loyalty. This means the higher the member's satisfaction with BMT services, the higher the member's loyalty to BMT. Conversely, if member satisfaction is low, then member loyalty also tends to be low.

5. Conclusion

Based on the results of this research, several central points can be concluded: a). Influence of Religiosity: Religiosity significantly influences the image, trust, and satisfaction of BMT members in Jambi, Indonesia. This shows that members' religiosity contributes positively to their perception of BMT, increasing their trust and satisfaction with the services provided. b).Effect of Image: Although not significant to loyalty, the image still plays a vital role in members' perceptions of BMT. Recommendations for image improvement include improving the quality of service and company infrastructure. c). Influence of Trust: Members' trust in BMT significantly influences their level of loyalty. High trust encourages members to remain loyal and carry out transactions with BMT. d). Influence of Satisfaction: The level of member satisfaction with BMT services also significantly affects loyalty. High satisfaction increases member loyalty to BMT, while low satisfaction can reduce loyalty. Thus, the results of this research provide a better understanding of the factors that influence the loyalty of BMT members in Jambi, Indonesia. The implication of this research is the importance of BMT to pay attention to and improve aspects such as religiosity, company image, trust, and member satisfaction in order to maintain and increase customer loyalty.

6. Acknowledgement

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