

STUDY OF INFLUENCE CUSTOMER INTIMICY ON RELIGIOUS BASED BRAND TRUST,CUSTOMER LOYALTY,CUTOMER SATISFACTION IN ISLAMIC BANKS (Case on Danamon Sharia Bank in East Java Indonesia)

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ABSTRACT

This study aims to examine with four variabel Base on first writer by Yani Dahliani the paper title is "The influence of Customer Intimacy on Religious Based Brand Trust, Customer Satisfaction, and Customer Loyalty in Islamic Bank in East Java ". This research was conducted on 140 customer of Danamon Sharia bank . The data used in this study are primary data and secondary data. This study indicates that customer intimacy has a significant effect on religious-based brand trust, customer satisfaction, and customer loyalty. This study also found that religious-based brand trust affects customer loyalty and customer satisfaction has an effect on customer loyalty.. And we continue that this paper the result of Study of Religious Based Brand Trust is it Islamic Banks more than Bakorwil Jember but in east Java in Indonesia This study also suggests that future studies examine other variables related to the variables that have been used in this paper.

Keywords : Study, Customer Intimacy , Customer Satisfaction , Religious Based Brand Trust, Customer Loyalty

INTRODUCTION

This research ,that study aims to examine the Influency of Cutomer Intimicy on Religious Based Brand Trust ,Customer Satisfaction ,and Customer Loyalty in Islamics Bank, This paper ask about "Religious Based Brand Trust is it Important in Islamic Bank ?" especially this case at East Java in Indonesia

Fenomena this research that operetion of Islamic Bank in Indonesia such as the Law N0.7 of 1992 and then following LJU No. 10of 1998 that allow a Bank with DUAL bank Sistem , namely Bank that operatewith an interest and sharia system

With this Legal force in number 2 staement ,,Islamic Bank sharia the same opportunity as konvensional banks to conduct business activities in Banking world.Profit and Losssharing,,which is for profit,for loss and for risk,will encourage the disribution of wealth andincome grow the real sector, increase productivity and jon opportunities which will ultimately accelerate economic growth (Triyuwono,2000).

Based on data on the growth of banking assets in Indonesia between general banking and Islamic banking, the development of commercial bank asset growth is still above Islamic banks, where commercial bank assets in 2016 amounted to IDR 6,729 trillion in 2020, experiencing a high increase to IDR 9,053 trillion. Whereas in Islamic banks, the asset growth was IDR 356 trillion in 2016, and in 2020 it increased to IDR 576 trillion. From these data, it can be seen that the growth of Islamic banking assets has improved, but not as high as the growth of general banking assets.

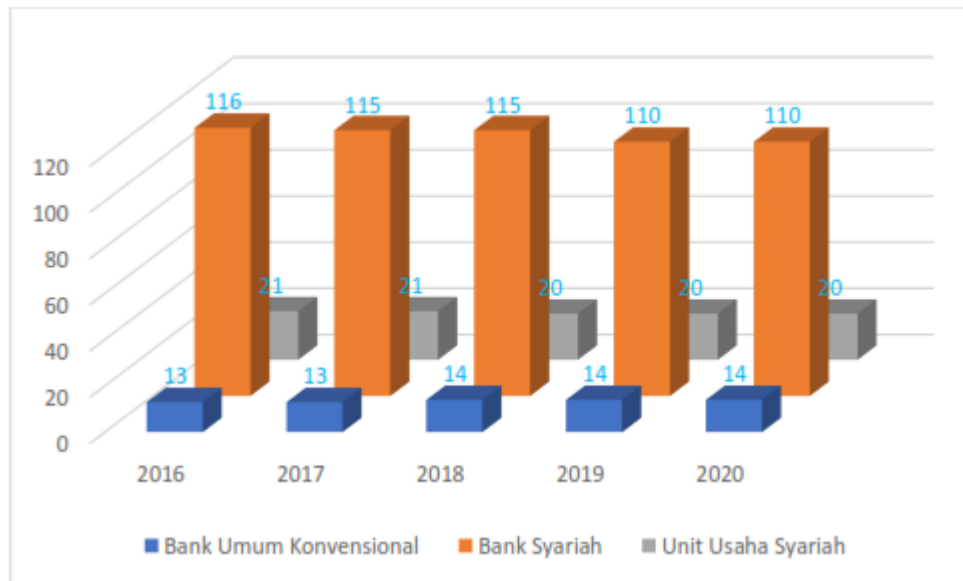


Figure 1.1 Number of Conventional Commercial Banks, Sharia Banks and Sharia Business Units in Indonesia 2016-2020 in units (Source: OJK (2020b) (processed 2021))

The number of Islamic banks operating in Indonesia based on data from the Financial Services Authority until 2020 is still small compared to conventional commercial banks. If you add up Islamic banks with sharia business units in 2020, there are 34 banks, while conventional banks in 2020 will number 110 banks. When compared with the population of Indonesia, which is predominantly Muslim, the number of Islamic banks should be more than conventional banks.

Table 1.2 Number of Branch Offices of Sharia Business Units of Seven Commercial Banks and Number of Sharia Services in Indonesia in 2020 (in units)

Bank	Kantor Cabang Unit Usaha Syariah	Layanan Syariah
Bank Danamon	9	409
Bank OCBC NISP	10	200
Bank Permata	14	284
Bank Maybank	14	346
Bank CIMB Niaga	15	128
Bank BTN	24	327
Bank Sinarmas	35	157

OJK (2020b) (processed 2021)

Based on the data in Table 1.2, it can be seen that Bank Danamon has the least number of sharia branch offices, which is only 9 offices, but Bank Danamon has the most sharia services of 409 units. Sharia-based services at Bank Danamon are not only at sharia branch offices but also at conventional branch offices or cash offices owned by Bank Danamon throughout Indonesia.

Table 1.3 Research Gap Results of Previous Research

<i>Research Gap</i>	<i>Research</i>	<i>Finding</i>
There are differences in the results and measurements of religious variables on the satisfaction and loyalty of Islamic bank customers	(Suhartanto, 2019), (Wahyuni & Fitriani, 2015), (Fauzi & Suryani, 2019), (Lifi et al., 2016), (Mohamed et al., 2020), (Abdulrazak & Gbadamosi, 2017)	There is a religious relationship to customer attitudes
	(Dandis & Wright, 2020)	There is no relationship between tangibles and attitude loyalty
There are differences in the results and measurements of the customer intimacy variable on the attitudes of Islamic bank customers	(Mulia et al., 2020), (Butt & Aftab, 2013), (Lifi et al., 2016)	There is an influence between customer intimacy and customer attitudes
	(Dandis & Wright, 2020), (Sarwar et al., 2012)	There is no influence between customer intimacy and customer attitudes
There are differences in the results and measurement of the Trust variable on satisfaction	(Chien-hsiung, 2011), (Malik et al., 2012), (Shahroudi & Naimi, 2014), (Upamannu & Sankpal, 2014), (Neupane, 2015), (Altangerel & Munkhnasan, 2019), (Noersanti & Prasetyo, 2019), (Prameswari & Mahestu, 2019)	Influential belief to satisfaction
	(Lahap et al., 2016)	trust has no effect to satisfaction
There are differences in the results and measurements of the trust variable on loyalty	(Muttaqien et al., 2017) (Abdullah, 2015), (Han et al., 2015), (Lien et al., 2015), (Rahmatulloh et al., 2018), (Upamannu & Sankpal, 2014), (Zatwarnicka-Madura et al., 2016), (Natanael, 2019)	Influential belief to loyalty
	(Seyedsalehi, 2015)	Trust not affect loyalty

Source : Previous Research (processed 2020)

RESEARCH ORIGINALITY

Banks are financial institutions with the task of providing financial services through depositing money, lending money, and other financial services, so maintaining customer trust is very important. Trust is very important because without public trust, it is impossible for a bank to survive and develop. Increasing customer trust and loyalty is important to maintain a better image of banking companies, so that it has an impact on customer satisfaction. Image can be built through product quality and service quality. Without a positive image, the trust that is being and will be built cannot be effective. Every bank has an image that consciously or not will be attached to the bank. Various efforts made by Islamic banks are almost the same as conventional banks where marketing strategy is an important thing to do. These efforts are carried out by developing banking products such as more diverse product variations, improving service quality, and new positioning-oriented marketing strategies that are not only able to differentiate from conventional banks, but also from other Islamic banking.

Through the good use of various potentials, it is hoped that banks will be able to create high effectiveness and efficiency, which is followed by the ability to understand customers. Utilization of their potential and a good understanding of customers is an important focus in banking management, because nowadays intense competition is very visible in the Indonesian banking business, both conventional and Islamic banks.

FORMULATION OF THE PROBLEM

The Sharia Business Unit of Bank Danamon, which is a sharia business unit with ownership that is not based on sharia principles but has the most sharia service units in Indonesia, is an interesting phenomenon to study. Based on the data on the background, it is stated that the province of East Java has the largest number of branch offices of sharia business units in Indonesia so that this can be used as the basis that the province of East Java, especially for the Jember Bakorwil area, which is predominantly Muslim, is to be studied related to the object of research, namely the Bank Syariah Business Unit. Danamon. Previous research has provided many results related to customer satisfaction and loyalty of Islamic banks in relation to image and trust. Several studies have yielded different results so that it becomes a research gap that researchers can fill and try to include religious factors and customer relations in the model because there is little research related to this.

Based on the explanation that has been described on the background of the problem, then in detail the formulation of the problem in this dissertation research plan can be formulated as follows:

1. Does customer intimacy affect the religious-based brand trust of the Sharia Business Unit of Bank Danamon?
2. Does customer intimacy affect the customer satisfaction of the Sharia Business Unit of Bank Danamon?
3. Does customer intimacy affect the customer loyalty of Bank Danamon Syariah Business Unit?
4. Does religious based brand trust affect the customer satisfaction of Bank Danamon Syariah Business Unit?
5. Does religious based brand trust affect the customer loyalty of Bank Danamon's Sharia Business Unit?
6. Does customer satisfaction affect the customer loyalty of Bank Danamon Syariah Business Unit?
7. Does religious-based brand trust act as a mediation for customer intimacy towards customer satisfaction in Bank Danamon's Sharia Business Unit?
8. Does religious-based brand trust act as a mediation for customer intimacy towards customer loyalty in Bank Danamon's Sharia Business Unit?

RESEARCH

Purposes:

Based on the formulation of the problem in this study, the purpose of this research is as follows:

1. To examine the effect of customer intimacy on the religious based brand trust of the Sharia Business Unit of Bank Danamon.
2. To examine the effect of customer intimacy on customer satisfaction Bank Danamon Syariah Business Unit.
3. To examine the effect of customer intimacy on customer loyalty Bank Danamon Syariah Business Unit.
4. To examine the influence of religious based brand trust on customer satisfaction of Bank Danamon Syariah Business Unit.
5. To test the influence of religious based brand trust on customer loyalty of Bank Danamon Syariah Business Unit
6. To test the effect of customer satisfaction on customer loyalty Bank Danamon Syariah Business Unit.
7. To examine the mediating role of religious-based brand trust as a mediation of customer intimacy customer satisfaction of the Sharia Business Unit of Bank Danamon.
8. To examine the mediating role of religious based brand trust as a mediation of customer intimacy towards customer loyalty of Bank Danamon's Sharia Business Unit.

Benefits Of Research

Theoretical Benefits

The theoretical contributions of novelty in this research are:

1. developing marketing theory from Butt & Aftab, (2013); Wahyuni.s, (2015); (Ltfi et al., 2016); Abdulrazak & Gbadamosi, (2017) about the importance of trust and religiosity to consumer commitment related to Islamic banking so that the variables of customer intimacy on brand trust, religious, satisfaction, and customer loyalty are examined as a comprehensive part.
2. strengthen and expand the discipline of marketing, where the customer intimacy variable is not directly related to brand trust, religion, satisfaction, and customer loyalty but is also related to a wider dimension in a model.

Practical Benefits

The practical contribution of novelty to this research are:

1. Contribute to the sharia banking regulator regarding the influence of customer intimacy on brand trust, religiousness, satisfaction, and customer loyalty.
2. Contribute ideas to Islamic banking to pay attention to important aspects of a holistic marketing strategy, especially for the management and customers of the Sharia Business Unit of Bank Danamon.
3. Contribution of thoughts to various parties who are interested and want to carry out further research activities in the same field.

LITERATURE

REVIEW: Trust Theory

According to Taylor & Hunter (2003), that trust, behavior, the nature of consumers' ease of change, value, type of attitude, and Satisfaction are antecedents (things that precede) customer loyalty. Consumer expectations about trust in the place of purchase are also influenced by price and Satisfaction with the place of purchase. Honesty about the price, place of purchase, and time to make this purchase, in turn, will affect consumers' perceptions of the honesty of prices and the time of consumers to make purchases again in the next period. This trust affects the attitude, Satisfaction, and customer loyalty. The behavior or behavior of customers will also affect their attitudes and Satisfaction. The ease with which customers change also affects the customers themselves' attitudes, Satisfaction, and loyalty. Customer value about a product affects customer satisfaction. Attitudes possessed by customers affect customer satisfaction, and customer satisfaction affects loyalty. On the other hand, Ismail et al., (2009), from the results of their research, recommend that consumer responses to value and price greatly affect the level of consumer satisfaction. Research by Deng et al., (2010), Sahadev

& Purani, (2008) states that the existence of good trust from customers results in them making a better purchase intensity. In other words, consumers will be more loyal if there is a growing sense of trust in the products they consume. Customer trust concerns the duration of customer duration, reliability of the level of meeting customer expectations, the level of meeting expectations of a product, the superiority of the level of customer indulgence, and the level of trustworthiness of a product.

Theory of Religiosity

Religiosity is the internalization of religious values in a person related to belief in religious values both in the heart and in words. This belief is then manifested by actions and behavior in everyday life. Religiosity is the level of one's conception of religion and the level of one's commitment to religion. The level of conception is the level of one's knowledge of one's religion. The level of commitment is the level of something that needs to be understood as a whole, so that there are several ways for individuals to become religious (Glock & Stark, 1965). Religiosity is something that focuses on behavior, social and is a doctrine and religion or group. The doctrine is an obligation that every follower follows (National Institute on Aging Working Group, 1999). The word Sharia comes from Arabic, which means regulations or laws that govern binding behavior, must be obeyed and implemented properly, namely based on Islamic law, which is sourced from the Al-Qur'an and Sunnah. Sharia principles can be applied in all aspects of life, both in the economy and in all transactions between people based on Sharia rules. This desire is based on awareness in implementing Islam as a whole in all aspects of life. Based on Surah Al-Baqarah 208, O people enter into Islam completely kaffah (as a whole). Islam is not only shown by ritual worship, but in other fields such as politics, economics, banking, capital markets, insurance, financing, export, and import transactions, so that Islam is included in all activities of life (Budiono, 2017).

Customer Relationship Theory (Customer Intimacy)

Customer relationship shows the close relationship between the company and its customers. Sternberg, (2004) defines customer relationship as a feeling of closeness, connectedness and boundaries of a love relationship. A similar definition was put forward by Brock & Zhou, (2012) that customer relationship refers to a close and understandable relationship between the company and its customers. Meanwhile, Cochran, (2004) makes the definition simple; Customer relationship is the extent to which the company and the customer know each other. Rosh et al., (2012) argue that relationships involve intimate interactions and intimate relationships. Hansen, (2003) and Jeon & Kim, (2016) state that intimate interactions can be demonstrated when consumers are willing to share their information with service providers. Meanwhile, Ponder et al., (2018) show that intimate relationships are characterized by high involvement and interdependence between customers and service providers.

Customer Intimacy is a tool, strategy or process used in running a business by establishing sustainable relationships with customers. Customer Intimacy focuses on how to build relationships with customers one by one, so that in-depth and precise knowledge is

needed according to the needs and situation of the customer. Activities to find out about customers in marketing start from the establishment, development and maintenance (Morgan & Hunt, 1994).

According to Sin et al., (2005) dimensions of Customer Intimacy are based on the construct of relational marketing according to the opinion of Callaghan & Shaw, (2001); Chen & Popovich, (2003), there are six dimensions, namely bonding, communication, shared values, empathy, and reciprocity.

1. Bonding is the business component of a relationship that results in two parties (buyer and seller) acting in an integrated manner toward a desired goal.
2. Communication is defined as the formal and informal exchange and sharing of meaningful and timely information between buyers and sellers
3. Shared Value is defined as the extent to which partners have the same beliefs about what behaviors, goals, and policies are important or unimportant, appropriate or inappropriate, and right or wrong (Morgan & Hunt, 1994).
4. Empathy is a component of a business relationship that allows both parties to see the perspective of each other's situation. Empathy is defined as an effort to understand the desires and goals of others. Reciprocity is the component of a business relationship that causes one party to provide assistance or allow for the other in exchange for assistance or similar benefits at a later date.

Satisfaction Theory

Customer satisfaction is reflected after the purchase process shown by the customer in the form of repurchasing the product, being loyal and loyal to the product or brand. "Satisfaction is a person's feeling of pleasure or disappointment due to the perceived product performance compared to what is expected" (Lahap et al., 2016).

The factors that influence customer satisfaction are (1) customer expectations, (2) objectives, (3) perceived performance, and (4) attribute satisfaction (Jannah et al., 2019).

1) Customer expectations

Customer expectations play a major role in determining customer satisfaction. The services expected by customers are at different levels, namely the desired level, which is the level of service that customers actually want, and adequate level, namely the level of service that is adequate for the customer (Zeithaml et al., 2000). Between the desired level and adequate level there is a tolerance zone for the tolerance limit, namely service performance (limit for service performance that can satisfy customers). If the level of service performance is below the tolerance zone, it will cause disappointment and reduce customer loyalty. Conversely, if the level of service performance is above the tolerance zone, it will lead to customer satisfaction and strengthen loyalty.

2) Objective (Destination)

Objective (goal) is an evaluation of the attributes or benefits of a product towards the achievement of one's values. Customer expectations are associated with certain attributes, benefits or outcomes by assessing the extent to which these attributes provide a higher level of goal achievement.

3) Perceived performance (perceived performance)

"There are two main variables that determine satisfaction, namely expectations (expectations) and perceived performance (perceived performance). If the perceived performance exceeds expectations, the customer will feel satisfied, on the contrary if the perceived performance is below expectations, the customer will feel disappointed / dissatisfied. "Perceived performance" is the result of an evaluation of the current consumption experience and is expected to have a direct and positive effect on overall customer satisfaction." The most important elements in the product consumption experience are: habit and reliability. Habit means that the level of the company's offering of a product is accustomed to meeting customer needs. Moderate reliability means that the level of the company's offering of a product is reliable, standardized and has no shortcomings.

4) Attribute satisfaction (attribute of satisfaction)

Satisfaction attributes become subjective consumer satisfaction considerations resulting from observations regarding product performance. Attributes that affect customer satisfaction are adjusted to the product, for example for car products, the attributes considered include reliability, repairability, prestige, durability, and usability. Examples for food products considered include taste, freshness, aroma and so on (Zeithaml et al., 2000).

Loyalty Theory

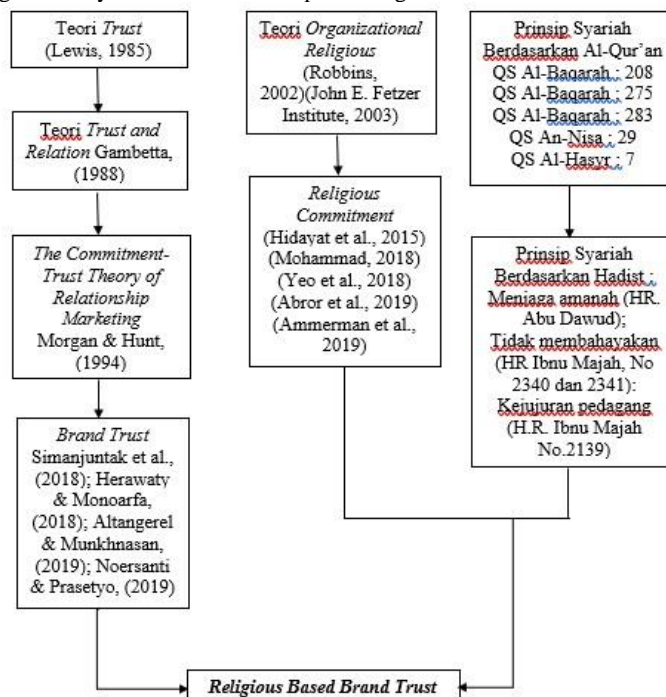
Loyalty shows the customer's commitment to repurchasing goods or services that the customer likes. Loyalty shows a commitment to a brand that is not only reflected by simply measuring continuous behavior (Assael, 1995). Behavioral measures are limited in determining the factors that influence repeat purchases. In other words, behavioral measures are not sufficient to explain how and why brand loyalty develops and changes. The measure of loyalty consists of four categories: disloyalty, spurious loyalty, latent loyalty, and sustainable loyalty. Loyalty programs, the company's main focus, is not solely to attract more new customers, but to gain loyalty from existing customers (Zeithaml et al., 2000).

Customer satisfaction is a measure of how customer expectations can be fulfilled by the transactions made. Meanwhile, customer loyalty is a measure of how much the tendency of customers to make further transactions again, and loyalty also measures the level of desire of these customers to carry out various positive activities as partners in marketing by providing positive recommendations about good companies to others. Customer loyalty is a concept that is widely reviewed in consumer behavior research. Customer loyalty has two elements: behavior and attitude elements (Minta, 2018). Apart from customer satisfaction, another factor that can be considered influencing customer loyalty is the value received by the customer in each transaction.

Customer intimacy is a company's marketing activity to increase the company's longterm growth and maximum customer satisfaction. Measurement of the relationship variable in this study refers to the opinion of Morgan & Hunt, (1994) and Mulia et al., (2020) with indicators of bonding, empathy, reciprocity, and commitment. Religious-based brand trust is a response given by bank customers regarding how their belief in the bank is based on religious concepts. The customer trust construct is measured using an indicator developed by Peppers & Rogers, (2012), which states that the indicators of customer trust consist of credibility, reliability, and integrity combined with religious principles. Based on the theory and empirical research in this study, several hypotheses can be formulated. Based on research results from Abubakar (2018); Hassan & Lewis (2007); Houjeir & Brennan (2017); Mohsin Butt & Aftab (2013); Mulia et al. (2020); Sarwar et al. (2012); Sumaedi et al. (2015); Tabrani et al. (2018); Tameme & Asutay (2012) stated that there is an effect of customer intimacy on brand trust.

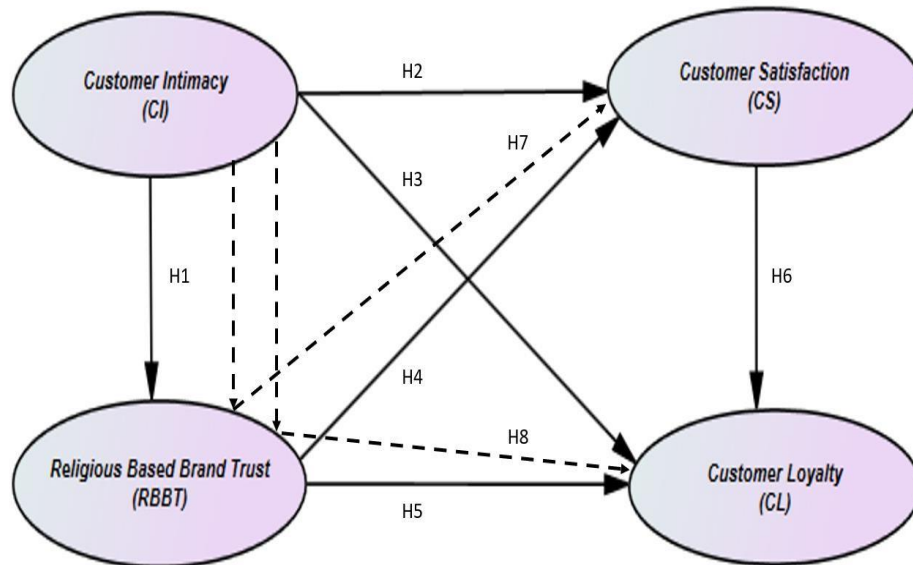
Based on theoretical studies and empirical research results on brand trust and religious dimensions as well as data phenomena and research objects, the researchers formulate a synthesis for research novelty as follows:

Figure 1.3 Synthesis of the Concept of Religious Based Brand Trust



The importance of the trust factor in the banking business is used as the basis for this research. The object of research is the Danamon Syariah bank which is still in the form of a sharia business unit so that it is still one ownership with conventional Danamon bank where the majority shareholder is a foreign party who does not have sharia principles. combined. Bank Danamon Syariah with the fewest number of branch offices in Indonesia but the most number of sharia services in Indonesia by becoming one with conventional services is the basis for researchers to see the relationship between corporate image and customer intimacy with religious based brand trust and satisfaction and customer loyalty Based on data, phenomena, theoretical studies and empirical research results, to answer research problems and achieve research objectives, a research conceptual framework can be drawn up which is described comprehensively as shown in Figure 1.4 below:

Figure 1.4 Research Conceptual Framework



HYPOTHESIS:

Based on the theory and empirical research in this study, several hypotheses can be formulated as follows:

1. The effect of customer intimacy on religious based brand trust.

Based on the results of research from Abubakar (2018); Hassan & Lewis (2007); Houjeir & Brennan (2017); Mohsin Butt & Aftab (2013); Mulia et al. (2020); Sarwar et al. (2012); Sumedi et al. (2015); Tabrani et al. (2018); Tameme & Asutay (2012) they state that there is an effect of customer intimacy on brand trust. Based on the results of the empirical study, hypothesis 1 is formulated, namely that there is an influence of customer intimacy on religious based brand trust.

2. The effect of customer intimacy on customer satisfaction.

Based on the results of research conducted by Aka et al, (2016); Brock & Zhou (2012); Cochran (2004); Huntley (2006); Jun & Cai (2010); Mulia et al. (2020); Rizan et al. (2014); Tabrani et al. (2018) states that there is an effect of customer intimacy on satisfaction. Based on these empirical studies, hypothesis 2 is formulated, namely that there is an influence of customer intimacy on customer satisfaction.

3. The effect of customer intimacy on customer loyalty.

Based on the results of research conducted by Aka et al. (2016); Brock & Zhou (2012); Cochran (2004); Huntley (2006); Jun & Cai (2010); Mulia et al. (2020); Rizan et al. (2014); Tabrani et al. (2018) they state that there is an effect of customer intimacy on loyalty. Based on this empirical study, hypothesis 3 is proposed, namely that there is an influence of customer intimacy on customer loyalty.

4. The influence of religious based brand trust on customer satisfaction.

Religious based brand trust is the result of a merger or synthesis of brand and religious beliefs, which is the result of an in-depth analysis of the trust of Bank Danamon Syariah customers towards their products

based on the religious feeling possessed by these customers, thus creating separate satisfaction for Bank Danamon Syariah customers. Several studies that support the development of trust in satisfaction were carried out by Abror et al. (2019); Ammerman et al. (2019); Ayuni et al. (2015); Bukhari et al. (2020); Ehsan Malik et al. (2012); Gomaa (2016); Hidayat et al. (2015); Putra et al. (2016); Setiawan et al. (2018) states that there is an effect of trust on consumer satisfaction. Based on the results of the empirical study, hypothesis 4 is formulated that there is an influence of religious based brand trust on customer satisfaction.

5. The influence of religious based brand trust on customer loyalty.

Religious based brand trust is the result of a merger or synthesis of brand and religious beliefs, which is the result of an in-depth analysis of the trust of Bank Danamon Syariah customers towards their products based on the religious feeling possessed by these customers, thus creating separate satisfaction for Bank Danamon Syariah customers. Several studies that support the development of trust in loyalty were carried out by Abror et al. (2019); Ammerman et al. (2019); Ayuni et al. (2015); Bukhari et al. (2020); Gomaa (2016); Hidayat et al. (2015); Homburg & Giering (2001); Mohammad (2018); Putra et al. (2016); Setiawan et al. (2018) their research results state that there is an effect of trust on consumer loyalty. Based on the results of the empirical study, hypothesis 5 is formulated that there is an influence of religious based brand trust on customer loyalty.

6. The effect of customer satisfaction on customer loyalty.

Based on the results of research conducted by Abror et al. (2019); Ammerman et al. (2019); Ayuni et al. (2015); Bukhari et al. (2020); Gomaa (2016); Hidayat et al. (2015); Homburg & Giering (2001); Putra et al. (2016); Sarwar et al. (2012); Setiawan et al. (2018) states that there is an effect of satisfaction on loyalty. Based on the results of the empirical study, hypothesis 6 is formulated that there is an influence of customer satisfaction on customer loyalty.

7. The mediating role of religious based brand trust on customer intimacy towards customer satisfaction.

Based on the results of research conducted by Ahmad & Hashim (2011); Chao et al., (2015); Hart & Rosenberger (2004); Noersanti & Prasetyo (2019) stated that trust mediates satisfaction and loyalty, then research conducted by Suhartanto (2019); Wahyuni & Fitriani (2015) state that religiosity mediates satisfaction and loyalty. Based on the results of the empirical study, hypothesis 7 is formulated that religious based brand trust is able to mediate customer intimacy on customer satisfaction.

8. The mediating role of religious based brand trust on customer intimacy towards customer loyalty.

Based on the results of research conducted by Ahmad & Hashim (2011); Chao et al., (2015); Hart & Rosenberger (2004); Noersanti & Pra setyo (2019) stated that trust mediates satisfaction and loyalty, then research conducted by Suhartanto (2019); Wahyuni & Fitriani (2015) state that religiosity mediates satisfaction and loyalty. Based on the results of the empirical study, hypothesis 8 is formulated that religious based brand trust is able to mediate customer intimacy on customer loyalty.

Based on the results of research conducted by Abror et al. (2019); Ammerman et al. (2019); Ayuni et al. (2015); Bukhari et al. (2020); Aka et al, (2016); Brock & Zhou (2012); Cochran (2004); Huntley (2006); Jun & Cai (2010); Mulia et al. (2020); Rizan et al. (2014); Tabrani et al. (2018) stated that customer satisfaction mediates loyalty, then research conducted by Suhartanto (2019); Wahyuni & Fitriani (2015) stated that religiosity mediates customer intimacy on satisfaction and loyalty. Based on the results of these empirical studies, hypothesis 9 is formulated that customer satisfaction is able to mediate customer intimacy on customer loyalty.

RESEARCH METHODS : Research design

Research design is an activity plan prepared by researchers to solve research problems. This research design includes explanatory research, which is a type of research that aims to analyze the relationship between variables and how one variable affects other variables, in this study the variables studied are customer intimacy, religious-based brand trust, customer satisfaction and customer loyalty.

Population, Sampling and Sampling Techniques:

Population

The population in this study were all customers of the Sharia Business Unit of Bank Danamon in East Java. Determination of the area to be the object of research is East Java with the consideration that based on data from the Central Statistics Agency the five regions with the largest population in East Java outside the provincial capital are Jember Regency (rank 3) and Banyuwangi Regency (rank 5). The largest Muslim population in East Java is Jember Regency (rank 4) and Banyuwangi Regency (rank 5) so that the research area is determined in East Java. The number of research population is not limited or the number is unknown because it is a secret of the Sharia Business

Unit of Bank Danamon. Bank Danamon branch offices that provide sharia services in East Java are located in 2 districts, namely in Jember Regency and Banyuwangi Regency.

Sample

The sample is part of the population that can be used to describe the population in general. The sample is part of the population, consisting of customers of the Sharia Business Unit of Bank Danamon selected from the population. By using samples, researchers can draw conclusions that can be generalized to the study population.

Determination of the number of samples in this study using the opinion of Hair et al., (2010) and Ferdinand, (2014) with the formula as follows: 5 to 10 times the number of indicators, so that the sample is based on a large population using the maximum number of samples, which is 10 times the number of indicators. or 10×14 indicators = 140. Determination of the number of samples as much as 140 taking into account the adequacy of research time and the current pandemic conditions (February 2021) which makes most areas in Jember Bakorwil undergo PPKM (Enforcement of Restrictions on Community Activities). The sampling technique used in this research is accidental sampling, which is the technique of determining the sample based on who the researcher meets as a customer of the Sharia Business Unit of Bank Danamon. Determination of customers is based on information obtained from the Sharia Business Unit of Bank Danamon, then the researcher will ask permission from the customer to convey the aims and objectives of the research and ask for the customer's willingness to fill out the questionnaire directly or use the google form. Researchers do not use distribution for each branch because the number of customers per branch is unknown. Filling out the questionnaire using the google form, the researcher will also ask for help from the bank to provide the googleform address to customers who come to the bank to fill out the questionnaire. The link for charging is as follows: <https://bit.ly/3sfBOdY>.

Data Types and Sources

The main type of data used in this study is primary data, namely data in the form of opinions or opinions obtained directly from the source. To obtain this data, it was done by distributing structured questionnaires. Sources of data or respondents in this study are customers of the Sharia Business Unit of Bank Danamon in the research subject area. As information or supporting analysis in this study, secondary data is used in the form of statistical data about banking developments. This secondary data is obtained from reports from the Financial Services Authority (OJK), financial and banking magazines, as well as research results or research journals.

Method of collecting data

The research data collection method used the survey method, namely the primary data collection method using written questions. This method requires contact (relationship) between researchers and research respondents to obtain the necessary data. The data collection instrument in this study used a questionnaire. The questionnaire is a list of questions which contains several questions related to the indicators distributed in the research items. The questionnaire was given to respondents from the customers of the Sharia Business Unit of Bank Danamon. In practice, the researchers directly visited the bank that was the object of research that could be reached, while the rest used the Google Form application with the help of the Sharia Business Unit of Bank Danamon to distribute it to their customers according to the criteria set.

The number of respondents who filled out the questionnaire directly, where the researchers met directly by the researchers were 50 respondents, while the remaining 107 respondents filled in through the google form application with the help of the Sharia Business Unit of Bank Danamon. Based on the overall data obtained from 157 respondents, it turned out that those who met the requirements, namely all questions filled in the answers and did not send answers more than once, there were 17 (seventeen) results of questionnaires that were not appropriate so that they were not used and the number of questionnaires that were eligible to be used as The data in this study came from as many as 140 respondents.

RESEARCH

VARIABLE: Variable

Identification

Based on the conceptual framework that has been presented in Chapter III, the variables in this study are five variables analyzed, namely, one exogenous variable consisting of customer intimacy and three endogenous variables, namely: religious based brand trust, customer satisfaction, customer loyalty.

Variable Operational Definition

The operational definitions of the variables used in this study can be explained as follows:

1. Customer Intimacy

Customer intimacy is a concern given by the Sharia Business Unit of Bank Danamon to increase long-term growth and maximum satisfaction of customers of the Sharia Business Unit of Bank Danamon. The measurement of relationship variables in this study refers to the opinion of Morgan & Hunt, (1994) and Mulia et al., (2020) with indicators of bonding, empathy, reciprocity and commitment. The explanation of the four indicators is as follows:

- a) The bond is the opinion of the customer of the Sharia Business Unit of Bank Danamon related to the business relationship that arises from the bank and the customer towards the desired goal.
- b) Empathy is a positive view of Bank Danamon Syariah Business Unit customers towards business relationships that allows two parties to see the situation from the other person's point of view.
- c) Reciprocity is the opinion of the customer of the Sharia Business Unit of Bank Danamon on the dimensions of a mutually beneficial business relationship between the two parties.
- d) Commitment is the customer's view of the Sharia Business Unit of Bank Danamon regarding the sustainability of business relationships.

2. Religious based brand trust

Religious based brand trust is a response given by bank customers about the extent to which their trust attitude towards banks is based on religious concepts. The construct of customer trust is measured using indicators developed by Peppers & Rogers, (2012) which states that the indicators of customer trust consist of credibility, reliability and integrity combined with religious principles. The explanation of the three indicators is as follows:

- a) Religious-based credibility is the expectation of Bank Danamon Syariah Business Unit customers related to honesty in service according to sharia principles.
- b) Religious-based reliability is an assessment of Bank Danamon Sharia Business Unit customers regarding the bank's ability to resolve problems related to bank products according to sharia principles.
 - c) Religious-based integrity is the customer's view of the Sharia Business Unit of Bank Danamon on the ability of the bank to provide reimbursement if there is a problem based on Sharia principles.

3. Customer satisfaction

Customer/customer satisfaction is the feeling of satisfaction or dissatisfaction felt by customers after comparing their expectations with performing or evaluating the results of services received from bank services. The indicator used as a measurement of satisfaction in this study will adopt and develop the measurement of customer satisfaction used by Caruana, (2002), Jamal & Naser, (2002) which provides the following indicators:

Happy to be satisfied is the feeling of customers of Bank Danamon Syariah Business Unit who feel satisfied after using the bank's services.

- a) Conformity with expectations is the view of Bank Danamon Syariah Business Unit customers who feel that they match expectations with the results obtained after using bank services.
 - b) Performance which is more of the opinion of the customer of the Sharia Business Unit of Bank Danamon on the work performance that has been given by the bank to the customer.
 - c) Not disappointing is the customer's assessment of Bank Danamon's Sharia Business Unit on the bank's performance.
- ### 4. Customer loyalty
- a) Customer loyalty referred to in this study is the response to the commitment of bank customers to continue to use bank products and services consistently. In this study, customer loyalty uses the indicators proposed by Baloglu, (2002), namely:
 - a) Psychological Commitment This indicator measures the customer's not being influenced by alternative promotions offered by other banks.

- b) Switching Off (transfer expense), this indicator measures the burden received by customers when there is a change in the Sharia Business Unit of Bank Danamon which will be smaller than having to move to another bank.
- c) Word Of Mouth (word of mouth), this indicator measures whether the customer recommends the experience with the Sharia Business Unit of Bank Danamon to others regarding the performance of the Sharia Business Unit of Bank Danamon.
- d) Cooperation, this indicator is to see if customers inform the management of good strategies/ideas used by other banks to the management of Bank Danamon's Sharia Business Unit.

VALIDITY AND RELIABILITY TEST

Validity test

The data validity test shows the level of ability of an instrument to reveal something that is the object of measurement carried out with the research instrument. If a statement item is declared invalid, then the statement item cannot be used in further tests. The approach used in this research plan is construct validity, namely by correlating the score of each indicator with the total score.

In summary, the data validity test examines how well the measurement instrument accurately measures a study concept that is intended to be measured. The validity of an instrument indicator can be determined by comparing the Pearson product moment correlation index with a critical value of 0.3 where if the Pearson product moment correlation index is greater than 0.3 then it is declared valid.

Reliability Test

This test is carried out on valid statements to determine the extent to which the measurement results remain consistent when repeated measurements are made in the same group with the same measuring instrument. The reliability test was analyzed using a technique from Cronbach, namely Alpha Cronbach contained in the SPSS for Windows computer program. The closer the alpha coefficient to the value of 1 means the statement items in the coefficient are more reliable. The resulting alpha value is compared with the index: > 0.800: high; 0.600 -0.799; medium; < 0.600: low.

DATA ANALYSIS TECHNIQUE:

Descriptive analysis

Descriptive analysis is a statistical analysis that aims to provide explanations related to information on trends and characteristics of the research latent variables through the scores of answers from respondents to the statements in the questionnaire. The output of the descriptive analysis is in the form of a frequency distribution table to be interpreted. Descriptive analysis was performed using SPSS software.

Structural Equation Model Analysis

1. Development of models based on theory

SEM is not used to generate a model, but is used to confirm the theoretical model through empirical data. SEM is a confirmatory technique. This technique is a technique for testing new theories or theories that have been developed and which will be tested again empirically. This test can be done using SEM, but SEM is not used to form new causality relationships, but is used to test the development of causality that already has theoretical justification.

2. Preparation of flowcharts

The theoretical model that has been built at this stage will be described in a path diagram, which will make it easier to see the causality relationships that you want to test. In flowcharts, the relationships between constructs are represented by arrows.

The flow chart of the research model can be seen in Figure 1.5 below:

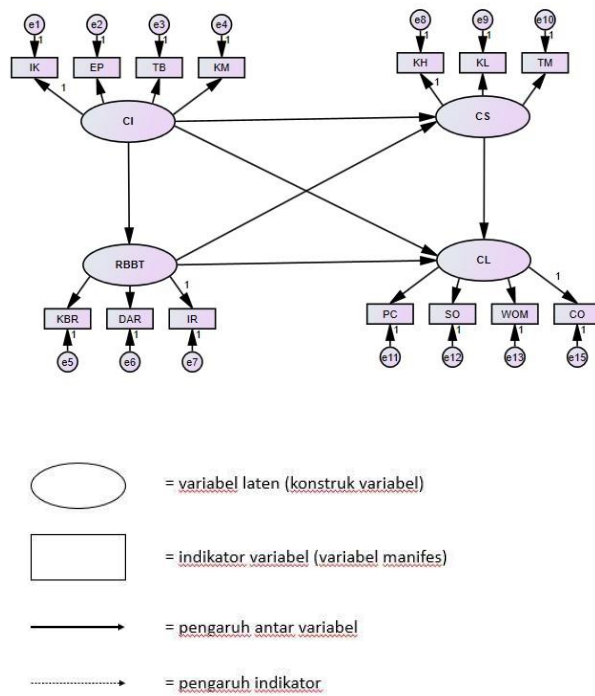


Figure 1.5 Structural Equation Model Analysis Flowchart (processed 2021) Information :

- CI = Customer intimacy
- RBBT = Religious based brand trust
- CS = Customer satisfaction
- CL = Customer loyalty
- IK = Bond
- EP = Empathy
- TB = Reciprocity
- KM = Commitment
- KBR = Religious-Based Credibility
- DAR = Reliable Based on Religion
- IR = Religious-Based Integrity
- KH = Conformity with Expectations
- KL = More Performance
- TM = Not Disappointing
- PC = Psychological Commitment
- SO = Switching Off
- WOM = Word Of Mouth
- CO = Cooperation

Preparation of structural equations

The structural equations that will be proposed in the conceptual model are as follows:

$$RBBT = \xi_{CI1} + z1$$

$$CS = \xi_{CI2} + \eta_{RBBT1} + z2$$

$$CL = \xi_{CI3} + \eta_{RBBT2} + \eta_{CS} + z3$$

Information :

CI = Customer Intimacy

RBBT = Religious based brand trust

CS = Customer satisfaction

CL = Customer loyalty

ξ = path coefficient of exogenous variable to endogenous variable

η = path coefficient of endogenous variables to endogenous variables

ξ_{CI1} = path coefficient of Customer Intimacy to Religious based brand trust

ξ_{CI2} = path coefficient of Customer Intimacy to Customer satisfaction

ξ_{CI3} = path coefficient of Customer Intimacy to Customer loyalty

η_{RBBT1} = path coefficient of Religious based brand trust to Customer satisfaction

η_{RBBT2} = path coefficient of Religious based brand trust to Customer loyalty

η_{CS} = coefficient of the path of Customer satisfaction to Customer loyalty

$z1$ = measurement error Religious based brand trust

$z2$ = measurement error Customer satisfaction

$z3$ = measurement error Customer loyalty

Structural Equation Model Assumption Testing (validity test, reliability test and normality test):

Testing the validity of the model is done by comparing the value of the outer loading of each indicator must be greater than or equal to 0.5 so that the model can be said to be valid. If the value of the outer loading of the construct variable indicator is less than 0.5 then it must be removed from the model. Testing the validity of the model can also be done by comparing the p-value of the critical ratio value which must be less than 0.05.

Testing the reliability of the model is done by comparing the value of construct reliability must be greater than 0.7. The value of construct reliability is obtained from the following calculations :

$$\text{Construct Reliability} = \frac{(\sum \text{Standar Loading})^2}{(\sum \text{Standar Loading})^2 + (\sum (1 - \text{Standar Loading}^2))}$$

The normality test is carried out in three ways, the first is the univariate and multivariate normality test, the second is the normality test with the mahalanobis outliers test and the third is a normality test with the determinant of sample covariance matrix. Univariate normality test by looking at the critical skewness value and its value must lie between -1.96 critical skewness 1.96 then multivariate normality test by looking at the critical ratio value of all indicators and all values must lie between -1.96 critical ratio indicator 1.96.

Normality test with the outliers of mahalanobis test by looking at the calculated mahalanobis value compared to the chi-square table value and the calculated mahalanobis value should be < the chi-square table value. Normality test with determinant of sample covariance matrix by looking at the value of determinant of sample covariance matrix and its value must be > 1.

Goodness of Fit Test

The Goodness of Fit test is carried out with several criteria, namely seeing the Chi-square value is expected to be small and the probability value > 0.05 . Next, look at the GFI value should be 0.90, the AGFI value should be 0.90, the TLI value should be 0.90 and the CFI value should be 0.90 then look at the CMIN/DF value should be 2.00 and the RMSEA value should be 0.08.

Hypothesis testing

Hypothesis testing is used to see the effect between constructs in the model. The decision-making criteria is if the p-value of the influence between construct variables is nilainya 0.05 then the research hypothesis (hypothesis 1 to hypothesis 6) is accepted, meaning that there is a significant influence between construct variables and vice versa if the value if the p-value is from the influence between constructs variable value 0.05 then the research hypothesis is rejected, meaning that there is an insignificant effect between the construct variables.

Sobel test was used to test hypotheses 7 and 8 which tested the ability of the variable to act as a mediating variable. The decision-making criteria is if the value of z count $> z$ table, the hypothesis is accepted, meaning that the variable is able to mediate the influence between construct variables and vice versa if z count $< z$ table, the hypothesis is accepted, meaning that the variable is not able to mediate the influence between construct variables.

RESULT AND DISCUSSION

Overview of Bank Danamon Syariah Business Unit

PT Bank Danamon Indonesia was established in 1956 under the name PT Bank Kopra Indonesia. In 1976 its name became Bank Danamon Indonesia until now. Bank Danamon became the first private foreign exchange bank in Indonesia in 1976 and a Public Company in 1989. In 1997, as a result of the Asian monetary crisis, Bank Danamon experienced liquidity problems and was taken over by the Indonesian Bank Restructuring Agency (IBRA) as a BTO bank. In 1999, the Government of Indonesia through IBRA recapitalized Bank Danamon with government bonds worth Rp 32 trillion. At that time, a BTO bank was merged into the Company as part of the IBRA reform program. In 2000, eight other BTO banks were merged into Bank Danamon. However, as the surviving entity, Bank Danamon rose to become one of the pillars of the national banking system. In the next three years, Bank Danamon carried out a broad restructuring covering management, people, organization, systems, behavioral values and corporate identity. This effort has succeeded in laying new foundations and infrastructure for the Company to achieve growth based on transparency, responsibility, integrity and professionalism (TRIP).

In 2003, Bank Danamon was taken over by the Asia Finance Indonesia Consortium as the controlling shareholder. With new management controls, as well as 180-day capital mapping of new business capital and strategies, Bank Danamon continues to undergo transformational changes designed to become a leading national bank and a leading regional player. <http://www.danamon.co.id>. In big cities such as Jakarta, Bukit Tinggi, Banda Aceh, Surabaya, Martapura, Solo, and Makassar as well as 3 KCPS Sharia Sub-Branch Offices in Jakarta and 7 Office Channeling Branches in Jakarta and 5 branches Office Channeling in East Java. As of 30 June 2007, Bank Danamon Syariah's third party funds had reached Rp 455 billion, while total financing under various forms of sharia schemes was Rp 309 billion, and total assets reached Rp 549 billion. Based on the historical aspects of the establishment of Bank Danamon Syariah above, the researchers argue that Bank Danamon Syariah is a Sharia Business Unit (UUS) of Bank Danamon and not a Sharia Commercial Bank BUS. So, structurally the Sharia Business Unit of Bank Danamon is still under conventional Bank Danamon.

Hypothesis Test Results

After testing the suitability of the model, the next step is to test the causality of the hypotheses developed in the research model. Based on the appropriate model, then the interpretation of each path coefficient is carried out. The flow model of the Structural Equation Model analysis is based on the model in Figure 1.6 below:

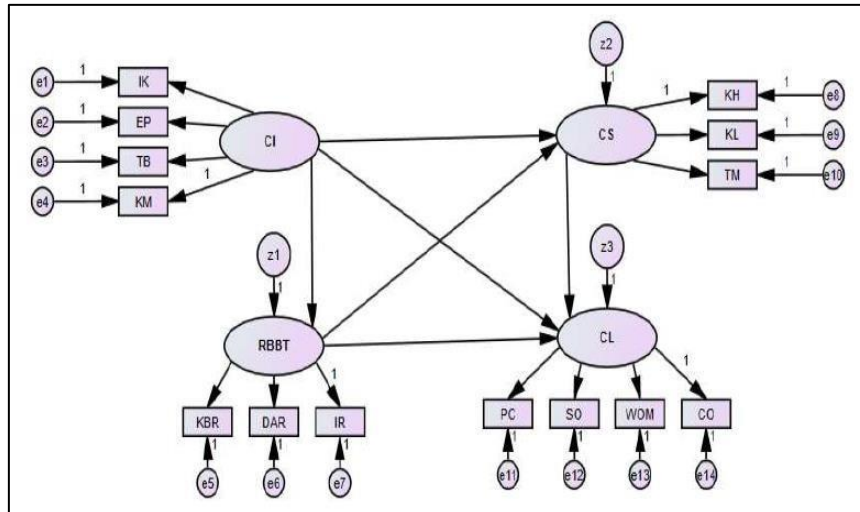


Figure 1.6 Structural Equation Model Flow Analysis Model

The result of the path coefficient test can be seen in tabel 1.7 below :

Table 1.7 Hypothesis Testing Result

Variable	Path	Coefficient	CR	Probability	Information
CI	→ RBBT	0,187	7,687	0,000	Significant
CI	→ CS	0,350	3,257	0,001	Significant
CI	→ CL	0,485	4,473	0,000	Significant
RBBT	→ CS	0,306	2,973	0,003	Significant
RBBT	→ CL	0,190	2,091	0,036	Significant
CS	→ CL	0,312	2,796	0,005	Significant

Source : Appendix 6 (processed 2021)

Based on the results of the path coefficient test in Table 4.16

$$RBBT = 0.187 CI_1$$

$$CS = 0.350 CI_2 + 0.306 RBBT_1$$

$$CL = 0.485 CI_3 + 0.190 RBBT_2 + 0.312 CS$$

1. Hypothesis 1

The results of this study indicate a positive path coefficient of 0.187 with a CR of 7.687 and a significant value (P) of 0.000 0.05 is obtained, then the first hypothesis is accepted, which means that customer intimacy has a significant effect on religious based brand trust. The effect of customer intimacy on religious based brand trust in the sharia business unit of Bank East Java area is 18.7%.

2. Hypothesis 2

The results of this study indicate a positive path coefficient of 0.350 with a CR of 4.473 and a significant value (P) of 0.001 0.05 is obtained, then the second hypothesis is accepted, which means that customer intimacy affects customer satisfaction. The effect of customer intimacy on customer satisfaction for customers of the sharia business unit of Bank Danamon East Java is 35.0%.

3. Hypothesis 3

The results of this study indicate a positive path coefficient of 0.485 with a CR of 7.687 and a significant value (P) 0.000 ≤ 0.05 is obtained, then the third hypothesis is accepted, which means that customer intimacy affects customer loyalty. The effect of customer intimacy on customer loyalty to customers of Danamon's sharia business unit East Java Jember area is 48.5%.

4. Hypothesis 4

The results of this study indicate a positive path coefficient of 0.306 with a CR of 2.973 and a significant value (P) of 0.003 0.05 is obtained, then the fourth hypothesis is accepted, which means that religious based brand trust has an effect on customer satisfaction. The effect of religious based brand trust on customer satisfaction for customers of the sharia business unit of Bank Danamon East Java area is 30.6%.

5. Hypothesis 5

The results of this study indicate a positive path coefficient of 0.190 with a CR of 2.091 and a significant value (P) of 0.036 0.05 is obtained, then the fifth hypothesis is accepted, which means that religious based brand

trust has an effect on customer loyalty. The effect of religious based brand trust on customer loyalty to customers of the sharia business unit of Bank Danamon East Java area is 19.0%.

6. Hypothesis 6
The results of this study indicate a positive path coefficient of 0.312 with a CR of 2.796 and a significant value (P) of 0.005. 0.05 is obtained, then the sixth hypothesis is accepted, which means that customer satisfaction has an effect on customer loyalty. The effect of customer satisfaction on customer loyalty to customers of the sharia business unit of Bank Danamon East Java area is 31.2%.
7. Hypothesis 7
The result of this study indicate a positif value 2.7761 that RBBT can influence customer loyalty on customer satisfaction
8. Hypothesis 8
The result of this study indicate. That RBBT can mediate customer loyalty on customer satisfaction positif result.

CONCLUSION

Based on the results of research and discussion, the following conclusions can be drawn:

1. Customer intimacy has a significant effect on the direction of a positive relationship to Religious Based Brand Trust in the sharia business unit of Bank Danamon East Java area. The results of this study support and extend the results of previous research conducted by Abubakar (2018); Hassan & Lewis (2007); Houjeir & Brennan (2017); Mohsin Butt & Aftab (2013); Mulia et al. (2020); Sarwar et al. (2012); Sumedi et al. (2015); Tabrani et al. (2018); Tameme & Asutay (2012).
2. Customer intimacy has a significant effect on the direction of a positive relationship on customer satisfaction in the sharia business unit of Bank Danamon East Java area. The results of this study support and expand the results of previous research conducted by Aka et al. (2016); Brock & Zhou (2012); Cochran (2004); Huntley (2006); Jun & Cai (2010); Mulia et al. (2020); Rizan et al. (2014); Tabrani et al. (2018).
3. Customer intimacy has a significant effect on the direction of a positive relationship to customer loyalty in the sharia business unit of Bank Danamon East Java area. The results of this study support and extend the results of previous research conducted by Aka et al. (2016); Brock & Zhou (2012); Cochran (2004); Huntley (2006); Jun & Cai (2010); Mulia et al. (2020); Rizan et al. (2014); Tabrani et al. (2018).
4. Religious based brand trust has a significant effect on the direction of a positive relationship on customer satisfaction in the sharia business unit of Bank Danamon East Jawa area. The results of this study support and extend the results of previous studies conducted by Abror et al. (2019); Ammerman et al. (2019); Ayuni et al. (2015); Bukhari et al. (2020); Ehsan Malik et al. (2012); Gomaa (2016); Hidayat et al. (2015); Putra et al. (2016); Setiawan et al. (2018).
5. Religious based brand trust has a significant effect with a positive direction on customer loyalty in the sharia business unit of Bank Danamon East Java area. The results of this study support and extend the results of previous studies conducted by Abror et al. (2019); Ammerman et al. (2019); Ayuni et al. (2015); Bukhari et al. (2020); Gomaa (2016); Hidayat et al. (2015); Homburg & Giering (2001); Mohammad (2018); Putra et al. (2016); Setiawan et al. (2018).
6. Customer satisfaction has a significant effect on the direction of a positive relationship to customer loyalty in the sharia business unit of Bank Danamon East Java area. The results of this study support and extend the results of previous studies conducted by Abror et al. (2019); Ammerman et al. (2019); Ayuni et al. (2015); Bukhari et al. (2020); Gomaa (2016); Hidayat et al. (2015); Homburg & Giering (2001); Putra et al. (2016); Sarwar et al. (2012); Setiawan et al. (2018).
7. Religious based brand trust acts as a mediating influence between customer intimacy and customer satisfaction in the sharia business unit of Bank Danamon East Java area.
8. Religious based brand trust acts as a mediating influence between customer intimacy and customer loyalty in the sharia business unit of Bank Danamon East Java area.
9. Customer satisfaction acts as a mediating influence between customer intimacy and customer loyalty in the sharia business unit of Bank Danamon East Java area.

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