

THE INFLUENCE OF ISLAMIC PERSONALITY ON CUSTOMER LOYALTY

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ABSTRACT

Indonesia as a country whose population is predominantly Muslim is expected to be a country that can overshadow the development of Islamic banking. The development of Islamic banking can be seen in the development of Islamic bank assets, but its development is still stagnant with a market share of 6.59%. development is still very far from conventional banks. Islam covers all aspects of human life. Aspects of life range from aqidah, morals, worship and, muamalah. As a Muslims, of course, our behavior in muamalah is also based on the Qur'an and hadith. Customer loyalty is closely related to customer behavior. As Muslims we have a personality that every Muslims should have. The hope is that this Islamic personality will create customer loyalty in Islamic banks. If customer loyalty is achieved, the development of Islamic banks will be more advanced in the future. The study used a population of customers at Indonesian Islamic banks located in Pekanbaru with a sample size of 100 people. This study was analyzed using SPSS to obtain the results that Islamic personality affects customer loyalty. The results of this study are expected to be able to contribute to institutions and the government.

Keywords: Customer Loyalty; Islamic personality

INTRODUCTION

Islamic banks in Indonesia emerged and operated since 1992. The Islamic bank was named Bank Muamalat Indonesia. Since then, Islamic banking has developed and other Islamic banks have emerged, both in the form of commercial banks and Islamic business units (Bagus et al., 2021). The development of Islamic banks in Indonesia can be seen in the statistical report of the Financial Services Authority (OJK) in 2020 as follows:

The growth of Islamic banks from 2018 to 2019 grew by 11%, while from 2019 to 2020 it grew by 13%. Likewise, sharia business units that experienced growth in terms of assets until 2020 reached 196,875 (in billion rupiahs). However, this growth is still relatively stagnant if we look at the market share obtained by Islamic banks. The Market share of Islamic banks in the last five (5) years is as follows (Table 1 and Table 2).

The market share obtained by Islamic banks over the last 5 years is still far from conventional banks. Many issues that develop in the community have an impact on the development of Islamic banks, including the high cost of funds which has an impact on the limited financing segment, products/, and services that do not vary, lack of alignment of vision/, and lack of employee understanding of the contracts and products owned by Islamic banks (Budhijana, 2021). Furthermore, Akob (2019) said that the current problem of Indonesian Islamic banks is the limited quality of human resources, so which has an impact on services that are not optimal and less Islamic.

Customer loyalty is an important thing that is considered for the survival of the company. Loyal customers are customers who are satisfied with the products and services used so that they will continue to use these products and services and will introduce these products and services to others. (Pras & Sumadi, 2020).

Table 1. Sharia Bank Asset Development (in billion rupiahs)

Indicator	2018	2019	2020
Sharia Commercial Bank	316.619	350.364	397.073
Sharia Business Unit	160.636	174.200	196.875

Source: Statistic OJK, 2020

Table 2. Development of Islamic Bank Market Share in Indonesia

Years	Sharia Bank Market Share	Conventional Bank Market Share
2018	5.96%	94.04%
2019	6.12%	93.88%
2020	6.51%	93.49%
2021	6.59%	94.41%

Source: Statistic OJK, 2020

Several studies have stated that customer loyalty is influenced by company image and customer relationships (Hayati et al., 2020). Other studies also mention that service quality, trust, and perceived value affect customer loyalty (Qais,2017).

Islamic banks that operate by Islamic law, should be able to develop optimally because most Indonesia's population is Muslim. Muslims behave and act by Islamic faith and morals as the basis and guidelines. Muslims can shape themselves with Islamic personalities so that they can relate to fellow humans according to established rules (KADIR & LAUNTU, 2019).

Islamic personality is based on high moral character, including beliefs, external traits, attributes, behavior, behavior and social graces, and adab (Abdul, 2005 in Nooraini Othman, 2015). So that this is in us Muslims, it is hoped that all of our actions will rely on Islamic law. Our daily activities will be carried out by Islamic law, one of which is using Islamic banks.

LITERATURE REVIEW

Loyalty

Loyalty is one of the important concepts in marketing studies. Basically, loyalty uses two approaches, namely attitude, and behavior. Further understanding, and indicators of loyalty can be seen in the following Table 3.

Islamic Personality

The understanding of personality can be seen from the Islamic terminology, namely morality, while according to the term, namely Syakhshiyah. Syakhshiyah comes from the word syakhshun which has a personal meaning. Abdul Mujib (in Syamsu & Juntika, 2011) explains that personality is the integration of the system of reason, lust and human heart that gives rise to behavior. Syamsu & Juntika (2011) explain that psychologists interpret personality not only about observable behavior, but also how individual behavior is actually.

Mujib (2017) says that Islamic personality is normative human behavior, both as individual beings and social beings, whose norms are derived from Islamic teachings, sourced from the Koran and as-Sunnah.

Personality according to Islamic psychology is the integration of the system of the heart, mind, and human passions that cause behavior. According to Al Ghazali (in Mujib, 2017) Typology or personality types in Islam include: 1. Ammarah Personality Type 2. Lawwamah Personality Type 3. Muthmainnah Personality Type.

METHODS

In this study, the author uses a type of quantitative research (quantitative methods), namely by analyzing mathematically to see the influence of Islamic Personality on customer loyalty. This study took a sample at the Sudirman 1 Branch of the Indonesian Islamic Bank, Pekanbaru City with the number of samples using the slovin formula, amounting to 100 people. This sample is a customer at BSI Sudirman 1 Branch who is Muslim.

The data collection technique used is field research which will be carried out by directly entering the field to the object of research in terms of obtaining and collecting data. In collecting

data related to the object of study, this research was carried out using instruments in the form of: Interviews, Documentation Methods and Questionnaires (Sugiyono, 2011).

Multiple linear regression analysis was used to determine the extent of the influence of the independent variable (x) on the dependent variable (y). This method relates one dependent variable to many independent variables. In this study, the dependent variable is customer loyalty, while the independent variable is Islamic Personality.

The coefficients of the independent variables in the regression equation will be interpreted using the Standardized Beta Coefficients, in this case because the units of measure for the independent variables are not the same. The advantage of using Standardized Beta Coefficients is that it can eliminate differences in the unit of measure on the independent variables (Ghozali, 2011).

Table 3. The Definitions of Service Quality by Past Authors

Author and Year	Definition	Indicator
Oliver (1999)	Loyalty is a commitment to repurchase or subscribe to a preferred product consistently in the future without closing the possibility of situational and marketing influences that cause switching behavior.	Cognitive loyalty means loyalty to price, features and others. Affective loyalty is loyalty after all like a certain brand because they have satisfied it. Conative loyalty is loyalty because you have the intention and commitment to always use the brand. Action loyalty is loyalty because you don't want to make changes to a brand
Cronin and Taylor (1992)	Loyalty is also defined as the construction of customer attitudes and behavior to repurchase a product or recommend the product to others and refuse to switch to another product.	Purchase Products continuously Recommend Refuse to switch
Zeithaml (1996)	Customer satisfaction is derived from the experience of service quality and behavioral intentions.	Say positive things Recommend friends Continuous buying Suggestions
Bauman (2007)	Loyalty is a customer experience both in attitude and behavior, one thing related to loyalty is the quality of service	Loyalty Attitude is an attitude that reflects the emotional or psychological customers. Behavioral loyalty, namely the behavior of customers to buy back the product or service because they like the product or service
Lam (2004)	an expectation that creates a positive emotional experience based on satisfaction and appreciation for products and services, this loyalty can be seen from behavior by way of repeat purchases, recommendations to other customers	Repeat purchases Recommendations to others
Griffin	Customer loyalty is a condition where the customer already knows what to buy and who to buy from	Buying Products continuously Recommend Refuse to switch

Source: Processed Data, 2022

RESULTS

This study examines the effect of Islamic Personality on customer loyalty. Islamic personality uses 4 indicators, namely monotheism, Self-Striving, Nubuwwa and Self Respect. To test this, the researchers distributed questionnaires to respondents with the following results (Figure 1 and Figure 2). From the Figure 1 and 2, it can be seen that the majority of customer respondents are women with 52 respondents (52%), while male respondents are 48 people (48%). From the Figure, it can be seen that the majority of respondents are aged between 21-40 years as many as 66 people (66%). Followed by respondents aged between 41-60 as many as 24 people (24%), and aged <20 years as many as 10 people (20%). This proportion shows that customers who frequently visit BSI Sudirman 1 branch are customers aged 21-40 years, because that age is a productive age in the work environment.

Validity Test Dan Reliability

Based on the table above, it can be seen that every question or statement in the instrument used is declared valid. It can be known by comparing each r count (correlation) with r tables and the results show that the value of r count (correlation) for each component of the question or statement is greater than the r table (Table 4).

The results of the reliability research in the Table 5 above show that the Alpha coefficient value of the variables studied shows various results from all research variables, the Islamic Personality and Customer Loyalty variable has a Cronbach Alpha value of more than 0.60, thus it can be concluded that the quality variable service, product quality and customer satisfaction used in this study are reliable.

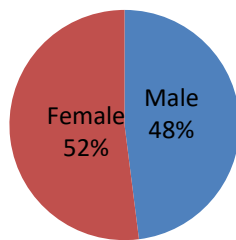


Figure 1. Respondents by Gender
Source: Processed primary data, 2022

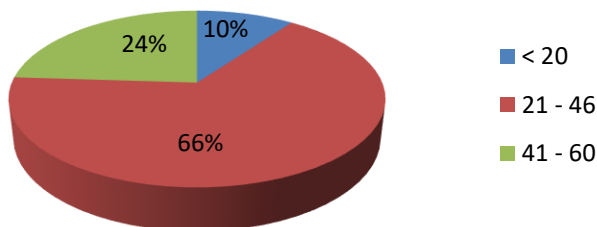


Figure 2. Respondents By Age
Source: Processed primary data, 2022

Table 4. Validity Test

Variable	NO	r hitung	r table	description
(X)	1	0,780	0,1966	valid
	2	0,678	0,1966	valid
	3	0,873	0,1966	valid
	4	0,884	0,1966	valid
	5	0,787	0,1966	valid
	6	0,858	0,1966	valid
	7	0,807	0,1966	valid
	8	0,797	0,1966	valid
	9	0,784	0,1966	valid
	10	0,863	0,1966	valid
	11	0,870	0,1966	valid
	12	0,867	0,1966	valid
	13	0,817	0,1966	valid
	14	0,862	0,1966	valid
	15	0,709	0,1966	valid
	16	0,713	0,1966	valid
	17	0,643	0,1966	valid
	18	0,640	0,1966	valid
	19	0,753	0,1966	valid
(Y)	1	0,954	0,1966	valid
	2	0,924	0,1966	valid
	3	0,953	0,1966	valid

Source: Author Analysis (2022)

Table 5. Reliability Test

Variable	Item of Question	Cronbach's Alpha	Description
X	19	0,965	Reliable
Y	3	0,938	Reliable

Source: Author Analysis (2022)

Table 6. Normality Test

One-Sample Kolmogorov-Smirnov Test		Unstandardized Residual
N		100
Normal Parameters ^{a,b}	Mean	.000000
	Std. Deviation	1.88984661
Most Extreme Differences	Absolute	.131
	Positive	.087
	Negative	-.131
Kolmogorov-Smirnov Z		1.310
Asymp. Sig. (2-tailed)		.065

Source: Author Analysis (2022)

Table 7. Partial Test

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	VIF
	B	Std. Error	Beta			
(Constant)	-.527	1.214		-.434	.665	
X	.146	.014	.718	10.201	.000	1.000

Source: Author Analysis (2022)

Kolmogorov Smirnov test (Table 6). This test is a statistical test by means of decision making if the probability value > significant level = 0.05 then it can be concluded that the residual value has a normal distribution. From the results of the SPSS above, we can get a probability value of 0.367 > 0.05, so it can be concluded that this data has a normal distribution.

Based on the table 7 above, the regression model does not experience multicollinearity disorders. This can be seen in the tolerance value of each independent variable which is greater than 0.1. The results of the VIF calculation also show that the VIF value of each independent variable is less than 10. So, hypothesis accepted.

DISCUSSION

Islamic personality is a way of life that produces behavior, attitudes and feelings of Muslims based on Islamic law and this must start from an understanding of Islam (TEKKE & ISMAIL, 2016). Muslims must do good deeds in their lives both in business and other activities because believing Muslims are more likely to be committed to their choices, whether it be work, muamalah activities, and others (Widarno, 2020).

In line with this, based on the results of the tests that have been carried out, it is found that Islamic Personality influences customer loyalty. Islamic personality has 4 indicators, namely Tauhid, Self-Striving, Nubuwwa, and Self Respect. These 4 indicators are taken from previous research by Tekke (2016).

In another study, it was stated that there was an influence and relationship between organizational culture, sales performance, and Islamic personality (Saeed & Siddiqui, 2019). A good Islamic personality owned by Islamic banking employees can have an impact on the high performance they produce (KADIR & LAUNTU, 2019).

CONCLUSION

Research on customer loyalty has been very much researched, but by linking the Islamic personality factor it is still very minimal. This research is very limited both in terms of time as well as the object and population of the study. It is hoped that further researchers can study more deeply and more broadly this Islamic personality.

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Sharia Economics,
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