

The mediation role of trust on the effect of commitment to religiosity and marketing communication on customer loyalty of islamic banks

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ABSTRACT

Building a commitment to religiosity and marketing communication is very important to create customer trust and loyalty. With a high commitment to religiosity and marketing communication, it can maintain loyalty because of customer trust in Islamic banks. The purpose of this study was to determine the effect of commitment to religiosity and marketing communication on the loyalty of Islamic bank customers with trust as a mediating variable. This research is a quantitative research. Data collection was carried out using a survey to research respondents, namely customers of Islamic banks in the city of Palembang. In this study, the Slovin formula was used for sampling with stratified random sampling, this is because the authors distributed questionnaires only in one period of time so that each element/member of the population did not have the same opportunity to be selected as samples. The sample in this study were 400 samples. The data analysis technique in this study uses SEM (Structural Equation Modeling) analysis which is operated through the AMOS program. Research shows that commitment to religiosity and marketing communication has an effect on trust. Commitment to religiosity, marketing communication and trust affect customer loyalty. Trust mediates the effect of religious commitment and marketing communication on customer loyalty.

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1. Introduction

UU no. 7 of 1992 concerning Banking which came into effect on March 25, 1992 marked a new chapter in the management of the banking system from a single banking system to a dual banking system that allows interest free banks with a profit-sharing system [1]. The management of interest-free banks with a profit-sharing system is called Islamic banks. Although academically the terms Islam and sharia are different, technically the mention of Islamic banks and Islamic banks has the same meaning [2], in Indonesia today they are better known as Islamic banks. The development of Islamic banking in Indonesia began with the establishment of Bank Muamalat Indonesia which operated on May 1, 1992 [1]. Islamic banking began to attract the public since the economic crisis that caused many conventional banks to collapse and impact on the liquidation of banks in Indonesia. During the 1997-1998 economic crisis period, Islamic banking was still able to show a relatively better performance compared to conventional banking [3]. Currently, Islamic banks have grown to 11 Sharia Commercial Banks, 23 Sharia Business Units and 163 Sharia BPRs with a total of 2,990 offices [4].

Indonesian Islamic banking has become The Biggest Retail Islamic Banking in the world. Indonesia is recorded to have 17.3 million sharia banking customers, 2,990 sharia bank offices, 1267 sharia services and has 43,000 employees. Indonesian Islamic banks have been known throughout the world as un-doubtful and applicable Islamic banks so that they become examples, references and learning places for Islamic banks in other countries [4].

The challenge for Islamic banks in Indonesia at this time is the low number of Islamic banking customers. The current number of Indonesian Islamic banking customers is 18.75% compared to the number of conventional banking customers [5]. The market share of Indonesian Islamic banking is still very low at 5%. When compared with neighboring countries Brunei Darussalam and Malaysia, Indonesia is very far behind. Brunei is a country that has the largest Islamic bank market share in the world reaching 57% of the domestic market share, while Malaysian Islamic banks account for 23.8% of the domestic market share [6].

To increase market share, it can be done by creating customer loyalty [7]. The existence of customer loyalty will reduce various costs that must be incurred by the company, increase cross-selling and encourage good word of mouth for the company [8]. This will increase the company's profit increase. In the long term, loyalty will create a competitive advantage and increase the company's market share [7].

Customer loyalty is influenced by the communication made by the company with its customers [9]. The type of communication that can be done by the company is integrated marketing communication, which is a communication application that aims to assist marketing activities within a company [10]. Several studies have shown that Marketing Communication has an effect on bank customer loyalty. However, research conducted by Darmawangsa and Ardani, shows the results that marketing communication does not influence on customer loyalty. This indicates that there are still differences of opinion whether marketing communication has an effect on customer loyalty.

Islamic banking in conducting Marketing Communications with the public is bound by Islamic ethics. This is because in conducting marketing communications for sharia products, they must adhere to Islamic business ethics and morals which include good morals, trustworthy and tolerant [11]. Marketing of sharia products prohibits transactions that are forbidden by Islam, do not seek and use property in a way that is not lawful, must not compete in a way that is not good, do not market products that are prohibited by sharia, do not vilify competitor products, do not flaunt aurat and do not cheat to improve transactions [12]. It can be concluded that the marketing communication of sharia products has different sharia-based characteristics Customer.

Customer loyalty can be realized by finding the value that customers want [13]. The higher the value obtained by a customer from a product, the higher the loyalty received by the customer so that emotional bonds and positive feelings will be created in building relationships. Without an emotional connection, the relationship is just a mechanical activity and the customer has no reason to be loyal [14].

Every religion requires its adherents to have a commitment to religiosity. Commitment to religiosity is one of the factors that influence consumers in marketing [15]. Commitment to religiosity is different for each religion, and the level of commitment to religiosity varies from individual to individual. Islam requires its adherents to express their religious beliefs in the form of rituals that show their level of commitment to the religion they believe in. So that commitment to religiosity is a form of obedience in religious learning [16]. Research shows that commitment to religiosity has a significant effect on loyalty and re-transaction decisions in banking services [17]. Hidayat and Akhmad research shows that religious commitment and customer trust have a partial effect on customer loyalty.

Several studies have shown that the measurement of religious commitment only adopts the measurement of religious commitment to other religions, not from the teachings of Islam itself which does not describe the commitment of Islamic religiosity [18] so it requires measurements that are sourced from Islamic teachings. One way to create loyalty and strengthen existing loyalty is to know how the process of forming consumer trust in the company [19]. Trust is a major determinant of commitment to a relationship [20]. True loyalty is only obtained and will only last if it is built on a foundation of trust [8].

Several studies have shown the influence of trust on loyalty [21]. Trust, commitment, communication and conflict handling all have a positive effect on loyalty [22]. However, several studies have shown that customer trust has a negative effect on customer loyalty [23]. Based on the description above, the author intends to conduct a study entitled The Mediation Role of Trust on the Effect of Commitment to Religious and Marketing Communications on Customer Loyalty of Islamic Banks.

2. Theoretical Framework

2.1 Commitment to Religiosity

It is believed that religiosity is one of the factors that influence customer interest in saving in Islamic banks [24]. There is a significant difference between a person's level of religiosity and the choice of a bank [25]. Indeed, someone who has a high level of religiosity will prefer Islamic banks to save money and conduct financial transactions [25]. However, several studies have shown that religiosity is not the main determining criterion for choosing a bank [26].

Every religion requires its adherents to have a commitment to religiosity. Commitment to religiosity is one of the factors that influence consumers in marketing [18]. Religious commitment is the degree to which a person follows his religious values, beliefs and practices and uses them in his daily life. The assumption is that someone who has a high level of religiosity will evaluate the life of the world through a religious scheme and integrate his religion in his daily life [27]. Religious commitment is operated and measured in several ways, including membership of religious organizations, level of participation in religious activities (eg frequency of church visits), attitudes and importance of religious experience, and belief in religious statements [28].

Commitment to religiosity is different for each religion, and the level of commitment to religiosity varies from individual to individual. Islam requires its adherents to express their religious beliefs in the form of rituals that show their level of commitment to the religion they believe in. So that commitment to religiosity is a form of obedience in learning religiosity [19].

Several studies have shown that the measurement of religious commitment only adopts the measurement of religious commitment to other religions, not from the teachings of Islam itself which does not describe Islamic religious commitment [21] so it requires measurement that comes from Islamic teachings.

2.2 Marketing Communication

Communications marketing can be interpreted as an effort that made the company to provide information, persuade and remind consumers either are directly or not directly on the product or brand that sold the company [29]. Efforts to perform communication marketing should be done in an integrated in the company, in which each of its elements must be mutually work together and not be separated in conveying the message that will be delivered. Every part of the company that duty to provide information, persuade, sell and remind consumers of the product must think as one unity, mutual synergy and integrated, not be mutually inseparable even stand alone. It is causing the sense of new, namely integrated marketing communication.

Integrated marketing communication can be defined as a communication process that requires the planning, creation, integration and implementation of various forms of marketing communications that are delivered from time to time to the brand's target customers and potential customers [30]. According to Shimp, various forms of marketing communication consist of elements of advertising, sales promotion, publicity, event and so on.

There are several indicators that can be used to structure advertising messages [7]. namely the content of the message (*content*), the format of the message, the structure of the message (*structure*), the source of the message (*source*), time of delivery (*time*), period of time (*space*), ethics (*etiquette*), a means of delivering a messages (*things*), the attachment relationship (*friendship*), agreement (*agreement*) and the symbols that are used in the delivery of the message.

2.3 Trust

The relationship between the company and its customers requires trust between both parties. Where this is a strong business foundation. Without trust, there are no business relationships and transactions. The benefits that can be achieved by the company with the trust between the two parties are the existence of customer loyalty to the company and strengthening the loyalty of existing customers. Knowing the process of forming trust will make the steps towards creating loyalty easier [22].

Trust is an assessment of one's relationship with others who will conduct transactions in accordance with prevailing expectations in an uncertain environment [31]. The state of willingness arises because of the belief that the other party will give what is expected [32]. In the end, trust is a willingness to depend on partners in a transactional relationship wherein the partner is placed confidence [33].

The formation of trust begins before a person receives services, where the level of trust is still very low. After the receipt of services is complete, it will cause the level of trust to change. Positive experiences when consuming services will increase trust, whereas negative experiences will actually reduce trust in service transactions [25].

The stages in the formation of trust start from an expectation in the trustor (customer) towards the trustee (service provider) which is still general in nature because they do not know the trustee in depth. If there is an interaction between the trustor and the trustee, it will change expectations into beliefs by the trustor [34]. Confidence is formed from the trustee's reliability and integrity in providing services and the trustee's good intentions in maintaining integrity and reliability [38]. Next is the act of the trustor delegating a job to the trustee which shows the trustor's willingness to accept the consequences of the trustee's actions. The final stage is the trustor assesses the work of the trustee and decides whether or not to be loyal to the trustee [35]. This stage is referred to as the level of trust [25].

To turn belief into action involves a process of understanding. Understanding is an assessment made by the trustor on aspects that can be assessed through intensive interaction between the two parties. Aspects assessed by the trustor are intention, experience, and depth of knowledge. If the trustor's assessment is in accordance with or higher than the trustor's expectations, the trustor will enter a higher level of trust, namely action.

2.4 Loyalty

Customer loyalty is one of the important factors in the company's business processes. Maintaining consumer loyalty will make it easier for companies to approach the products or services offered. Loyal customers are the main priority of the company's marketing targets. According to Griffin loyal customers are the most valuable assets for any company. This is because loyal customers are not price sensitive, will still choose a company that they know if their performance is satisfactory, will buy more and more often. Loyal customers will also pay attention to the running of the company in the form of suggestions or decision making involving stakeholders and the cost of maintaining loyal customers is lower than attracting new customers [36].

Loyalty is a deep commitment to re-purchase or re-subscribe a preferred product or service consistently in the future, in a way that causes repetition of the same brand or purchase of the same brand, even though situational influences and marketing efforts have the potential to cause behavior. Loyalty can be defined as a behavior that is expressed through routine purchases for some time based on the decision-making unit [37].

Marketing experts and practitioners try to investigate the causes that most play a role in creating consumer loyalty. There are two things that are most effective, namely, first, in general, customer loyalty is to please consumers and second, to convey the superior value of excellent service quality and product quality [38].

Loyalty can be defined as a behavior that is expressed through routine purchases for some time based on the decision-making unit [24]. Loyalty is a deep commitment to re-purchase or re-subscribe a preferred product or service consistently in the future, in a way that causes repetition of the same brand or purchase of the same brand, even though situational influences and marketing efforts have the potential to cause behavior. Move [39].

There are several characteristics of loyal customers [24] namely making regular repeat purchases, buying between product and service lines, referring others and showing immunity to the pull of competitors. While states that loyal customers will usually invite new customers (through word of mouth), buy more products from the company in the future and are more difficult to influence to buy goods from competitors [40]. There are two dimensions that affect customer loyalty, namely the willingness to make repeat purchases and relative attitudes towards the brand [41]. So that customer loyalty can be grouped based on these two dimensions, namely loyal, latent loyal, false loyal and disloyal [39].

2.5 Loyalty

1) *The Effect of Religious Commitment on Belief*

Religiosity which is the practice of adhered to religious teachings also has an impact on trust that Islamic banks are run with sharia principles or Islamic law. Trust is the determining factor of loyalty, this is because the establishment of trust will have an impact on customers to remain committed to doing business with providers of goods and services for a long time [42]. There is a positive influence between religiosity on customer trust. Based on the exposure and the results of previous research, the following hypothetical conclusions can be drawn:

H1 : Commitment to religiosity has an effect on trust.

2) *Effect of Marketing Communication on Trust*

Communication is a basic human activity, because with communication, humans can relate to one another in a society. Communication is the initial process of building trust, but subsequently the accumulation of trust will lead to better communication [23]. The more frequent interactions between companies and customers occur, the more information will be collected which will reduce uncertainty and ambiguity. Communication is also a formal or informal means used to share useful and timely information between one party and. In establishing transactional relationships, misunderstandings or ambiguities often occur which can trigger conflicts so that it can reduce the level of trust [43]. With good communication, these misunderstandings will be minimized so that trust will be maintained. This will trigger the emergence of customer trust in the company. The results of Anderson and Narus, research prove that the communication established by a company will increase trust in the company [44]. The results of the same study were also proven by Morgan & Hunt [20] and Doney & Cannon [45]. Based on the exposure and the results of previous research, the following hypothetical conclusions can be drawn:

H2 : Marketing communication has an effect on trust.

3) *The Effect of Religious Commitment on Customer Loyalty*

Customer engagement with banking in the principles of religiosity is expected to be able to establish loyalty to Islamic banks. Customers view this religiosity service as being able to override other motives in choosing Islamic banks as partners. Based on research conducted by Wahyoedi and Winoto, there is a positive influence between religiosity on customer loyalty [42]. Based on research conducted by Nurhayati and Sukesti states that there is a significant positive influence between the variables of religiosity and customer loyalty [46]. Based on the exposure and the results of previous research, the following hypothetical conclusions can be drawn:

H3 : Commitment to religiosity has an effect on customer loyalty.

4) *Effect of Marketing Communication on Customer Loyalty*

Marketing communication is one form of communication in business activities. The ability to communicate is a basic thing that must be owned by business people. Marketing communication is a means used by companies in an effort to inform, persuade and remind consumers directly or indirectly about the products and brands they sell [29]. Marketing communication aims to create an emotional connection to the product and its attributes attached to the wider community. The main purpose of business communication in marketing is to influence by providing information, educating, creating awareness of interest in needs and encouraging the desire to buy products or services [52]. The conclusion is that communication is a behavior or activity to convey messages or information about things or feelings. Submission of honest and good information from the seller or service provider forms a sense of trust and loyalty towards a service or goods being offered. Based on research conducted by Rahmatullah states that there is a significant positive effect between

marketing communication variables and customer loyalty [47]. Based on the exposure and the results of previous research, the following hypothetical conclusions can be drawn:

H4 : Marketing communication has an effect on customer loyalty.

5) *The Effect of Trust on Customer Loyalty*

Customer loyalty is also influenced by the level of customer trust, so that from the level of trust that has been obtained from excellent service, a high level of loyalty will be obtained. Based on research conducted by Omoregie, it is stated that trust has a significant effect on customer loyalty [48]. Based on research conducted by Leninkumar states that there is a significant positive effect between customer trust and loyalty [49]. Based on research conducted by Boonlertvanich, it is stated that there is a significant influence between trust and customer loyalty [50]. Based on the exposure and the results of previous research, the following hypothetical conclusions can be drawn:

H5 : Trust has a positive effect on customer loyalty.

6) *The Effect of Religious Commitment on Customer Loyalty mediated by trust*

The religiosity aspect of a product or service in Islamic banking can increase the trust of customers. Trust is formed from past experiences and previous interactions. where the higher the trust, the higher the customer loyalty to the company. Based on research conducted by Wahyoedi and Winoto the results of his research state that religiosity has a positive effect on trust, and trust has a positive effect on loyalty [42]. Based on the exposure and the results of previous research, the following hypothetical conclusions can be drawn:

H6 : Trust mediates the effect of religiosity commitment on customer loyalty.

7) *The Effect of Marketing Communication on Trust-mediated Customer Loyalty*

Brand trust is the ability of a brand to be trusted which is based on consumer confidence that the product is able to fulfill the promised value and good intentions of the brand based on consumer confidence that the brand is able to prioritize the interests of consumers [51]. With communication, it must be adjusted to high trust. After getting clear information about the product, consumers will believe in a product and after that consumers will become loyal to the product. Based on the exposure and the results of previous research, the following hypothetical conclusions can be drawn:

H7 : Trust mediates the effect of marketing communication on customer loyalty.

Based on several hypotheses that have been described in this research study, a theoretical framework can be drawn based on a review of the literature related to the research. The theoretical framework is described follows:

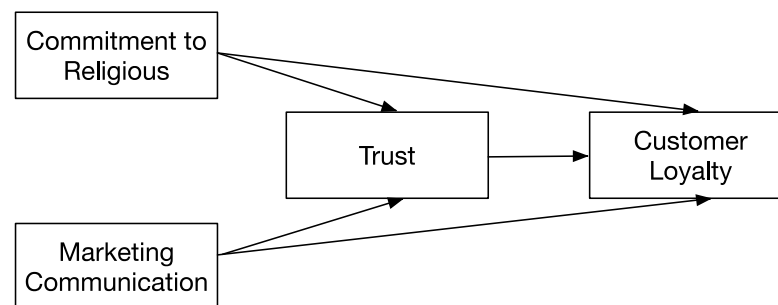


Fig. 1. Research Empirical Framework

3. Method

The research conducted is descriptive research (descriptive research) which provides an overview of the phenomena that occur and get answers to the problems studied. The scope of this research is limited to commitment to religiosity, marketing communication, trust and loyalty of Islamic bank customers in Palembang City.

This study aims to provide empirical evidence of the effect of religious commitment and marketing communication on the loyalty of Islamic bank customers with trust as a mediating variable. The independent variables in this study are commitment to religiosity and marketing

communication. The mediating variable in this study is trust. The dependent variable in this study is customer loyalty.

The types of data collected in this study are primary data and secondary data. Primary data is obtained from bank customers through a survey using a questionnaire or a list of questions. Secondary data obtained through literature review comes from publications by related institutions, namely Bank Indonesia, Financial Services Authority, Islamic Banks, Central Bureau of Statistics, research reports, publications, and other literature relevant to the research.

This study used a survey method to collect data. Data collection is done by asking for the participation of Islamic bank customers. The questionnaire was designed based on a literature review related to the research variables, namely: commitment to religiosity, marketing communication, trust and customer loyalty.

The population in this study were all sharia savings customers from Sharia in the city of Palembang. The sample size in this study uses the Slovin formula, so that the research sample is 400 respondents. Sampling using stratified random sampling. This is because the author distributes the questionnaire only in one period of time so that each element/member of the population does not have the same opportunity to be selected as a sample. The process of data analysis is carried out by structural equation modeling with the help of the AMOS program.

1) Religious Commitment

Customer religiosity commitment is the level of a person's willingness to carry out religious ritual obligations and behavior in everyday life. Customer trust is the level of customer confidence that the bank will provide quality services in accordance with customer expectations. Commitment to religiosity is measured by three dimensions, namely: visiting places of worship, participation in religious activities and level of personal belief in religion

2) Marketing Communication

Marketing communication is communication carried out by Islamic banks to customers through advertising activities, sales promotions, bank officers as company representatives in conducting two-way communication and publicity in accordance with Islamic sharia provisions. Marketing communication is measured by four dimensions, namely: advertising, promotion, bank officers and publicity.

3) Trust

Customer trust is the level of customer confidence that the bank will provide quality services in accordance with customer expectations. Trust is measured by three dimensions, namely: expectations, beliefs and attitudes.

4) Customer Loyalty

Loyalty is the customer's commitment to return to using the product, using other products from Islamic banks, resilience compared to other products and recommending to others. Customer loyalty is measured by four dimensions, namely: reuse, use other products from Islamic banks, resilience and recommend to others.

Table 1. Operationalization of Variables

Variable	Dimension	Indicator	No Questionnaire
Commitment to Religiosity	Visiting places of worship	The intensity of regular prayers at the mosque / prayer room	1
		The intensity of participating in religious events at the mosque	2
	Participation in religious activities	The feeling of being a member of a religious activity	1
		Feelings of pleasure when involved with fellow members of religious organizations	2

Variable	Dimension	Indicator	No Questionnaire
	Level of personal belief in religion	Compliance with the Qur'an that bank interest includes usury	1
		Compliance with the MUI fatwa that bank interest includes Riba	2
Marketing Communication	Advertisement	The theme conveyed by the Islamic bank advertisement	1
		Promises delivered by Islamic banks in advertisements	2
		The structure of the message conveyed by Islamic bank advertisements	3
		The format of the advertisement submitted by the Islamic bank advertisement	4
		Advertising stars/advertising models used in Islamic bank advertisements	5
		Islamic bank ad submission time	6
		Ethics/procedures for submitting Islamic bank advertisements	7
		Islamic bank advertisement delivery media	8
		The relationship between Islamic banks and their customers in the advertisements displayed	9
		Symbols and symbols used in Islamic bank advertisements	10
	Promotion	How often do Islamic banks hold lottery prizes	1
		How often do Islamic banks distribute souvenirs	2
		How often do Islamic banks carry out promotional activities	3
	bank clerk	Attitude / manners of bank officers	1
		Explanation of bank clerk	2
		Appearance of bank officers according to sharia	3
	Publicity	The participation of Islamic banks as sponsors of social activities	1
		There is the participation of Islamic banks in participating in banking exhibitions	2
		The intensity of the news that Islamic banks establish good relations with customers	3
Trust	Hope	Trust that Islamic banks are able to provide	1

Variable	Dimension	Indicator	No Questionnaire
	Confidence	quality services	
		Trust that Islamic banks will fulfill what customers expect	2
		Trust that experienced Islamic banks understand customer desires	1
		Trust that Islamic banks have good operational capabilities	2
		Trust that Islamic banks will not hide important information for customers	3
	Attitude	The belief that Islamic banks have good intentions to provide satisfaction to customers	1
		Islamic bank trust will pay attention to customer complaints	2
		Trust that Islamic banks will always maintain their reputation	3
		The existence of Islamic bank trust is recognized by other parties	4
Loyalty	Resistance	Will continue to be a customer of Islamic banks even though there are offers from other banks	1
		Will choose Islamic banks as a top priority to meet the needs of banking and financial services	2
	Reuse	Will continue to make transactions at Islamic banks	1
		Will continue to use the services of Islamic banks	2
	Using other products from Islamic banks	Interested in using other savings products from this Islamic bank	1
		Have an interest in using other products from this Islamic bank (financing, current accounts, gold pawning, etc.)	2
	Recommend to others	Will provide recommendations to families to save at Islamic banks	1
		Would recommend to friends and oran glain for savings in Islamic banks	2

4. Results and Discussion

4.1 Validity and Reliability Test

Prior to the SEM and ANOVA tests, a reliability test was conducted to see whether the survey instrument was appropriate. There are two tests given: validity test and reliability test. The result of CFA analysis on endogenous variables with four observed variables as constituents. There is no indicator with a value below 0.5. Then, all indicators are used in building the model. The results of the extraction of loading factor indicators with variables can be continued to build a complete model. The test results can be seen in Table 2.

Table 2. Validity Test

Variable	Dimension	Indicator	Loading Factor	CR
Commitment to Religiosity	Regular worship	Worship Routine1	0.756	0.678
		Worship routine2	0.716	0.791
	Religious activities	Religious Activities1	0.792	0.785
		Religious Activities2	0.826	0.678
	Personal trust	Personal Trust1	0.820	0.791
		Personal Trust2	0.787	
Marketing Communication	Advertisement	Advertisement 1	0.667	0.833
		Advertisement 2	0.704	
		Advertisement 3	0.757	
		Ad 4	0.751	
		Ad 5	0.757	
		Ad 6	0.707	
		7 ad	0.691	
		Advertisement 8	0.695	
		Advertisement 9	0.653	
		Ad1 0	0.697	
	Promotion	Promotion1	0.830	0, 820
		Promotion2	0.831	
		Promotion3	0.749	
	bank clerk	Officer1	0.800	0.780
		Officer2	0.902	
		Officer 3	0.567	
	Publicity	Publicity1	0.835	0, 951

Variable	Dimension	Indicator	Loading Factor	CR
Trust		Publicity2	0.862	
		Publicity 3	0.780	
	Hope	Hope1	0.810	0.625
		Hope2	0.777	
	Confidence	sure1	0.818	0.834
		Sure2	0.792	
		sure3	0.762	
	Attitude	Attitude1	0.826	0.837
		attitude2	0.802	
		Attitude3	0.801	
		Attitude4	0.752	
Loyalty	Durability	Endurance1	0.824	0.683
		Endurance2	0.837	
	buy again	Buyback1	0.761	0.762
		Buyback2	0.808	
	buy it	buy1	0.816	0.762
		Buy it2	0.752	
	Reference	Reference1	0.849	0.672
		Reference 2	0.841	

Validity test is intended to measure the accuracy and precision of survey instruments in collecting data related to respondent's perceptions. Confirmatory analysis can also be used to measure the convergent validity of the loading factor known as the loading factor of each construct. The results of the test loading factor this shows the value of more substantial than 0.500. Limit test loading factor of this is 0.500 [52], which implies that all the indicators of each construct decent used in this study. By thus, can be said that the indicators included constructs Commitment Religiosity, Communication Marketing, Trust and Loyalty declared invalid.

The construction reliability test is used to see the consistency and stability of each indicator in relation to the construct. Can be seen from the table the values obtained from the reliability test construct larger 0.60 [52]. Therefore, it is clear that all constructs in this study are reliable. It also implies that the survey instrument used in this study is suitable for data analysis.

4.2 Goodness of fit test in SEM

Before applying this research model, a conformity test of the resulting model was first carried out, which can be seen in Table 3. There are eight criteria used to test this research model, including 2, goodness of fit index (GFI), adjusted goodness of fit index (AGFI), Tucker - Lewis index (TLI), comparative fit index (CFI), normed fit index (NFI), incremental fit index (IFI) and root mean square error of approximation (RMSEA). Based on the results of all the criteria used

in the goodness of fit test, it can be said that it is feasible to conclude that the SEM model used in this study is suitable for use in further analysis.

Table 3. Goodness of fit test Result

Goodness of fit index	Cut- off	Results	Conclusion
X ²		490.522	
Probability	≥ 0.05	0.360	Fit
GFI	≥ 0.90	0, 917	Fit
AGFI	≥ 0.90	0.8 75	Marginal Fit
TLI	≥ 0.90	0.9 5 7	Fit
CFI	≥ 0.90	0.9 69	Fit
NFI	≥ 0.90	0.9 51	Fit
IFI	≥ 0.90	0.9 69	Fit
RMSEA	0.05 – 0.08	0.010	Marginal Fit

4.3 Hypothesis test

The results of hypothesis testing given in this research are presented in Table 4. From the results of hypothesis testing, it can be seen that the commitment of religiosity has an effect on trust. Marketing Communication has an effect on Trust. Commitment to religiosity affects loyalty. Marketing Communication has no effect on Loyalty. Trust affects Loyalty. Trust mediates the effect of Commitment of Religiosity on Loyalty. Trust mediates the influence of Marketing Communication on Loyalty.

Table 4. Hypothesis Testing

Hypothesis	Exogenous Variable	Endogenous Variable	Estimate	CR	P	Conclusion
H1	Commitment to Religiosity	Trust	0.255	3.080	0.002	Significant
H2	Marketing Communication	Trust	0,775	7, 505	0,000	Significant
H3	Commitment to Religiosity	Loyalty	0.313	3,794	0.000	Significant
H4	Marketing Communication	Loyalty	0.017	0.776	0.438	Insignificant
H5	Trust	Loyalty	0.958	8,782	0.000	Significant
Hypothesis	Exogenous Variable	Endogenous Variable	Intervening Variable	Sobel Test	P	Conclusion
H6	Commitment to Religiosity	Loyalty	Trust	2.900	0.004	Significant
H7	Marketing Communication	Loyalty	Trust	5.716	0.000	Significant

4.4 Discussion

Commitment to religiosity has an effect on trust. Religiosity which is the practice of adhered to religious teachings also has an impact on trust that Islamic banks are run with sharia principles or Islamic law. Trust is the determining factor of loyalty, this is because the establishment of trust will have an impact on customers to remain committed to doing business with providers of goods and services for a long time. Based on research conducted by Wahyoedi and Winoto, it is stated that there is a positive influence between religiosity on customer trust [42].

Marketing Communication has an effect on Trust. Communication is a basic human activity, because with communication, humans can relate to one another in a society. Communication is the initial process of building trust, but subsequently the accumulation of trust will lead to better communication [23]. The more frequent interactions between companies and customers occur, the more information will be collected which will reduce uncertainty and ambiguity. Communication is also a formal or informal means used to share useful and timely information between one party and another [53]. In establishing transactional relationships, misunderstandings or ambiguities often occur which can trigger conflicts so that it can reduce the level of trust [43]. With good communication, these misunderstandings will be minimized so that trust will be maintained. This will trigger the emergence of customer trust in the company. The results of J. C. Anderson & Narus (1990) research prove that the communication established by a company will increase trust in the company. The results of the same study were also proven by Morgan and Hunt (1994) and Doney & Cannon (1997).

Commitment to religiosity affects loyalty. Customer engagement with banking in the principles of religiosity is expected to be able to establish loyalty to Islamic banks. Customers view this religiosity service as being able to override other motives in choosing Islamic banks as partners. Based on research conducted by Wahyoedi & Winoto (2017), there is a positive influence between religiosity on customer loyalty. Based on research conducted by Nurhayati & Sukesti (2016) states that there is a significant positive influence between the variables of religiosity and customer loyalty.

Marketing Communication has no effect on Loyalty. This can be caused by the lack of marketing communication activities and customer disinterest in marketing communications held in banking as well as the difficulty of competing with other banks in terms of marketing communications that are more profitable for customers, the lack of advertisements promoted for savings deposits so that many customers do not know, personal selling or marketing staff who are few so that they cannot prospect all new and old customers quickly and then the lack of training provided to new marketing staff regarding the deposit product, what are the advantages and disadvantages of the benefits and drawbacks so that delivery with customers is not in detail, causing many customers to become frustrated. switching to other banks, sales promotions are often not held so that many customers move to other, more profitable banks.

Trust affects Loyalty. Customer loyalty is also influenced by the level of customer trust, so that from the level of trust that has been obtained from excellent service, a high level of loyalty will be obtained. Based on research conducted by Omoregie et al. (2019), it is stated that trust has a significant effect on customer loyalty. Based on research conducted by Leninkumar (2017) states that there is a significant positive effect between customer trust and loyalty. Based on research conducted by Boonlertvanich (2019), it is stated that there is a significant influence between trust and customer loyalty.

Trust mediates the effect of Commitment of Religiosity on Loyalty. The religiosity aspect of a product or service in Islamic banking can increase the trust of customers. Trust is formed from past experiences and previous interactions. where the higher the trust, the higher the customer loyalty to the company. Based on research conducted by Wahyoedi & Winoto (2017) the results of his research state that religiosity has a positive effect on trust, and trust has a positive effect on loyalty.

Trust mediates the influence of Marketing Communication on Loyalty. Brand trust is the ability of a brand to be trusted which is based on consumer confidence that the product is able to fulfill the promised value and good intentions of the brand based on consumer confidence that the brand is able to prioritize the interests of consumers [57]. With communication, it must be adjusted to high trust. After getting clear information about the product, consumers will believe in a product and after that consumers will become loyal to the product.

5. Conclusion

Trust in Islamic banks can be increased by commitment to religiosity and marketing communications. High commitment to religiosity and marketing communication, resulting in high customer trust in Islamic banks. Loyalty in Islamic banks can be increased by commitment to religiosity and trust. High commitment to religiosity and trust, resulting in high customer loyalty in Islamic banks. For future researchers, they should be able to develop by testing other variables other than those tested in this study in order to produce more relevant information about the causes of trust and loyalty of Islamic bank customers. This research is expected to contribute to the development of knowledge in marketing management research and practical interests for Islamic banking. This research can cover the knowledge gaps contained in the marketing literature, so that it is expected to enrich the theoretical building structure that has been built and developed by previous experts and researchers. This research can be useful information for Islamic banks to better recognize and understand the loyalty of Islamic bank customers.

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