

The Influence Of Service Quality And Religiosity On Customer Loyalty At Bank Syariah Indonesia

Ahmad Rafif Hubeis¹, Novita Ikasari²

^{1,2}, Faculty of Administrative Science Universitas Indonesia

e-mail: ahmad.rafif41@ui.ac.id; novita.ikasari29@ui.ac.id

Keywords:

Service Quality, Religiosity, Customer Loyalty, Islamic Banking, Bank Syariah Indonesia.

Abstract

This study aims to analyze the influence of Service Quality and Religiosity on Customer Loyalty among customers of Bank Syariah Indonesia. The study employs a quantitative approach using an explanatory research method. The purposive sampling technique amounted to a total of 413 respondents who are Bank Syariah Indonesia's customers. Data were collected through questionnaires using a five-point Likert scale. Data analysis was conducted using SPSS 27 to test three working hypothesis. The results showed that Service Quality and Religiosity have a positive and significant effect on Customer Loyalty when tested individually. Consistently, the same result obtained when both independent variable were tested simultaneously. Service Quality and Religiosity significantly influenced Customer Loyalty. The findings indicate that customer loyalty of Bank Syariah Indonesia is influenced not only by service provision, but also by consumers' perceived Islamic value. This is marked by the superior statistic result of religiosity toward customer loyalty when compared to that of service quality. Therefore, Bank Syariah Indonesia should strategize their marketing program to assimilate values and service quality, as well as design an effective communication strategy to increase customer retention.

INTRODUCTION

Islamic banking has emerged as one of the most rapidly growing sectors within the global financial industry, reflecting the increasing demand for financial systems that integrate economic objectives with ethical and religious principles. Unlike conventional banking systems that primarily rely on interest-based transactions, Islamic banking operates based on Sharia principles derived from the Qur'an and Sunnah, which prohibit *riba* (interest), *gharar* (excessive uncertainty), and *maysir* (speculation), while promoting profit-and-loss sharing, risk-sharing mechanisms, and asset-backed transactions (Iqbal & Mirakhor, 2011). In addition to emphasizing financial intermediation, Islamic banking incorporates broader ethical dimensions such as justice, transparency, accountability, and social welfare, thereby positioning itself not only as a financial institution but also as a value-driven economic system (Beck et al., 2013). These characteristics have contributed to the increasing acceptance of Islamic finance across both Muslim-majority and non-Muslim-majority countries, including the United Kingdom and several European economies, indicating the growing relevance of Islamic finance within the global financial architecture (Wilson, 2015).

The expansion of the Islamic finance industry has been particularly significant over the last decade. According to the Islamic Financial Services Board (IFSB, 2025), total global Islamic financial assets reached approximately USD 3.88 trillion in 2024, with Islamic banking accounting for the largest share of the industry. This growth demonstrates that Islamic banking has evolved beyond a niche religious market and has increasingly become integrated into the broader international financial system. Nevertheless, despite this substantial expansion, the development

trajectory of Islamic banking varies considerably across countries, particularly in terms of customer penetration, market share, and customer loyalty.

Indonesia represents one of the most strategically important markets for Islamic banking due to its status as the country with the largest Muslim population in the world. The establishment of Bank Syariah Indonesia (BSI) in 2021 through the merger of several state-owned Islamic banks marked a significant milestone in the development of the Indonesian Islamic banking industry. Since its establishment, Islamic banking performance in Indonesia has demonstrated positive growth. Data from the Indonesian Financial Services Authority (OJK) indicate that total Islamic banking assets reached approximately IDR 954.51 trillion in 2025, representing around 7.44% of the national banking market. However, despite the upward trend in asset growth and institutional expansion, the penetration rate of Islamic banking remains relatively low compared to Indonesia's Muslim population, which constitutes approximately 87% of the country's total population. Industry observations further suggest that the number of Islamic banking customers still represents only a relatively small proportion of the potential Muslim market. This condition indicates the existence of a substantial gap between the theoretical market potential of Islamic banking and the actual level of customer adoption and loyalty.

The issue of customer loyalty has therefore become increasingly important in the context of Islamic banking sustainability and competitiveness. Customer loyalty is widely recognized as one of the most critical determinants of long-term organizational performance because loyal customers are more likely to engage in repeat transactions, maintain long-term relationships, resist competitors' offerings, and provide positive word-of-mouth recommendations (Oliver, 1999). In Islamic banking, however, customer loyalty is often shaped by a more complex interaction of functional, emotional, and spiritual dimensions compared to conventional banking systems. Prior studies have consistently identified service quality and religiosity as important determinants influencing customer loyalty within Islamic financial services (Wahyoedi et al., 2020; Abror et al., 2023; Wardani et al., 2023). Nevertheless, existing literature also suggests that religiosity alone is insufficient to guarantee customer loyalty, as Muslim consumers simultaneously evaluate practical and rational considerations such as service efficiency, convenience, transparency, and overall value received from the institution (Mokhlis, 2009; Usman, 2016). This indicates that loyalty formation within Islamic banking cannot be understood solely through religious commitment, but rather through the interaction between religious alignment and broader service-related evaluations.

Interestingly, while Islamic banking continues to struggle with customer penetration and loyalty challenges, several other Sharia-based industries have demonstrated comparatively stronger success in integrating Islamic values into consumer-oriented business strategies. The halal cosmetics industry, particularly, through brands such as Wardah, provides a prominent example of how Islamic values can be transformed into a broader market-oriented value proposition. Previous studies reveal that Wardah successfully positioned halal not merely as a religious certification, but also as a representation of product quality, safety, modern Muslim identity, and lifestyle alignment, thereby strengthening customer loyalty (Wilson & Liu, 2010; Syarifah & Ali, 2020). Similar patterns can also be observed in the halal food industry, where halal certification, perceived quality, and consumer trust significantly influence satisfaction and repurchase intentions (Bonne & Verbeke, 2008; Ali et al., 2017). In addition, studies within halal tourism demonstrate that Muslim-friendly facilities, Sharia-compliant services, and service quality significantly affect tourist satisfaction and revisit intention (Battour & Ismail, 2016; Eid & El-Gohary, 2015). These

findings collectively suggest that successful halal industries tend to integrate religiosity with service quality in a comprehensive and strategically cohesive manner.

Despite the growing body of literature on Islamic consumer behavior, several important gaps remain insufficiently addressed. First, prior studies examining customer loyalty in Islamic banking predominantly analyze service quality and religiosity separately rather than simultaneously within an integrated framework. Second, existing research has largely focused on Islamic banking as an isolated sector, with limited attempts to compare or draw strategic insights from other successful halal industries such as halal cosmetics, halal food, and halal tourism. Third, while previous studies acknowledge the role of religiosity in shaping customer behavior, there remains limited understanding regarding how religiosity interacts with functional and relational dimensions to produce sustainable customer loyalty in Islamic banking contexts. Consequently, a more integrative and cross-sectoral perspective is required to better understand the mechanisms underlying customer loyalty formation in Islamic banking.

Accordingly, this study aims to examine the influence of service quality and religiosity on customer loyalty within the Indonesian Islamic banking industry using Bank Syariah Indonesia as a case in point. In addition, this study seeks to enrich the Islamic banking literature by incorporating insights from successful Sharia-based industries, including halal cosmetics, halal food, and halal tourism. By integrating these perspectives, this study is expected to contribute theoretically to the development of customer loyalty models in Islamic contexts and practically to provide strategic implications for strengthening customer loyalty and market penetration in the Islamic banking industry.

Customer Loyalty in Sharia-Based Industries

Customer loyalty represents a deeply held commitment to repurchase or consistently use a preferred product or service in the future despite situational influences and competitive pressures (Oliver, 1999). In marketing literature, loyalty is often conceptualized as a multidimensional construct consisting of both behavioral and attitudinal dimensions, including repeat purchase intention, positive emotional attachment, resistance to alternative offerings, and willingness to recommend products or services to others (Chaudhuri & Holbrook, 2001; Kotler & Keller, 2016). Within the context of Sharia-based industries, customer loyalty possesses a more complex characteristic because purchasing behavior is not solely determined by economic rationality or functional utility, but also by the compatibility of products and services with religious and ethical values.

Previous studies indicate that Muslim consumers tend to evaluate products and services based on a combination of utilitarian, emotional, and spiritual considerations (Ahmad et al., 2015; Abror et al., 2023). Consequently, loyalty formation in Islamic banking and halal industries is often influenced by multiple interconnected factors such as service quality and religiosity. While functional aspects such as service efficiency and product quality remain important, Muslim consumers also prioritize Sharia compliance, ethical integrity, and alignment with Islamic principles. This multidimensional nature of loyalty explains why customer retention in Islamic banking cannot rely exclusively on religious appeals, but must also incorporate strong service performance and value creation strategies.

Service Quality

Service quality is commonly defined as consumers' evaluation of the excellence or superiority of a service relative to their expectations (Parasuraman et al., 1988). In Islamic banking, service quality includes both conventional service dimensions such as responsiveness, assurance,

reliability, empathy, and tangibility, as well as additional Sharia-related dimensions such as honesty, fairness, transparency, and ethical conduct. Consequently, service quality within Islamic banking possesses both technical and moral characteristics.

Empirical evidence consistently supports the relationship between service quality and customer loyalty. Akhtar et al. (2011) demonstrated that service quality dimensions significantly affect customer satisfaction and loyalty within Islamic banking institutions. Hunjra et al. (2011) further argued that service quality constitutes one of the primary competitive strategies for maintaining customer retention within increasingly competitive banking environments. High-quality services encourage positive customer experiences, strengthen emotional attachment, and reduce customers' willingness to switch to competing institutions.

The relevance of service quality is also observable across halal industries. In halal tourism, Muslim-friendly services and facilities significantly influence satisfaction and revisit intentions (Battour & Ismail, 2016). Although halal cosmetics and halal food industries rely more heavily on product quality, service quality remains important in shaping customer experiences through distribution, customer interaction, and communication effectiveness. However, because Islamic banking fundamentally operates as a service-based industry, service quality becomes even more central in determining customer loyalty.

Religiosity

Religiosity reflects the degree to which individuals internalize and practice religious values in their daily lives (Mokhlis, 2009). In consumer behavior contexts, religiosity significantly influences decision-making processes, particularly regarding products and services associated with religious principles. Muslim consumers with higher religiosity levels are generally more sensitive toward halal issues, ethical considerations, and Sharia compliance when selecting products or services.

In Islamic banking, religiosity is frequently identified as one of the main motivations underlying customer preferences for Sharia-compliant financial institutions (Usman, 2016). Customers possessing strong religious commitment are more likely to choose Islamic banking services even when faced with limitations in convenience, accessibility, or pricing (Amin et al., 2013). Religiosity also influences how customers evaluate other marketing-related factors such as service quality. Consumers with stronger religiosity tend to interpret service experiences not only from economic perspectives but also through moral and spiritual considerations.

The influence of religiosity extends beyond Islamic banking into other halal industries. In halal cosmetics, highly religious consumers demonstrate stronger attachment toward brands perceived as consistently maintaining Islamic values (Ahmad et al., 2015). Similarly, halal tourism and halal food studies indicate that religiosity strengthens loyalty by increasing consumers' preference for Sharia-compliant experiences and products (Battour & Ismail, 2016). These findings suggest that religiosity functions both as a direct determinant of loyalty and as a reinforcing mechanism strengthening the influence of other variables.

Hypothesis Development

Based on the literature review and theoretical arguments presented above, this study proposes two hypotheses regarding the determinants of customer loyalty in Islamic banking. Service quality widely recognized as a key driver of customer loyalty. Customers who receive responsive, reliable, and satisfactory services are more likely to develop positive attitudes and maintain long-term relationships with service providers. Empirical evidence within Islamic banking indicates that

service quality significantly contributes to customer satisfaction and loyalty formation (Akhtar et al., 2011; Hunjra et al., 2011). Therefore, the following hypothesis is formulated:

H1: Service quality positively influences customer loyalty among costumers of Bank Syariah Indonesia.

Religiosity is expected to influence customer loyalty because highly religious consumers generally prioritize products and services aligned with Islamic principles. In Islamic banking, religiosity shapes consumer preferences toward Sharia-compliant financial institutions and strengthens customers' emotional and spiritual attachment to Islamic banking services. Prior studies have consistently found that religiosity positively affects loyalty within Islamic banking and other halal industries (Usman, 2016; Ahmad et al., 2015). Hence, this study proposes the following hypothesis:

H2: Religiosity positively influences customer loyalty among costumers of Bank Syariah Indonesia.

Studies focusing on the influence of service quality and religiosity on customer loyalty in Islamic banking typically extends beyond these two independent variables by incorporating customer satisfaction, behavioral factors, and various other marketing-related constructs (Abror et al., 2020; Haron, et al., 2020; Hasan, et al., 2023). Notwithstanding the indecisive results, this study intends to shed light on the role of service quality and religiosity on customer loyalty. Thus, the third hypothesis is developed using the two independent variables tested simultaneously:

H3: Service quality and Religiosity positively influence customer loyalty among costumers of Bank Syariah Indonesia.

METHODS

This study employed a quantitative research approach using a survey method to examine the influence of Service Quality and Religiosity on Customer Loyalty among customers of Bank Syariah Indonesia. A quantitative approach was chosen because the study aimed to empirically test the relationships among variables through numerical data and statistical analysis. The research design used was explanatory research, which seeks to explain the causal relationships between independent and dependent variables through hypothesis testing. Data were collected through structured questionnaires distributed to respondents.

The population in this study consisted of customers of Bank Syariah Indonesia. According to Creswell (2023), population refers to a group of individuals or cases with similar characteristics determined systematically by the researcher. However, the population framework in this study was unavailable because customer data are classified as confidential company information and protected under consumer privacy regulations.

The sampling technique applied in this study was purposive sampling. Neuman (2021) explains that a sample represents a portion of the population selected to reflect characteristics relevant to the research objectives. Purposive sampling allows researchers to select respondents based on specific criteria and considerations relevant to the study (Creswell, 2023). The respondents were active customers of Bank Syariah Indonesia, at least 17 years old, had used banking services within the last six months, and were willing to complete the questionnaire comprehensively. The sample of this study consisted of 413 costumers of Bank Syariah Indonesia who were selected using a purposive sampling technique based on predetermined criteria. All 413 responses were valid and subsequently included in the final data analysis.

Data collection used primary data obtained directly from respondents through questionnaires distributed online and offline. The questionnaire items were measured using a five-point Likert scale ranging from strongly disagree to strongly agree. The instrument was designed to measure the variables of Service Quality, Religiosity, and Customer Loyalty. The collected data were analyzed using SPSS 27. The analysis process began with validity and reliability tests to ensure the quality of the research instrument. Validity testing was conducted using Pearson Product Moment correlation, while reliability testing used Cronbach's Alpha coefficient. Furthermore, classical assumption tests consisting of normality, multicollinearity, and heteroscedasticity tests were conducted before hypothesis testing. Hypothesis testing was performed using simple linear regression analysis to examine the effect of each independent variable on Customer Loyalty individually. The significance of each hypothesis was evaluated using the t-test with a significance level of 0.05.

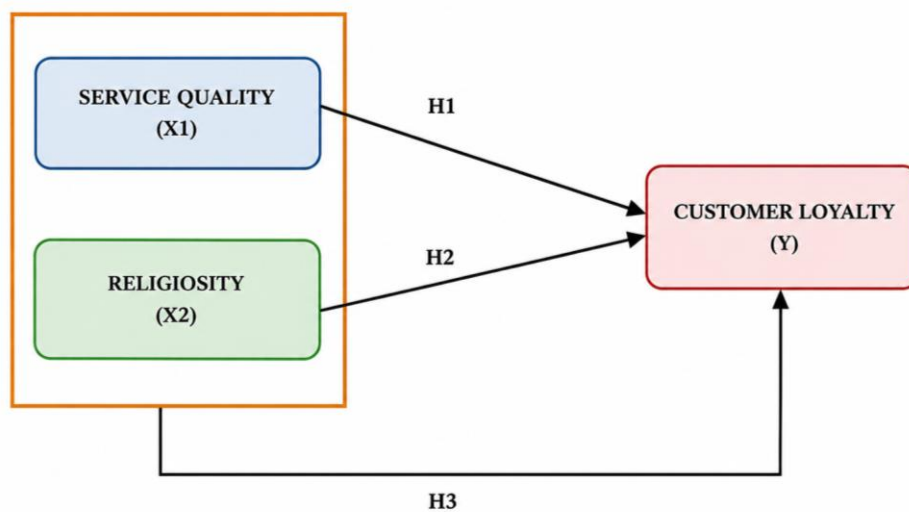


Figure 1 Research Model

Source: Processed by the Researcher, 2026

RESULTS AND DISCUSSION

Table 1 Characteristics Respondents

Characteristics	Category	Frequency (n)	Percentage (%)
Age	19–22 years	25	6%
	23–26 years	124	30%
	27–30 years	198	48%
	31–34 years	37	9%
	35–38 years	25	6%
	>38 years	4	1%
	Total		413
Education Level	Elementary School (SD/MI)	2	0.4%
	Junior High School (SMP/MT's)	4	1%

Characteristics	Category	Frequency (n)	Percentage (%)
	Senior High School (SMA/MA/SMK)	78	19%
	Diploma (D3)	4	1%
	Bachelor's Degree (S1)	314	76%
	Master's Degree (S2)	11	3%
	Total	413	100%
Occupation	Entrepreneur / Business Owner	178	43%
	Civil Servant / Military / Police	99	24%
	Freelancer	62	15%
	Student	45	11%
	Homemaker	29	7%
	Total	413	100%
Islamic Educational Background	Yes	388	94%
	No	25	6%
	Total	413	100%
Length of Being a BSI Customer	< 1 Year	21	5%
	1–<3 Years	219	53%
	3–<5 Years	140	34%
	≥ 5 Years	33	8%
	Total	413	100%

Source: Primary Data Processed by the Researcher (2026).

Table 1 shows that a total of 413 respondents participated in this study. The majority of respondents were aged 27–30 years (48%), indicating that most customers were within the productive age group. In terms of education, most respondents held a Bachelor's degree (76%), suggesting a relatively high educational background and an adequate understanding of banking products and services. Regarding occupation, entrepreneurs or business owners constituted the largest group of respondents (43%), followed by civil servants, military personnel, and police officers (24%). This finding indicates that Islamic banking services are widely utilized by economically active individuals who require financial services to support their business and professional activities.

Furthermore, most respondents had an Islamic educational background (94%), reflecting a strong familiarity with Islamic values and principles. This condition is particularly relevant to the context of Islamic banking, as customers with Islamic educational backgrounds are more likely to understand and appreciate the implementation of sharia principles in banking operations. In terms of banking experience, the majority had been customers of Bank Syariah Indonesia for 1–<3 years (53%), followed by those who had been customers for 3–<5 years (34%). These findings suggest that most respondents had sufficient experience using Bank Syariah Indonesia's services, enabling them to provide reliable assessments regarding service quality, religiosity, and customer loyalty.

Overall, the respondent profile indicates that the sample was dominated by educated, economically active customers with Islamic educational backgrounds and considerable experience in using Islamic banking services. These characteristics support the suitability of the respondents for evaluating the relationships among the variables examined in this study. Following the descriptive analysis of respondent characteristics, the next stage of analysis involves the evaluation of the measurement model to assess the validity and reliability of the research instruments before proceeding to hypothesis testing.

Table 2 Validity Testing

Variable	Indicator	calculated r-value	r-table value	Result
Service Quality (X1)	X1P1	0,531	0,361	Valid
	X1P2	0,46	0,361	Valid
	X1P3	0,552	0,361	Valid
	X1P4	0,365	0,361	Valid
	X1P5	0,42	0,361	Valid
	X1P6	0,362	0,361	Valid
	X1P7	0,385	0,361	Valid
	X1P8	0,364	0,361	Valid
	X1P9	0,605	0,361	Valid
	X1P10	0,397	0,361	Valid
	X1P11	0,418	0,361	Valid
	X1P12	0,32	0,361	Valid
	X1P13	0,396	0,361	Valid
	X1P14	0,571	0,361	Valid
	X1P15	0,391	0,361	Valid
	X1P16	0,555	0,361	Valid
	X1P17	0,549	0,361	Valid
	X1P18	0,416	0,361	Valid
	X1P19	0,507	0,361	Valid
	X1P20	0,405	0,361	Valid
	X1P21	0,658	0,361	Valid
	X1P22	0,604	0,361	Valid
	X1P23	0,455	0,361	Valid
	X1P24	0,4	0,361	Valid
	X1P25	0,515	0,361	Valid
	X1P26	0,46	0,361	Valid
	X1P27	0,382	0,361	Valid
Religiosity (X2)	X2P1	0,693	0,361	Valid
	X2P2	0,788	0,361	Valid
	X2P3	0,555	0,361	Valid
	X2P4	0,385	0,361	Valid
	X2P5	0,558	0,361	Valid
	X2P6	0,37	0,361	Valid
	X2P7	0,429	0,361	Valid
	X2P8	0,404	0,361	Valid
	X2P9	0,489	0,361	Valid
	X2P10	0,528	0,361	Valid
	X2P11	0,389	0,361	Valid
	X2P12	0,362	0,361	Valid
	X2P13	0,375	0,361	Valid
	X2P14	0,42	0,361	Valid
	X2P15	0,656	0,361	Valid
	X2P16	0,666	0,361	Valid
	X2P17	0,453	0,361	Valid
	X2P18	0,546	0,361	Valid
	X2P19	0,579	0,361	Valid
	X2P20	0,731	0,361	Valid
	X2P21	0,697	0,361	Valid
	X2P22	0,642	0,361	Valid
	X2P23	0,427	0,361	Valid
	X2P24	0,442	0,361	Valid
	X2P25	0,532	0,361	Valid
	X2P26	0,756	0,361	Valid

Variable	Indicator	calculated r-value	r-table value	Result
Customer Loyalty (Y)	X2P27	0,636	0,361	Valid
	X2P28	0,714	0,361	Valid
	X2P29	0,692	0,361	Valid
	Y1P1	0,687	0,361	Valid
	Y1P2	0,605	0,361	Valid
	Y1P3	0,429	0,361	Valid
	Y1P4	0,381	0,361	Valid
	Y1P5	0,545	0,361	Valid
	Y1P6	0,612	0,361	Valid
	Y1P7	0,438	0,361	Valid
	Y1P8	0,629	0,361	Valid
	Y1P9	0,571	0,361	Valid
	Y1P10	0,475	0,361	Valid
	Y1P11	0,617	0,361	Valid
	Y1P12	0,588	0,361	Valid
	Y1P13	0,557	0,361	Valid
	Y1P14	0,648	0,361	Valid
	Y1P15	0,668	0,361	Valid
	Y1P16	0,385	0,361	Valid
	Y1P17	0,57	0,361	Valid
	Y1P18	0,576	0,361	Valid
	Y1P19	0,462	0,361	Valid
Y1P20	0,475	0,361	Valid	
Y1P21	0,751	0,361	Valid	
Y1P22	0,595	0,361	Valid	

Source: Processed by the Researcher, 2026

Based on the validity test results, all questionnaire items for the variables of Service Quality, Religiosity, and Customer Loyalty were declared valid. This is indicated by the calculated r-value of each indicator being greater than or equal to the r-table value of 0.361. Therefore, all statement items used in this study were considered capable of measuring the intended research variables accurately and could be used for further data analysis. Overall, the research instrument demonstrated a satisfactory level of validity and was appropriate for hypothesis testing.

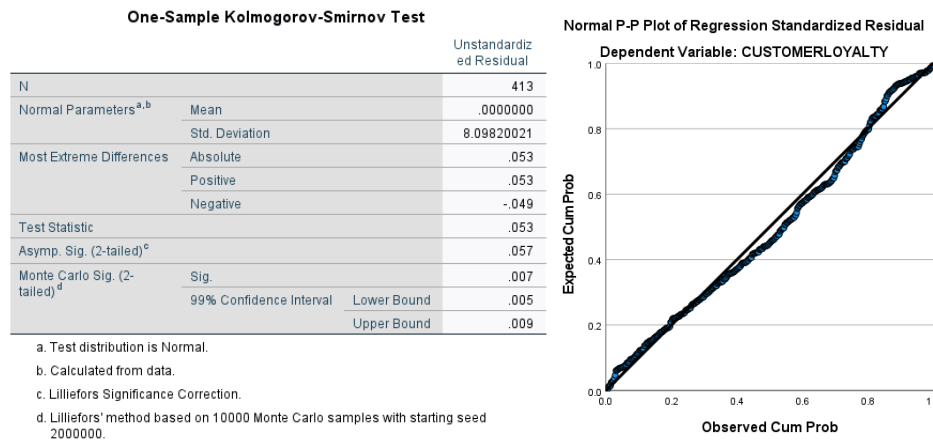
Table 3 Reliability Testing

Variable	Cronbach Alpha	Result
Service Quality (X1)	0,814	Reliable
Religiosity (X2)	0,806	Reliable
Customer Loyalty (Y)	0,817	Reliable

Source: Processed by the Researcher, 2026

Based on the reliability test results presented in table 3, all research variables demonstrated acceptable reliability levels. This is indicated by the Cronbach's Alpha values of each variable exceeding the minimum reliability threshold of 0.60. Service Quality obtained a Cronbach's Alpha value of 0.814, Religiosity 0.806, and Customer Loyalty 0.817. These findings indicate that all measurement instruments used in this study were reliable and capable of producing consistent responses, thereby making them suitable for further statistical analysis.

Classical Assumptions Test



Graph 1. Normality Test

Source: Processed by the Researcher, 2026

Based on Graph 1, the normality test using the Kolmogorov–Smirnov method shows an Asymp. Sig. (2-tailed) value of 0.057, which is greater than the significance level of 0.05. This indicates that the residual data are normally distributed. In addition, the Normal P–P Plot demonstrates that the data points are distributed closely along the diagonal line, further confirming that the regression model meets the normality assumption. Therefore, the data used in this study are considered appropriate for further regression analysis.

Table 4 Multicollinearity Test

Variable	Tolerance	VIF
Service Quality (X1)	0,458	2,182
Religiosity (X2)	0,996	1,004

Source: Processed by the Researcher, 2026

Based on table 4, the multicollinearity test results indicate that all independent variables have tolerance values greater than 0.10 and Variance Inflation Factor (VIF) values lower than 10. Service Quality has a tolerance value of 0.458 and a VIF of 2.182, Religiosity has a tolerance value of 0.996 and a VIF of 1.004. These results demonstrate that there is no multicollinearity among the independent variables, indicating that the regression model meets the multicollinearity assumption and is suitable for further analysis.

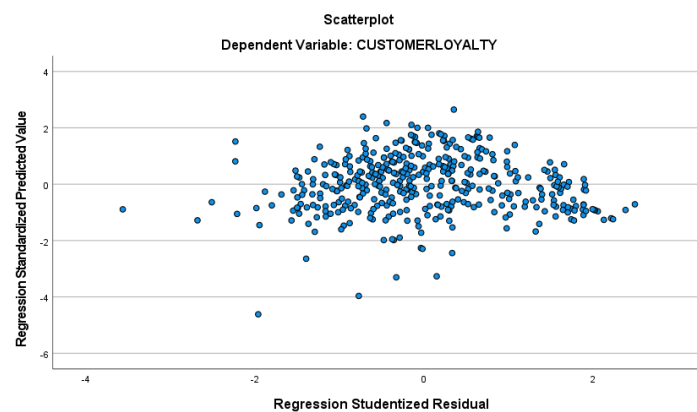


Figure 2 Heteroskedasticity Test

Source: Processed by the Researcher, 2026

Based on the scatterplot of the heteroscedasticity test, the data points are randomly distributed above and below the zero line without forming a specific pattern. This indicates that the regression model does not exhibit heteroscedasticity problems. Therefore, the residual variance is considered constant, and the regression model satisfies the heteroscedasticity assumption, making it appropriate for further analysis.

Hypothesis Testing

Multiple linear regression analysis is an equation that describes the influence of independent variables on the dependent variable. Regression analysis is used to determine both the simultaneous and partial effects between independent variables and dependent variables. The following are the results of the multiple linear regression analysis in this study using SPSS version 27:

Table 5 Linear Regression (Hypothesis 1)

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	51,617	6,111		8,447	0,000
	ServiceQuality	0,288	0,053	0,258	5,421	0,000

a. Dependent Variable: CustomerLoyalty

Source: SPSS 27, processed by researcher, 2026.

Based on the results of the linear regression test in table 5, the following regression equation was obtained:

$$Y = 51.617 + 0.288X$$

The equation indicates that the constant value of 51.617 implies that when the Service Quality variable is assumed to be constant or equal to zero, Customer Loyalty has a value of 51.617. Meanwhile, the regression coefficient value of 0.288 indicates that every one-unit increase in Service Quality will increase Customer Loyalty by 0.288. These results demonstrate a positive relationship between Service Quality and Customer Loyalty.

The hypothesis testing results show that the t-count value of 5.421 is greater than the t-table value of 1.96, with a significance level of $0.000 < 0.05$. Therefore, it can be concluded that Service Quality has a positive and significant effect on Customer Loyalty among customers of Bank Syariah Indonesia. This means that the better the quality of services provided, the higher the level of customer loyalty.

Table 6 Coefficient Determinant (Hypothesis 1)

Model Summary ^b		
Model	R Square	Adjusted R Square
1	0,067	0,064

a. Predictors: (Constant), Servqual

Source: SPSS 27, processed by researcher, 2026.

Based on Table 6, the coefficient of determination test shows an R Square value of 0.067 and an Adjusted R Square value of 0.064. This indicates that the Service Quality variable is able to explain 6.7% of the variation in Customer Loyalty, while the remaining 93.3% is explained by other factors outside the scope of this research model.

These findings suggest that although Service Quality has a positive and significant effect on Customer Loyalty, its contribution to explaining customer loyalty is relatively limited. Therefore, customer loyalty toward Bank Syariah Indonesia is likely influenced not only by service quality but also by other factors, such as religiosity and other behavioral or psychological factors not included in this model.

Table 7 Linear Regression (Hypothesis 2)

Coefficients ^a						
<i>Model</i>	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	
	B	Std. Error	Beta			
1	<i>(Constant)</i>	39,340	4,222		9,318	0,000
	Religiosity	0,416	0,039	0,470	10,785	0,000

a. Dependent Variable: CustomerLoyalty

Source: SPSS 27, processed by researcher, 2026.

Based on the results of the linear regression test in table 7, the following regression equation was obtained:

$$Y = 39.340 + 0.416X$$

The equation indicates that the constant value of 39.340 implies that when the Religiosity variable is assumed to be constant or equal to zero, Customer Loyalty has a value of 39.340. Meanwhile, the regression coefficient value of 0.416 indicates that every one-unit increase in Religiosity will increase Customer Loyalty by 0.416. These results demonstrate a positive relationship between Religiosity and Customer Loyalty.

Furthermore, the hypothesis testing results show that the t-count value of 10.785 is greater than the t-table value of 1.96, with a significance level of $0.000 < 0.05$. Therefore, it can be concluded that Religiosity has a positive and significant effect on Customer Loyalty among customers of Bank Syariah Indonesia. This means that the higher the level of customer religiosity, the higher the level of customer loyalty toward Bank Syariah Indonesia.

Table 8 Coefficient Determinant (Hypothesis 2)

Model Summary ^b		
<i>Model</i>	<i>R Square</i>	<i>Adjusted R Square</i>
1	0,221	0,219

a. Predictors: (Constant), Religiosity

Source: SPSS 27, processed by researcher, 2026.

Based on Table 8, the coefficient of determination test shows an R Square value of 0.221 and an Adjusted R Square value of 0.219. This indicates that the Religiosity variable is able to explain 22.1% of the variation in Customer Loyalty, while the remaining 77.9% is influenced by other factors outside the research model.

These findings suggest that Religiosity has a relatively stronger contribution to Customer Loyalty compared to Service Quality. The results indicate that customers' religious beliefs and adherence to Islamic principles play an important role in shaping their loyalty toward Bank Syariah

Indonesia. However, since a substantial proportion of the variation in Customer Loyalty remains unexplained, other factors beyond Religiosity may also contribute to customer loyalty.

Table 9 F Testing (Hypothesis 3)

ANOVA ^a					
<i>Model</i>	<i>Sum of Squares</i>	<i>df</i>	<i>Mean Square</i>	<i>F</i>	<i>Sig.</i>
<i>Regression</i>	10675,448	2	5337,724	76,351	.000b
1 <i>Residual</i>	28663,230	410	69,910		
<i>Total</i>	39338,678	412			
a. Dependent Variable: CustomerLoyalty					
b. Predictors: (Constant), Religiosity, Servqual					

Source: SPSS 27, processed by researcher, 2026.

Based on the results of the F-test presented in table 9, the calculated F-value is 76.351, which is greater than the F-table value of 3.018, with a significance level of $0.000 < 0.05$. These results indicate that the variables Service Quality and Religiosity simultaneously have a positive and significant effect on Customer Loyalty among customers of Bank Syariah Indonesia.

This finding demonstrates that the regression model used in this study is statistically feasible and capable of explaining the relationship between the independent variables and Customer Loyalty. Therefore, it can be concluded that the combination of Service Quality and Religiosity plays an important role in increasing customer loyalty toward Bank Syariah Indonesia.

Discussion

The results of this study show that Service Quality and Religiosity have a positive and significant influence on Customer Loyalty among customers of Bank Syariah Indonesia. Based on the simple regression analysis, the Service Quality variable obtained a t-value of 5.421 with a significance level of $0.000 < 0.05$, while the Religiosity variable obtained a t-value of 10.785 with a significance level of $0.000 < 0.05$. In addition, the simultaneous test results showed that the F-value of 76.351 was higher than the F-table value of 3.018, with a significance level of $0.000 < 0.05$. These findings indicate that Service Quality and Religiosity jointly contribute to explaining Customer Loyalty among Bank Syariah Indonesia customers.

The findings suggest that service quality remains one of the key factors in shaping customer loyalty. In the banking industry, customers expect services that are fast, secure, responsive, and able to meet their needs. When customers feel comfortable and satisfied with the services they receive, they are more likely to continue using the bank's services in the long term. Based on the descriptive analysis, the highest response on the Service Quality variable was related to the statement that Bank Syariah Indonesia provides services in accordance with Islamic sharia principles. This indicates that, in Islamic banking, customers assess service quality not only from operational performance but also from how well the services reflect Islamic values.

These findings are in line with the service quality theory proposed by Parasuraman et al. (1988), which explains that good service quality can increase customer satisfaction and loyalty through reliability, responsiveness, assurance, empathy, and tangible aspects. In the context of Islamic banking, customers also expect services that are aligned with sharia principles, making sharia compliance an important part of customer perceptions toward the bank. Previous studies have also shown that service quality positively affects customer loyalty in Islamic banking (Barus et al., 2021). Therefore, improving service quality should not only focus on operational systems and digital services but also on strengthening sharia-based service values.

Besides service quality, religiosity was found to be the most dominant factor influencing Customer Loyalty. This is evident from its higher t-value (10.785) compared to Service Quality (5.421). The results indicate that customers remain loyal not only because of good services, but also because they believe the bank operates according to Islamic principles. Descriptive findings also show that many respondents believe Islamic banking represents the implementation of Islamic business values and is part of practicing religious teachings in daily life.

This finding supports the Islamic consumer behavior theory, which explains that religious values can influence attitudes and consumption decisions. Religiosity reflects how individuals understand, believe in, and practice religious teachings, which can later affect their choices in financial services (Ancok & Suroso, 2011). Previous studies also found that religiosity has a significant influence on customer loyalty in Islamic banking (Abror et al., 2023). Compared to conventional banking, customer loyalty in Islamic banking tends to have a stronger emotional and spiritual dimension.

From a practical perspective, these findings suggest that Bank Syariah Indonesia should strengthen its sharia-based marketing approach through Islamic financial education, anti-riba literacy programs, Islamic economic discussions, and marketing campaigns that emphasize halal values and blessings. The bank can also collaborate more actively with Muslim communities, Islamic educational institutions, mosques, and religious leaders to strengthen emotional connections and spiritual engagement with customers.

The simultaneous test results further demonstrate that Service Quality and Religiosity jointly have a significant effect on Customer Loyalty, as indicated by an F-value of 76.351 with a significance level of $0.000 < 0.05$. This finding suggests that customer loyalty in Islamic banking cannot be explained by a single factor alone. While service quality contributes to creating positive customer experiences through reliable and responsive services, religiosity strengthens customers' emotional and spiritual attachment to the bank. The combination of these factors creates a stronger foundation for customer loyalty, as customers not only receive satisfactory banking services but also perceive that the bank operates in accordance with their religious values and beliefs. Therefore, the integration of excellent service quality and strong sharia compliance becomes an important competitive advantage for Bank Syariah Indonesia in fostering long-term customer loyalty.

Overall, the results of this study indicate that Customer Loyalty at Bank Syariah Indonesia is influenced by a combination of service quality and religiosity. Customer loyalty is not formed solely because of good services, but also because customers feel spiritually aligned with the values implemented by the bank. These findings support Oliver's (1999) theory of customer loyalty, which explains that loyalty develops through cognitive, emotional, and behavioral processes shaped by customer experiences and perceptions.

Based on these findings, the marketing strategy of Bank Syariah Indonesia should move toward a more integrated approach that combines service excellence with sharia values. The bank should not only focus on improving service quality but also strengthen emotional marketing, spiritual marketing, and relationship marketing to build long-term loyalty. Programs such as Islamic financial literacy campaigns, strengthening Islamic branding, developing Islamic customer communities, improving digital banking services, and customer engagement programs can become effective strategies for increasing Customer Loyalty amid increasingly competitive banking industry conditions.

CONCLUSION

Based on the results of this study, it can be concluded that Service Quality and Religiosity have positive and significant effects on Customer Loyalty among customers of Bank Syariah Indonesia. The findings indicate that high-quality services contribute to customer loyalty through services that are reliable, secure, responsive, and aligned with sharia principles. Customers who

perceive that the bank consistently delivers services in accordance with Islamic values are more likely to maintain long-term relationships with the bank.

The study also found that Religiosity is the most influential factor affecting Customer Loyalty. This finding suggests that customers' decisions to remain loyal to Bank Syariah Indonesia are not solely driven by service-related considerations but are also shaped by their religious beliefs and their perception of the bank's compliance with Islamic principles. The results highlight the importance of spiritual and religious values in influencing customer behavior within the Islamic banking industry.

Furthermore, the simultaneous analysis confirms that Service Quality and Religiosity jointly have a significant effect on Customer Loyalty. This indicates that customer loyalty toward Bank Syariah Indonesia is formed through a combination of positive service experiences and the alignment of banking practices with customers' religious values. Therefore, both factors should be considered as important strategic elements in maintaining and strengthening customer loyalty.

Based on these findings, Bank Syariah Indonesia should continue improving service quality, particularly in terms of responsiveness, reliability, security, and digital banking services. At the same time, the bank should strengthen Islamic financial education, anti-riba literacy programs, and sharia-based marketing initiatives that emphasize Islamic values and ethical banking practices. In addition, collaboration with Islamic educational institutions, Muslim communities, and religious organizations may help strengthen customer engagement and foster long-term loyalty among customers.

REFERENCES

- Abror, A., Patrisia, D., Engriani, Y., Evanita, S., Yasri, Y., & Dastgir, S. (2020). Service quality, religiosity, customer satisfaction, customer engagement and Islamic bank's customer loyalty. *Journal of Islamic Marketing*, 11(6), 1691-1705.
- Abror, A., Patrisia, D., Engriani, Y., Noor, N. M. B. M., Omar, M. W., Hafizh, M. A., Gaffar, V., & Linda, M. R. (2023). *Antecedents of customer value co-creation in Islamic banking: The role of religiosity, perceived value and behavioral factors*. *Cogent Business & Management*, 10(3), 2259577. <https://doi.org/10.1080/23311975.2023.2259577>
- Ancok, D., & Suroso, F. N. (2011). *Psikologi Islami: Solusi Islam atas Problem-Problem Psikologi*. Yogyakarta: Pustaka Pelajar.
- Barus, I. R. G., Tj, H. W., & Wahyoedi, S. (2021). *The effects of trust and service quality on customer loyalty of Islamic banks moderated by religiosity: A study of Islamic bank customers in Jakarta*. *Journal of Asian Finance, Economics and Business*, 8(5), 741-751. <https://doi.org/10.13106/jafeb.2021.vol8.no5.0741>
- Battour, M., & Ismail, M. N. (2016). *Halal tourism: Concepts, practices, challenges and future*. *Tourism Management Perspectives*, 19, 150-154.
- Beck, T., Demirgüç-Kunt, A., & Merrouche, O. (2013). *Islamic vs. conventional banking: Business model, efficiency and stability*. *Journal of Banking & Finance*, 37(2), 433-447.
- Chaudhuri, A., & Holbrook, M. B. (2001). *The chain of effects from brand trust and brand affect to brand performance: The role of brand loyalty*. *Journal of Marketing*, 65(2), 81-93. <https://doi.org/10.1509/jmkg.65.2.81.18255>
- Creswell, J. W., & Creswell, J. D. (2018). *Research Design: Qualitative, Quantitative, and Mixed Methods Approaches* (5th ed.). SAGE Publications.
- Ghozali, I. (2021). *Aplikasi Analisis Multivariate dengan Program IBM SPSS 26* (10th ed.). Semarang: Badan Penerbit Universitas Diponegoro.
- Hair, J. F., Black, W. C., Babin, B. J., & Anderson, R. E. (2021). *Multivariate Data Analysis* (8th ed.). United Kingdom: Cengage Learning.
- Haron, R., Abdul Subar, N., & Ibrahim, K. (2020). Service quality of Islamic banks: satisfaction, loyalty and the mediating role of trust. *Islamic Economic Studies*, 28(1), 3-23.
- Hasan, I., Surachman, S., Rofiq, A., & Husein, A. S. (2023). The role of religiosity on customer engagement, trust, and loyalty: An investigating on customers of Islamic banks in Indonesia. *Res Militaris*, 13(2), 1411-1426.

- Iqbal, Z., & Mirakhor, A. (2011). *An Introduction to Islamic Finance: Theory and Practice* (2nd ed.). Wiley.
- Mokhlis, S. (2009). *Relevancy and measurement of religiosity in consumer behavior research*. *International Business Research*, 2(3), 75–84. <https://doi.org/10.5539/ibr.v2n3p75>
- Neuman, W. L. (2021). *Social Research Methods: Qualitative and Quantitative Approaches* (8th ed.). Pearson Education.
- Oliver, R. L. (1999). *Whence consumer loyalty?* *Journal of Marketing*, 63(Special Issue), 33–44. <https://doi.org/10.1177/00222429990634S105>
- Parasuraman, A., Zeithaml, V. A., & Berry, L. L. (1988). *SERVQUAL: A multiple-item scale for measuring consumer perceptions of service quality*. *Journal of Retailing*, 64(1), 12–40.
- Syarifah, S., & Ali, H. (2020). *Pengaruh brand trust dan kualitas produk terhadap loyalitas konsumen Wardah*. *Jurnal Manajemen Pemasaran*.
- Usman, H. (2016). *Manajemen Pemasaran Syariah: Teori dan Praktik*. RajaGrafindo Persada.
- Wahyoedi, S., Tj, H. W., & Barus, I. R. G. (2020). *Trust, service quality, and customer loyalty in Islamic banking: Moderating role of religiosity*. *Journal of Asian Finance, Economics and Business*, 7(9), 359–371.
- Wilson, J. A. J., & Liu, J. (2010). *Shaping the halal into a brand?* *Journal of Islamic Marketing*, 1(2), 107–123. <https://doi.org/10.1108/17590831011055851>