

## **The Influence of Customer Loyalty through Customer Satisfaction with Islamic Religiosity as a Moderating Variable**

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### **ABSTRACT**

*With Islamic religiosity serving as a moderating factor, customer satisfaction with Bank Syariah Indonesia clients in Malang Raya is the study tool used to assess the impact of relationship and service quality on customer loyalty. a kind of quantitative study. 320 respondents from Malang Raya served as the asample size. Purposive and proportional random sampling are the sample methods used. Malang City, Malang Regency, and Batu City were all taken into account using proportional random sampling. Using SEM PLS, the data were examined. The study's conclusions show that although relationship quality has no appreciable effect on customer loyalty, customer happiness and service quality do have a significant impact. Customer happiness is significantly impacted by relationship and service quality. The mediation test indicates that customer satisfaction can influence customer loyalty via mediating the effects of service quality and relationship quality. Subsequent study findings, including the Islamic religiosity moderation test, demonstrated that the effects of customer happiness, relationship quality, and service quality on customer loyalty could not be balanced.*

**Keywords:** Service Quality; Relationship Quality; Customer Satisfaction, Customer Loyalty, Islamic Religiosity

### **INTRODUCTION**

The development of Islamic banks in Indonesia is increasing yearly (Salampessy, 2023). Total assets in 2020 were worth 397,073 billion, in 2021 they were worth 441,760 billion and in 2022 they were worth 531,860 billion (Statistik Perbankan Syariah OJK, 2023). One of the places in Indonesia where the banking industry has room to develop quickly is Malang Raya (Gibson, 2020). Malang Raya is a strategic location and an educational and contemporary city. Therefore, many local and foreign people use banking services to carry out daily transactions (Carolina, 2023). However, several months ago Bank Syariah Indonesia became the victim of an extortion mode cyber attack, aka ransomwhere, by Lockbit hackers (CNN Indonesia, 2023). This is a concern for customers who use Bank Syariah Indonesia but still trust Bank Syariah Indonesia. This is supported by the results of an interview with the branch manager of Bank Syariah Indonesia KCP Malang Batu, named Rizak Zaki Mubarak, who revealed that the cyber attack incident in May caused a decline of 5% - 10%. This decline occurred in customers who panicked about the funds in Bank Syariah Indonesia so that the funds were withdrawn or taken to be transferred to another bank. However, this incident did not reach the stage of closing the account.

The case that occurred in May 2023 also added to customer anxiety. One of the customers, Muhammad Soleh, stated that he was worried about the cyber attack. However, they still believe in Bank Syariah Indonesia. Apart from that, the service provided by Bank Syariah Indonesia employees is good and comfortable. This can enable banks to provide the best service and make customers loyal to sharia banks (Bayhaqy & Septiarini, 2023). However, to get loyalty, sharia banking does not necessarily get it straight away but provides the best service to achieve company goals. Research from (Widnyana & Suarmanayasa, 2021; Prasetyo et al., 2023) demonstrates the favorable and substantial impact that service quality has on client loyalty. However, a study by Satria & Dyah Astarini (2023) demonstrates that customer loyalty is not significantly impacted by service quality.

The quality of service and quality of relationships in Islamic banks (Asnawi et al., 2019) cannot be underestimated (Tegambwage & Kasoga, 2022). According to Farooq & Moon, (2020) and Liew et al., (2017), An emphasis on connection quality may increase a customer's fidelity to a bank or company's products and services. Based on the findings of the study Tegambwage & Kasoga (2022) Relationship quality and client loyalty have a good correlation. However, Addury & Pangestu (2023) show that relationship quality has no effect on customer loyalty.

If customers are satisfied with the services they receive, Islamic banks will be able to survive and develop. Customers' feelings of satisfaction are very important for success in maintaining customer loyalty (Indiani et al., 2022). According to Indiani et al., (2022) The quality of service and the level of happiness experienced by customers are significantly related to one another. The impressions that consumers have regarding the goods and services that they are provided with are what constitute customer satisfaction (Bayhaqy & Septiarini, 2023). According to Aisyah (2018) The quality of the service has a significant impact on the level of satisfaction experienced by customers, while customer satisfaction does not have an effect. On the other hand, according to Awalia & Setiawan (2022) The importance of service quality on customer loyalty cannot be counterbalanced by the satisfaction of other customers.

Attitudes that are in line with beliefs towards certain goods and services can be influenced by religiosity. This can be a measure of moral character and personality. Apart from that, the level of devotion to sharia financial institutions can be measured from a person's religiosity (Pradana, 2022). In this case, it is also supported by the results of an interview with a customer named Indah Kurwartini who stated that she often uses Bank Syariah Indonesia services both online and offline. Apart from that, customers agree with Bank Syariah Indonesia because it is in accordance with Islamic law. Not only that, Bank Syariah Indonesia does not have usury, which is also prohibited in Islam. Apart from that, the service provided is also friendly in accordance with Islamic law.

The moderating influence on loyalty has been the subject of very few research, with varying degrees of success. Tegambwage & Kasoga (2023) The results of this study demonstrated that religion has a substantial impact on the

relationship between customer happiness and loyalty, as well as the connection between service quality and loyalty. Furthermore, the influence of customer pleasure on customer loyalty is amplified when religion is taken into consideration. Religious beliefs, on the other hand, do not have a more significant impact on the connection between customer loyalty and service quality. After doing more study, it has been discovered that religion does not significantly affect the association between quality and customer loyalty. In the relationship between service quality and customer loyalty, there is a significant and favorable moderating influence that is mediated by religion, according to research by Sunaryo et al., (2020). As demonstrated by Rasita et al., (2021), religion is unable to influence customer loyalty through service excellence. According to Tegambwage & Kasoga (2023) The moderating of religion in the link between relationship quality and customer loyalty has not been the subject of any study that has been conducted. In light of the phenomena and the gaps in the studies that came before it, the researchers tried to review it again by including the variable Islamic religiosity as a moderating factor.

## RESEARCH METHODS

This research is quantitative research. With the aid of Smart Pls, SEM PLS is the analytic tool that was employed. A sample size of 320 respondents participated in the survey, which was carried out in Malang Raya (Malhotra, 2024). Sampling methods that are utilized include both non-probability sampling and probability sampling. Among the non-probability sampling methods that are utilized, purposeful sampling is preferred, and it is based on the requirement that the responder be a resident in Greater Malang, has used the services of Bank Syariah Indonesia, the respondent has used Bank Syariah Indonesia for 1 year (Addury & Pangestu, 2023), is > 17 years old (*Bank Syariah Indonesia*, 2023) and has repeatedly transacted at Bank Syariah Indonesia (Syaidah & Ramadhika, 2016). Furthermore, the probability sampling technique used proportional random sampling with the number of Malang City 121 respondents, Batu City 102 respondents, and Malang Regency 97 respondents.

Customer happiness, quality of relationships, loyalty to the brand, and Islamic religiosity are the study factors that were employed. Table 1 explains the indicators for each research variable.

**Table 1. Variable Indicators**

Variable	Indicator	Source
Customer loyalty (Y)	1. Repeat Prurchase	Kotler & Armstrong (2018)
	2. Retention	
	3. Referalls	
Service quality (X1)	1. Tangibles	(Parasuraman et al., 1994); Salimah (2018)
	2. Reliability	
	3. Responsiveness	

	4. Assurance	
	5. Empathy	
Relationship quality (X2)	1. Comfort	(Huang, 2012)
	2. Trust	
	3. Commitment	
Customer satisfaction (M)	1. Feeling happy	(Taylor & Baker, 1994)
	2. Satisfaction with quality and service	
	3. Confirm expectations	
Islamic religiosity (Z)	1. Confidence	Ancok et al., (2008); Pradana, (2022)
	2. Religious practice	
	3. Feelings (experiential)	
	4. Knowledge	
	5. Consequence	

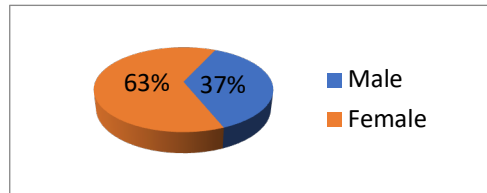
Here are the theories that underpin this study.

- H1: Service Quality has a significant effect on Customer Loyalty
- H2: Relationship Quality has a significant effect on Customer Loyalty
- H3: Service Quality has a significant effect on Customer Satisfaction
- H4: Relationship Quality has a significant effect on Customer Satisfaction
- H5: Customer Satisfaction has a significant effect on Customer Loyalty
- H6: Customer Satisfaction is able to mediate the influence of Service Quality on Customer Loyalty
- H7: Customer Satisfaction is able to mediate Relationship Quality on Customer Loyalty
- H8: Islamic Religiosity is able to moderate the influence of Service Quality on Customer Loyalty
- H9: Islamic Religiosity is able to moderate the influence of Relationship Quality on Customer Loyalty
- H10: Islamic Religiosity is able to moderate the influence of Customer Satisfaction on Customer Loyalty

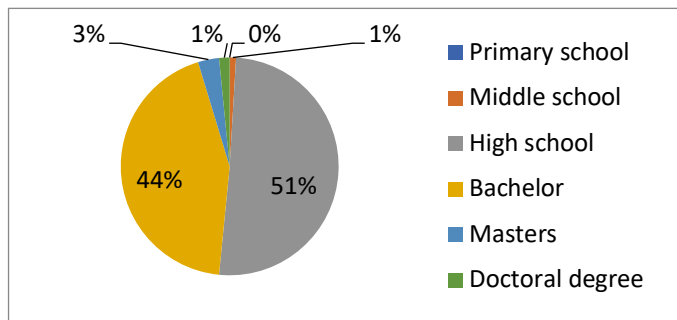
## RESULTS AND DISCUSSION

Bank Syariah Indonesia customers located in Malang Raya were the targets for filling out the questionnaire submitted for this research. 320 samples were used for the purpose of this study. There were 63% female respondents and 37% male respondents based on characteristics from a gender perspective (picture 1). Based on the distribution of final education, 1% of respondents had a junior high school education, 51% had a high school education, 44% had a bachelor's degree, 3% had a master's degree, and 2% had a doctoral degree (picture 2). Furthermore, for

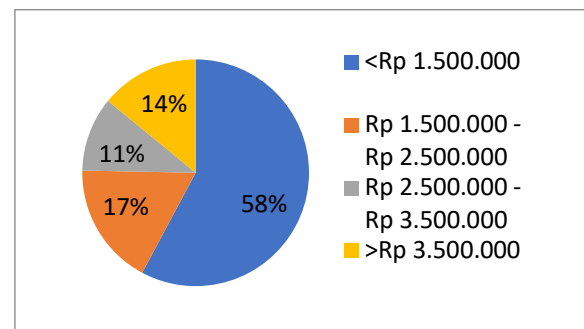
characteristics based on income starting from <Rp. 1,500,000 as much as 58%, Rp. 14% (picture 3). Respondents with the most dominant marital status were unmarried at 73% and married at 27% (picture 4). Then the last characteristic when viewed from the perspective of domicile of residence is Batu City at 32% or 102 respondents, Malang City at 38% or 121 respondents, and Malang Regency at 30% or 97 respondents (picture 5).



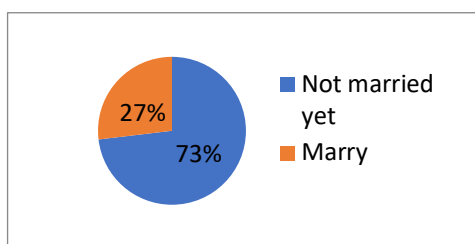
Picture 1. Gender



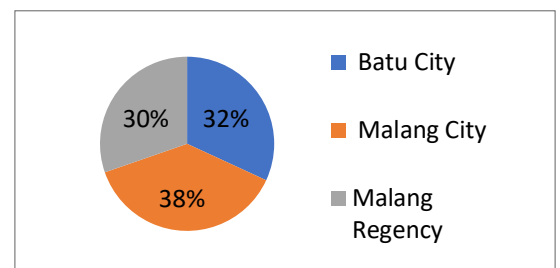
Picture 2. Last Education



Picture 3. Income



Picture 4 Married Status



Picture 5. Domicile of Residence

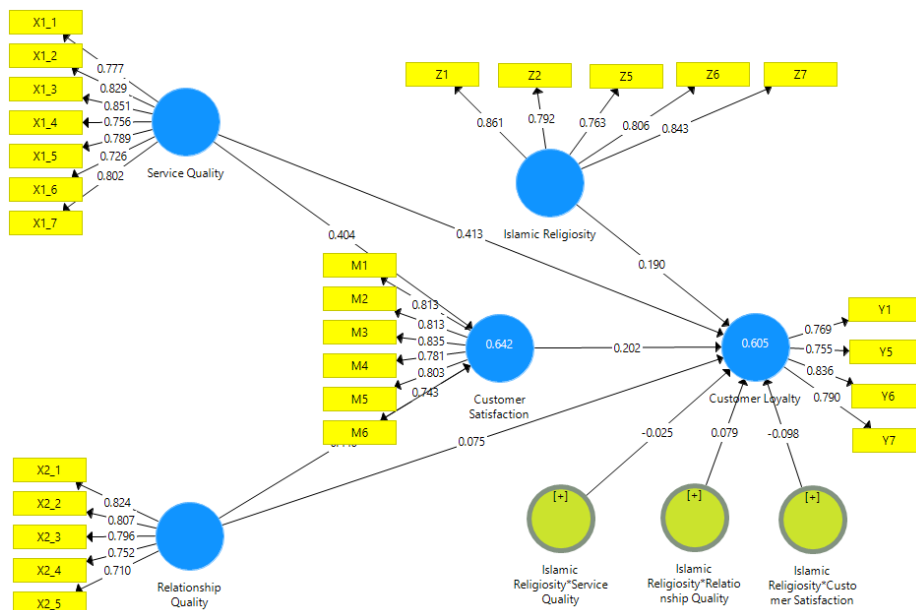
## Outer Model – Validity dan Reliability

The validity test was carried out using the magnitude of the factor loading indicator on the construct variable.

Table 2. Validity Test

Variable	Statement Items	Loading Factor	Information
Customer Loyalty (Y)	Y1	0,769	Valid
	Y5	0,755	Valid

	Y6	0,836	Valid
	Y7	0,790	Valid
Service Quality (X1)	X1.1	0,777	Valid
	X1.2	0,829	Valid
	X1.3	0,851	Valid
	X1.4	0,756	Valid
	X1.5	0,789	Valid
	X1.6	0,726	Valid
	X1.7	0,802	Valid
relationship quality (X2)	X2.1	0,824	Valid
	X2.2	0,807	Valid
	X2.3	0,796	Valid
	X2.4	0,752	Valid
	X2.5	0,710	Valid
Customer Satisfaction (M)	M1	0,813	Valid
	M2	0,813	Valid
	M3	0,835	Valid
	M4	0,781	Valid
	M5	0,803	Valid
	M6	0,743	Valid
Islamic Religiosity (Z)	Z1	0,861	Valid
	Z2	0,792	Valid
	Z5	0,763	Valid
	Z6	0,806	Valid
	Z7	0,843	Valid



## Picture 6. SmartPLS Algorithm Results

Picture 6 shows the output of SmartPLS results which illustrate the estimation findings on data that has been sorted to obtain valid data. This is done to be able to carry out data processing to the next stage.

**Table 3. Reliability Test**

Variabel	Composite Reliabilty
Customer loyalty (Y)	0,868
Service quality (X1)	0,921
Relationship quality (X2)	0,885
Customer satisfaction (M)	0,913
Islamic religiosity (Z)	0,907

Considering the SEM-PLS data processing outcomes in Table 2, it shows that the loading factor results for all statements in the questionnaire have a value of > 0.70, which states that the results are valid. Furthermore, in table 3 this tests how consistent, accurate and precise an indicator is in making measurements. Table 3 presents the composite reliability value, which is greater than 0.7, suggesting the dependability of all the variable indicators in this investigation.

## Inner Model

The coefficient of determination test, which includes the R-Square test, is the most commonly used test for evaluating the inner model. Three distinct R-Square (R<sup>2</sup>) values are found: 0.75 for the category of considerable influence, 0.50 for the category of medium influence, and 0.25 for the category of weak impact. (Hair et al., 2019).

**Table 4. R-Square Test**

Variable	R Square
Customer Loyalty (Y)	0,642
Customer Satisfaction (M)	0,605

From table 4 it shows that the two latent variables have a moderate influence because the values are between 0.50 – 0.75. Customer loyalty was tested using the R-Square method, and the results show that, at 64.2%, the factors of Islamic religiosity, relationship quality, and service quality may account for the customer loyalty variable, with other variables accounting for the remaining 36.8%. The customer satisfaction variable has a value of 0.605, which indicates that 39.5% of the variation is explained by other factors, with the variables of Islamic religiosity, relationship quality, and service quality accounting for the remaining 60.5%.

## Hypothesis Testing

To find out how each exogenous variable directly influences the endogenous variable and how it influences it indirectly through mediation and moderation impact factors, Testing hypotheses is done. Table 5 presents the findings from the hypothesis testing process utilizing SEM PLS data analysis.

**Table 5. Hypothesis Testing Partial, Mediation, Moderation**

Effect of Partial				
Hubungan Variabel	Koefisien	T-Statistik	P-Values	Details
Service quality → Customer Loyalty	0,413	5,042	0,000	Accepted
Relationship Quality → Customer Loyalty	0,075	0,778	0,437	Rejected
Service quality → Customer Satisfaction	0,404	6,459	0,000	Accepted
Relationship Quality → Customer Satisfaction	0,440	6,521	0,000	Accepted
Kepuasan Nasabah → Customer Loyalty	0,202	2,229	0,026	Accepted
Effects of Mediation				
Service quality → Customer Satisfaction → Customer Loyalty	0,081	2,064	0,039	Accepted
Relationship Quality → Customer Satisfaction → Customer Loyalty	0,089	2,064	0,039	Accepted
Effect of Moderating				
Service quality → Religiusitas Islam → Customer Loyalty	-0,025	0,282	0,778	Rejected
Relationship Quality → Religiusitas Islam → Customer Loyalty	0,079	0,853	0,394	Rejected
Customer Satisfaction → Religiusitas Islam → Customer Loyalty	-0,098	1,361	0,174	Rejected

## Partial Test

A test that was only partially conducted was carried out in order to determine the extent to which the independent variable had an impact on the dependent variable. This was accomplished through the utilization of t-statistical values and parameter analysis (Hassan, 2019). The hypothesis is accepted or has a large effect if the p-value is less than 0.05 (Supriadi, 2018). As proven by a p-value of 0.000, which is lower than the threshold of 0.05, the data presented in Table 5 reveals that the partial test of service quality attributes has a substantial influence on customer loyalty. This is demonstrated by the fact that the p-value is significant.

Consequently, the H1 proposal has been approved. Regarding the customer loyalty connection quality variable, there is a p-value of 0.437, which is more than 0.05. The fact that the quality of the connection does not have a substantial impact on the loyalty of consumers is demonstrated by this, which indicates that the hypothesis H2 is denied. Given that the p-value for the service quality variable having an effect on customer satisfaction is 0.000, which is lower than 0.05, it is possible to draw the conclusion that the findings have a significant influence. Therefore, Hypothesis 3 (H3) is acceptable. Given that the connection quality variable has a substantial influence on customer satisfaction (with a p-value of 0.000, which is less than 0.05), Hypothesis 4 (H4) received approval. It is agreed that the variable of customer satisfaction has a significant impact on customer loyalty, as indicated by a p-value of 0.026, which is less than the threshold of 0.05.

### **Mediation Test**

On the basis of the direct effect test of exogenous variables on endogenous variables, an investigation into the impact of mediating factors is carried out by means of an indirect influence test. Additionally, the customer satisfaction variable acts as a mediator between the influence of connection variables and service quality on customer loyalty. The SEM PLS mediation test is analyzed in Table 5, which presents the results of the analysis. With a p-value of 0.039, which is less than the significance level of 0.05, the data suggests that Hypothesis 6 (H6) is accepted. This particular hypothesis suggests that customer satisfaction can serve as a mediator between service quality and customer loyalty. Furthermore, the p-value for customer satisfaction is 0.039, which is less than the threshold of 0.05, which provides support for the acceptance of Hypothesis 7. This indicates that it has the potential to reduce the influence of relationship quality on customer loyalty.

### **Moderation Test**

Examining how moderating factors affect the evaluation of exogenous variables' direct effects on endogenous variables is the goal of this indirect influence test. When it comes to customer loyalty, Islamic religiosity is a variable that moderates (weakens or increases) the influence of relationship quality, customer happiness, and service quality. A moderation test analysis using SEM PLS was performed, and the results are displayed in Table 5. The findings indicate that Islamic religiosity does not have the ability to increase customer satisfaction in terms of customer loyalty, relationship quality, or service quality. In light of the fact that the hypotheses H8, H9, and H10 are rejected due to the fact that their respective p-values are 0.778, 0.394, and 0.174, respectively, which are less than 0.05.

## **DISCUSSION**

### **The Influence of Service Quality on Customer Loyalty**

Loyalty from customers is an essential component in business studies, since it is directly related to the lifetime of a firm (Bachri, 2018). Kotler & Keller (2016) Customers' levels of pleasure are directly correlated to the quality of service they

receive, and it should be made abundantly apparent that satisfied customers are more inclined to make purchases. This implies that a feeling of loyalty toward customer will develop if the service is of a high caliber and backed by great satisfaction (Sampurna & Miranti, 2022). According to the findings of the data research, the factor that has the greatest influence on customer loyalty is the quality of the service. This indicates that enhancing the caliber of Bank Syariah Indonesia's Malang Raya services can help boost client retention.

In the banking industry in particular, service quality refers to meeting the demands and preferences of customer and providing suitable service that meets their expectations (Supriadi, 2018). It has been demonstrated that there are five aspects of service quality that can boost customer loyalty: tangibles, assurance, responsiveness, consistency, and empathy (Salimah, 2018). In theory, the process's service quality can be used as a benchmark for this study since it directly affects customer loyalty without the need for other mediators (Prasetyo et al., 2023). A company's ability to survive depends on its ability to provide high-quality services that satisfy customers (Normasari dkk, 2013). Griffin (2005) identifies the traits of loyal customers as frequent repurchases, switching between product and service lines, and resistance to the lure of rivals without taking into account any other factors. prior studies by Tegambwage & Kasoga (2022) and Shahzad et al., (2019) discovered that service quality significantly affects customer loyalty.

### **The Influence of Relationship Quality on Customer Loyalty**

The quality of the relationship is determined by the customers' assessments of their contacts with service providers (Crosby et al., 1990). Johnson (1999) maintains that the establishment of long-term connections with customers requires the establishment of comfort, trust, and dedication as essential components. A significant factor that influences the efficiency of marketing linkages is the loyalty of customers. There exists a decent association between the quality of relationships and loyalty (Miftahudin, 2018).

The study's findings indicate that consumer loyalty is unaffected by the quality of relationships. According to Crosby et al., (1990) There are other elements that have a greater impact on customer loyalty than the quality of the relationship. These other aspects include the amount of happiness that consumers experience and the quality of the service that they receive. This conclusion is in line with the findings of past studies conducted by Addury & Pangestu (2023) It came to the conclusion that the quality of the relationship does not have a significant influence on the loyalty of customers.

### **The Influence of Service Quality on Customer Satisfaction**

In order to reach a high level of client happiness, one technique will be to deliver the finest service possible (Satria & Dyah Astarini, 2023). An study of the data that was carried out using SEM PLS revealed that the quality of service has a substantial impact on the level of happiness experienced by customers. At Bank Syariah Indonesia Malang Raya, this demonstrates how the level of service that is

responsive to the expectations of customers is determined by the level of satisfaction experienced by those customers.

In theory, The degree to which a client's expectations are satisfied by the type of services that are supplied is one definition of customer satisfaction, and as a result customers feel satisfied (Panday & Nursal, 2021). This means that customers will be happy if Bank Syariah Indonesia employees in Malang Raya are able to meet expectations and provide high quality service. This research supports previous research conducted by Hamzah & Purwati (2019) and Rini & Hasan (2022) which discovered a significant relationship between the quality of service and the level of happiness experienced by customers. According to Omoregie et al., (2019), banks increase their brand, credibility and value by consistently providing optimal service, thus ensuring customer satisfaction. According to Boonlertvanich (2019) improving service quality will result in more satisfied customers.

### **The Influence of Relationship Quality on Customer Satisfaction**

In the context of sharia banking, “relationship quality” refers to interactions between banks and customers that uphold sharia law, foster customer happiness, and increase customer loyalty to the bank. The relationship between a bank and its customers is supported by the quality of that relationship. Customers can manage the bank's integrity as a service provider and maintain trust in the bank by upholding quality connections. The success of relationship marketing also depends on the quality of the relationship (Hasanah, 2019).

Customer happiness is significantly influenced by relationship quality, according to the findings of data analysis conducted for this research. This shows that maintaining good relationships with Bank Syariah Indonesia customers in Malang Raya will create the expectations and comfort that customers want, which in turn will increase customer satisfaction. Theoretically, a concept called “relationship quality” describes how good a relationship is formed between two people when they interact with each other. Customers are more satisfied if this interaction is carried out well and continues to be improved (Addury & Pangestu, 2023). Previous studies, Santouridis & Veraki (2017) demonstrated that the quality of relationships significantly improves customer happiness, confirming the research's conclusions.

### **The Influence of Customer Satisfaction on Customer Loyalty**

According to the findings of a data study conducted at Bank Syariah Indonesia in Malang Raya, the level of satisfaction experienced by customers has a major impact on their loyalty. This demonstrates that despite Bank Syariah Indonesia workers' efforts to exceed customer expectations in Malang Raya, clients remain satisfied. The most significant measure of customer loyalty is customer satisfaction. Customers who are satisfied with sharia banking practices show their loyalty by making regular purchases and supporting the use of the business's goods and services (Zikir et al., 2019). Long-term customer loyalty is demonstrated by satisfied customers. Loyalty and satisfaction are two ideas that are closely related to usage and post-purchase behavior (Yuliyanti & Firmansyah, 2023). After using a

product or service, assessment ascertains whether or not the client is content. This study's conclusions align with those of earlier investigations by Lubis et al., (2021) and Tegambwage & Kasoga (2022) providing evidence that Islamic banks have high levels of customer satisfaction and retain their customers.

According to theory, a person's satisfaction or dissatisfaction is determined by how well their perceptions of a thing perform in relation to their expectations Kotler & Keller (2016). This means that satisfaction in this theory has a function in perceived performance and according to expectations. Customers will be happy if the performance carried out by Bank Syariah Indonesia employees in Malang Raya meets customer expectations. In addition, if they perform better than expected, customers will be happy as well.

### **The Influence of Customer Satisfaction in Mediating Service Quality on Customer Loyalty**

According to the findings of a data analysis, the factor of customer satisfaction may have a role in mediating the connection between service quality and customer loyalty. According to Kotler & Keller (2009), service is any act or activity provided to another party by a party, basically it has no form and does not provide ownership. Its creation may or may not be related to a specific tangible item. To satisfy customers, manufacturers provide services that meet their desires and preferences. Kotler & Keller (2009) state that this behavior can manifest before, during, or after a transaction. Superior customer service usually results in more satisfied customers and more repeat purchases.

To achieve the level of satisfaction desired by customers, Bank Syariah Indonesia Malang Raya must carefully consider the service quality components. According to Rangkuti (2006) the aim of a customer satisfaction strategy is to discourage customers from switching to competitors. Consumers that are pleased with the items they use will repurchase them and exhibit brand loyalty. This study's findings are in line with those of Ananda & Jatra (2019) investigation, In this study, it was discovered that the link between service quality and customer loyalty is positively and considerably mediated by the level of satisfaction satisfied customers feel. On the other hand, Satria and Dyah Astarini (2023) demonstrate that service quality has a positive and significant impact on customer loyalty by employing customer satisfaction as a modulating variable.

### **The Influence of Customer Satisfaction in Mediating Relationship Quality on Customer Loyalty**

The results of the data analysis indicate that the quality of the connection can have an effect on the loyalty of customers by acting as a mediator between customer satisfaction and customer loyalty. If the quality of the relationship becomes stronger in the relationship between employees and customers at Bank Syariah Indonesia in Malang Raya, it will increase customers' loyalty. Islamic banks and customers need to have long-term relationships that include comfort, trust and commitment (Johnson, 1999). This is because good relationship quality is the most

important thing that must be considered in sharia banking services. Relationship quality theory states that customer-focused relationship quality will produce customer satisfaction and satisfied customers will become loyal and buy the product again in the long term (Harnianda, 2021).

Good quality relationships enable good two-way communication, which avoids miscommunication and facilitates activities being carried out such as by Bank Syariah Indonesia employees in Malang Raya in serving their customers. If this is done consistently and gets better, it does not rule out the possibility that customers will feel satisfied both in terms of facilities and service. In light of the findings of this investigation, the findings of prior research are enhanced by Addury & Pangestu (2023) which discovered that the strength of the connection might have an effect on customer loyalty through factors such as customer satisfaction.

### **The Influence of Islamic Religiosity is able to Moderate Service Quality, Relationship Quality, and Customer Satisfaction on Customer Loyalty**

Religiosity is something that is difficult to measure, but the religiosity factor is considered to have a significant influence on human behavior, especially Muslims, especially in terms of social and environmental behavior. On the other hand, the data processing findings of this study demonstrate that Islamic religiosity cannot regulate customer pleasure, relationship quality, as well as the quality of service in relation to the loyalty of customers. This study supports Tegambwage & Kasoga (2023) The evidence presented here suggests that religiosity has a moderating influence on the relationship between service quality and customer loyalty, in contrast to the direct impact that service quality has on consumer loyalty. While waiting, Tegambwage & Kasoga (2023) demonstrates that there is no substantial correlation between Islamic religiosity and the quality of relationships and customer loyalty. The present study is supported by prior research conducted by Sunaryo et al. (2020), which shown that the Islamic faith mitigates the relationship between customer satisfaction and customer loyalty. In research by Herawati & Listyawati (2017) it is stated that there are non-Muslims who use sharia banks. However, non-Muslim customers tend not to pay attention to the Islamic products offered by sharia banks and the quality of service. On the other hand, non-Muslim customers tend to pay attention to the location of the bank, the benefits of the profit sharing system, the name & image of the bank, as well as the physical attractiveness and facilities of sharia banks.

### **CONCLUSIONS AND RECOMMENDATIONS**

By using customer satisfaction with Islamic religiosity as a moderating factor, this research examines the relationship between relationship quality and service quality in relation to customer loyalty. The research results show that service quality has a significant effect on patron loyalty at Bank Syariah Indonesia in Malang Raya. However, there is no clear relationship between relationship quality and customer loyalty. Relationship quality and service quality have quite a large influence on customer satisfaction as shown through direct influence tests. One

element that might mediate the relationship between relationship and service quality and customer loyalty is customer satisfaction. However, according to the moderation test, the influence of customer satisfaction and service quality on customer loyalty is not moderated by Islamic religiosity. Nonetheless, the correlation between loyal customers and high-quality relationships is not affected by Islam.

Researchers hope that Bank Syariah Indonesia, especially in Greater Malang, can use this research as a source of information, insight and further understanding. Bank Syariah Indonesia is believed to be able to develop customer loyalty by maintaining strong relationships with customers. To increase profits and expand market share, customer loyalty is very important for businesses.

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