

# **The Effect of Islamic Service Quality and Knowledge on Loyalty with Religiosity as a Variables Of Mediation In Sharia Banking In Jambi Province**

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## **Abstract**

*This study aims to analyze the influence of Islamic service quality and knowledge on loyalty with the mediating variable of religiosity in Jambi Province. The high number of Muslim communities in Jambi Province indicates the high level of religiosity of the Jambi Province community. Low Penetration of Islamic Banking in Jambi Province both collection and financing products and banking services. Starting to be offered a lot of Islamic financial products in Jambi Province, one of which is Islamic banking products. This study uses the Structural Equation Modeling (SEM) method with 101 respondents coming from Jambi province. The quality of service in Islamic banking in this study is not significant considering that Islamic values have not been properly implemented in Islamic banking. Thus, Islamic values need not only be applied individually but as a whole. A good level of public knowledge about Islamic banking products shows that customers can be loyal. This is reinforced by the stronger level of religious community of Islam. The research also shows that most respondents have a high level of religiosity in the fiqhibadah but not in fiqhmuamalah, so in general respondents are unfamiliar with Islamic banking.*

**Keywords:** *Islamic Service Quality, Knowledge, Religiosity, Loyalty, Sharia Bank Customers, Structural Equation Modeling*

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## **I. INTRODUCTION**

One of the regions in Indonesia which already has several sharia-based banks is Jambi Province. However, the author can be sure that the Sharia-based banks in this region have not fully carried out their main role as banks on the basis of Shari'ah (sourced from the Qur'an and the Hadith of the Prophet). Jambi City, for example, which is the administrative center of Jambi Province, has several sharia-based banks, such as Bank Mu'amalat, BNI Sharia Bank, Mandiri Sharia Bank (BSM), and BRI Sharia Bank. However, at the level of sharia policy management and implementation, especially in various financial transactions, it is still quite dominant to adopt the conventional bank transaction model. And to obtain accurate information about the above, the writer tries to do a personal survey through interviews with several customers related to the above. The answers obtained are quite varied, among customers arguing that the transaction procedures at Islamic banks are almost the same as conventional banks, and even the process takes longer than conventional banks. But there are also customers who prefer a sharia bank as a place to invest due to its guaranteed factor in sharia, so that the invested funds are protected from matters related to usury (Rahman, 2001).

Although sharia banks are still relatively newcomers to the banking world in Indonesia, they have had an impact and influence on the people of the Jambi province, although their growth and development are still slow, progress has provided a positive alternative for the people of the Jambi province who are religious. This then presents a precedent among banking observers that there are various factors which later become the cause of public interest in using the services of sharia banks in addition to conventional banks.

There is no doubt that the Jambi community is a society that upholds cultural values and local wisdom based on the values of the teachings of Islam, including the discussion of riwabi practices in the banking world. The interesting thing that the writer needs to point out in this study is that the level of religious understanding of a person has not been able to color all aspects of his life, especially in the context of the Ribawi practices found in conventional banking. On the other hand, the shift in the mindset of the Jambi people is more due to the information flow being so strong and accompanied by excesses, both positive and negative.

Based on the information above, the authors argue that the strength of tradition and culture, as well as local wisdom, which as long as they support the strength of the religious mentality of the people of Jambi have not been able to change their paradigm of conventional banks in totality. However, it can also be objectively appreciated that the growth and development of shari'a banking in Jambi Province has experienced growth and development marked by increasing the number of Operational Headquarters (KPO) and Sub-Branch Offices

scattered in several districts / cities in Jambi Province. currently reaches 6 KPOs and 19 syariah banking branch offices (Financial Services Authority, 2019). The aforementioned indications illustrate that basically the religious understanding and religiosity of the Jambi community is quite representative in the context of trust in sharia banking.

The study related to sharia banking loyalty has previously been conducted by Al-Afifah (2017), Muhammad, Bukhari, and Iqbal (2011), Naser, Jamal, and Al-Khatib (1999), Standberg, Wahlberg, and Ohman (2010), Dusuki and Abdullah (2007), Al-Eisa and Alhemoud (2009), Satrio (2006), Aliansyah, Hafasnuddin, and Shabr (2012), and Amin, Isa, and Rodrigue (2013).

Even so the matter of penetration of Islamic banks in the Jambi community is still hampered by several things including the knowledge that Islamic bank products are still not well understood. This certainly creates a gap where the people of Jambi in general are people who have a relatively high level of religiosity where qualified sharia banking services are needed. Observing the problems mentioned above, it is necessary to conduct an in-depth study related to factors which are then indicated to affect loyalty and religiosity as moderation variables in sharia banking in Jambi Province. Thus, this study seeks to present a factual analysis of the factors that influence loyalty with religiosity as a mediating variable in sharia banking in Jambi Province. This research has a novelty or novelty in using the variable of religiosity in Jambi Province. This is because Jambi Province is one of the Provinces with a very high percentage of the Islamic population and socio-cultural life closely related to Islamic values.

## **II. LITERATURE REVIEW**

There are several studies conducted by several researchers related to the views of the community as customers of shari'ah banks in relation to their satisfaction using shari'ah banks. The approach taken by several studies also varies, depending on their perspective of the object and subject of research.

Awan, Bukhari, and Iqbal (2011) in their study concluded that there is a relationship between the quality and quality of banking services with customer satisfaction. Thus, both customers from conventional banks and Islamic banks are interested in investing in banks that have good services.

The findings of Naser, Jamal, and Al-Khatib (1999) that they explained in the study showed that the interest and satisfaction of customers to use sharia banks as a suitable place to make investments is more influenced by how sharia banking services and products are 'ah it (Naser, Ahmad Jamal, and Khalid Al Khatib, 1999).

Amin, Isa, and Fontaine (2013) show that customer satisfaction has a significant relationship with imaging, significant customer perception with trust, and trust has a significant relationship with customer loyalty. And significant differences occur in aspects of customer satisfaction related to their perceptions of Islamic banks, and trust in loyalty between Muslim and non-Muslim customers. The findings of the study show that Muslim customers establish relationships with Islamic banks because they believe that Islamic banks apply the principles of Islamic banks that provide a variety of safe banking products in accordance with Islamic principles.

Dusuki and Abdullah (2007) stated in the research findings that religious factors and convenient location are important factors that can attract customers to choose sharia banks in transactions. Al-Eisa and Alhemoud (2009) suggested that the most important attribute for predicting customer satisfaction at a Kuwaiti bank was fast, courteous service, and the availability of self banking services (Al Eisa and Abdullah M. Alhemoud, 2009).

Woodside et al (1989) examined one model that specializes in assessing the relationship between perceived service quality, customer satisfaction and behavioral intentions. The results of this study indicate that customer satisfaction is an intervening variable between service quality and purchase intentions, meaning that service quality affects satisfaction and satisfaction affects purchase intentions. Research conducted by Parasuraman, Zeithaml and Berry (1994) regarding service quality and the factors that determine service quality in Aaker and Keller Research (1994) in their research examines the effect of company image and brand equity on customer satisfaction and the effect of customer satisfaction on customer loyalty . Where the results of his research show that a good image of the company can increase customer satisfaction with the company's products which then have an impact on loyalty.

Research conducted by Parasuraman, Zeithaml and Berry (1994) regarding service quality and the factors that determine service quality at Banks, Credit Card Co., Repair and Maintenance Co., L.D. Telephone Co. The study uses five quality dimensions including: reliability, responsiveness, assurance, empathy and tangibles. Their results indicate that the reliability dimension is the most important in determining customer satisfaction. Then followed by the dimensions of responsiveness, assurance, empathy, and tangibles. These results indicate the level of importance of each attribute on a company's service quality, and can be used to compare the value of the company's service quality with competing companies.

The difference between this study and previous research is the breadth of factors that influence customer satisfaction. With the breadth of factors that influence customer satisfaction, then it has implications in the area of analysis of factual data found in the research field. With the increasing number of factors which are then indicated as important aspects that influence customer satisfaction, will provide comprehensive and accountable information on the basic assumptions of things which can then influence customer satisfaction.

### III. RESEARCH METHODS

#### Research Design

The research design used in this study is a research design that has the nature of explanatory research, because this research is a research that has a cause and effect relationship between the variables studied (Cooper and Schindler, 2003). In this study, there are several variables that have a causal relationship, among others, the level of perception of the Muslim community in sharia banking in investing.

#### Population and Sample

As for the population in this study, all sharia bank customers in the Jambi Province community, both as depositors and creditors at the bank. Therefore, to see the total population of people who are already working, data will be processed from the Jambi Province community database using Islamic banks.

Related to the study population, the authors assume that the population of the population in Jambi Province is very heterogeneous, especially if viewed from the perspective of the people of Jambi Province. Because this research is focused on the people of Jambi Province who are bank customers, and based on data in the field that the majority of customers are dominated by those who already have income and work in different occupational structures, these different types of work certainly lead to differences in income, surplus funds to save and so forth.

The determination of sample fulfillment in this study follows the minimum number of samples needed in the Structural Equation Modeling (SEM) method. According to Siddiqui (2013) the minimum number of samples needed for SEM analysis is generally between 200 to 400 samples. If the sample is below 200 for a large number of samples, this can cause data estimation to be unstable and statistical tests can be inaccurate. However, research conducted by Edastami (2019) and Marasabessy (2019) used the number 100 with the SEM method using AMOS with good results.

The sample criteria used in this study are as follows:

**Table 1. Sample Criteria**

| No | Criteria   | Total      |
|----|--|------------|
| 1  | Population of Jambi Province   | 3.458.926  |
| 2  | Labor Force Ages over 20 years   | 1.703.187  |
| 3  | The general public, entrepreneurs and employees of Islamic banks who have Islamic bank accounts Sample | Sampel 100 |

Source: Jambi Central Statistics Agency, 2019

To simplify the process of making a questionnaire, the process of lowering the definition of concepts to become a questionnaire tabulation of the questionnaire called Research instrument was made. Operationally, each variable is measured on a Likert scale with a scale of 1 to 5, with the following interpretations: Strongly Disagree (STS) score 1, Disagree (TS) score 2, Neutral (N) score 3, Agree (S) score 4 and Strongly Agree (SS) score 5. Meanwhile the variables and measurements are as follows:

#### Loyalty

Service loyalty is the degree to which a consumer exhibits repeat purchase behavior from a service provider, has a disposition or a positive attitude towards service providers, and only considers using these service providers at the time when the need arises to use this service. From the definition presented by Gramer and Brown, a loyal consumer is not only a buyer who makes repeated purchases, but also maintains a positive attitude towards service providers. The indicators and list of questions are as follows:

**Table 2. List of Questions Variable Loyalty**

| No | Indicator                      | Questions   | Sources  |
|----|--------------------------------|---|--|
| 1. | AdvantagesSocial Trust Culture | 1. Inform the goodness of Islamic banks to others.<br>2. Give advice to Islamic banks for the progress of Islamic banks<br>3. Sharia Bank customers do not want to move to another bank.<br>4. Islamic banks are the best banks.<br>5. Islamic banks are more reliable than conventional banks<br>6. Recommend to other parties to use savings at Islamic | Parasuraman, Zeithaml dan Berry (1994), Muslim Amin, Zaidi Isa, dan Rodrigue (2013), dan Gardenia (2013) |

| No | Indicator | Questions | Sources |
|----|-----------|-----------|---------|
|    |           | Banks     |         |

Sources: Parasuraman, Zeithaml and Berry (1994), Muslim Amin, Zaidi Isa, and Rodrigue (2013), and Gardenia (2013)

### Religiosity

Religiosity can be known from the extent of knowledge, belief, implementation and appreciation of the Islamic religion. Religiosity as a variety of religious aspects or dimensions that not only occur when someone performs ritual behavior (worship), but also when carrying out other activities that are driven by supernatural powers. Can be interpreted, that the notion of religiosity is how capable individuals carry out aspects of religious beliefs in religious life and other social lives. The indicators and list of questions are as follows:

**Table 3. List of Questions on Religiosity Variables**

| No | Indicator   | Questions  | Sources                              |
|----|---|--|--------------------------------------|
| 1. | Knowledge<br>Religious<br>Understanding<br>Customer<br>Education<br>and Tradition<br>Wisdom | <ol style="list-style-type: none"> <li>1. I always do something that is ordered by Allah (such as prayer, fasting, almsgiving, etc.)</li> <li>2. I always follow every religious ritual that I profess</li> <li>3. If there are religious activities in the community in accordance with the religion that I profess, then I will not participate</li> <li>4. after every meal I always throw garbage in its place</li> <li>5. There is a sense of calm in myself when I finish reading the Qur'an I practice all the commands and prohibitions in the Qur'an</li> <li>6. There is a feeling of laziness in me to read the Qur'an</li> <li>7. I always perform the obligatory prayers five times during the fasting month I do tarawih prayers in congregation</li> <li>8. I have never done fasting monday Thursday</li> <li>9. I always read the Qur'an every day</li> <li>10. There is no compulsion from outside for me to read the Qur'an</li> <li>11. I am still not fluent in reading the Qur'an</li> <li>12. If I need something I always pray to God</li> <li>13. I don't dare to do something that is forbidden by God because God is always watching over me</li> <li>14. Finished my prayer did not dhikr beforehand</li> <li>15. I feel strong in facing all kinds of tests / trials of life</li> <li>16. I have never felt a gift from God</li> <li>17. I feel that my prayer reading is good</li> <li>18. I still often feel that I don't fully know the meaning of each lafadz reading prayers</li> <li>19. If I read the Qur'an every day, my reading will get better</li> <li>20. I want to know more about the Qur'an</li> <li>21. I am not very interested in the Qur'an</li> <li>22. I am diligent in taking lessons in the community</li> <li>23. I read religious books to increase my religious knowledge</li> <li>24. I feel bored listening to something related to religion</li> <li>25. I don't like people who bother me</li> <li>26. I always visit friends / neighbors who are sick</li> <li>27. There is no compulsion in my heart to visit friends / about a sick person</li> <li>28. If the one who is sick is not my close friend then I am reluctant to visit</li> </ol> | Firhrati (2017)<br>dan Afifah (2017) |

Sources: Afifah (2017)

### Knowledge

Knowledge is the result of tofu, this is obtained after sensing an object with the five senses, such as sight, hearing, smell, taste and touch. Human knowledge is mostly obtained from the five senses of sight and hearing. The indicators and list of questions are as follows:

**Table 4. List of Questions Variable Knowledge**

| No | Indicator  | Questions   | Sources       |
|----|--|---|---------------|
| 1. | Know<br>Comprehension<br>Application<br>Analysis | <ol style="list-style-type: none"> <li>1. Sharia Bank is a Bank based on the Qur'an, as-Sunnah, Ulema fatwa, and government laws</li> <li>2. Within the Sharia Bank there is a DPS (Sharia Supervisory Board) which is tasked with overseeing its operations</li> <li>3. In financing / credit contracts do not use the fixed profit specified in advance</li> <li>4. Channeling funds in a halal and profitable business</li> <li>5. Determination of profits with the profit sharing system</li> <li>6. The location of a Sharia Bank is easily reached</li> <li>7. The location of the Sharia Bank is close to the shopping area</li> <li>8. Parking space is adequate</li> <li>9. Secure parking</li> </ol> | Afifah (2017) |

| No | Indicator | Questions  | Sources |
|----|-----------|--|---------|
|    |           | 10. Sharia Bank Financing with profit sharing, buying and selling, and cash collateral systems<br>11. Tabungan Bank Syariah with the mudharabahmuthlaqah system<br>12. Within the Sharia Bank there are distribution of zakat, infaq, waqf, and shodaqoh funds<br>13. Deposit funds in the form of deposits and investments that will get results if attempted first<br>14. Do not use interest instruments, speculation, and the gharar system<br>15. Sharia Bank savings and deposit products use the mudharabahmuthlaqah contract<br>16. Means of depositing funds at a Sharia Bank in rupiah or foreign currency are Wadiah yaddhamanah demand deposits<br>17. One of the products of a Sharia Bank is Sharia Bank education financing that uses an ijarah agreement<br>18. Islamic banks facilitate transfers with technology services<br>19. Service products with contract wakalah Firhriati (2017) and Afifah (2017) |         |

Sources: Afifah (2017)

### Islamic Service Quality

Services have many meanings, ranging from personal service to service as a product. Services are every action or performance offered by one party to another party which in principle is intangible and does not cause ownership transfer, service production can be bound or not bound to a physical product. The products produced in the service sector are very different from products in physical form. The difference between products and services causes the marketing strategies used are also different.

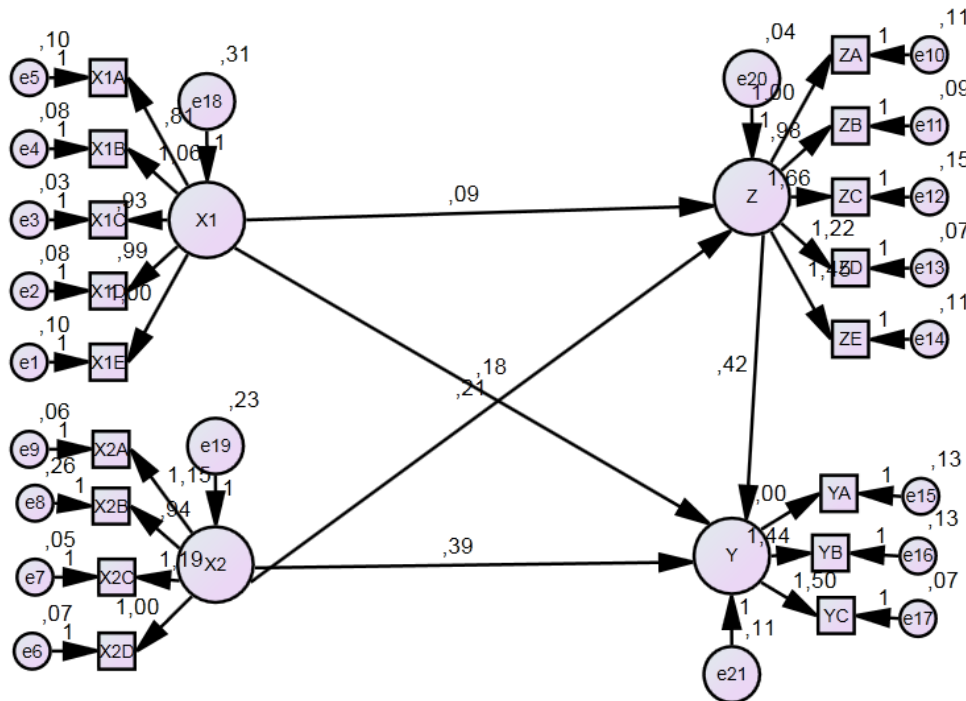
**Table 5. List of Questions of Islamic Service Quality Variables**

| No | Indicator   | Questions  | Sources   |
|----|---|--|---|
| 1. | Tangible<br>Assurance<br>Empathy<br>Reliability<br>Responsiveness | 1. Islamic banks operate according to Islamic principles and law<br>2. Islamic banks guarantee that no interest is paid or collected<br>3. Terms of service of Islamic Bank products.<br>4. Sharia Bank banking products are free of interest. Islamic Banks apply profit sharing regulations.<br>5. Polite and friendly Bank Syariah employees.<br>6. Islamic banks provide financial consulting.<br>7. Comfortable office interiors and waiting rooms of Islamic banks.<br>8. Islamic banks have a wide and easily accessible network.<br>9. Bank Syariah management team who are experienced and have extensive knowledge.<br>10. Islamic banks provide fast service time.<br>11. Islamic banks provide extensive products and services.<br>12. Islamic banks provide security in guaranteed transactions.<br>13. Islamic banks provide optimal service time (hours).<br>14. Islamic banks provide extensive ATM network facilities.<br>15. Attractive appearance of Sharia Bank offices and physical facilities.<br>16. Fast and efficient Sharia Bank transaction services.<br>17. Sharia Bank operational hours are precise and clear.<br>18. The bulkhead at Sharia Bank counters makes it easy to queue up.<br>19. The location of the Sharia Bank is strategic and easy to reach.<br>20. The name, reputation and image of a Sharia Bank are easily recognized.<br>21. Assets and capital owned by Islamic Banks in accordance with customer expectations.<br>22. Sufficient Bank Syariah parking area.<br>23. Confidentiality of Sharia Bank customer data is guaranteed so that customers feel safe.<br>24. Management of Islamic Banks can be trusted and convincing.<br>25. Sharia Bank products and services that guide.<br>26. Sharia Bank service tariffs are relatively low.<br>27. Sharia Bank financial consulting services are available at any time when the customer needs it.<br>28. Sharia Bank employees are responsive in handling difficult customers.<br>29. Islamic service provided by Islamic Bank employees.<br>30. Favorable term of financing for Islamic banks.<br>31. The ability of Bank Syariah employees to serve customers quickly.<br>32. Islamic banks have sufficiently available branches. Standberg, Wahlberg, and Ohman (2010), Aliansyah, Hafasnuddin, and Shabr (2012), and Parasuraman, Zeithaml and Berry (1994) | Standberg, Wahlberg, dan Ohman (2010), Aliansyah, Hafasnuddin, dan Shabr (2012), dan Parasuraman, Zeithaml dan Berry (1994) |

Sources: Standberg, Wahlberg, and Ohman (2010), Aliansyah, Hafasnuddin, and Shabr (2012), and Parasuraman, Zeithaml and Berry (1994)

#### IV. RESULT AND DISCUSSION

##### Structural Equation Modelling Result



##### Hypothesis Testing

Table6. Hypothesis Testing

|             |    |                         | Est. | S.E. | C.R.  | P    | Conclusion            |
|-------------|----|-------------------------|------|------|-------|------|-----------------------|
| Religiosity | <- | Islamic Service Quality | ,094 | ,065 | 1,444 | ,149 | Hypothesis 1 rejected |
| Religiosity | <- | Knowledge               | ,206 | ,084 | 2,450 | ,014 | Hypothesis 2 accepted |
| Loyalty     | <- | Islamic Service Quality | ,184 | ,099 | 1,856 | ,063 | Hypothesis 3 rejected |
| Loyalty     | <- | Knowledge               | ,395 | ,130 | 3,046 | ,002 | Hypothesis 4 accepted |

Source: Primary Data processed by AMOS

Islamic service quality variable on religiosity has a significance value of 0.149 (greater than alpha 5%) which indicates that there is no influence of Islamic service quality on religiosity in Islamic banking in Jambi. Meanwhile the estimated value is 0.094, which shows that the effect is positive.

Knowledge variable on religiosity has a significance value of 0.014 (smaller than alpha 5%) which indicates that there is an influence of knowledge on religiosity in Islamic banking in Jambi. Meanwhile the estimated value is 0.206, which shows that the effect is positive.

Islamic service quality variable on loyalty has a significance value of 0.063 (greater than alpha 5%) which indicates that there is no influence of Islamic service quality on loyalty in Islamic banking in Jambi. Meanwhile the estimated value is 0.184, which shows that the effect is positive.

Knowledge variable on loyalty has a significance value of 0.002 (smaller than alpha 5%) which indicates that there is an influence of knowledge on loyalty in Islamic banking in Jambi. Meanwhile the estimated value is 0.395, which shows that the effect is positive. Meanwhile, to test mediation variables, it can use the sobel test as shown in table 4.11 below:

**Table 7. Uji Sobel**

| Variabel   | X1               | X2         |
|------------|------------------|------------|
| t-Hitung   | 1,441            | 2,432      |
| T-Tabel    | 1,985            | 1,985      |
| Sig.       | 0,076            | 0,008      |
| Kesimpulan | Tidak signifikan | Signifikan |

Source: Primary Data processed by AMOS

The Sobel test was carried out to measure the mediating effect of the Islamic service quality and religiosity variables on the loyalty of sharia bank customers in Jambi. Islamic service quality variable on loyalty through religiosity variable as having a significance value of 0.076 (greater than alpha 5%) which indicates that there is no influence of Islamic service quality on loyalty through religiosity variable on Islamic banking in Jambi Hypothesis 5 is rejected. Knowledge variable on loyalty has through the religiosity variable a significance value of 0.008 (smaller than alpha 5%) which indicates that there is an influence of Islamic service quality on loyalty through the variable of religiosity in Islamic banking in Jambi Hypothesis 6 is accepted.

## **Discussion**

### **a. Islamic Service Quality affects the loyalty of Islamic banking in Jambi Province**

Islamic service quality variable on religiosity has a significance value of 0.149 (greater than alpha 5%) which indicates that there is no influence of Islamic service quality on religiosity in Islamic banking in Jambi.

Loyalty can be formed from the attitude of liking towards a brand that is represented in the purchase of goods or services that are consistent with the brand at all times (Sutisna, 2001). If seen based on the profile of respondents, 93% of respondents are customers with income below Rp. 10 million so as not to demand excellent service like customers who have greater income and funds. The results of this study are not the same as the results of research conducted by Parasuraman, Zeithaml and Berry (1994), Muslim Amin, Zaidi Isa, and Rodrigue (2013), and Gardenia (2013). This indicates that the need for service quality in Islamic banks to be improved in order to ensure customer loyalty. This also shows that customers using Islamic service quality in Islamic banks are still not integrated or integrated well, namely between Islamic values and practice in improving service quality.

Rasullah SAW. success in preaching and trading armed with NATURE (Shiddiq, Istiqamah, Fathonah, Amanah, and Tabligh). The object of preaching and the buyer both feel the satisfaction and happiness of interacting with the apostles. He gave guarantees for the goods entrusted to him so that he was known as al-amin. He is also an empathetic person and has a high concern for others. This is in accordance with the proposition of the Koran (QS Ali Imran: 159) which reads: "then it is due to the mercy of Allah that you behave gently toward them. If you are being hard and hard, they will distance themselves from your surroundings. Therefore forgive them; ask forgiveness for them, and consult with them in the matter. Then if you have made up your mind, then put your trust in Allah. Allah truly loves those who put their trust in him. "

### **b. Knowledge influences loyalty in Islamic banking in Jambi Province**

Knowledge variable on religiosity has a significance value of 0.014 (smaller than alpha 5%) which indicates that there is an influence of knowledge on religiosity in Islamic banking. Knowledge is the result of tofu, this is obtained after sensing an object with the five senses, such as sight, hearing, smell, taste and touch. Human knowledge is mostly obtained from the five senses of sight and hearing (Notoatmodjo, 2003). Human sensing is influenced by the intensity of attention and perception of objects (Notoatmodjo, 2014).

The results of this study are the same as those conducted by Dusuki and Abdullah (2007), Satrio (2006), and Muhammad, Bukhari, and Iqbal (2011) who show that there is an influence of Knowledge on the loyalty of Islamic banks. If seen based on the profile of respondents, 93% of respondents are customers with income below Rp. 10 million in addition can also be seen from the age of respondents who average age is relatively young, where 72% of respondents aged under 40 years. Thus the respondent is a young labor force that has access to information more freely, especially through the Internet media. Islamic banks have relatively different products, especially when compared to conventional banks, knowledge of contracts is needed and whether the products used are in accordance with sharia (sharia compliance), especially related to whether Islamic bank products are free from usury, gharar, and maysir. With this understanding of customers, customers can decide to remain customers of Islamic banks.

**c. Islamic Service Quality affects the religiosity of Islamic banking customers in Jambi Province**

Islamic service quality variable on loyalty has a significance value of 0.063 (greater than alpha 5%) which indicates that there is no influence of Islamic service quality on loyalty in Islamic banking in Jambi. Islam teaches that if you want to provide good business results in the form of goods / services should provide quality, do not give bad or not quality to others. With the unification of the concept of Islam with service quality so that Islamic service quality is formed which is an embodiment of existing religious practices. The results of this study are not the same as the research conducted by Firhrati (2017) and Afifah (2017) showing that there is an effect of Service Quality on the religiosity of sharia banking customers.

Similar to the results of the previous hypothesis 1 test, Islamic service quality has no influence on the dependent variable. Islamic service quality is an embodiment of a combination of religious values and practice in the form of improving service quality, especially in Islamic bank transactions. The weakness of this influence shows that the integration between Islamic values and practices has not been perfectly implemented or is still in the process of adjustment. This can be proven in some descriptive statistics on item questions such as "I still often feel I do not fully know the meaning of each lafadz prayer reading" which only gets an average value of 3.40 on the 5.0 scale, which indicates that worship for the respondents only a ritual and do not know the meaning and how to implement it in everyday life. In addition there is the question item "If there is a religious activity in the community that is in accordance with the religion that I profess, then I do not participate" which only scored 2.63 which indicates that respondents are reluctant to participate in worship collectively in society.

**d. Knowledge influences the religiosity of Islamic banking customers in Jambi Province**

Knowledge variable on loyalty has a significance value of 0.002 (smaller than alpha 5%) which indicates that there is no influence of knowledge on loyalty in Islamic banking in Jambi. Religiosity can be known from the extent of knowledge, belief, implementation and appreciation of the Islamic religion. Religiosity as a variety of religious aspects or dimensions that not only occur when someone performs ritual behavior (worship), but also when carrying out other activities that are driven by supernatural powers. Can be interpreted, that the notion of religiosity is how capable individuals carry out aspects of religious beliefs in religious life and other social lives. (Putriani, 2015). The results of this study are the same as the research conducted by Firhrati (2017) and Afifah (2017) showing that there is an influence of Knowledge on the religiosity of Islamic bank customers. This can be proven in descriptive statistics on item questions such as "Finished my prayer did not dhikr beforehand" which only received an average value of 2.75 on the 5.0 scale, which indicates that public knowledge about the importance of remembrance after prayer is still minimal, other question items namely "I feel bored listening to something related to religion" which only gets a score of 2.16 indicates that respondents are reluctant to deepen their religious knowledge, especially related to muamalah fiqh in Islamic banking.

**e. Islamic Service Quality and Knowledge affect the loyalty of Islamic banking in Jambi Province which is mediated by the variable of religiosity**

Islamic service quality variables on loyalty through the variable of religiosity as having a significance value of 0.076 (greater than alpha 5%) which indicates that there is no influence of Islamic service quality on loyalty through the religiosity variable in Islamic banking in Jambi. Mardikawati and Farida (2013) in their research stated the application of quality as the nature of product appearance or performance is a major part of the company's strategy in order to achieve sustainable excellence, both as a market leader or a strategy to continue to grow. Customer service in the world of services is vital. This is because the nature of services, one of which is intangible, requires feedback (feed back) to assess the quality of service. Quality of service which is the hallmark of customer satisfaction is usually obtained from the customer's opinion. Therefore customer service is important because it can also accommodate a variety of customer opinions ranging from satisfaction to dissatisfaction (Wahjono, 2010: 178). Therefore each service company is expected to continue to improve the quality of its services to customers in order to create satisfaction in the minds of customers. In Islamic banking the Bank must provide services based on laws and principles that are in accordance with sharia so that it can provide customer satisfaction, the majority of which are Muslim.

The results of this study are not the same as research conducted by Standberg, Wahlberg, and Ohman (2010) and Aliansyah, Hafasnuddin, and Shabr (2012) show that there is an influence of Islamic service quality on loyalty in sharia banking mediated by religiosity variables. From the beginning the influence of Islamic service quality was weak so that even though it had been mediated by the religiosity variable the results did not show any real significance. Integration or unification of Islamic values that have not been fully implemented causes the weakness of this variable in giving effect to the loyalty of Islamic banks. Therefore, Islamic banks need to improve the quality of their services along with practicing Islamic values in a comprehensive manner.



Meanwhile, the knowledge variable on loyalty has a significance value of 0.008 (smaller than alpha 5%) which indicates that there is an influence of Islamic service quality on loyalty through the religiosity variable in Islamic banking in Jambi.

Efforts to gain knowledge of the inner aspects, religious experience, where and when it can occur requires a theoretical approach. Various individual and group matters, along with the dynamics that exist, must also be examined. (Abdullah, 2000). The results of this study are the same as the research conducted by Standberg, Wahlberg, and Ohman (2010) and Aliansyah, Hafasnuddin, and Shabr (2012) showing that there is an influence of Knowledge on loyalty in sharia banking mediated by religiosity variables. The level of knowledge about sharia products (sharia compliance) is needed by customers to determine the state of the sharia bank product. With this understanding of customers, customers can decide to remain customers of Islamic banks. Understanding Islamic bank contracts requires qualified religious understanding because the legal sources of Islamic bank products themselves come from the Qur'an and hadith texts so that the religiosity variables are able to mediate the knowledge variables.

Religiosity can be known from the extent of knowledge, belief, implementation and appreciation of the Islamic religion. Religiosity as a variety of religious aspects or dimensions that not only occur when someone performs ritual behavior (worship), but also when carrying out other activities that are driven by supernatural powers. Can be interpreted, that the notion of religiosity is how capable individuals carry out aspects of religious beliefs in religious life and other social lives. (Putriani, 2015). In this study it is known that respondents are quite religious, but still do not know the implementation related to religious factors into daily life, in other words religious is still at the level of ritual aspects only and has not entered the practical aspects. It can be seen that in the religious community of Jambi, religiosity as a moderating variable is able to bridge knowledge (which is at the theoretical level) and is unable to bridge Islamic Service Quality (which is already at the level of practice) in maintaining customer loyalty. Thus this study shows that moderating factors are quite significant in strengthening the influence of knowledge in maintaining sharia bank customer loyalty, but are unable to strengthen the influence of Islamic service quality on sharia bank customer loyalty. For this reason, more effort is needed in the future to encourage customer religiosity to encourage loyalty at a more practical level.

## **V. CONCLUSION**

The results of this study indicate that there is no influence of Islamic service quality on religiosity in Islamic banking in Jambi. Knowledge variable on religiosity indicates that there is an influence of knowledge on religiosity in Islamic banking in Jambi. Islamic service quality variables on loyalty indicate that there is no influence of Islamic Service Quality on loyalty in Islamic banking at. Knowledge variable on loyalty that there is an influence of knowledge on loyalty in Islamic banking in Jambi. Islamic service quality variables on loyalty through the variable of religiosity that there is no effect of Islamic service quality on loyalty through the variable of religiosity in Islamic banking in Jambi. Knowledge variable on loyalty has through the variable of religiosity indicating that there is an influence of Islamic service quality on loyalty through the variable of religiosity in Islamic banking in Jambi Hypothesis 6 is accepted. In detail, the conclusions in this study are as follows:

1. There is no influence of Islamic service quality on religiosity in Islamic banking in Jambi. This indicates that the need for service quality in Islamic banks to be improved in order to ensure customer loyalty. This also shows that customers using Islamic service quality in Islamic banks are still not integrated or integrated well, namely between Islamic values and practice in improving service quality.
2. There is an influence of knowledge on religiosity in Islamic banking in Jambi. Islamic banks have relatively different products, especially when compared to conventional banks, knowledge of contracts is needed and whether the products used are in accordance with sharia (sharia compliance), especially related to whether Islamic bank products are free from usury, gharar, and maysir. With this understanding of customers, customers can decide to remain customers of Islamic banks.
3. There is no influence of Islamic service quality on loyalty in Islamic banking in Jambi. The weakness of this influence shows that the integration between Islamic values and practices has not been perfectly implemented or is still in the process of adjustment.
4. There is no influence of knowledge on loyalty in Islamic banking in Jambi. Religiosity can be known from the extent of knowledge, belief, implementation and appreciation of the Islamic religion. Religiosity as a variety of religious aspects or dimensions that not only occur when someone performs ritual behavior (worship), but also when carrying out other activities that are driven by supernatural powers.
5. There is no influence of Islamic service quality on loyalty through the variable of religiosity in Islamic banking in Jambi. From the beginning the influence of Islamic service quality was weak so that even though it had been mediated by the religiosity variable the results did not show any real significance. Integration or unification of Islamic values that have not been fully implemented causes the weakness of this variable in giving effect to the loyalty of Islamic banks.

6. There is an influence of Knowledge on loyalty through the variable of religiosity in Islamic banking in Jambi. With this understanding of customers, customers can decide to remain customers of Islamic banks. Understanding Islamic bank contracts requires qualified religious understanding because the legal sources of Islamic bank products themselves come from the Qur'an and hadith texts so that the religiosity variables are able to mediate the knowledge variables.

### **Theoretical Implications**

Based on the conclusions above, the theoretical implications in this study are as follows:

1. This study shows that the moderating factor is quite significant in strengthening the influence of knowledge in maintaining sharia bank customer loyalty, but is unable to strengthen the influence of Islamic service quality on sharia bank customer loyalty. For this reason, more effort is needed in the future to encourage customer religiosity to encourage loyalty at a more practical level.
2. The people of Jambi Province are indeed religious but the existing level of religiosity is only at the level of fiqh of worship and they do not really understand and are able to implement the values in muamalahfiqh. Though muamalahfiqh is essential or important because in our daily lives we always interact in the community.
3. The quality of service in Islamic banking in this study is not significant considering that Islamic values have not been implemented properly in Islamic banking. Thus, Islamic values need not only be applied individually but as a whole.
4. A good level of public knowledge about Islamic banking products shows that customers can be loyal. This is reinforced by the stronger level of religious community of Islam.

### **Managerial Implications**

Based on the theoretical implications above, the managerial implications in this study are as follows:

1. The need for Islamic bank management to improve services as well as Islamic values in the implementation of Islamic banking management services. So that the sharia bank customers become more loyal so that the sharia banking market share is getting bigger.
2. Socialization in order to increase product knowledge and operational of sharia banking must always be improved, because knowledge of good products and operations is positively correlated to customer loyalty in sharia banking.

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