
Role of Social Responsibility Institutions Islamic Financial Institutions Against Customer Loyalty Bukittinggi Cab Office

¹Sandra Dewi, ²Yaswirman, ³Rudi Febriamansyah, ⁴Henmaidi

Universitas Andalas, Padang, Indonesia

sandradewibkt@gmail.com, yaswirman010857@gmail.com, rudifeb@yahoo.com,
hen_maidi@yahoo.com

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ABSTRACT

The form of customer support for Islamic financial services is very important to create resilience and competitiveness in the Islamic Financial Institution industry. By highlighting social activities, this paper tries to see the role of CSR of Islamic banks in influencing customer loyalty, both individually and through image, trust and service satisfaction. This path explores how CSR makes customers impressed, convinced, satisfied, amazed, and ultimately loyal to Islamic banks. Quantitative descriptive analysis shows that a) the role of CSR gives a positive perspective on customer loyalty, b) Corporate image does not have a significant effect on customer loyalty, c) Trust has a significant positive effect on customer loyalty, d) service satisfaction has a positive effect on service, e) simultaneously CSR, image, trust and service satisfaction have a significant effect on customer loyalty. Indirectly, CSR and loyalty have an interrelated and mutually beneficial relationship between financial institutions and customers. This research has resulted in a new study of the form of the role of CSR on customer loyalty to these financial institutions. The practical implication lies in the importance of developing CSR to generate trust and reputation which in turn increases customer loyalty to Islamic banks.

Keywords: CSR, Corporate Image, Trust, Satisfaction, Customer Loyalty

INTRODUCTION

The Islamic Microfinance Institution industry has proven to be able to meet the financial needs of the community through interest-free savings and financing services (Harun, MS, Hussainey, K., Mohd Kharuddin, KA, Farooque, 2020a). As part of the global financial industry, it contributes to the progress of the real sector of the economy and business. Islamic Financial Institutions are financial institutions that were born after conventional financial institutions, so they need to maintain their existence. In maintaining its existence and growth, Islamic Financial Institutions always compete with conventional banks whose level of success is always determined by customer loyalty. However, the innovations carried out by the Islamic Financial Institutions business have not been able to increase market share compared to conventional banking (Suhartanto, 2019). This problem shows that to achieve customer loyalty of Islamic financial institutions, Islamic Financial Institutions cannot only rely on business aspects alone, in addition to the existence of conventional financial institutions, Islamic Financial Institutions must also have advantages as a hallmark of an Islamic Financial Institution. Some researchers (Chang, YH, Yeh, 2017a) (Park, 2019) suggests observing the company's social role because empirically this factor plays a very important role in arousing customer loyalty. For this reason, in conditions of low market share, attention to the relationship between the CSR of Islamic Financial Institutions and customer loyalty becomes very important.

Recent studies on Islamic Microfinance Institutions pay great attention to the role of CSR in advancing managerial performance with an in-depth focus on the company's perspective (Bukhari, SAA, Hashim, F., Amran, 2020); (Harun, MS, Hussainey, K., Mohd Kharuddin, KA, Farooque, 2020b). Although seen as contributing to advancing the performance of Islamic Financial Institutions



(Suhartanto, 2019) , exploration of the customer's perspective regarding the relationship between CSR and loyalty is still rarely carried out in research. As a result, Islamic Financial Institutions have difficulty utilizing CSR in increasing customer support. In addition, less attention is paid to the factors mediating the relationship between CSR and loyalty, such as reputation, image, trust, and satisfaction (Raza, A., Rather, RA, Iqbal, MK, Bhutta, 2020) . Reputation is needed to ascertain whether CSR can create an excellent Islamic Financial Institution perspective in the minds of customers that encourages them to be loyal (Aramburu, IA, Pescador, 2019a) . Meanwhile, image, trust, and satisfaction are needed to observe customer attitudes towards the bank's reputation to form a better relationship between CSR and loyalty. This pattern has not been seriously explored in previous studies (Islam, T., Islam, R., Pitaf, AH, Xiaobei, L., Rehmani, M., Irfan, M., Mubarak, 2021) ; (Sahibzada, 2020) . Therefore, this study argues that the role of CSR integration, image, trust, satisfaction, and reputation can sharpen the prediction of customer loyalty. Ultimately supporting the Islamic Financial Institution industry in increasing customer alignment.

To overcome the research gap, this study estimates customer loyalty in the Islamic Microfinance Institution industry through the active role of CSR, image, trust and satisfaction. In particular, this study predicts three paths, namely; (1) direct relationship between CSR and loyalty; (2) the role of CSR in building image, trust and customer satisfaction towards Islamic Financial Institutions.

In general, this research was conducted in Indonesia, but more specifically on Islamic banking institutions in West Sumatra. For Indonesian banking, the Islamic banking and finance industry in Indonesia is the best Islamic financial institution in the world (ranked 1st in the 2019 Global Islamic Finance Report), is growing rapidly (with an average growth of 11% per year), and has a very strong influence to the development of the global Islamic economy (Consulting, 2020) . These advantages are based on a measuring instrument of the total Muslim population until 2020 (209.12 million), the number of Islamic bank offices spread throughout the region totaling (1,942 offices), the existence of a sharia supervisory system, the strength of financial assets, sukuk, education and culture, and there is also support from the government in the form of regulations (Consulting, 2020) . In addition, the Indonesian Islamic Economic Masterplan optimizes the social role of Islamic Financial Institutions through CSR so that the Islamic Financial Institution industry can contribute more to socio-economic and environmental progress, both nationally and globally (KNEKS, 2018) . This strategy has the opportunity to increase public support for the Islamic Financial Institution industry. In this connection, empirical evidence about the relationship between CSR of Islamic banks and customer loyalty is very important.

One of the reasons for the achievement of Islamic banking in Indonesia is that Islamic banking has a place in the hearts of the Indonesian Muslim community. The Islamic banking industry is able to provide services to meet the financial needs of the community through financing and funding services based on non-usury Islam (Harun, MS, Hussainey, K., Mohd Kharuddin, KA, Farooque, 2020a) . Since the establishment of Islamic financial institutions and Islamic banking, they have contributed greatly to advancing the real sector of the economy and business in Indonesia. To be able to survive in the banking industry, Islamic financial institutions and Islamic banking develop and compete with conventional financial institutions. For sustainability and success in the banking industry, it is measured by customer loyalty.

How to maintain customer loyalty is a challenge for Islamic banking. The need for a variety of innovative strategies that need to be done to attract the attention of customers. The form of strategy that has been carried out by Islamic banking has turned out to be insufficient to attract the market compared to conventional financial institutions (Suhartanto, 2019) . Several factors are reasons for customer loyalty to Islamic banking which cannot be seen from a business perspective alone, but there are other factors which are reasons for a customer to be loyal to Islamic banking.

Several studies that have been conducted regarding the role of CSR on customer loyalty were carried out by (Chang, YH, Yeh, 2017b) , the results of his research concluded that corporate social

responsibility is a factor that has a major influence on customer loyalty. Research that has been carried out by other researchers is only related to the success of Islamic banking performance from the CSR activities carried out (Harun, MS, Hussainey, K., Mohd Kharuddin, KA, Farooque, 2020a) , while what is the role of CSR in increasing and maintaining customer loyalty has not received much attention and seen the factors that provide a positive relationship between CSR and customer loyalty.

Consumers are stakeholders in this company because consumers play a major role in determining the sustainability of the company in the future (Raza, A., Rather, RA, Iqbal, MK, Bhutta, 2020) . One form of building relationships with consumers, companies look at the social aspect of consumers in order to attract consumers to be loyal to the company. CSR becomes a strategy that aims to increase consumer loyalty to the company.

Loyalty is a commitment that is held firmly to re-purchase preferred service products consistently in the future for the same brand, and is not affected by marketing efforts made by competing products (Oliver, 1999) . This definition assumes that commitment is a loyal attitude of consumers towards Islamic banking products, where they do not just choose products but are committed to continuing to use the same Islamic banking services both now and in the future, and they are also not affected by the efforts made. by products of competing financial institutions through various forms of marketing activities.

There are two approaches to the study of loyalty, namely the behavioral approach and the attitude approach. The behavioral approach is a habit of buying company products within a certain period of time. Meanwhile, the attitude approach explains loyalty from very loyal to very disloyal (Kaur, H., Soch, 2018) . The difference between these two approaches is that the behavioral approach does not sharply distinguish between true loyal behavior and situational loyal behavior, while the attitude approach is less strong in showing the true nature of loyalty. Combining the two approaches to measuring customer loyalty will provide a more comprehensive insight into loyalty (Alam, MMD, Noor, 2020) .

Efforts made to build good relations with the community, the company makes CSR a strategic tool in maintaining business continuity. CSR itself is defined as the company's commitment to provide benefits for employees, the community, consumers, and social communities. (Aramburu, IA, Pescador, 2019b) . Meanwhile, for sharia banking itself, building CSR is a form of sharia banking activity that provides benefits in terms of developing investment models for economically weak communities, developing human capital, especially for marginalized communities, in terms of poverty alleviation and multidimensionality.

The results of research conducted by several researchers show that CSR shows a significant relationship between SR and loyalty (Latif, KF, P'erez, A., Sahibzada, 2020) . This shows that CSR activities carried out by Islamic banking are able to inspire people to be loyal to these products. While CSR also has a positive influence on customer resistance to company products and a willingness to recommend these products to other parties (Lee, CY, Chang, WC, Lee, 2017) . Product quality and the company's concern for social issues also contribute to the company's reputation (Su, L., Pan, Y., Chen, 2017) . CSR programs that run effectively can build a company's image (Taghian, M., D'Souza, C., Polonsky, 2015) . The company's initiative in developing CSR turned out to have the effect of rebuilding the company's image (Choi, S., Lee, 2018) .

Companies always try to be able to build customer trust and to be able to build customer trust CSR has always been one of the strategic steps taken by companies (Jalilvand, MR, Nasrolahi Vosta, L., Kazemi Mahyari, H., Khazaei Pool, 2017) . Trust indicators include consumer confidence in the company, company integrity, type of business and the benefits of the business (Suhartanto, 2019) . This is in accordance with research that has been done that CSR has a positive and significant relationship with customer trust.

In addition, CSR also plays a very important role in influencing corporate image (Lee, CY, Chang, WC, Lee, 2017) . When a company implements CSR well, customers will get the impression that the



company is professional, good and really cares about social and environmental issues (Gürlek, M., Düzgün, E., Uygur, 2017) . This was also emphasized by other researchers that CSR is a key factor in forming a positive image of the company (Salehzadeh, R., Khazaei Pool, J., Jafari Najafabadi, 2018) .

Companies are also currently using CSR as a trigger to revive public satisfaction (Su, L., Gong, Q., Huang, 2020) , where customer satisfaction because their expectations of the company are fulfilled (Saeidi, SPSP, Sofan, S., Saeidi, P ., Saeidi, SPSP, Saeidi, 2015) . The existence of a harmonious relationship between the company and its customers fosters customer satisfaction and delight through optimizing the benefits felt by the community and concern for social and environmental issues. Research (Saeidi, SPSP, Sofan, S., Saeidi, P., Saeidi, SPSP, Saeidi, 2015) has proven that CSR can increase customer satisfaction .

From the research that has been done, the hypothesis can be formulated as follows:

H1: CSR has a positive effect on customer loyalty

H2 : CSR has a positive effect on corporate image

H3: CSR has a positive effect on customer trust

H4: CSR has a positive effect on customer satisfaction

METHODS

a. Research sites

The research was conducted at BSI Bukittinggi, West Sumatra Province. The choice of this location is because BSI is an Islamic bank that has developed very well and has a large number of customers as a result of the merger of 3 banks, namely Bank Syariah Mandiri, BNI Syariah and BRI Syariah.

b. Data collection technique

Data collection was carried out using several methods, namely:

- Library research

The research was carried out through literature studies and documents related to the research topic

- Field research in the form of a questionnaire

Is a form of information gathering that allows analysis to study the attitudes, beliefs, behaviors and characteristics of several key people in the organization who may be affected by the current system (Siregar, 2013).

Each question indicator in the questionnaire will be measured using a Likert scale, which is a scale used to measure attitudes, opinions and perceptions of a person or group about social events or phenomena (Riduwan, DM & Akdon, 2013). Each question consists of five types of answers, namely:

1. Very good : score 5
2. Good : score 4
3. Fairly good : score 3
4. Not good : score 2
5. Very Bad : score 1

c. Population and Sample

The population is a generalized range which includes subjects or subjects with certain qualities and characteristics identified by researchers to be studied and then included to draw conclusions (Sugiyono, 2010). The population in this study are BSI customers. The sampling technique was carried out using non-probability sampling using purposive sampling techniques. The purposive sampling technique is a technique in which the researcher determines who is the sample in this study with the specified criteria including: having been a BSI customer for at least 1 year, actively conducting transactions at BSI, having experience and knowledge about BSI.

d. Data source



Data sources in this study consist of primary data and secondary data. Primary data is usually obtained from direct observation and interviews with respondents. The data collection tool directs the subject by providing a list of questions to be filled in by respondents (Sujarweni & Endrayanto, 2012). Meanwhile, secondary data is data in the form of written materials in the form of books, reports, modules and others (Sujarweni, WW, & Endrayanto, 2012).

e. Research variable

This study uses two variables, namely:

- Independent variables: namely variables with symbols (X), namely variables that cause the change or appearance of the dependent (bound) variable. The independent variables in this study are:
 Corporate Social Responsibility (CSR) as (X1)
 Corporate Image as (X2)
 Trust as (X3)
 Satisfaction as (X4)
- Dependent Variables: ie variables that are affected by the results, because the variables are independent. The dependent variable in this study is customer loyalty variable (Y).

RESULTS AND DISCUSSION

a. Overview of the questionnaire

Variable	Code	Items	Linkert scale
Corporate social responsibility (CSR)	X1	5	5-Jan
Corporate image	X2	5	5-Jan
Trust	X3	4	5-Jan
satisfaction	X4	4	5-Jan
Customer loyalty	Y	5	5-Jan

Source: processed questionnaire results

b. Respondent profile

Var	Ket	Frequency	%
Gender	Man	19	32.8
	Woman	39	67.2
Age	17 -25	9	15.5
	26 – 35	35	60.3
	36–45	11	19
	>45	3	5.17
Education	<High school	7	12.1
	Diploma	9	15.5
	Bachelor	33	56.9
	Masters	9	15.5
Work	Private employees	8	13.8
	Businessman	23	39.7
	Government employees	19	32.8
	Pension	3	5.17
	Etc	5	8.62

Source: processed data

c. Partial test (t test)

The t test is used to test the partial regression coefficient of each independent variable CSR 9 X1), corporate image (X2), trust (X3) and satisfaction (X4) on customer loyalty BSI Bukittinggi



City (Y). Customer loyalty criteria by looking at the significance value of each variable which will be compared with the degree of error value of 5%.

	Model	Unstandd. Coeff		t	Sig
		B	std. Error		
	(Constant)	2057	1997	1.12	0.3
1	Tot_X1	279	86	5,335	0
	Tot_X2	-111	77	-1.37	0.2
	Tot_X3	245	86	3.16	0
	Tot_X4	237	85	3.13	0

Dependent Variable : Tot_Y

Source: spss output results

d. Simultaneous Test (simultaneous)

The F test was conducted to find out whether the Independent variables of CSR (X1), corporate image (X2), trust (X3) and customer satisfaction (X4) simultaneously influence customer loyalty (Y) BSI Bukittinggi City Branch Office

With the results of the F Test as follows:

Model	Sum of squares	df	Annova		
			MeanSquare	F	Sig.
Regression	288,964	4	115,533		
residual	456,989	88	5,758	19,977	0.000b -
Total	745,953	92			

a. Dependent Variable: Tot Y

b. Predictors : (coanstant), Tot_X4, Tot_3, Tot_X2, Tot_X1

From the processed data in the table above it is known that the significance value obtained is 0.000 ($p < 0.05$). so that it can be concluded that corporate social responsibility (CSR) as a variable (X1), corporate image variable (X2), variable service (X3) and variable satisfaction (X4) simultaneously (simultaneously) influence the variable customer loyalty at BSI Offices Bukittinggi City Branch. With the final conclusion that simultaneously through statistical tests the independent variable has a significant effect on the dependent variable.

From the partial test table (t test), it can be explained that the multiple linear regression equation model influences Corporate social responsibility (CSR) (X1), corporate image (X2), trust (X3) and satisfaction (X4) on customer loyalty variables at BSI Branch Offices Bukittinggi City (Y) as follows:

$$Y = 2.057 + 0.279 X1 + (-111) X2 + 245 X3 + 237 X4$$

With the following interpretation:

- Constant (a) with a value of 2,057 gives the understanding that if the independent variables consisting of Corporate Social Responsibility (X1), Corporate Image (X2), Trust (X3) and Satisfaction (X4) are constant, then the value of the dependent variable is customer loyalty (Y) is equal to 2,057 units.
- The Corporate Social Responsibility variable (X1) has a coefficient of 0.279 which shows a positive (unidirectional) relationship to customer loyalty (Y). If Corporate Social Responsibility (X1) increases by one unit, then customer loyalty will also increase by 0.279 units.
- The corporate image variable (X2) has a coefficient of -0.111 which shows a negative relationship (opposite direction) to customer loyalty (Y). This means that if the company's image (X2) increases by one unit, it will actually reduce customer loyalty (Y) by 0.111 units.
- The trust variable (X3) has a coefficient of 0.245 which shows a positive (unidirectional) relationship to customer loyalty (Y). This means that if customer trust increases by one unit towards Islamic banking, then customer loyalty (Y) will also increase by 0.245 units.

- e. The satisfaction variable (X4) has a coefficient of 0.237 which shows a unidirectional (positive) relationship to customer loyalty (Y). This means that when satisfaction increases by one unit, customer loyalty will also increase by 0.237 units.

Determinant coefficient

To measure how far the model's ability to explain the dependent variable is, the R2 test is performed. The coefficient of determination used in this study uses adjusted R². Like the table below

Summary models				
Model	R	R square	Adjusted R square	Std. error of the estimate
1	890a	578	535	1,278

a. Predictors : (constant), Tot_X4, Tot_X3, Tot_X2, Tot_X1

b. Dependent Variable : Tot_Y

Observation results

The results of the coefficient of determination, the adjusted R2 value of 890 or 89.0% is obtained. This means that it shows that customer loyalty at the BSI branch office of Bukittinggi City towards Islamic banking, especially BSI branch offices, contributes to the independent variable CSR, image, trust and satisfaction contributes 89 percent to the dependent variable, and only about 11 percent is influenced by other variables outside this study.

CONCLUSION

From the results of this study, CSR is proven to be able to have a positive and significant influence on customer loyalty at the BSI branch office in Bukittinggi. From the data analysis, it can be concluded that an increase in the Corporate Social Responsibility (CSR) program will increase customer support for Islamic banking and make it the first choice in the future and will recommend it to others. This is in accordance with research conducted by Chang and Yeh, 2017; Lee et al., 2017)

Another result is related to the company's image on customer loyalty. The results showed that corporate image had no effect on the relationship between Corporate Social Responsibility (CSR) and Islamic Bank customer loyalty. This is not in line with the results of previous studies (Aramburu and Pescador, 2019; Chang and Yeh, 2017). The argument that can be put forward is that in building the relationship between CSR and customer loyalty, Islamic banking does not need to rely on customer perceptions of image.

Empirically, the results of the study show that trust in building positive relationships plays an important role, trust in producing a relationship between trust factors and customer loyalty. This implies that customer admiration for the productivity and achievements of Islamic banking can strengthen the relationship between CSR and customer loyalty. Therefore, in the context of Islamic banking CDR, trust is an important strategy to consider. This is in line with research that has been conducted by Islam et al., 2021; Latif et al., 2020).

On the other hand satisfaction is able to create a positive relationship between CSR and Islamic banking customer loyalty. This is supported by research conducted by (Aramburu and Pescador, 2019; Jalilvand et al., 2017; Latif et al., 2020). The conclusion from the results of this study is that to strengthen the relationship between CSr and customer loyalty, it is necessary to increase customer satisfaction on the ability of Islamic banks to provide appropriate services and create achievements in the field of Islamic banking.

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