THE INFLUENCE OF CUSTOMER RELIGIOSITY CHARACTERISTICS, CUSTOMER RIBA LITERACY, AND CUSTOMER PERCEIVED VALUE ON CUSTOMER LOYALTY (A CASE STUDY OF ISLAMIC BANKING CUSTOMERS IN MAKASSAR)

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ABSTRACT

This study emphasizes how the influence between aspects of religiosity, riba literacy and perceived value of customers on customer loyalty to Islamic banking with a total sample of 100 people and using multiple linear regression research methods. Based on the discussion of the research results on Islamic Bank customers, it can be concluded that: Simultaneously, religiosity and perceived value significantly affect the loyalty of Islamic bank customers. Based on the calculation results, the research hypothesis can be said that religiosity and customer perception significantly affect the decision to choose Islamic banks simultaneously. Partially the variables of religiosity and perceived value positively and significantly influence the loyalty of Islamic bank customers. In contrast, the variables of customer literacy have a positive but not significant effect on the loyalty of Islamic bank customers. Hypothesis testing, which shows a Sig. Value (2-tailed) of 0.00 < 0.05, indicating a significant influence before and after using card quartet learning media.

Keywords: Bank customers; Islamic banking

1. INTRODUCTION

Islamic bank is one of the banking products based on the Islamic economic system. Islamic banks were developed as a response to Muslim economic groups and banking practitioners who seek to accommodate the insistence of various parties who want financial transaction services to be available that are carried out in line with normal values and Islamic sharia principles. The main goal of Sharia Bank, which is to unite Muslims, restore Islam's strength, role, and position on this earth can be achieved.

Banking in Indonesia is now increasingly enlivened by the existence of Islamic banks that offer financial and investment products in a different way than the long-standing Convention Bank. Although it is still considered a newcomer, Islamic Banking is developing quite rapidly. This can be understood with Indonesia's status as the largest Muslim country in the world so that banks that use Islamic laws and principles will be more in demand.

In 2020, Islamic bank financing growth was 9.5 percent. The growth rate of Islamic bank financing is far above the growth of national banking financing of 2.41 percent in the same period. Meanwhile, in total Islamic financial assets in 2020 amounted to IDR 1,770.3 trillion, an increase of 21.48 percent. This amount consists of banking assets of IDR 593.35 trillion and the capital market of IDR 1,063.81 trillion.

Allah has given guidance in Islam to be used as a guide in taking and living all aspects of life, including in the economy. Islam advocates that every economic and other act must be based on faith, takwa (aqidah) and the rules that have been outlined (sharia) as well as behavior (akhlak) exemplified by the Prophet Muhammad SAW. Allah unequivocally declares that only Islam is a religion that is embraced and accepted by Allah

إِنَّ ٱلدِّينَ عِندَ ٱللَّهِ ٱلْإِسْلَٰمُ ۗ وَمَا ٱخْتَلَفَ ٱلَّذِينَ أُوتُوا۟ ٱلْكِتَٰبَ إِلَّا مِنۢ بَعْدِ مَا جَآءَهُمُ ٱلْعِلْمُ بَغْيًۢا بَيْنَهُمْ ۗ وَمَن يَكْفُرْ بِـَٔايَٰتِ ٱللَّهِ فَإِنَّ ٱللَّهَ سَرِيعُ ٱلْحِسَابِ

"Indeed, the religion (which Allah has) initiated is only Islam. There is no dispute between those who have been given the Bible except after knowledge has come to them, because of the malice (that exists) between them. Whoever is infidel to the verses of God is indeed Allah very quickly" (QS. Ali Imran (3): 19).

According to Ibn Katsir's Tafsir, no religion by His side is accepted by someone other than Islam. That is to follow the Apostles in everything they bring at all times until it ends in Muhammad. Through this verse, Allah tells the limit, that only Islam is accepted by His side.

Aqidah is the main and first basic foundation of the Islamic economy. Furthermore, it is implemented in various aspects of life with reference to sharia. Every implementation of Shari's must be based on Aqidah, otherwise the practice is in vain. Furthermore, Allah tells us that the people who had been given the Bible in the past dissented after the existence of hujjah for them by sending the Apostle to them and the passing down of the Book to the Apostles. Some of them feel spiteful over others so they are at odds in terms of truth because they bring hatred to others. To the opposition to the rest of the whole utterance and the enormity, though true. God will retaliate against the deed and punish him for the lies he has committed and torture him for his rejection of His Book

وَمَن يَبْتَغِ غَيْرَ ٱلْإِسْلَٰمِ دِينًا فَلَن يُقْبَلَ مِنْهُ وَهُوَ فِي ٱلْءَاخِرَةِ مِنَ ٱلْخَٰسِرِينَ

"Whoever seeks a religion other than Islam, then it will not be accepted (that religion) thereof, and he in the hereafter belongs to those who lose" (QS. Ali Imran (3): 85).

In the context of conventional economics, economics is defined as matters relating to the production, distribution, consumption of wealth or property; or matters relating to the fulfillment of material or material needs of man (Ilyas, 2007). Grammatically, economics comes from two syllables, namely oikos which means household and nomos which means rule, so economics is the imu that governs the household (Samuelson & Nordhaus, 2001).

In its implementation, the economy focuses its attention on meeting human needs based on the three processes of economic activity (production, consumption and exchange) by involving parties related to these activities (producers, consumers, governments) (Boediono, 2011). The economy works and is run in a structured, systematic system and its scope is broad. The economic system generally combines several aspects of economic activity in a particular country. Thus, the economic system is defined as a way of view or mechanism for the promotion of economic activities on four basics, namely (1) whether ownership of wealth is dominated by individuals (private) and public (government); (2) whether decision-making is carried out by market mechanisms or by government interference; (3) the degree of centralization and decentralization in economic decision-making; and (4) where production and distribution are directed (Iljas, 2007).

However, if viewed based on Islamic teachings, economic activities carried out by humans must have several methods and ethics or morality following Islamic law. According to Arif (2015), Islamic economics is defined as the behavior of individual Muslims in every Islamic economic activity must be in accordance with the demands of

Islamic law, in order to realize and maintain maqashid sharia (religion, soul, reason, nasab, and property).

God has sent rizki into this world to be used by man in a way that God has justified and clean from all riba activities. Riba is an additional taking, either in buying and selling transactions or borrowing in a small way or contrary to the principle of muamalah in Islam (Antonio, 2001). This prohibition of riba is obtained from various sources of the Qur'an and Hadith Rasulullah saw, so the scholars set out firmly and clearly the prohibition of riba because riba contains an element of exploitation that will harm others. The haram of transactions and the practice of riba is found in the verses in the Makkiyyah surahs. One of the Makkiyyah verses of the Makkiyyah verse that can be referred to in this regard is the surah Ali Imran: 130

يَٰٓأَيُّهَا ٱلَّذِينَ ءَامَنُوا۟ لَا تَأْكُلُوا۟ ٱلرِّبَوٰٓا۟ أَضْعَٰفًا مُّضَٰعَفَةً ۖ وَٱتَّقُوا۟ ٱللَّهَ لَعَلَّكُمْ تُفْلِحُونَ

"O people of faith, do not eat riba by multiplying and be devoted to God that you may have good luck."

In connection with the above discourse, this Journal will provide an overview of how people's perspectives on religiosity and riba literacy towards perceived value satisfaction and customer loyalty to Islamic banking. The problems discussed in this study are limited to religiosity and literacy regarding riba which has an influence on perceived value satisfaction and customer loyalty, where perceived value satisfaction is a moderation variable in this journal. The research will specifically look at the characteristics of customer religiosity, how customer literacy regarding riba, and the satisfaction of customer assessments of customer loyalty in Islamic banking. It is hoped that the results of this study can be used as a good reference for readers to better understand how the influence of religiosity, literacy about riba and the value of customer satisfaction on customer loyalty to Islamic banking.

Based on the background of the problem as stated above, several study problems can be formulated as follows:

1. How is the direct influence of the character of religiosity, literacy about riba and the value of customer satisfaction on customer loyalty to Islamic banking.
2. How does the indirect influence of the character of religiosity and literacy about riba through the value of customer satisfaction with customer loyalty to Islamic banking.
3. How is the total direct influence of the character of religiosity, literacy about riba and the value of customer satisfaction on customer loyalty to Islamic banking.

Research Mindset

Draw 1
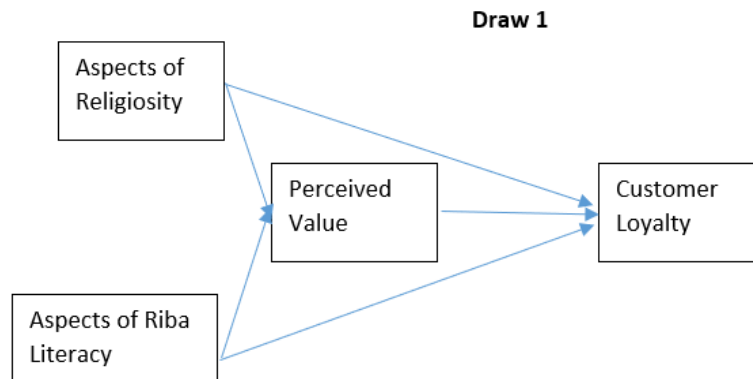
Research Hypothesis

Based on the formulation of the problem, literature review, the research hypothesis can be compiled as follows:

1. The religiosity characteristics of respondents have an influence on the value of customer satisfaction.
2. Respondents' riba literacy has an influence on the value of customer satisfaction.
3. The religiosity characteristics of respondents have an influence on customer loyalty to Islamic banking.
4. The respondents' riba literacy has an influence on customer loyalty to Islamic banking.
5. The value of customer satisfaction has an influence on customer loyalty to Islamic banking.

2. METHODS

This type of research from conclusive causal, that is, research that aims to obtain a conclusion from the data that has been obtained and processed explains the causal relationships between the variables discussed in this study. The target population and this study are Sharia Banking Customers in Macassar city who have used products in Islamic banking for approximately 1 year, the number of the population is not known to be infinitive so that the sample taken is non-probabilistic. Sampling technique is Judgments sampling Sample taken by 100 respondents consisting of Sharia Banking Customers in Makassar city who have used products in Islamic banking for approximately 1 year. The research data was obtained using a questionnaire through a systematically arranged list of questions with several easy-to-understand answer choices using a likert scale.

The free variable is the character of religiosity and customer literacy regarding riba while the variable between the value of customer satisfaction and the non-free variable is customer loyalty to Islamic banking. This study aims to test and analyze the causal relationship between independent and dependent variables, as well as to examine the validity and reliability of the research instrument as a whole. Therefore, Structural Equation Modeling (SEM) analysis techniques are used using the AMOS (Analysis of Moment Structure) program package version 4.0. SEM is a set of techniques that allow testing several dependent variables with several independent variables simultaneously Ghozali (2003) revealed that SEM allows to be able to answer research questions that are both repressive and dimensional, namely measuring the dimensions of a concept or construct and at the same time want to measure the influence or degree of relationship between factors that have been identified dimensions. SEM will allow to carry it out. SEM is also an integrated approach between factor analysis, structural models, and path analysis. SEM makes it possible to test the relationships between complex variables, improving the overall picture of the model. SEM can also test it together (Ghozali 2003):

1. Structural model of the relationship between independent and dependent constructs.
2. Measurement model of the relationship (Loading value) between the indicator and the construct.

3. RESULTS AND DISCUSSION

Research Characteristics Based on the data that has been collected, the following research data are obtained.

Table 1. Reseach characteristics

Variable	N	Minimum	Maximum	Mean	Std. Deviation
Religiosity	100	2.86	5,00	4,169	0.53545
Riba Literacy	100	2.56	4,89	3,897	0,52756
Perceived Value	100	2,90	5,00	4,020	0,37155
Customer Loyalty	100	2,66	4,91	3,961	0,45512

Source: Research Results 2022 (Processed)

The results of the statistical description state that from the variables of religiosity, riba literacy, perceived value and the decision to choose the one that has the lowest average value is in the customer perception variable, which is 3.8497, the standard deviation is 0.52756. Religiosity value 4.1640, Riba Literacy 3.8497 and Customer Loyalty decision 4.0203. Thus, it can be concluded that simultaneously Customer Loyalty is influenced by Religious Literacy. This is indicated by a value that is above the average

value of riba literacy, but the value of the decision to choose is below the average perceived value.

Partially the best is religiosity with an average value of 4.1640 is a religiosity value of 4.1640. Thus, it can be concluded that simultaneously the decision of customer loyalty is influenced by religiosity.

Data Analysis

Before testing data both for the description of research data and for testing classical assumptions and testing hypotheses, it is necessary to test the validity and reliability of the data. This test needs to be done because the type of research data is primary. The data validity test was carried out by comparing the calculated r value with the table r for alpha 5% and df = n-2 which is 0.2213. The r value of the table in this study for N is 100 (df = 98) and P = 0.05 is 0.2213 (Santoso, 2001), so this value will be compared with the calculated r value obtained from processing using SPSS. Based on the results of the validity test, it was found that there were several invalid question items, thus the items were discarded. Of the religiosity variables, 5 items of question 1 of which are invalid so that they are not used in this study while of the 5 items of questions, the riba literacy variable 1 point of questions is invalid and is not included in the discussion of this study. For the perceived value variable, 5 questions and the customer loyalty variable are all valid. After the invalid data is discarded, a re-validity test is carried out so that it can be concluded that the entire question item for measuring each of the research variables is declared valid, it can be seen that the r count is greater than the r of the table. Where the table r value for a sample of 100 is 0.2213. After the validity test is carried out, the next step is to test the reliability of the data, namely by looking at the value of cronbach's alpha greater than 0.6 according to Santoso (2001), if the alpha count is greater than the alpha table with a positive value, the research instrument can be called reliable.

Table 2. Data validity test

Variables	Instrument Items	R count	R table	Information
Religious Aspectss	AR1	0,299	0,2213	Valid
	AR2	0,265	0,2213	Valid
	AR3	0,255	0,2213	Valid
	AR4	0,244	0,2213	Valid
	AR5	0,412	0,2213	Valid
Riba Literacy	LR1	0,322	0,2213	Valid
	LR2	0,321	0,2213	Valid
	LR3	0,441	0,2213	Valid
	LR4	0,255	0,2213	Valid

	LR5	0,341	0,2213	Valid
Perceived	PV1	0,355	0,2213	Valid
Value	PV2	0,322	0,2213	Valid
	PV3	0,412	0,2213	Valid
	PV4	0,275	0,2213	Valid
	PV5	0,413	0,2213	Valid
Customer	LN1	0,433	0,2213	Valid
Loyalty	LN2	0,312	0,2213	Valid
	LN3	0,332	0,2213	Valid
	LN4	0,431	0,2213	Valid
	LN5	0,411	0,2213	Valid

Table 3. Data reliability test

Variable	Cronbach's Alpha	Limits of Reliability	Information
Aspects of Religiosity	0.712	0.6	Reliable
Riba Literacy	0.831	0.6	Reliable
Perceived Value	0.889	0.6	Reliable
Customer Loyalty	0.768	0.6	Reliable

Source: 2022 research results (data processed)

Analysis Results

Hypothesis Testing Data After testing classical assumptions and the conclusion is obtained that the model has been used to test multiple regression analysis, the next step is to test the hypothesis. The hypothesis that will be tested is the influence of religiosity, riba literacy, and perceived value on the loyalty of Islamic Bank customers.

Table 4. Hypothesis testing summary

Model	Unstandardized Coefficients	Standardized Coefficients	T	sig
	B	Std. Error		
(Constant)	2.800	0.323	8.351	0.000
1 Religiosity	0.209	0.094	2.219	0.029
Customer Literacy	0.117	0.096	1.122	0.224
Perceived Value	0.213	0,095	2.221	0.018

1. Dependent Variables; Customer Loyalty

a. Source: Research Results 2022 (Data Processed)

Hypothesis Testing with an F value

The F value can be used to assess the goodness of fit of a research model. From the Anova Test or F test. Obtained F count with a significant rate of 0.000. Because the probability of 0.000 is less than 0.05, the regression model shows an influence of customer literacy religiosity and perceived value on The Loyalty of Islamic Bank Customers. In other words, regression models are feasible to be used to predict the decision to choose based on the input of religiosity and perceived value variables. From this description, it can be concluded that there is an influence on the influence of religiosity of customer literacy and perceived value on Customer Loyalty of Islamic Banks.

Hypothesis Testing with T test

To see the effect of each independent variable partially on the decision to choose, it can be seen the calculated t and the significance of the calculated t-value. If the significance value of the calculated t is less than 0.05, then it can be stated that the variable influences the decision to choose a Sharia Bank. To determine the influence of independent variables partially on dependent variables with a confidence level of 95% or on alpha 5% provided that if the value of independent variables is significant on dependent variables, there is an influence between independent variables on dependent variables, while if they are not significant, there is no influence between independent variables and dependent variables.

In this study, the t test was used to test whether the hypothesis used in this study was accepted or not by knowing whether the independent variable individually affected the dependent variable. The method in determining t tables uses a significant level provision of 5 %, with k-1 (in this study df = 100-2-1 = 97), so that a table t value of 1.992 was obtained. The calculated value of t of each independent variable.

Those results are then compared with the table's t-value. Independent variables that have a calculated t value greater than t table are religiosity variables and perceived value variables of 2.219. Thus reject H0, the variable of religiosity affects customer loyalty. As for the riba literacy variable, it has a calculated t value below the table t of 1.224, in other words, receiving H0, the customer's perception does not have a significant impact on customer loyalty.

In addition, partial hypothesis testing can also be analyzed from the significance value where the significance value is below 0.05, it can be said that partially each free variable has a significant effect at the alpha level of 5%. From the table above, the variables of religiosity and perceived value have a significant influence, while the customer literacy variables have no significant effect.

Regression Equation Results To facilitate the reading of the results and interpretation of regression analysis, the form of equations is used. The equation or model contains constants and regression coefficients obtained from previously carried out data processing results. The regression equation that has been formulated then with the help of a data processing program, processing is carried out so that the final equation is obtained as follows:

$$Y = 2{,}700 + 0{,}029\ X1 + 0{,}117\ X2 + 0{,}213\ X2$$

Where:

X1 = Religiosity
X2 = Customer perception

In this regression model, the value of the listed constant of 2,700 can be interpreted if the free variable in the model is assumed to be equal to zero, on average the variable outside the model will still increase the choice decision by 2,700 units. The value of the regression coefficient β, amounting to 0.029 in this study, indicates that the religiosity variable (X1) positively affects customer loyalty (Y). This shows that religiosity has increased by one unit, the decision to choose will also increase by 0.029 units The value of the regression coefficient of β2 of 0.117 in this study can be interpreted that the riba literacy variable (X2) has a positive effect on customer loyalty (Y). The value of the magnitude of the regression coefficient β3 of 0.117 in this study can be interpreted that the perceived value variable (X3) positively affects customer loyalty (Y).

Coefficient of Determination Analysis (R2)

The value of R essentially measures how much the relationship between the independent and dependent variables is. Based on the test results obtained an R value of 0.427, this shows that the variables of religiosity participation, customer literacy and perceived value have a strong relationship with customer loyalty. Meanwhile, the value of R square (R2) or the value of the coefficient of determination in essence measures how far the model's ability to explain the variation of dependent variables is. The value of R2 is between zero and one. A small R2 value means that the ability of independent variables to explain the variations of dependent variables is very limited. A value that is close to one means that independent variables provide almost all the information needed to predict the variation of dependent variables.

In general, R2 for crossection data is relatively low due to the large variation between each observation, while for time series data usually has a high coefficient of determination.

A fundamental drawback of using R2 is the bias towards the independent number of variables included in the model.

Every time there is an addition of one independent variable, then R 2 inevitably increases, no matter whether the variable has a significant effect on the dependent variable. Therefore, some researchers recommend using the adjusted value of R2 at the time of evaluation (Ghozali,2013). The magnitude of the coefficient of determination (R2) is 0.183(18.3 %). So it can be said (R2) that 18.3% of the bound variables, namely the decision to choose a Sharia bank in the model can be explained by free variables, namely religiosity (X1), riba literacy (X2), perceived value (X3) while other variables outside the model influence the remaining 81.7%.

Discussion of Research Results

In hypothesis testing based on the calculation results, it can be said that the religiosity of customer literacy and perceived value simultaneously significantly affect the loyalty of Islamic bank customers. In this case, it can be seen that the higher the level of religiosity and perceived value contributes to the higher loyalty of Islamic bank customers. Partially, riba literacy does not have a significant effect on the loyalty of Islamic bank customers (Ho received), this means that the higher the riba literacy does not contribute high to the loyalty of Islamic bank customers. The religiosity variable has a significant effect on the loyalty of Islamic bank customers (Ho rejected), this means that the better or higher the religiosity, the higher the loyalty of Islamic bank customers.

The Effect of Religiosity on Sharia Bank Customer Loyalty

This study shows that the influence of religiosity on the decision to choose a significantly positive Islamic bank can be seen from the regression coefficient of religiosity of 0.029 and is significant because the calculated t value > t table (2.219>1.992). Positive influence shows that the influence of religiosity is in the same direction as the loyalty of Islamic bank customers or in other words, good or high religiosity will affect the higher customers in the loyalty of Islamic bank customers, and vice versa if religiosity is low / bad, the loyalty of Islamic bank customers is also low. But the positive influence is not significant, this shows that religiosity has an important role in increasing the loyalty of Islamic bank customers.

The Effect of The Use of Riba Literacy on The Loyalty of Sharia Bank Customers

The use of riba literacy has so far been an indicator in determining the loyalty of Islamic bank customers. The results of the study based on the table below show that the effect of riba literacy on the loyalty of Islamic bank customers is positive. Positive can be

seen from the riba literacy regression coefficient of 0.117, but the effect is not significant because the calculated t value < from the table t (1.224).

CONCLUSION

Based on the discussion of the research results on Islamic Bank customers, it can be concluded that: 1. Simultaneously religiosity and perceived value significantly affect the loyalty of Islamic bank customers. Based on the calculation results, the research hypothesis can be said that religiosity, customer perception has a significant effect on the decision to choose Islamic banks simultaneously. 2. Partially variables of religiosity and perceived value that have a positive and significant influence on the loyalty of Islamic bank customers, while the variable of customer literacy has a positive but not significant effect on the loyalty of Islamic bank customers.

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