

THE INFLUENCE OF SHARIA COMPLIANCE, PROMOTION, AND REPUTATION OF BANK SYARIAH INDONESIA ON CUSTOMER LOYALTY

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ABSTRACT

Introduction: This study aims to investigate how customer loyalty of the Indonesian Sharia bank KCP Kuala Tungkal is affected by Sharia compliance, promotion, and reputation in various contexts or settings and various variables, such as various bank types or regions, which can affect the results.

Methods: In this study, secondary data were analyzed using multiple regression with quantitative descriptive techniques using Eviews 10. The sample consisted of 99 respondents, all of whom were customers of Bank Mandiri Syariah.

Results: The findings indicated that customer loyalty was not positively impacted by Sharia compliance; however, customer loyalty was positively impacted by reputation promotion, and reputation had a significant impact on customer loyalty. Additionally, there was a significant impact on customer loyalty when Sharia compliance, promotion, and bank reputation were combined.

Conclusion and suggestion: There is a positive correlation between reputation and customer loyalty. This suggests that customer loyalty also increases as brand familiarity increases. This study contributes to consumer loyalty by promoting Sharia compliance, bank advertising, and reputation.

INTRODUCTION

Islamic Commercial Banks (BUS), Islamic People's Financing Banks (BPRS), and Islamic Business Units (UUS) are the three types of Islamic banks that operate according to Sharia law. According to Law on Islamic Banking No. 21 of 2008, Islamic banking encompasses all aspects of Islamic banks and Islamic business units, including their institutions, commercial endeavors, and operational procedures. (Muhammad, 2008) In the banking world, including Bank Syariah Indonesia, the public must be aware of the existence of banking products and their advantages, costs and sources of income so that the public or customers can buy them. product is compared with its competitors. Publicity can be spread through promotional sources. Banks should make this product available to

as many customers as possible. You can't expect customers to become familiar with the bank without promotions. Information about all types of products offered and efforts to attract new potential customers are the two objectives of bank promotion (Roziq, 2013).

Table 1.
Sharia Banking Assets, PYD, and TPF Growth December 2017 – March 2021

	Dec 2017	Dec 2018	Dec 2019	Dec 2020	Mar 2021
Asset Growth	18,97%	12,57%	9,93%	13,11%	12,08%
PYD growth	15,27%	12,71%	10,89%	8,08%	6,25%
Growth in TPF	19,89%	11,14%	11,93%	11,88%	11,58%

Source: www.ojk.co.id

Table 1. The explanation that Sharia banking in the December 2017 asset position growth was 18.97%, December 2018 was 12.57, and December 2019 was 9.93, which experienced a decrease, the position in December 2020 experienced an increase of 13.11% and the equivalent position in March 2021 again experienced a decrease of 12.08%. PYD growth has decreased every year in December 2017 position by 15.27% December 2018 by 12.71% December 2019 by 10.89% December 2020 by 8.08 and March 6.52%. In December 2017 TPF growth was 19.89, experienced a December 2018 decrease of 11.14% and an increase in December 2019 of 11.93% and again experienced a decrease in December 2020 of 11.88% and March 2021 of 11.58%.

Table 2.
Main Indicators of Islamic Banking 2021

Banking Industry	Number of Institutions	Number of Offices	Asset (trillion)	PYD (trillion)	DPK (trillion)
Sharia Commercial Bank	12	2038	393,16	248,18	319,97
Sharia Business Unit	20	375	197,20	137,50	143,81
Sharia People's Financing Bank	163	631	14,94	10,93	9,82
Total	195	3044	605,30	395,64	472,62

Source: www.ojk.co.id

Table 2 There are 12 institutions/institutions, 2,038 offices, assets of IDR 393.16 trillion, PYD 248.18 trillion, and DPK 318.97 trillion owned by Islamic commercial banks. Then, Islamic business unit banks have a total of 20 institutions/institutions, 375 offices, assets of 197.20 trillion, PYD 137.50 trillion, and deposits of 143.81 trillion. Islamic people's financing banks have a total of 163 institutions/institutions, 631 offices, assets of 14.94 trillion, PYD 10.93 trillion, and deposits of 9.82 trillion. Thus, in total there are 195 Islamic banking institutions/institutions, 3,044 offices, assets of 605.30 trillion, PYD 395.64 trillion, and deposits of 472.61 trillion.

The expansion of assets disbursed financing, and third-party funds show that Islamic banking is still quite attractive even though its market share is smaller than that of conventional banking. As a result, Islamic banking must continue to expand in terms of assets, the PYD, and DPK.

Sharia compliance is one of the factors that affect client loyalty. Sharia compliance and sound corporate governance cannot be separated to retain the viability of banking, claims the National Committee for Governance Policy; for the Sharia financial sector, especially banking, which aspires to promote levels of trust and loyalty as well as ensure monetary stability and sustained economic growth, implementing excellent corporate governance is crucial.

According to [Oktaviani & Rachmawati \(2019\)](#) previous studies, compliance with Sharia is important. This demonstrates that the Sharia compliance variable has little impact on client loyalty, based on partial tests. According to a study, the Shariah Compliance directly has a major impact on loyalty ([Sari et al., 2023](#)). Promotion is a crucial element that directly affects loyalty and is, therefore, no less significant. Customer loyalty is significantly influenced by promotions. Customers will continue to use Bank Mandiri Branch Office products if the campaign is actively promoted, and they may even tell others who might become potential bank management customers.

Promotion is a crucial element that directly affects loyalty and is, therefore, no less significant. Research has shown that promotions have a significant impact on customer loyalty ([Koyong et al., 2016](#)). Customers will continue to use the products and services provided by the Manado Branch Office of Bank Mandiri if the campaign is aggressively communicated to them, and they may even promote them to other potential bank managers in the future. The research conducted by [Hanjaya & Setiawan \(2022\)](#) demonstrated that sales promotions in Denpasar had a favorable impact on Gojek customer loyalty. Consumer loyalty increases when sales promotions increase. Customer loyalty is also significantly influenced by a bank's reputation. Results of research on PT. Asuransi Bsam Pekanbaru supports earlier research by [Sutrisna & Utari \(2015\)](#) showing that customer loyalty is positively affected by a company's reputation. A positive reputation can boost customer satisfaction and service quality. This can also help increase customer loyalty.

Theoretical and methodological shortcomings exist in this study. The theoretical gap in this study is based on the model created in ([Siregar, 2022](#)). This demonstrates that Sharia compliance has a favorable impact on client loyalty. The study by [Arianto \(2019\)](#) revealed similar findings, namely that promotions had a favorable and negligible impact on consumer loyalty. In addition, according to this study by [Rahayu \(2015\)](#), there is no discernible relationship between a company's reputation and loyalty.

This study aimed to determine whether Sharia compliance, bank promotions, and affects bank reputation customer loyalty at Bank BSI KCP Kuala Tungkal Tanjung Jabung Barat.

LITERATURE REVIEW

Sharia Compliance

Sharia financial institutions must adhere to these criteria to conduct business in accordance with relevant Islamic studies. Sharia compliance must be honest and credible, similar to Sharia banks, in the eyes of the general public, especially users of Sharia banking services (Gampito, 2017). Sharia compliance refers to the observance of Sharia law by Islamic banks. Islamic banks are financial establishments that operate in accordance with Islamic sharia principles. As a result, they adhere to all its rules, particularly those that deal with Islamic muamalat ordinances. The fundamental tenets of Islamic banking are reflected in interest-free products using the profit-sharing principle. To manage the risks associated with Islamic banking, a framework for risk management must be put in place along with a compliance culture. Sharia compliance states the objectives of the work and provides adequate also has international standards compiled and determined by the Islamic Financial Service Board (IFSB), where Sharia compliance is part of corporate governance (Bank Indonesia, 2011).

Adherence to the Sharia Law is referred to as "Sharia compliance." Therefore, as a condition for Sharia compliance, the e-commerce system must operate in accordance with fundamentally forbidden elements (usury, gharar, maysir, and haram objects) and not contain them. The terms of the form (offer and acceptance), contracting parties (buyer and seller), and subject (object and price) of the e-commerce system are defined and established by Islamic law on contracts. These requirements are primarily intended to promote harmony and mutual gains among suppliers, clients, and society. As a result, Muslim customers' perceptions of SCE-C's credibility are positively correlated with Shariah compliance on e-commerce sites (Ribadu & Wan Ab. Rahman, 2017).

A bank's adherence to Sharia standards is known as its Sharia compliance. Every bank needs Sharia compliance to determine whether it complies with Sharia principles. Then, to ensure that the bank follows Sharia laws in how it conducts business (Nurjannah et al., 2023). The Sharia Supervisory Board (DPS) is a body with the authority to monitor compliance with Sharia law. Owing to customer demands for businesses to be innovative and business-oriented in offering new instruments and products and to ensure compliance with Islamic laws, the Sharia Supervisory Board completes the supervisory duties assigned by the commissioners (Greuning & Iqbal, 2011).

Promotion Bank

The promotion has the dual objective of introducing something to the public while also persuading them to purchase and use it (products, services, brands, or businesses). Promotion is a form of outreach that people or organizations use to reach the public (Harmadi, 2013).

This asserts that promotion is a category of communication that offers justifications to persuade potential customers about products and services (Alma, 2016). Promotion objectives include attracting attention, instructing, reiterating, and persuading potential customers.

Promotional activities also determine people's interest in saving. To introduce the bank to the public, promotional activities for the items to be introduced need to be carried out either openly or face-to-face with the public to foster public interest in saving. It is impossible for the public to know about banks without their ongoing promotional activities. Thus, promotional activities have become the most important strategy for maintaining the community as loyal customers. Promotional activities also attract new prospective customers to become bank members. Safi'i (2011) found that, by lowering the reference price, frequent financial promotions can negatively affect consumers' perceptions of brand quality (Gardner, 2022).

Banks reputation

Financial reports typically reflect an organization's reputation and its relationships with various people in terms of its emotional, financial, social, and cultural attitudes. According to Fombrun & Shanley, the term "reputation" encompasses all viewpoints and attitudes held by different parties who are interested in the state of an organization. According to Vercic and Melewar, Karaosmanoglu, and Peterson, corporate reputation is viewed as a function of the image and identity created within the company based on its organizational culture, including the company's history, activities, values, and behavior. Based on experience and knowledge of how to accept organizational identity under specific conditions, each external stakeholder develops an idea of a transient impression of the organization (Kim & Cha, 2013).

A bank's ability to facilitate client purchasing decisions depends on its reputation, especially when little information is available to provide services (Wang et al., 2003). According to this study, a bank's reputation is a group of qualities that may be deduced from its previous deeds. For instance, banks might stand to be ecologically friendly. (Burhanudin et al., 2021). A lifetime evaluation of an organization or business's performance based on emotional, financial, social, and cultural circumstances is provided by reputation, which is a combination of opinions, perceptions, and actions from every person between businesses and customers (Harahap et al., 2017).

According to research by Ganesan (1994), trust and reputation have a positive relationship, which eventually results in the development of long-term relationships between banks and their customers. According to Saxton's 1997 research findings, trust and reputation are positively correlated ([Wardayati, 2011](#)).

According to Charles J. Fombrun in Strategic Human Resource Management, Profitability will rise as a result of reputation, which draws customers to use and purchase products, investors to securities, and employees to jobs. A company's reputation is a resource and a form of wealth that will give it a competitive edge because it will be seen as dependable, credible, trustworthy, and accountable to its staff, clients, shareholders, and financial markets. In the banking world, customers will not come alone without something that attracts attention, so they are interested in buying products at banks. The reputation or good name of a bank guarantees that customers buy bank products. Therefore, banks must be good at maintaining their names, bearing in mind that the services offered by banks are trustworthy ([Kasmir, 2014](#)).

Companies with a bad reputation often offer substandard customer service, which causes them to belittle and produce substandard goods. A good reputation can also serve as a sign to clients and consumers that its goods are of high quality ([Butterick, 2014](#)).

Customer loyalty

The term "loyalty" refers to fidelity or submission to an organization. Loyalty in a business refers to a customer's propensity to utilize that business's products over the long term. According to Fandy Tjiptono and Gregorius Candra, loyalty is defined as a consumer's dedication to a brand, retailer, or supplier that is demonstrated through a continuously favorable attitude and repeat purchasing behavior. According to Robinette and Brand, profit-making loyalty is the only factor that matters ([Febriyanti & Tamal, 2022](#)).

The aforementioned expert definitions of loyalty are based on two concepts: attitude and behavior. It is important to distinguish between loyalty and recurrent purchasing behavior when using a behavioral approach. Repurchase behavior refers to the actions of customers who buy a product repeatedly without giving them any thought about their feelings or sense of ownership. By contrast, loyalty includes the elements of a customer's liking for a product. This implies that it incorporated an attitude component ([Hermawan, 2023](#)). Within the concept of loyalty, there are four successive stages: (1) Cognitive Loyalty is the stage where there is trust in a brand, and the brand is preferred over other brands; (2) Affective Loyalty is the consumer's preference for a brand that arises as a result of satisfaction; (3) Connective Loyalty is a strong rebuy intention and buys high involvement as a motivational boost; and (4) Action Loyalty is connecting a good increase of interest and desire into an action that is accompanied by a willingness to overcome all obstacles that may occur ([Griffin, 2005](#)).

Hypothesis Development

Effect of Sharia compliance on loyalty

Sharia compliance refers to the application of Islamic law to banking practices and other business customs. This operation involves consumers making choices about the act of purchasing goods or services, which involves some accumulation of needs or alternative evaluations in determining community choices in banking. Therefore, Indonesian banking financial operations must also provide policies that are in accordance with Sharia principles in their options, as well as comply with Islamic Sharia provisions in order to create better moral and spiritual development.

The research that has been tested using a partial test shows that Sharia compliance has no effect on customer loyalty at the BNI Syariah Surabaya Branch Office. This is because customers are less concerned about whether every activity carried out contains usury, but instead choose Islamic banks based on references obtained from other people and good service (Oktaviani & Rachmawati, 2019). Based on several research results, the following hypotheses are proposed:

H1= *Sharia compliance has a positive effect on customer loyalty*

Effect of promotions on loyalty

Creating an exchange in marketing, promotion is defined as "a one-way flow of information or persuasion made to direct a person or organization to action." The impact of reputation on commitment.

Research findings on respondents' perceptions indicate that the majority of respondents state that promotion greatly influences Customer Loyalty. If the promotion is actively informed to customers, then the customer will still use the services of the Bank Mandiri Manado Branch Office and may recommend it to the next prospective Bank Mandiri customer (Koyong et al., 2016). Based on several research results, the following hypotheses are proposed:

H2= *Promotions has a positive effect on customer loyalty*

Effect of reputation on customer loyalty

The findings of this study show that customer loyalty in BPRS Sukowati Sragen is significantly influenced by reputation. This is because the public views reputation as one of the most important elements in choosing a BPRS. A good or bad reputation in a BPRS will affect its success. The public will have their own views of the BPRS from their experience with the products, services, and image of the BPRS. If the BPRS has a positive reputation, the public will believe that it can manage its funds. A good reputation will increase customer trust so that customers will be loyal and not be influenced by other BPRS. Reputation guarantees that customers will obtain what they want (Rahmasari &

Wahyudi, 2020). Based on several research results, the following hypotheses are proposed:

H3= *Reputation has a positive effect on customer loyalty*

RESEARCH METHODS

Quantitative methods were used in this study. Quantitative research collects data or numbers and uses statistical tools for analysis. To ascertain the significance of the link between the evaluated variables, this type of research employs hypothesis testing. The information and analytical freedom available for statistical analysis may be increased by the ability of EViews to combine cross-sectional and time series data. EViews is a program frequently used for forecasting, statistics, and econometric analysis. It provides robust analysis tools in a customizable and user-friendly manner. To determine whether there was a relationship between the variables under investigation, data obtained from distributing questionnaires to respondents were analyzed using Eviews 10. The client in question was KCP Kuala Tungkal, West Tanjung Jabung Regency. The indicators are attached in the appendix.

Population and sample

All customers of the Bank Syariah Indonesia KCP Kuala Tungkal branch participated in this study. Since there are 14,200 clients, a random sampling methodology was chosen for this study since there are too many people for a direct sample of every member, there are demographic restrictions, and there are clients who live far away and are challenging to reach and take a lot of time. The sample for this investigation was determined using The Slovin formula as follows. The Slovin formula was used to determine the sample size for this investigation, and the outcomes are as follows:

$$n = \frac{N}{1 + Na^2}$$

Where

n = sample size

N = population size

α = level of error (error) of 0.1 (10%)

$$n = \frac{14.200}{1+14200 (0,1)^2} = \frac{14.200}{1+14200 (0,01)} = \frac{14.200}{1+142} = \frac{14.200}{143} = 99,3$$

Therefore, 99 respondents, all of whom were Bank Mandiri Syariah customers, made up the study's sample. The quantity and features to be investigated include the sample. The tolerance for errors was set to 0.1 (10%). The sample more closely approximates the population and the lower the error tolerance. A study with a 15% margin of error, for instance, has an accuracy rating of 85%. The smaller the error tolerance, the greater the sample size required for a given population size (Yuniastuti et al., 2015).

RESULT AND ANALYSIS

Normality test

The purpose of the normality test was to determine whether the independent and dependent variables were close to the regression model or normally distributed.

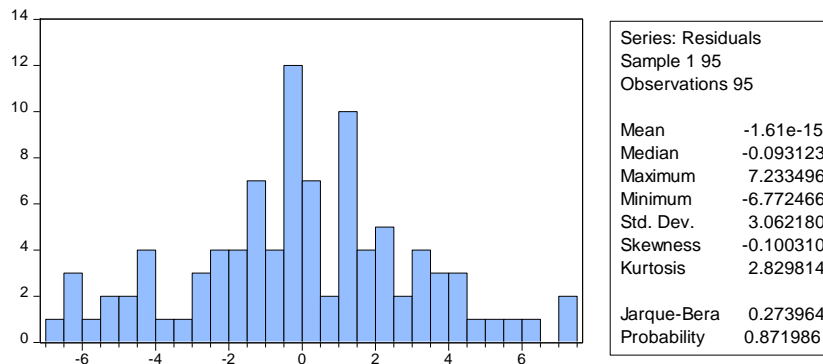


Figure 1. Normality test
Source Eviews Data Processing Results (2022)

Based on the normality test graph/table above, it can be seen that the residuals are normally/normally distributed when the value is higher than the probability value of 0.05, or 0.871986, which is the case at normality.

Multicollinearity Test

A multicollinearity test was used to determine whether the regression model detected a correlation between the independent variables. In a good regression model, there should be no correlation between the independent variables. Multicollinearity is used to describe an issue when there is a correlation. The centered VIF values can be used to estimate whether multicollinearity exists in the regression model.

Table 3. Multicollinearity Test

Variable	Coefficient Variance	Uncentered VIF	Centered VIF
C	17.21256	168.8189	NA
X1	0.007507	106.9403	1.038864
X2	0.005081	49.71981	1.539069
X3	0.006092	108.1044	1.492681

Based on the multicollinearity test table above, the results do not exhibit multicollinearity when X1 = 1.039, X2 = 1.539, and X3 = 1.493 are used as the variance inflation factors and the centered VIF value, respectively.

Heteroscedasticity Test

The goal of the heteroscedasticity test is to determine whether there is an inequality between one observation's residual and another in the regression variable.

Table 4. Heteroscedasticity Test

Heteroskedasticity Test: Glejser			
F-statistic	0.461816	Prob. F(3,91)	0.7096
Obs*R-squared	1.424656	Prob. Chi-Square(3)	0.6998
Scaled explained SS	1.478512	Prob. Chi-Square(3)	0.6872

Source Eviews Data Processing Results (2022)

Heteroscedasticity test: Glejser observed at that probability with a value of more than 0.05, the probability value is between 0.6998 and 0.6872, and the result does not occur according to the aforementioned heteroscedasticity test.

R2 Test

The explanatory variable's capacity to explain the dependent (dependent) variable is indicated by the coefficient of determination.

Table 5. Determination Coefficient Test

R-squared	0.581194	Mean dependent var	41.15789
Adjusted R-squared	0.567387	S.D. dependent var	4.731775

Source Eviews Data Processing Results (2022)

According to the R2 test table, the coefficient of determination test above shows that there is an influence on bank perceptions at an Adjusted R-squared of 0.581, or 58.1% of the variables of Sharia compliance, promotion, technology, and reputation, with other factors accounting for the remaining 41.9%.

F-test

The F-test assesses the significance of the interaction between the dependent variable (Customer Loyalty) and independent variables (Sharia Compliance, Promotion, and Reputation).

Table 6. F-test

F-statistic	42.09473	Durbin-Watson stat	1.464853
Prob(F-statistic)	0.000000		

Source Eviews Data Processing Results (2022)

Sharia compliance, promotion, technology, and reputation have a significant effect on perceptions because the resulting significance value is 0.00000 < 0.05, and the F-statistic value > Ftable is 42.09 > 2.469.

T-test

The t-test measures the importance of the relationship between the independent variables (Sharia compliance, promotion, and reputation) and the dependent variable (customer loyalty), each of which is partially or entirely explained.

Table 7. T-test

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	8.977412	4.148802	2.163856	0.0331
X1	0.056482	0.086641	0.651912	0.5161
X2	0.188585	0.071279	2.645725	0.0096
X3	0.572280	0.078049	7.332292	0.0000

Source Eviews Data Processing Results (2022)

The T-test analysis then looks like this:

1. According to the calculations made using the data on the aforementioned variables, it can be said that Sharia compliance does not significantly affect perceptions because the significance value obtained is $0.516 > 0.05$, and the statistical value T table is $0.652 < 1.985$.
2. Given that the statistical value of the T-table is $2.656 > 1.985$ and the significant value of the calculated data is $0.010 < 0.05$, it can be inferred from the results of calculating the data for the aforementioned variables that promotion has a significant impact on perceptions.
3. The statistical value of the T-table is $7.332 > 1.985$, and the significant value of the calculated data is $0.000 < 0.05$, which allows us to conclude that technology has no discernible impact on perception based on the results of calculating the data of the variables mentioned above.

Hypothesis Test

Effect of adhering to sharia law on patron loyalty

The first option is that adherence to Sharia Law has no bearing on loyalty. The findings of the regression analysis tests indicate that Sharia compliance does not have a positive and significant impact on loyalty, with a significant value of Sharia compliance innovation of $0.516 > 0.05$, and a standardized coefficient of 0.056. The findings from the inner model show that Shariah Compliance does not directly affect Customer Loyalty and has a negative value. This is consistent with or comparable to the study by (Nurjannah et al., 2023).

Promotions' effects on customers' loyalty

The second alternative argument contends that promotions have an impact on client loyalty. The regression analysis test findings show that promotions affect customer loyalty

in a positive and significant way, with a significance value of 0.010 0.05, and a standardized coefficient of 0.189. Thus, the second hypothesis was supported. If the campaign is better, clients will be more devoted to the bank according to a positive standard coefficient. This finding is consistent with the results of previous studies (Koyong et al., 2016). According to the outcomes of a simple linear regression study that evaluated respondents' perceptions, the majority of respondents believed that promotion had a significant impact on customer loyalty. Clients will continue to utilize the service product provided by Bank Mandiri Branch Office Manado if the promotion is aggressively communicated to them, and they may even promote it to future prospective bank managers.

Effect of reputation on customer loyalty

The third alternative theory states that brand loyalty is influenced by reputation. Test results using multiple regression analysis show that reputation has a positive and significant effect on customer loyalty, with a significance value of reputation on customer loyalty of $0.000 < 0.05$ and a standardized coefficient of 0.572. Therefore, the third hypothesis of this study is supported. A positive standard coefficient indicates that customers are more reliable when a business has a positive reputation. This is the same as (Rahmasari & Wahyudi, 2020). The results of this research show that reputation has a significant influence on customer loyalty in BPRS Sukowati Sragen. This is proven by reputation, which has a significant influence of 92% on customer loyalty.

CONCLUSION

Sharia compliance and sound corporate governance are inseparable and go hand in hand. Implementing excellent corporate governance is crucial for the Islamic financial industry, especially banking, which seeks to boost trust and loyalty, guarantee monetary stability, and promote sustainable economic growth. As can be observed from the discussion of the research findings, there is no correlation between Sharia Compliance research findings and customer loyalty. Additionally, the promotion variable in this study had a favorable impact on customer loyalty: the stronger the offer run by the bank, the more committed the client will be to adhere to that bank.

Positive correlations were found between reputation and customer loyalty. This demonstrates the notion that customer loyalty increases as brand familiarity increases. This study contributes to consumer loyalty and promotes Sharia compliance, bank advertising, and reputation. The findings of this study can be compared with other research findings, used as a guide for future researchers, and considered when extending existing research by incorporating new or additional variables.

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APPENDIX

Table 8. Indicators

No	Indicators
1.	The products produced by Bank Syariah Indonesia are in accordance with sharia principles
2.	The products produced by the Indonesian Sharia Bank are in accordance with the provisions of the Sharia Supervisory Board (DPS)
3.	The products produced by Bank Syariah Indonesia are interest-free
4.	The products produced by Bank Syariah Indonesia use the principle of profit-sharing
5.	There is no usury, gharar, meisir in transactions
6.	Running a business based on halal profits
7.	Mandiri Sharia Bank has created a culture of Sharia compliance, especially in terms of practicing good deeds therein
8.	Bank Syariah Indonesia carries out a mandate that can be trusted by customers
9.	Trustworthy management of zakat, infaq, and shadaqah by Bank Syariah Indonesia
10.	Bank Syariah Indonesia has carried out promotions through electronic media
11.	Bank Syariah Indonesia has carried out promotions through advertising.
12.	Bank Syariah Indonesia has carried out promotions through sales promotions.
13.	Bank Syariah Indonesia has carried out its promotion through relations and publicity (public relations and publicity)
14.	Bank Syariah Indonesia has carried out its promotions through direct marketing (direct marketing)
15.	I was encouraged to become a customer of Bank Syariah Indonesia because I saw its promotions through electronic media
16.	I became a customer of Mandiri Islamic Bank because I saw promotions through advertising
17.	I became a customer of Bank Syariah Indonesia because of BSI's good public relations and publicity.
18.	Interest in becoming a customer because of trust in Bank Syariah Indonesia
19.	Interest in becoming a customer because of the good name of Bank Syariah Indonesia
20.	Interest in becoming a customer is due to the favorable image of Bank Syariah Indonesia
21.	Bank Syariah Indonesia has a good impression
22.	Bank Syariah Indonesia provides satisfactory service
23.	I am satisfied with the quality of service provided by Bank Syariah Indonesia
24.	I feel loyal to Bank Syariah Indonesia
25.	I will use Bank Syariah Indonesia's services again in the future