

Research Article

The Influence of Sharia Compliance, Service Quality, and Promotion on E-Loyalty of Bank Jago Syariah Customers

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Abstract.

According to the Bank Indonesia, the digital sector is poised for substantial growth, fueled by an expanding economic and digital financial ecosystem. A notable increase in digital bank accounts was observed in 2021, with 25% of adults owning one. Projections suggest this will rise to 39%, or approximately 74.8 million, by 2026. This research aims to evaluate how Sharia adherence, service quality, and promotional efforts impact the e-loyalty of Bank Jago Syariah's customers, thereby aiding Islamic digital banks in navigating the swiftly evolving digital finance landscape. The research selected 150 Bank Jago Syariah customers from Jabodetabek through purposive sampling. SEM PLS was the analytical method employed, yielding an adjusted r-square of 0.574. This indicates that 57.4% of e-loyalty can be attributed to the variables of Sharia compliance, service quality, and promotion, while the remaining 42.6% may be influenced by factors not included in this study. Findings reveal that Sharia compliance had a significant positive effect on e-loyalty, as does service quality, whereas promotion does not. The research suggests that enhancing e-loyalty among Bank Jago Syariah customers can be achieved by consistently adhering to Sharia principles, improving service quality, and refining promotional strategies.

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1. Introduction

Indonesia has great potential to increase national economic growth through the development of the creative economy [1]. Technological developments impact the banking industry to digitize due to changes in lifestyle and the way people transact. Most people have adopted the non-cash transaction payment system into a lifestyle of transactions because the process is fast, real-time, and relatively cheap [2]. This habit was also supported during the outbreak of the COVID-19 pandemic a few years ago when there were restrictions on direct interaction, which caused people to make cashless transactions [3]. This certainly impacts the financial services industry, which must be adaptive to changing trends and evolving technology [4].

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Referring to Law No. 21 of 2008, it is clarified that Islamic banking encompasses all operations associated with Islamic banks, covering business types, provisions, and fund distribution, conducted in accordance with Sharia principles. The May 2023 report from the Financial Services Authority (OJK) indicates that Indonesia currently has 13 Islamic Commercial Banks (BUS), 33 Islamic Business Units (UUS), and 171 Islamic People's Financing Banks (BPRS). This growth in the number of Islamic financial institutions reflects a corresponding rise in customer confidence and commitment to the Islamic banking sector [5]. Unfortunately, based on OJK data, the penetration of Islamic banks in Indonesia is only 7%, far below Malaysia (29%), Brunei (57%), and Saudi Arabia (65%). This is because many people choose conventional bank products over Islamic bank products.

Melnychenko et al. [6] define digital banks as banks that provide customer services through online digital platforms. Quoting POJK Number 12 of 2021, the fundamental difference between conventional (traditional) and digital banks is that digital banks do not have sub-branch offices to serve customers (outside the main office).

Bank Indonesia predicts that digital development will continue to grow significantly, supported by the escalation of the economic ecosystem and digital financial inclusiveness. In 2021, it was recorded that adults who had digital bank accounts were 25% or equivalent to 47,722,913 people. Then, in 2022, the number of digital bank users increased to 31% or 59,969,877 people. This increase is predicted to continue to grow to 39% or 74,785,062 in 2026 [7].

Based on the brand awareness survey as of the end of 2022, 13% of respondents mentioned Bank Jago spontaneously (unprompted), while the total brand awareness reached 53%. This achievement then brought in 1.4 million customers at the end of 2021. This is also supported by the inauguration of Bank Jago Syariah as a Sharia Business Unit in September 2021. So overall, in 2022, Bank Jago recorded an increase of nearly 7 million customers. This increase is supported by the Populix Survey as shown in Fig. 1, where Bank Jago occupies the first position as a famous digital bank among the public [8].

According to Suariedewi [9], customer loyalty is an essential factor in digital banking to commit to maintaining good relationships with customers. E-loyalty is a consumer commitment to consistently revisit a site or online application to use products or services because the platform is more desirable than switching to another platform E-loyalty, as introduced by Suariedewi [9], is considered an extension of traditional loyalty. It represents a customer's dedication to repeatedly engage with an online site or app for its products or services, preferring its convenience over transitioning to a different

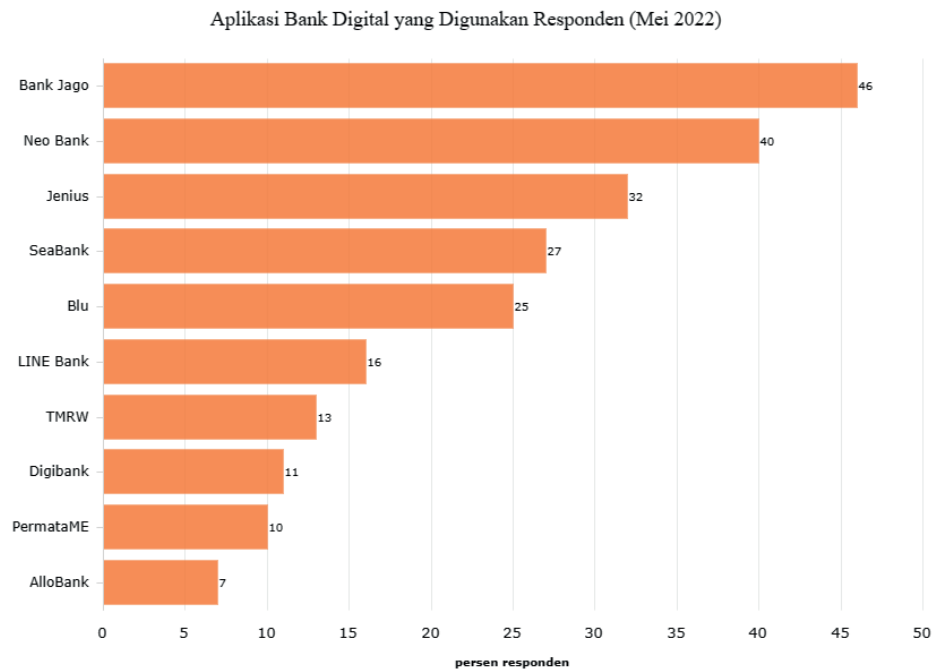


Figure 1: Survey of Popular Digital Bank Types Among The Public.

platform [10]. Kotler et al. [11] say that service quality is an evaluation in the form of an assessment given by consumers when they get services according to their expectations. When Islamic digital banks can provide maximum service quality, it will bring satisfaction and maintain customer loyalty; it can also attract new customers to use the services provided by banks, which can have implications for increasing banking profits [12]. Another factor that can affect e-loyalty is the promotion carried out by digital banks. When banking services do the best possible promotion, they can attract customers to use and be loyal to the services offered.

Based on the phenomena and background explained earlier, the author chose Bank Jago Syariah as the research object because Bank Jago is a digital bank that has committed to establishing a Sharia Business Unit (UUS). Additionally, there are inconsistencies in previous research with related variables. This study brings a unique perspective by being the first to comprehensively explore the impact of Sharia compliance, service quality, and promotion on the e-loyalty of Bank Jago Syariah customers. Prior to this research, no studies have concurrently addressed these variables. Additionally, there is a dearth of research specifically investigating electronic loyalty among Bank Jago Syariah customers. Motivated by this research gap, the researcher is eager to delve into the simultaneous examination of these three variables concerning the influence of Sharia Compliance, Service Quality, and Promotion on the E-Loyalty of Bank Jago Syariah customers.

2. Literature Review

2.1. E-Loyalty

According to Suariedewi [9], customer loyalty is an essential factor in digital banking to commit to maintaining good relationships with customers. The concept of electronic loyalty (e-loyalty) is a recent development, purportedly stemming from the broader concept of loyalty and subsequently applied within the realm of e-commerce businesses. According to Istighfarnissa et al. [13], e-loyalty is a positive attitude of consumers which is reflected in their commitment to a brand and are willing to make purchases and reuse a product or service consistently through an online platform because it is more attractive than other platforms.

2.2. Sharia Compliance

In practical terms, Sharia compliance is operationally defined as adherence to the Fatwa issued by the National Sharia Council (DSN MUI), encapsulating the principles and regulations of Sharia that must be followed within the Islamic banking sector [14]. Sharia compliance, in the view of Islamic banking, refers to efforts to increase knowledge of Sharia principles in transaction activities and its obligation to innovate to create inclusive products and services for the community by Sharia principles [15]. According to Masni [16], when Sharia does not carry out Sharia compliance, the public will feel that they have lost the privileges of Sharia products, which will impact decisions to use services to customer loyalty.

2.3. Service Quality

Kotler et al. [11] assert that service quality refers to the extent of customer satisfaction derived from the services they receive. This is also in line with Basri [17] statement that two aspects can affect service quality, including consumer expectations of service and service received by consumers. In conventional (traditional) financial institutions, service quality can be measured by the friendliness of service providers or employees towards customers. However, service quality can be measured through the bank's website mediated by internet services when referring to digital bank services [12]. The existence of quality services through the website or platform provided by the company is an essential factor in a success strategy, compared to just offering low prices and the existence of a website [12].

2.4. Promotion

Promotion is a direct invitation by channeling incentive funds to invite consumers to buy or use the services offered. Promotion invites consumers to increase the intensity of products purchased and reused [18]. The provision of promotions by companies indeed aims to influence buyer behavior by providing an intensive short period to invite consumers to try to buy a product or service offered by the company [19]. This will certainly impact consumer assessments of the products or services provided. This assessment will impact consumer loyalty to the product or service offered [19].

2.5. Sharia Banking and Sharia Digital Banking

Citing Law No. 21 of 2008, it is stated that Islamic banking encompasses all operations associated with Islamic banks, including business types, provisions, and fund distribution, conducted by Sharia principles. In accordance with the Financial Services Authority Regulation (POJK) Number 12/POJK.03/2021, a digital bank is defined as a banking institution established in Indonesia that conducts its banking operations digitally, without the presence of a physical office for customer service. Customers can do account opening and closing activities online, so customers do not need to visit a physical office. In addition, digital banks currently only have a few physical offices without sub-branch offices like traditional banks. The fundamental difference between conventional digital banks and Islamic digital banks lies in the application of contracts, the existence of a Sharia Supervisory Board, the prohibition of *maghrib* elements, and there is an underlying that fulfills Sharia aspects [20].

3. Research Methods

The research utilized a quantitative approach and targeted purposive sampling, focusing on specific demographics such as regional classifications, as noted by Saragih & Astuti [12]. It specifically included customers of Bank Jago Syariah from the Jabodetabek region. The sample size determination involves multiplying the number of survey indicators by 5 to 10, resulting in 150 participants for this study with 20 indicators. Questionnaires were distributed to these customers to collect data. The Smart Partial Least Square (SmartPLS) software was used for data analysis, which encompassed the evaluation of the measurement model (outer model), the structural model (inner model), and hypothesis verification. An index analysis method was also applied to gather and

scrutinize data for a more detailed understanding. These analyses aimed to clarify how the independent variables influenced and related to the dependent variable in the study.

4. Finding and Analysis

4.1. Respondent Characteristics

The research consisted of a dataset comprising 150 records that met the specified criteria. The majority of study participants were female, accounting for 64% of the total respondents. The largest age group was between 17 to 26 years, making up 78% of the sample. Among the respondents, 36% identified as college students, 33% resided in Jakarta, and the majority reported an income ranging from Rp 1,000,001 to Rp 5,000,001, which accounted for 45% of the sample.

TABLE 1: Respondent Characteristics.

Variable	Description	Total	Percentage
Gender	Female	96	64%
	Male	54	36%
Age	17 - 26 Years Old	117	78%
	27 - 42 Years Old	27	18%
	43 - 58 Years Old	6	4%
	> 58 Years Old	0	0%
Domicile	Jakarta	50	33%
	Bogor	29	19%
	Depok	26	17%
	Tangerang	23	15%
	Bekasi	22	15%
Profession	College Student	54	36%
	Private Sector Employee	45	30%
	Civil Servants	22	15%
	Entrepreneur	15	10%
	Housewife	6	4%
	Others	8	5%
Income	Rp 500,000 - Rp 1,000,000	24	16%
	Rp 1,000,001 - Rp 5,000,000	68	45%
	Rp 5,000,001 - Rp 10,000,000	47	31%
	> Rp 10,000,001	11	7%

Source: Data Processed

4.2. Measurement Model (Outer Model)

4.2.1. Convergent Validity Test

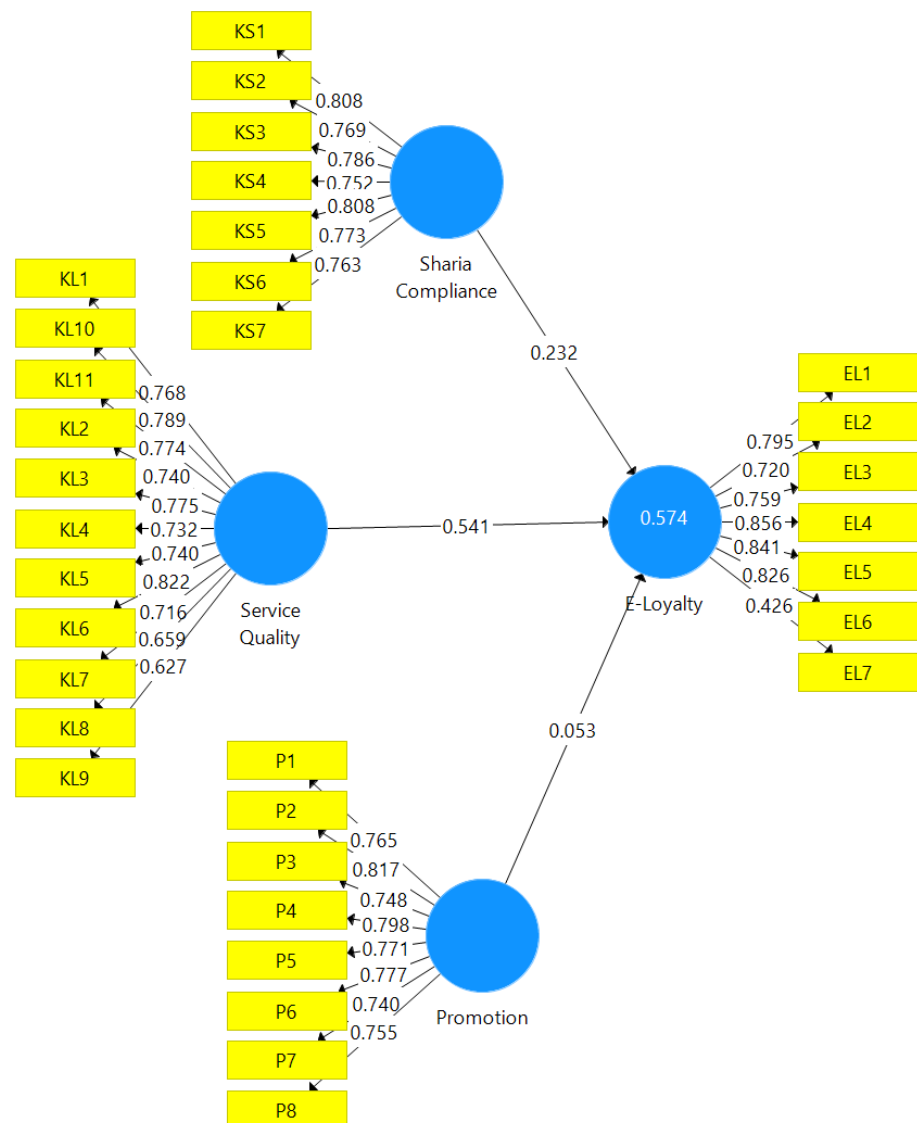


Figure 2: Output PLS.

Fig. 2 explains that all existing statements are said to be valid because they have an outer loading value greater than 0.5. The largest outer loading statement in the e-loyalty variable is e-loyalty 4 (EL4) of 0.856, and the smallest is e-loyalty 7 (EL7) of 0.426. In the Sharia compliance variable, the largest outer loading statement is in Sharia compliance 1 (KS1) and Sharia compliance 5 (KS5), which is 0.808, and the smallest is in

Sharia compliance 4 (KS4), which is 0.752. Furthermore, in the service quality variable, the largest outer loading value is in service quality 6 (KL6), 0.822, and the smallest is in service quality 9 (KL9), 0.627. Then, in the promotion variable, the largest outer loading value is in promotion 2 (P2), 0.817, and the smallest is in promotion 7 (P7), 0.740.

4.2.2. Discriminant Validity Test

Discriminant validity assessment seeks to evaluate the AVE (Average Variance Extracted) values for each variable employed in this research. The benchmark for a satisfactory discriminant validity test is achieving a value greater than 0.5. If the test result falls below 0.5, it indicates that the validity of the measurement is considered inadequate.

TABLE 2: Average Variance Extracted (AVE).

Average Variance Extracted (AVE)	
E-Loyalty	0.576
Sharia Compliance	0.608
Service Quality	0.551
Promotion	0.595

Source: Data Processed

Table 2 indicates that the Average Variance Extracted (AVE) values are sufficient for elucidating the variables of this research. All variables have surpassed the AVE threshold of 0.5. Sharia compliance stands out with the highest AVE at 0.608, whereas service quality has the lowest at 0.551. This corroborates the earlier outer loading findings, confirming that the variables satisfy the necessary standards and affirming the validity of all indicators.

4.2.3. Reliability Test

The ideal and acceptable reliability test result is if the value is above 0.7. However, it can be reliable if the value is greater than or equal to 0.7.

All variables listed in Table 3 exhibit composite reliability values exceeding 0.7, with service quality attaining the highest value at 0.931, while e-loyalty registers the lowest at 0.902. This suggests that the reliability test conducted in this study is deemed trustworthy.

TABLE 3: Reliability Test.

	Cronbach's Alpha	Composite Reliability
E-Loyalty	0.868	0.902
Sharia Compliance	0.893	0.916
Service Quality	0.918	0.931
Promotion	0.903	0.922

Source: Data Processed

Furthermore, the reliability assessment based on Cronbach’s alpha reveals that the e-loyalty variable yields a value of 0.868, placing it in the very high category. The Sharia compliance variable records a value of 0.893, categorizing it as very high in terms of reliability. The service quality variable achieves a value of 0.918, placing it in the high reliability category. As for the promotion variable, with a value of 0.903, it can be inferred that the promotion variable falls into the very high reliability category.

4.3. Structural Model (Inner Model)/ R-Square (R2)

The coefficient of determination criterion spans a scale from 0 to 1. The categorization of the R-Square coefficient of determination is segmented into three levels: substantial at 0.75, moderate at 0.50, and weak at 0.25.

TABLE 4: R-Square.

	R-Square
E-Loyalty	0.574

Source: Data Processed

Referring to Table 4, the R-squared value is 0.574. This value falls within the moderate range according to standard classifications. It indicates that the independent variables account for 57.4% of the variance in e-loyalty, the dependent variable. The other 42.6% is attributed to different factors not examined in this research.

4.4. Hypothesis Test

The research applies hypothesis testing and the t-test to assess the significance of the variables. The critical t-value is 1.975, based on 150 observations, with a significance threshold of 5% or 0.05.

Table 5 reveals that Sharia compliance contributes 23.2% (0.232) to e-loyalty, service quality adds 54.1% (0.541), and promotion adds a mere 0.53% (0.053). The t-statistic

TABLE 5: T-Statistics Test.

	Original (O)	Sample	T-Statistics (O/STDEV)	P-Values
Sharia Compliance -> E-Loyalty	0.232		2.199	0.028
Service Quality -> E-Loyalty	0.541		5.436	0.000
Promotion -> E-Loyalty	0.053		0.548	0.584

Source: Data Processed

for Sharia compliance is 2.199, surpassing the critical value of 1.975, with a p-value of 0.028, indicating a significant effect on e-loyalty. Service quality’s t-value is 5.436, also exceeding the critical value, and a p-value of 0.000, confirming its significant influence. Conversely, the promotion’s t-value of 0.548 does not meet the critical value, and its p-value of 0.584 exceeds the 5% threshold, rendering its impact on e-loyalty insignificant.

5. Discussion

5.1. The Impact of Adhering to Sharia Principles on Customers E-Loyalty

The data indicates that the t-value for Sharia compliance is 2.199, surpassing the critical value of 1.975. The p-value is 0.028, below the 5% significance level, confirming Sharia compliance’s substantial effect on e-loyalty. Consequently, the null hypothesis (H_0) is dismissed in favor of the alternative hypothesis (H_1). According to the analysis of index values and hypothesis testing, it seems that customers are becoming increasingly aware of the importance of adhering to Sharia principles in financial transactions, especially at Bank Jago Syariah. Customers who engage in transactions with the bank view the application of *wadiah* and *mudharabah muthlaqah* contracts, as well as adherence to SOP, as conforming to Sharia principles. They also note the absence of maghrib elements. Additionally, customers recognize the significance of transaction reporting in accordance with fatwa provisions, working with merchants who adhere to clear halal standards, and the supervisory role of DPS in Islamic financial institutions. The implementation of Sharia compliance in Islamic banking consistently helps to build customer trust, indicating that the bank is committed to upholding Sharia principles and maintaining a transaction system that aligns with Sharia. This is supported by the findings of Oktapiani & Anggraini [21], Purnamasari & Darma [22], Rumadan et al. [23], and Siregar [24], all of whom suggest that strong adherence to Sharia principles can lead to a positive customer reputation and increased customer loyalty to the bank.

However, this study differs from the findings of Nurjannah et al. [25], and Oktaviani & Rachmawati [26], which suggest that the Sharia compliance variable has no significant impact on customer e-loyalty. This may be due to some customers being indifferent to whether or not the transaction system adheres to usury principles, as pointed out by Oktaviani & Rachmawati [26]. Customers may be more likely to choose Islamic banks based on recommendations from close relatives and the perceived quality of service. This observation is consistent with research by Nurjannah et al. [25], which indicates that many people believe that Islamic banks are essentially conventional banks labeled as halal.

5.2. The Impact of Service Quality on Customer E-Loyalty

The data suggests that service quality has a considerable effect on e-loyalty, as indicated by a t-value of 5.436, which exceeds the critical value of 1.975. The p-value stands at 0.000, well below the 5% significance cutoff, leading to the dismissal of the null hypothesis (H_0) in favor of the alternative hypothesis (H_1). The research data suggests that Bank Jago Syariah has met customer expectations regarding service quality, resulting in a positive experience for digital bank users. This finding is consistent with Basri's [17] assertion that customer evaluations of service quality are influenced by the alignment of expected and received service aspects. The study identifies various factors, such as service ease, security and privacy levels, transaction system speed and accuracy, and the inclusion of advanced features that enhance customer convenience, which are perceived as contributing to increased e-loyalty towards digital banks. This observation is also supported by the findings of several other studies, including Alwahdani & Indayani [27], Azizah et al. [28], Latifah & Dora [29], and Mariana & Fadli [30], which suggest that service quality significantly affects customer e-loyalty. Thus, an increase in service quality is believed to encourage customers to continue using digital bank services. However, this study differs from the findings of Bastaman & Sulistio [31], Fatikah & Albanna [32], and Suhartanto, et al. [33]. Fatikah & Albanna [32] argue that customers may exhibit disloyalty if they perceive subpar service when using mobile banking. Additionally, Bastaman & Sulistio [31] contend that good service does not necessarily guarantee customer loyalty. These divergent findings suggest that service quality may not always be the sole determinant of e-loyalty, and other factors such as user experience, convenience, and reliability may also play a crucial role in shaping customer behavior.

5.3. The Impact of Promotion on Customer E-Loyalty

The hypothesis testing reveals that the t-value for the promotion variable stands at 0.548, which does not meet the critical value of 1.975. Additionally, the p-value is 0.584, which is above the 5% significance level. Therefore, the results support the acceptance of the null hypothesis (H_0) and the rejection of the alternative hypothesis (H_1). Therefore, the promotion variable is deemed non-significant and has no discernible effect on e-loyalty. According to the research findings, it seems that the promotional strategies implemented by Bank Jago Syariah have not been able to optimize the creation of customer e-loyalty. The study reveals that a significant number of customers are not aware of the bank's active dissemination of promotional activities, including advertising and Islamic financial education through social media. This is primarily because of limited customer engagement on the digital bank's social media platforms. Additionally, the promotions offered by the bank are noted to be short-term, lasting only for a specific duration. This observation aligns with the research conducted by Leonardo et al. (2021), which indicates that special weekend discounts do not captivate customer attention. After the promotion period, customers are likely to revert to their regular usage patterns of digital banking services. Moreover, the research findings concur with Akbar [34] and Nafiah & Pratama [35], asserting that the promotion variable lacks significance in influencing e-loyalty. The promotions, typically featuring discounts or cashback on specific products or services, are found insufficient to meet the comprehensive needs of customers. To optimize their promotional endeavors, it is recommended that digital banks, especially Bank Jago Syariah, enhance the attractiveness and relevance of their promotions. This includes raising awareness and fostering e-loyalty through more appealing and pertinent promotions. However, it's worth noting that research conducted by Hadera [36], Latifah & Dora [29], and Nurlaini et al. [37] contradicts these findings. They assert that the promotion variable significantly impacts e-loyalty and suggest that Bank Jago Syariah's promotions are well-targeted, aligning with customer needs, and have garnered customer satisfaction.

6. Conclusion

In conclusion, it can be inferred that Sharia compliance significantly influences customer e-loyalty. Sharia compliance is a crucial foundation that must be adhered to by Sharia banking, as it not only differentiates them from conventional banks but also instills confidence in customers to continue using Sharia digital banks since the transaction

services are carried out through Sharia principles. Service quality markedly affects customer e-loyalty. Superior service, encompassing everything from seamless transactions and user-friendly banking app interfaces to robust data security and privacy, fosters customer loyalty. Despite this, promotional efforts do not significantly sway e-loyalty. It is recommended that Bank Jago Syariah maintain strict adherence to Sharia principles, enhance service standards, and optimize promotional efforts for better customer retention.

The limitations of this study include the fact that the data of Bank Jago Syariah users as a whole was not available, and this study only used a regional scope, which is not yet too broad. For further researchers who intend to explore similar topics, it is recommended to add other variables outside this study, expand the location coverage to include a wider area, examine moderator or mediator variables that can influence the relationship between variables, and use a larger sample size.

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