

SHARIAH COMPLIANCE, CUSTOMER RELATIONSHIP MARKETING, AND LOYALTY IN ISLAMIC BANKING: THE ROLE OF CUSTOMER SATISFACTION

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ABSTRACT

This research examines and determines the Influence of Shariah Compliance and Customer Relationship Marketing on Customer Loyalty in Islamic Banks, with Customer Satisfaction as a Moderating Variable. The research population consists of BSI Palu customers. Using a quantitative approach. Research data was collected through questionnaires and analyzed using SmartPLS Version 4. The sampling method was purposive sampling, with 100 selected respondents. The research findings indicate that Shariah Compliance has a significant positive relationship with Customer Loyalty, Customer Relationship Marketing has a significant positive relationship with Customer Loyalty, and Customer Satisfaction has a significant positive relationship with Customer Loyalty. However, Customer Satisfaction does not moderate the relationship between Shariah Compliance and customer loyalty, and Customer Satisfaction significantly weakens the relationship between Customer Relationship Marketing and customer loyalty.

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INTRODUCTION

A country's economic activities are always associated with financial transactions,

and the banking system plays an important role. The Indonesian banking sector is growing with intense competition and the development of a rapidly changing business environment.

This intense competition requires banks to be able to meet the needs of customers from all walks of life, such as Islamic bank customers. Islamic banks are financial institutions that carry out three main functions: collecting public funds, managing public funds, channeling these funds to the public, and providing services to the public using Sharia principles (Rusby, 2017). With the inauguration of Law No. 21 of 2008 relating to Islamic Banking, published on July 16, 2008, the development of the Islamic banking industry in the country will increasingly have a clear legal basis and encourage faster growth. It has become a new competition in the banking world. Based on data from the Central Bureau of Statistics of Palu City, the number of Commercial Bank Offices in Palu City is 17 Banks. In comparison, 4 Sharia Banks consist of BSI Bank, Muamalat Bank, Mega Syariah Bank, and BTN Syariah Bank. Therefore, to maintain the existence of Islamic banking in the community, Islamic banks need to pay attention to the importance of innovating by providing the best service to customers to bring positive value, namely customer loyalty and satisfaction.

Customer satisfaction is a person's feeling of pleasure or disappointment. In other words, satisfaction is an assessment after consuming/using a specific product where the product can exceed expectations (Kotler & Keller, 2011). Providing good service to customers will make customers feel comfortable and satisfied. By providing satisfaction directly to customers, they will consistently use the product so that it can build customer loyalty. In line with research (Ambarita et al., 2023; Mutmainnah, 2018; Wardaya Puspokusumo et al., 2021; Woratschek et al., 2020), which explains that customer satisfaction is very influential on customer loyalty. According to Kotler & Keller

(2011), loyalty is a customer commitment to a brand or product that can be assessed based on a very positive attitude from customers and consistent repeat purchases.

One way that needs to be considered in bank competition is to try to protect customers and always provide the best service for them. Banks must maintain their existence and loyalty by establishing good relationships through relationship marketing. Adamson et al. (Adamson et al., 2003) explain that Customer Relationship Marketing (CRM) is a closer introduction to each customer by creating two-way communication.

Communication must be maintained as well as possible to maintain a mutually beneficial relationship between the Bank and the customer in the long term. The relationship between the Bank and the customer should be a good partnership (Adamson et al., 2003). In addition, several studies also explain the importance of implementing CRM on customer loyalty; customers who intend to reuse and recommend service products to others are likely to become loyal customers (Aini & Safitri, 2022; Aldaihani Faraj et al., 2020; Prismantoro, 2020; Sinaga & Nainggolan, 2022).

Furthermore, Sharia Compliance is the second variable used to measure loyal or unloyal Islamic bank customers. People in general, especially the people of Palu City, still often question the compliance of Islamic banks in implementing Sharia principles. It shows that Islamic banking has been paying less attention to Sharia principles. It is one of the causes of the low reputation of Islamic banks in the eyes of customers and the public.

In line with this research by Azwirman et al. (2023), which explains the importance of maintaining and convincing customers that bank products and services are under Sharia principles and the Bank has the responsibility

to maintain compliance with Sharia principles. In contrast to the results of research conducted (Oktaviani & Rachmawati, 2019), research that has used partial tests shows that Sharia compliance does not affect loyalty. Due to the lack of customer care about whether every activity contains usury, customers still choose Islamic banks based on the references they have received from people.

Most previous research focuses on Sharia compliance and customer loyalty in Islamic banking and examines Customer Relationship Marketing and customer loyalty. However, no empirical evidence proves that customer satisfaction can mediate the relationship between Sharia compliance and customer loyalty, and customer satisfaction can mediate CRM on customer loyalty. This study aimed to test and determine the effect of Sharia Compliance and Customer Relationship Marketing on Customer Loyalty in Islamic Banks with Customer Satisfaction as a modeling variable.

LITERATURE REVIEW

Commitment-Trust Theory

The commitment-trust theory is an approach that has a lot of influence on relationship marketing. This theory was developed by Morgan and Hunt (1994), which states that commitment and trust are the main points of successful relationship marketing. In the opinion of Morgan and Hunt (1994), trust and commitment are vital intermediaries in building long-term relationships for customers who have a high relationship orientation towards the company. This theory is supported by research Abid et al. (2022), which explains that effective CRM practices in an institution can improve the quality of CRM by building a

solid level of trust and commitment to customers.

Sharia Compliance and Customer Loyalty

Based on Bank Indonesia Regulation No.13/2/PBI/2011 on the Implementation of Compliance Function of Commercial Banks, Compliance is defined as the values, behaviors, and actions that support the creation of compliance with the provisions of Bank Indonesia and applicable laws and regulations, including sharia principles for sharia commercial banks (BUS) and sharia business units (UUS). As an Islamic financial institution, Islamic banks must comply with Sharia principles (Sharia compliance) in their operations. Therefore, the selection of Islamic Banks is based on religion and good service, according to (Latifah et al., 2022). The compliance of an Islamic bank with Sharia principles can be a unique attraction for customers, making customers loyal to the Bank. **H1: Sharia Compliance significantly effect on Sharia Bank customers' loyalty in Palu City**

Customer Relationship Marketing and Customer Loyalty

According to Kotler & Keller (2011), customer relationships involve a detailed information management process to maximize customer loyalty. Simamora et al. (2019) describe relationship marketing as the effort to build and maintain strong relationships with all customers (Kotler & Armstrong, 2014; Sinaga & Nainggolan, 2022). Relationship Marketing plays a significant role because entrepreneurs and banks seek to establish lasting customer relationships through effective marketing strategies, fostering customer loyalty.

H2: Customer Relationship Marketing significantly affects Sharia Bank customers' loyalty in Palu City.

Customer satisfaction and customer loyalty

According to Kotler & Keller (2011), customer satisfaction is a feeling of pleasure or disappointment for someone who arises after comparing his perception or impression of the performance or results of a product with his expectations. Customer satisfaction is one factor that influences the repeated use of certain products (Kotler & Keller, 2011). Satisfaction is a function of perceptions or impressions of performance and expectations. If performance is lower than expected, the customer is dissatisfied. If the performance meets expectations, the customer will be satisfied. The key to customer loyalty is to provide the best value to customers to create customer satisfaction. According to Pagala (2021), to achieve customer loyalty, customers must first feel satisfied, where customer satisfaction is the level of a person's feelings.

H3: Customer satisfaction significantly affects Sharia Bank customers' loyalty in Palu City.

Moderation of Customer Satisfaction

According to Kotler & Keller (2011), customer satisfaction is a feeling of pleasure or disappointment for someone who arises after comparing his perception or impression of the performance or results of a product with his expectations. *Customer satisfaction* is one factor that influences the repeated use of certain products. Satisfaction is a function of perceptions or impressions of performance and expectations. If performance is lower than expected, the customer is dissatisfied. If the performance meets expectations, the customer will be satisfied.

Research Niko et al. (2015) Customer loyalty is formed by communication and personalization variables. The theory in this study emphasizes the importance of communication in Customer Relationship Marketing. When customer relationship satisfaction increases, customer loyalty also increases. The impact of personalization and communication, according to CRM theory, can increase customer loyalty and satisfaction.

Shariah compliance is also an important indicator that illustrates a financial institution's compliance with various Sharia principles. In other words, Sharia compliance is an effort to ensure that Islamic financial institutions conduct their business under Islamic religious orders (Wiyono & Ibrahim, 2020). His research explains that bank compliance with a Sharia standard reflects a careful policy, a careful and explicit policy to protect customer funds and customer information. It can ensure customer trust in the institution so customers can be loyal.

Theory Ahmed et al, (2022) explain the relatively strong positive effect of Sharia compliance on customer satisfaction because customer satisfaction emphasizes that the importance of Sharia principles in Islamic banking services is a core value to achieve customer satisfaction. Islamic bank customers assess the quality of banking services based on how many Islamic values are embraced and followed in the banking services offered. This is because there are fundamental differences between conventional and Islamic banking in implementing Sharia compliance in providing banking services.

H4: Customer Satisfaction can moderate Sharia Compliance and Customer Loyalty

H5: Customer Satisfaction can moderate Customer Relationship Marketing and Customer Loyalty

Framework of Thought

The framework is a conceptual model of the relationship between theory and factors identified as essential problems. Generally, the

research framework is a logical line of thought that connects theories and concepts with various research variables identified as significant problems.

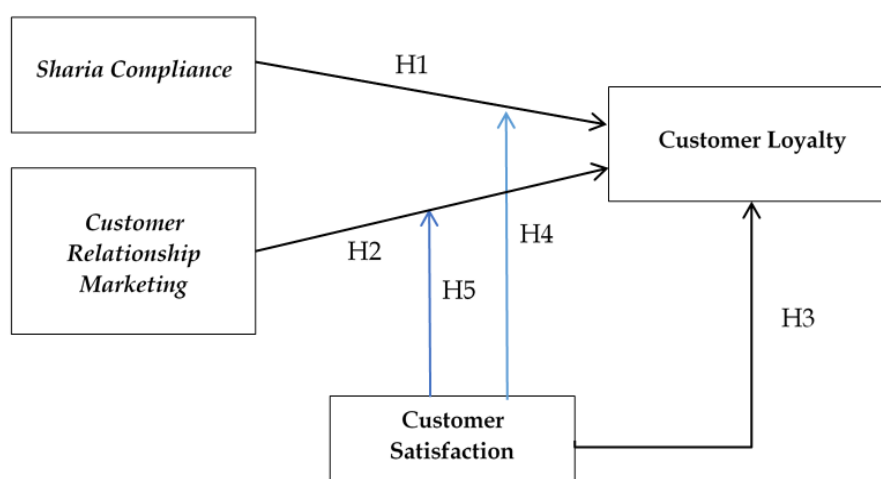


Figure 1. Research Framework

RESEARCH METHODS

The research utilizes a quantitative survey, targeting a sample of 100 Sharia Bank customers in Palu City. The sample size determination follows the Stanley Lemeshow approach to ensure appropriateness for an unknown population. Table 1 details the key variables, their indicators, and sources used in analyzing Sharia compliance, customer relationship marketing, customer loyalty, and customer satisfaction. Sharia compliance (SC) is measured through bank operations adhering to Islamic law, products and services aligned with Islamic principles, and profit-sharing systems (Othman & Owen, 2001).

Customer relationship marketing (CRM) includes interpersonal communication, direct mail, tangible rewards, preferential treatment, customization methods, and individualized attention (Habib et al., 2021). Customer loyalty (CL) is assessed by regular purchases, cross-

product/service purchases, recommendations to others, and resistance to competitors' similar products (Griffin, 2005). Customer satisfaction (CS) is evaluated through service quality, product and service quality, price, and environment (Lupiyoadi, 2013). This structured approach comprehensively examines how these variables interact and influence each other within the study's context.

Data analysis uses the Partial Least Square Structural Equation Model (PLS-SEM) via SmartPLS 4, which divides the analysis into outer and inner model stages. Outer model analysis includes tests for convergent validity, discriminant validity, and construct reliability. Convergent validity is confirmed with an Average Variance Extracted (AVE) exceeding 0.50 (Chozali & Latan, 2021).

Discriminant validity is assessed through the Heterotrait-Monotrait (HTMT) ratio, ensuring values are below 0.90 (J. Hair &

Alamer, 2022). Construct reliability is validated with Cronbach's alpha (α) and Composite Reliability (CR) exceeding 0.70. The inner model analysis evaluates model fit with R-squared values, effect size (F2) tests (J. F. Hair et al., 2017), and predictive relevance (Q) tests, where criteria above 0 indicate significant predictive capability (Akter et al., 2011).

The Goodness of Fit (GoF) index assesses model fit with thresholds indicating weak, medium, or firm fit (Chin et al., 1998). Statistical

tests for collinearity use the Variance Inflation Factor (VIF) with a threshold below 5 to avoid multicollinearity. Robustness checks (Sarstedt et al., 2020) validate and stabilize the results, testing model sensitivity, including nonlinearity, endogeneity, and unobserved heterogeneity.

Table 1. Operational Definition of Variables

Variables	Indicator	Source
Sharia Complinance (X1)	<ol style="list-style-type: none"> 1. Bank operations under Islamic law 2. Products and services under Islamic principles 3. Operating a profit-sharing system 	(Othman & Owen, 2001)
Customer Relationship Marketing (X2)	<ol style="list-style-type: none"> 1. Interpersonal communication (communication between individuals) 2. Direct mail 3. Tangible Rewards 4. Preferential Treatment 5. Customization Methods 6. Individualization attention 	(Habib et al., 2021)
Customer Loyalty (Y)	<ol style="list-style-type: none"> 1. Make regular purchases 2. Making purchases between product or service lines 3. Recommend to others 4. Indicates immunity from the attraction of similar products from competitors 	(Griffin, 2005)
Customer Satisfaction (Z)	<ol style="list-style-type: none"> 1. Service Quality 2. Product and Service Quality 3. Price 4. Environment 	(Lupiyoadi, 2013)

RESULTS AND DISCUSSION

Characteristics of respondents

The respondents in this study were Islamic bank customers spread across Palu City. 100 respondents were included, with 44% male and 56% female details. Of the respondents, 31

were civil servants, 32 were private employees, 18 were students, and 19 were employed in other occupations outside the three categories mentioned earlier.

This study's results indicate that most respondents (32 people) are private employees. When grouped by religion, it can be observed

that 92 respondents embrace Islam; two are Catholics, three are Christians, three are Hindus, none are Buddhists, and none are Confucian. These results suggest that the majority of respondents in this study are Muslim (92 people).

The length of time respondents had been customers of Islamic banks was also analyzed. The results showed that 34 people had been customers for less than a year, 52 for between one and three years, and 14 for more than four years. Based on these results, it can be concluded that most of the respondents became customers of Islamic Banks in this study for 1-3 years, totaling 52 people. The data collection technique in this study was to distribute a questionnaire containing a well-structured list of questions.

Testing the Structural Model (Outer Model)

Based on the results of outer loading testing, it can be seen that the indicators of *Sharia Compliance*, CRM, loyalty, and Customer Satisfaction have an outer loading value > 0.70.

This value means that the indicators used have met the requirements of convergent validity.

Based on the results of *Average Variance Extracted* (AVE) testing, it can be seen that the AVE value of the Sharia compliance construct, customer relationship marketing, customer loyalty, and customer satisfaction has a value above 0.50. This value means the indicators used to measure each construct are convergently valid. In PLS-SEM analysis, a construct is declared reliable if the Composite Reliability (CR) and Cronbach's Alpha (α) values are > 0.70. Based on the results of construct reliability testing, it is known that all constructs in this study have a Composite Reliability (CR) and Cronbach's Alpha (α) value > 0.70, so it can be concluded that all indicators to measure constructs are reliable. The results of testing Outer Loading, Average Variance Extracted (AVE), and Construct Reliability Tests in the form of Composite Reliability (CR) and Cronbach's Alpha (α) can be seen in Table 4.1 below.

Table 2. Outer Loading and Construct Reliability Test Results

Constructs	Item	Outer Loading	Average Variance Extracted (AVE)	Cronbach's Alpha	Composite Reliability (CR)
Sharia Compliance	X1.1	0.823	0.648	0,864	0,898
	X1.2	0.806			
	X1.3	0.747			
	X1.4	0.709			
	X1.5	0.725			
	X1.6	0.813			
Customer Relationship Marketing	X2.1	0.826	0.668	0,891	0,917
	X2.2	0.782			
	X2.3	0.751			
	X2.4	0.866			
	X2.5	0.823			
	X2.6	0.777			
Customer Loyalty	Y1.1	0.799	0.602	0,905	0,923
	Y1.2	0.741			

Constructs	Item	Outer Loading	Average Variance Extracted (AVE)	Cronbach's Alpha	Composite Reliability (CR)
Customer Satisfaction	Y1.3	0.799	0.595	0,929	0,941
	Y1.4	0.828			
	Y1.5	0.713			
	Y1.6	0.748			
	Y1.7	0.733			
	Y1.8	0.836			
	Z1.1	0.801			
	Z1.2	0.811			
	Z1.3	0.775			
	Z1.4	0.863			
	Z1.5	0.801			
	Z1.6	0.825			
	Z1.7	0.847			
	Z1.8	0.813			

Source: SmartPLS 4 Output

Table 3. Heterotrait-Monotrait (HTMT) Ratio Results

Construct	Customer Relationship Marketing	Customer Satisfaction	Customer Loyalty	Sharia Compliance
Customer Relationship Marketing	1			
Customer Satisfaction	0.227	1		
Customer Loyalty	0.554	0.536	1	
Sharia Compliance	0.305	0.364	0.493	1

Source: SmartPLS4 Output

Discriminant Validity

Based on the results of the Heterotrait-Monotrait (HTMT) Ratio test, it is known that each indicator has the largest HTMT Ratio value in its latent construct compared to the HTMT Ratio value in other constructs. It explains that the indicators used in this study have good discriminant validity in forming their respective variables.

Structural Model Testing (Inner Model)

The inner model is a structural model that connects latent variables. Based on the path coefficient value, see how much influence between latent variables. Based on the results of

the collinearity statistical test, it is known that the Variance Inflation Factor (VIF) value of each construct is below 5 (five), so it can be concluded that there are no symptoms of multicollinearity among the constructs used in this study. Based on the results of the inner model analysis (model structure), it is known that the R-Square value (R²) has a score of 0.501 or 50.1%, while the remaining 49.9% are explained by other constructs that are not included in this structural model. Because the R-Square value (R²) is around 0.50, it can be concluded that the structural model is moderate in predicting changes in customer loyalty. Based on the results of the effect size test (F²), it is known that the f square value of

the Customer Relationship Marketing construct has a significant effect because the square value (F2) is in the range of 0.308.

In contrast, the customer satisfaction construct and moderating effect 2 (CS x CRM) have a moderate effect because the square value (F2) ranges from 0.115 to 0.197. Furthermore, the construct of Sharia Compliance and moderating effect 1 (Customer Satisfaction x Sharia Compliance) has a weak effect because the square value (F2) ranges from 0.010 to 0.050. Based on the analysis results in Table 4, it is known that the predictive relevance value (Q²) is 0.438, so it can be concluded that the structural model can predict relevant changes in Islamic bank customer loyalty. Validate and

evaluate the structural model in the Partial Least Square Structural Equation Model (PLS-SEM) using the Goodness of Fit (GoF) index method. The Goodness of Fit index (GoF) calculation in SmartPLS is done manually with the square root formula of the average communalities index multiplied by the average R-squared value (R²). Based on the results of the analysis, it is known that the Goodness of Fit index value is 0.561. Because the Goodness of Fit index value of this structural model is more significant than 0.32, it can be concluded that it has excellent predictive power and high quality.

Table 4. Quality Model Test Results

Constructs	VIF	R ²	F2	Q ²	Goodness of Fit
CL		0.501		0.438	0,5610
CRM-> CL	1.151		0.308		
CS -> CL	1.151		0.197		
SC -> CL	1.371		0.050		
CS x SC -> CL	1.769		0.010		
CS x CRM-> CL	1.550		0.115		

Note: SC: Sharia Compliance, CS: Customer Satisfaction, CL: Customer Loyalty, CRM: Customer Relationship Market

Source: SmartPLS4 Output

Path Coefficients Analysis

The test results show that Sharia Compliance has a significant and positive relationship with Customer Loyalty (β 0.180; p 0.049); therefore, H1 is supported. Customer Relationship Marketing has a significant and positive relationship with Customer Loyalty (β 0.410; p 0.000); therefore, H2 is supported. Customer Satisfaction has a significant and positive relationship with purchasing behavior (β 0.328; p 0.000); therefore, H3 is supported.

Based on the results of the moderating effect test, it is known that customer satisfaction cannot moderate the relationship Sharia Compliance -> Customer Loyalty because the p values > 0.05 indicate a positive insignificant relationship (β 0.080; p 0.369); therefore, H4 is rejected. While the test results of the moderating effect of customer satisfaction in Customer Relationship Marketing -> Customer Loyalty show a significant negative relationship (β -0.98; p 0.001), H5 is supported.

Table 5. Path Coefficient Analysis Results

Hypothesis	Relationship	Coefficient	T Statistics	P Values	Decision
H1	CRM -> CL	0.410	5.791	0.000	Supported

Hypothesis	Relationship	Coefficient	T Statistics	P Values	Decision
H2	CS -> CL	0.328	4.420	0.000	Supported
H3	SC -> CL	0.180	1.988	0.047	Supported
H4	CS x SC -> CL	0.080	0.930	0.352	Not Supported
H5	CS x CRM -> CL	-0.298	3.389	0.001	Supported

Note: SC: Sharia Compliance, CS: Customer Satisfaction, CL: Customer Loyalty, CRM: Customer Relationship Market

Source: Smart PLS 4 output

Robustness Checks

Nonlinearity Test

The assessment results of the nonlinear effects on the relationship between Sharia compliance, relationship marketing, customer satisfaction, and customer loyalty reveal several interesting findings. The coefficient for the nonlinear relationship between Sharia compliance and customer loyalty is 0.019, with a p-value of 0.870, indicating that this relationship is not statistically significant. The deficient F2 value (0.000) also indicates that this effect has a weak influence. Ramsey's RESET test produced $F(3,93) = 1.318$ with a p-value of 0.273, which does not indicate any specification error in the model.

Furthermore, the nonlinear relationship between relationship marketing and customer loyalty has a coefficient of -0.009 with a p-value of 0.986, which is also not statistically

significant and has an F2 value of 0.000, indicating an insignificant influence. The same applies to the nonlinear relationship between customer satisfaction and customer loyalty, with a coefficient of 0.074 and a p-value of 0.649, which is not statistically significant but has an F2 value of 0.010, slightly higher than the other two variables, though still low.

These results indicate no significant nonlinear effects of Sharia compliance, relationship marketing, or customer satisfaction on customer loyalty in Islamic banking. Ramsey's RESET test results also support the conclusion that the model used does not suffer from serious specification errors. This interpretation suggests that the relationship between these variables might be better explained with a linear model or may require a different approach to identify more influential factors affecting customer loyalty.

Table 6. Assessment of nonlinear effects

Nonlinear Relationship	Coefficient	P values	F2	Ramsey's RESET
QE (SC)	0,019	0,870	0,000	F (3,93) = 1.318 P values = 0.273
QE (CRM)	-0,009	0,986	0,000	
QE (CS)	0,074	0,649	0,010	

Note: SC: Sharia Compliance, CS: Customer Satisfaction, CRM: Customer Relationship Market

Endogeneity Test

The interpretation of the results from the endogeneity test using the Gaussian copula approach reveals several significant findings for this research analysis. In Model 1, the variable SC has a coefficient of 0.278 with a

significance value (p-value) of 0.044, indicating a statistically significant relationship between SC and the dependent variable. The same applies to CRM, with a coefficient of 0.378 and a p-value of 0.000, and CS, with a coefficient of 0.345 and a p-value of 0.000. The Gaussian

copula (GC) test shows a p-value for GC(SC) of 0.641 above the significance threshold of 0.05, indicating no significant endogeneity issues related to SC in Model 1.

In Model 2, SC has a coefficient of 0.224 with a p-value of 0.014, indicating a significant relationship. In contrast, CRM has a coefficient of 0.283 with a p-value of 0.115, indicating a statistically insignificant relationship. CS has a coefficient of 0.342 with a p-value of 0.000, indicating a significant relationship. GC(CRM) has a p-value of 0.552, above 0.05, indicating no significant CRM-related endogeneity issues in Model 2.

Model 3 shows that SC has a coefficient of 0.203 with a p-value of 0.021, indicating a significant relationship. CRM has a coefficient of 0.388 with a p-value of 0.000, indicating a significant relationship, while CS has a coefficient of 0.019 with a p-value of 0.927, indicating no significant relationship. GC(CS) has a p-value of 0.061 above 0.05, indicating no significant endogeneity issues related to CS in Model 3. In Model 4, SC has a coefficient of 0.275 with a p-value of 0.049, indicating a significant relationship. In contrast, CRM has a coefficient of 0.285 with a p-value of 0.119, indicating a statistically insignificant relationship. CS has a coefficient of 0.342 with a p-value of 0.000, indicating a significant relationship. GC(SC) and GC(CRM) have p-values of 0.658 and 0.566, respectively, above 0.05, indicating no significant endogeneity issues related to SC and CRM in Model 4. Model 5 shows that SC has a coefficient of 0.334 with a p-value of 0.019, indicating a significant relationship. CRM has a coefficient of 0.390 with a p-value of 0.000, indicating a significant

relationship, while CS has a coefficient of -0.039 with a p-value of 0.858, indicating no significant relationship. GC(SC) and GC(CS) have p-values of 0.276 and 0.741, respectively, above 0.05, indicating no significant endogeneity issues related to SC and CS in Model 5.

Model 6 shows that SC has a coefficient of 0.203 with a p-value of 0.022, indicating a significant relationship. CRM has a coefficient of 0.317 with a p-value of 0.074, indicating a statistically insignificant relationship, while CS has a coefficient of 0.024 with a p-value of 0.908, indicating no significant relationship. GC(CRM) has a p-value of 0.656, above 0.05, indicating no significant endogeneity issues related to CRM in Model 6.

Finally, Model 7 shows that SC has a coefficient of 0.330 with a p-value of 0.023, indicating a significant relationship. CRM has a coefficient of 0.328 with a p-value of 0.070, indicating a statistically insignificant relationship, while CS has a coefficient of -0.032 with a p-value of 0.883, indicating no significant relationship. GC(SC), GC(CRM), and GC(CS) have p-values of 0.296, 0.705, and 0.053, respectively, all above 0.05, indicating no significant endogeneity issues related to the endogenous variables in Model 7.

Overall, the endogeneity test results using the Gaussian copula approach indicate that, in most cases, no significant endogeneity issues exist in the models tested. It confirms that the relationships between the variables studied are not seriously affected by endogeneity issues, validating the reliability of the regression analysis results.

Table 7. Assessment of endogeneity test using the Gaussian copula approach.

Test Model	Construct	Coefficient	P values
Gaussian copula of model 1	SC	0,278	0,044

Test Model	Construct	Coefficient	P values
(endogenous variables; SC)	CRM	0,378	0,000
	CS	0,345	0,000
	GC (SC)	-0,039	0,641
Gaussian copula of model 2 (endogenous variables; CRM)	SC	0,224	0,014
	CRM	0,283	0,115
	CS	0,342	0,000
Gaussian copula of model 3 (endogenous variables; CS)	GC (CRM)	0,071	0,552
	SC	0,203	0,021
	CRM	0,388	0,000
Gaussian copula of model 4 (endogenous variables; SC, CRM)	CS	0,019	0,927
	GC (CS)	0,285	0,061
	SC	0,275	0,049
Gaussian copula of model 5 (endogenous variables; SC, CS)	CRM	0,285	0,119
	CS	0,342	0,000
	GC (SC)	-0,037	0,658
Gaussian copula of model 6 (endogenous variables; CRM, CS)	GC (CRM)	0,069	0,566
	SC	0,334	0,019
	CRM	0,390	0,000
Gaussian copula of model 7 (endogenous variables; SC, CRM, CS)	CS	-0,039	0,858
	GC (SC)	-0,097	0,276
	GC (CS)	0,034	0,741
Gaussian copula of model 8 (endogenous variables; CRM, CS)	SC	0,203	0,022
	CRM	0,317	0,074
	CS	0,024	0,908
Gaussian copula of model 9 (endogenous variables; SC, CRM, CS)	GC (CS)	0,278	0,074
	GC (CRM)	0,053	0,656
	SC	0,330	0,023
Gaussian copula of model 10 (endogenous variables; SC, CRM, CS)	CRM	0,328	0,070
	CS	-0,032	0,883
	GC (SC)	-0,095	0,296
Gaussian copula of model 11 (endogenous variables; SC, CRM, CS)	GC (CRM)	0,046	0,705
	GC (CS)	0,327	0,053

Note: CG indicates the copula term in the model, SC: Sharia Compliance, CS: Customer Satisfaction, CRM: Customer Relationship Market

Unobserved Heterogeneity Test

Before examining the analysis results, it is crucial to consider the importance of having an adequate sample size to ensure reliable findings. Assuming an effect size of 0.15 and a power level of 80%, at least 55 samples are needed to maintain the appropriate confidence

level. It allows us to explore a maximum of two segments from the available dataset.

A detailed analysis of Tables 8 and 11 reveals interesting indications of unobserved heterogeneity within the sample. Information criteria such as AIC3, BIC, and MDL5 consistently suggest a solution with fewer segments. Segment 1 shows lower values

across various criteria, indicating a preference for a more straightforward yet effective model in explaining data patterns. Although the recorded Entropy (EN) value is low (0 for both segments), suggesting significant uniformity in behavior patterns, the relative size difference between Segment 1 (0.654) and Segment 2 (0.346) in Table 9 indicates sufficient variation to justify segmentation.

However, it is essential to note that the low Entropy value also implies potential

unobserved variation in the underlying factors influencing respondent behavior. Considering the minimum sample size requirements and managerial considerations, opting for a single segment (Segment 1) might be more favorable. This approach would ensure a more focused and relevant interpretation of the existing heterogeneity within the sample, confirming that the unobserved heterogeneity is not at a critical level that could affect the overall analysis results of the dataset.

Table 8. Assessment of unobserved heterogeneity

Criteria	Segment 1	Segment 2
AIC (Akaike's Information Criterion)	121.969	221.418
AIC3 (Modified AIC with Factor 3)	134.969	227.418
AIC4 (Modified AIC with Factor 4)	147.969	233.418
BIC (Bayesian Information Criteria)	155.836	237.049
CAIC (Consistent AIC)	168.836	243.049
HQ (Hannan Quinn Criterion)	135.675	227.744
MDL5 (Minimum Description Length with Factor 5)	395.305	347.573
LnL(LogLikelihood)	-104.709	-47.984
EN (Entropy Statistic (Normed))	0	0.864
NFI (Non-Fuzzy Index)	0	0.902
NEC (Normalized Entropy Criterion)	0	13.586

Table 9. Relative segment sizes (N= 100)

Number of segments	Segment 1	Segment 2
1	1.000	
2	0.654	0.346

Discussion

Sharia compliance on customer loyalty

Based on the Partial Least Square Structural Equation Model (PLS-SEM) estimation, the coefficient of Sharia Compliance on Customer Loyalty is 0.180 with a significant level of $0.049 < 0.05$. The test results show that Sharia Compliance has a significant and positive relationship with Customer Loyalty.

Sharia compliance is the adherence of Islamic banks to sharia principles, which means that banks in their operations follow the provisions of Islamic sharia, especially regarding Islamic transaction procedures. The form of customers remaining loyal to Islamic banks is their adherence to Sharia principles. In line with research (Rahmawati, 2016) which explains that the main factor for customers to decide to keep Islamic banks is related to the issue of belief in the use of sharia elements in

Islamic Bank operations, for example, the prohibition of usury, maysir, and gharar/uncertainty in every element of its operations. Santoso & Ibrahim (2022) explain the importance of Sharia compliance in a financial institution: the better the application of Sharia compliance is known to customers, the more customer loyalty increases. Sharia compliance is one of the critical aspects of building customer loyalty of service provider companies, especially Sharia banking.

Customer Relationship Marketing to Customer Loyalty

Based on the Partial Least Square Structural Equation Model (PLS-SEM) estimation, the Customer Relationship Marketing coefficient on customer loyalty is 0.410 with a significant level of $0.000 < 0.05$. So, Customer Relationship Marketing has a positive and significant relationship with customer loyalty.

Customer Relationship Marketing is the attitude of the Bank to maintain good relations with customers. This strategy is used so that customers do not move to other banks. Relationship Marketing creates, maintains, and strengthens strong relationships between banks and customers. Therefore, Islamic banking needs to create a good and personal relationship to satisfy each customer's needs. This research is supported by research Putri et al. (2014) that explains the importance of continuously maintaining a good relationship between the Bank and customers to increase customer loyalty to Islamic banks. Faraj et al. (2020) in his research explain the importance of implementing CRM in an institution in order to establish good relationships with customers; customer empowerment is needed when banks use CRM because this variable helps increase customer loyalty. The most important aspect is

that banks must consider maintaining customer loyalty by rewarding customers and not just consulting with customers and knowing their suggestions without providing suitable solutions for customers.

Customer Satisfaction on Customer Loyalty

Based on the estimation results of the Partial Least Square Structural Equation Model (PLS-SEM), the coefficient of customer satisfaction on customer loyalty is 0.328, with a significant level of $0.000 < 0.05$. Therefore, customer satisfaction has a positive and significant relationship with customer loyalty.

The higher the customer satisfaction, the higher the customer loyalty to the Bank. Islamic banks in Palu City create customer loyalty, according to the results of field data, the majority of which state that they are delighted with the services of Islamic banks. That means customer satisfaction can attract customers to be loyal. In line with research, Octavia (2019) explains that the higher the customer satisfaction, the higher the customer loyalty.

Kashif et al. (2015) in his research explain that banks must increase customer satisfaction to achieve customer loyalty, which has a vital role in building Islamic bank equity. Strategies can be used by building networks between customers to encourage existing customers to motivate other customers to use Islamic banking services. It will help Islamic banks to increase customer loyalty. Good customer loyalty will help Islamic banks maintain equity, contributing to higher profitability.

Moderation of Customer Satisfaction in Sharia Compliance and Customer Loyalty

Based on the estimation results of the Partial Least Square Structural Equation Model (PLS-SEM), the coefficient of the moderating effect of customer satisfaction in the

relationship between Sharia Compliance and customer loyalty is 0.080, with a significant level of $0.369 > 0.05$. Based on the data, customer satisfaction cannot moderate the relationship between Sharia Compliance and customer loyalty. The test results show that the satisfaction variable cannot moderate Sharia Compliance on customer loyalty. This means that the Bank's compliance with Sharia principles and customer loyalty do not influence customer satisfaction.

However, other factors, such as bank performance, bank services, adequate facilities, etc., can influence customer satisfaction. The results of this study are not in line with the research conducted by the authors. The results of this study are not in line with research conducted by Nurjannah et al. (2023), which shows that satisfaction successfully mediates Shariah Compliance on Customer Loyalty.

This means that the higher the satisfaction felt by customers from Shariah Compliance, the higher the customer loyalty to the Bank. Customer satisfaction may not affect Islamic law compliance regarding customer loyalty. Satisfaction cannot moderate Sharia Compliance in terms of customer loyalty. Suppose an Islamic financial institution can properly implement Shariah Compliance or Sharia compliance principles. In that case, those who supervise these financial institutions, namely the Sharia Supervisory Board (DPS) and the Financial Services Office (OJK), are satisfied, not customers of the Bank.

Moderating Customer Satisfaction in Customer Relationship Marketing and Customer Loyalty

Based on the estimation results of the Partial Least Square Structural Equation Model (PLS-SEM), the coefficient of the moderating effect of customer satisfaction in the Customer Relationship Marketing relationship on

customer loyalty is - 0.98 with a significant level of $0.001 < 0.05$. Therefore, it can be concluded that customer satisfaction can moderate significantly with a negative direction in the relationship between Customer Relationship Marketing and customer loyalty.

The test results show that the satisfaction variable can moderate Customer Relationship Marketing on Customer loyalty. This means that the more satisfied customers are with relationship marketing carried out by Islamic banks, the more loyal customers tend to be to the Bank. The more loyal the customer, the better the impact on the Islamic Bank. The results of this study are supported by research by Mamuaya & Mundung (2023), which explains that the importance of maintaining a good, profitable relationship between banks and customers provides customer value and satisfaction.

CONCLUSION

The research findings reveal significant relationships among Sharia compliance, customer relationship management (CRM), customer satisfaction, and customer loyalty in Bank Syariah Indonesia. The study highlights the importance of prioritizing Sharia compliance as a foundational element for building strong, long-term customer relationships. Effective CRM strategies also play a crucial role in maintaining positive customer relationships while ensuring high customer satisfaction, which is integral to supporting these efforts.

However, it's important to note several limitations in the study, such as geographical constraints (focused on Palu City) and a relatively small sample size (only 100 customers). These constraints may limit the generalizability of the findings to the broader

context of Bank Syariah Indonesia. To enhance the robustness and applicability of future findings, larger and more diverse samples from various geographical regions should be considered.

Additionally, qualitative approaches such as in-depth interviews and focus groups could provide deeper insights into customer perspectives, experiences, and expectations within Sharia-compliant banking. Longitudinal studies track changes in customer behaviors and preferences over time to gain insights into the dynamic nature of customer loyalty in the evolving landscape of Islamic banking. By addressing these critiques and recommendations, future research can aim to be more comprehensive and relevant in addressing the challenges and opportunities faced by Bank Syariah Indonesia in effectively strengthening customer relationships, an essential effect on Bank operations.

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