

## **THE INFLUENCE OF CUSTOMER INTIMACY ON RELIGIOUS BASED BRAND TRUST, CUSTOMER SATISFACTION AND CUSTOMER LOYALTY IN ISLAMIC BANKS**

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### **ABSTRACT:**

This study aims to examine the influence of Customer Intimacy on Religious Based Brand Trust, Customer Satisfaction, and Customer Loyalty in Islamic Banks. This research was conducted on 140 customers of Danamon Sharia bank in the Jember Regional Coordinating Board. The data used in this study are primary data and secondary data. This study indicates that customer intimacy has a significant effect on religious-based brand trust, customer satisfaction, and customer loyalty. This study also found that religious-based brand trust affects customer loyalty and customer satisfaction has an effect on customer loyalty. This study also suggests that future studies examine other variables related to the variables that have been used in this study.

### **INTRODUCTION:**

The operation of Islamic banks in Indonesia is inseparable from the legal aspects that have been in effect in recent years, such as the Banking Law No. 7 of 1992 and then following LJU No. 10 of 1998. The Banking Law No. 7 of 1992 allows a bank to operate with the shariah system or profit-sharing system (Triyuwono, 2000). Six years later, this legality was further reinforced by the insurance of Law no. 10/1998. This law provides legality that the banking system in Indonesia can operate with a dual banking system, namely banks that operate with an interest and sharia system. With this legal force, Islamic banks

have the same opportunity as conventional banks to conduct business activities in the banking world (Triuwono, 2000).

Profit and loss sharing, which is for-profit, for loss and for risk, will encourage the distribution of wealth and income, grow the real sector, increase productivity and job opportunities which will ultimately accelerate economic growth (Triuwono, 2000). The profit-sharing system has a positive relationship with the economy. It causes turnover of capital money to be effective and efficient at the micro and macro levels, leading to economic stability.

Based on data on the growth of banking assets in Indonesia between general banking and Islamic banking, the development of commercial bank asset growth is still above Islamic banks, where commercial bank assets in 2016 amounted to IDR 6,729 trillion in 2020, experiencing a high increase to IDR 9,053 trillion. Whereas in Islamic banks, the asset growth was IDR 356 trillion in 2016, and in 2020 it increased to IDR 576 trillion. From these data, it can be seen that the growth of Islamic banking assets has improved, but not as high as the growth of general banking assets.

Some of the previous research that became a reference in this study and became a research gap and related to Islamic banks was carried out by Suhartanto (2019), who examined behavioral intention, religiosity, trust, and image, showing the results that the direct influence of religiosity on behavioral intention and indirect influence through trust and image for both customers and noncustomers of Islamic banks. Wahyuni & Fitriani's (2015) research which examines brand religiosity aura, brand personality, brand bond relationship, shows the importance of brand aura as a valuable moderator of brand personality dimensions and brand bonding relationships. The aura of brand religiosity contributes to developing management marketing concepts through its impact on positive customer attitudes. Research by Fauzi & Suryani, (2019) which examines Service quality (CARTER), Trust, Loyalty, Customer satisfaction, the results of their research reliability are the main driver of customer satisfaction with Indonesian Islamic banking. Customer loyalty will increase more significantly if Islamic banks can increase customer trust first. Research by Ltifi et al., (2016) on service quality, trust, consumer behavior, attitude, loyalty shows that customer results consider several factors when choosing a sharia bank: quality of service offered by financial institutions, trust, and (especially) compliance with sharia law. . All the results of these studies indicate that religiosity influences the attitudes of Islamic bank customers. A slightly different result is shown by Dandis & Wright, (2020); the results of their research show an insignificant relationship between tangibles and attitude loyalty.

Research gaps were also found in research results related to customer intimacy. Mulia et al.'s (2020) research shows that customer intimacy not only drives the emergence of customer loyalty directly but also affects the factors that determine customer loyalty itself, such as perceived usability, perceived ease of use, perceived risk, trust, compliance, and Satisfaction of Sharia. In other words, customer intimacy has a direct relationship and an indirect effect on loyalty. Butt & Aftab's research (2013) shows that attitudes towards halal banking positively affect the perceived quality of electronic services and overall electronic Satisfaction with Islamic bank online services. In addition, the perceived quality of online services increases customer satisfaction and their loyalty to the bank. Research by Ltifi et al., (2016) shows customers' results considering several factors when choosing a sharia bank: quality of services offered by financial institutions, trust, and (especially) compliance with sharia law. A slightly different result is shown by Dandis & Wright, (2020) and Sarwar et al. (2012); his research shows that there is no significant relationship between customer intimacy and customer loyalty.

Abdullah, (2015), in his research on brand image, brand trust, brand loyalty to consumers of Mobile companies in Syria. The results showed that brand image has a positive effect on brand trust, brand image, and brand trust positively affecting brand loyalty. Research by Lien

et al., (2015) on price trust value purchase intentions for hotel visitors who place orders on websites in Taiwan. The results show that brand image, perceived price, and perceived value are three important determinants that directly influence purchase intention.

Bank of Danamon Sharia, which is a sharia business unit with ownership that is not based on sharia principles but has the most sharia service units in Indonesia, is an interesting phenomenon to be researched in East Java province with the largest number of sharia bank branch offices and the largest in Indonesia, especially for the Jember Regional Coordinating Institution. The population is mostly Muslim, especially in the province of East Java. Previous research has provided many results related to customer satisfaction and loyalty of Islamic banks concerning image and trust. Several studies have yielded different results so that it becomes a research gap that the researcher can enter and try to include religious factors and customer relationships in the model because there is little research related to this in each.

## **LITERATURE REVIEW:**

### **Trust Theory:**

According to Taylor & Hunter (2003), that trust, behavior, the nature of consumers' ease of change, value, type of attitude, and Satisfaction are antecedents (things that precede) customer loyalty. Consumer expectations about trust in the place of purchase are also influenced by price and Satisfaction with the place of purchase. Honesty about the price, place of purchase, and time to make this purchase, in turn, will affect consumers' perceptions of the honesty of prices and the time of consumers to make purchases again in the next period.

This trust affects the attitude, Satisfaction, and customer loyalty. The behavior or behavior of customers will also affect their attitudes and Satisfaction. The ease with which customers change also affects the customers themselves' attitudes, Satisfaction, and loyalty. Customer value about a product affects customer satisfaction. Attitudes possessed by customers affect customer satisfaction, and customer satisfaction affects loyalty.

On the other hand, Ismail et al., (2009), from the results of their research, recommend that consumer responses to value and price greatly affect the level of consumer satisfaction. Research by Deng et al., (2010), Sahadev & Purani, (2008) states that the existence of good trust from customers results in them making a better purchase intensity. In other words, consumers will be more loyal if there is a growing sense of trust in the products they consume. Customer trust concerns the duration of customer duration, reliability of the level of meeting customer expectations, the level of meeting expectations of a product, the superiority of the level of customer indulgence, and the level of trustworthiness of a product.

### **Theory of Religiosity:**

Religiosity is the internalization of religious values in a person related to belief in religious values both in the heart and in words. This belief is then manifested by actions and behavior in everyday life. Religiosity is the level of one's conception of religion and the level of one's commitment to religion. The level of conception is the level of one's knowledge of one's religion. The level of commitment is the level of something that needs to be understood as a whole, so that there are several ways for individuals to become religious (Glock & Stark, 1965). Religiosity is something that focuses on behavior, social and is a doctrine and religion or group. The doctrine is an obligation that every follower follows (National Institute on Aging Working Group, 1999).

The word Sharia comes from Arabic, which means regulations or laws that govern binding behavior, must be obeyed and implemented properly, namely based on Islamic law, which is sourced from the Al-Qur'an and Sunnah. Sharia principles can be applied in all

aspects of life, both in the economy and in all transactions between people based on Sharia rules. This desire is based on awareness in implementing Islam as a whole in all aspects of life. Based on Surah Al-Baqarah 208, O people enter into Islam completely kaffah (as a whole). Islam is not only shown by ritual worship, but in other fields such as politics, economics, banking, capital markets, insurance, financing, export, and import transactions, so that Islam is included in all activities of life (Budiono, 2017).

Religion is a condition in a person that can encourage to do or behave following the level of obedience to religion. Religiosity is a behavior that comes directly and indirectly to Nash (Rakhmad, 2001). According to the Islamic concept, the meaning of religiosity cannot be separated from the Qur'an, and the values of monotheism, where all actions and activities carried out must be due to Allah. In the form of worship and in-world activities, by focusing our lives on one goal, namely tawhid, will make us efficient. According to Setiawan et al., (2018), religiosity has a significant and negative moderating impact on the quality of the service-customer satisfaction relationship. Goma Agag Ahmed El-Masry, (2016) argues that religiosity has a significant impact on idealism. According to (Ammerman et al., 2019), some religious factors may play a minor role in moderating the relationship between debt and life satisfaction, and that moderation itself depends on one's religious identification.

According to Homburg & Giering, (2001), the strength of the relationship between customer satisfaction and loyalty is strongly influenced by customer characteristics. In particular, variations in search, age, and income were found to be important moderators of the satisfaction-loyalty relationship. Meanwhile, according to Mohammad, (2018), religion influences consumer behavior by influencing their behavior through their beliefs of values, attitudes and influencing sources of information on their lifestyle and shopping orientation.

### **Customer Relations Theory:**

Customer relationship shows the closeness of the relationship between the company and customers. Sternberg (2004) defines customer relationships as feelings of closeness, connectedness, and boundaries of love relationships. Brock & Zhou (2012) put forward a similar definition that customer relationship refers to a close and understandable relationship between the company and the customer. Meanwhile, Cochran, (2004) makes it a simple definition; Customer relationship is the extent to which the company and customers know each other. Rosh et al., (2012) argue that relationships involve intimate interactions and intimate relationships. Hansen, (2003) and Jeon & Kim, (2016) state that intimate interactions can be shown when consumers are willing to share their information with service providers. Meanwhile, Ponder et al., (2018) show that intimate relationships are characterized by high involvement and interdependence between customers and service providers.

Customer relationship is a two-way relationship between the company and customers, which can minimize misunderstanding and foster a sense of understanding and ownership to make a positive contribution. Companies need to understand what customers want and need so that they can offer advice and expertise. The information provided by the customer will help the company identify the desired product or service and various comprehensive and fundamental problems so that the company can offer solutions and predict future needs (Cochran, 2004).

### **Satisfaction Theory**

In the marketing context, customer behavior is related to image, attitude, perception, Satisfaction, choice, motivation, decision making, and so on related to repeat purchases or re-visit behavior. Customer satisfaction plays an important role in the structure of the customer behavior model. Various empirical studies of marketing and banking confirm a strong relationship between overall customer satisfaction and intention to make repeat visits (Sohail et al., 2020). Customer satisfaction is reflected after the purchase process, which the customer

shows in the form of repurchasing the product, being loyal, and loyal to the product or brand. Satisfaction is the feeling of being happy or disappointed by someone due to the product's perceived performance compared to what was expected. (Kotler, 2000).

One of the factors determining customer satisfaction is customer perception of service quality based on five service dimensions (Putra et al., 2016). Quality that is felt directly by customers has a positive effect on overall customer satisfaction. Likewise, perceived value and customer expectations have a positive effect on overall customer satisfaction. Overall, customer satisfaction harms customer complaints and positively affects loyalty (Anugrah, 2020). The level of Satisfaction will arise because there is a special transaction between producers and their customers, which is a psychological condition that results when emotional elements drive expectations and are adjusted to previous consuming experiences (Hanaysha, 2017). Customer satisfaction compares the expected service and the performance perceived by the customer (Zeithaml et al., 2000).

### **Loyalty Theory:**

Loyalty shows the customer's commitment to repurchasing goods or services that the customer likes. Loyalty shows a commitment to a brand that is not only reflected by simply measuring continuous behavior (Assael, 1995). Behavioral measures are limited in determining the factors that influence repeat purchases. In other words, behavioral measures are not sufficient to explain how and why brand loyalty develops and changes. The measure of loyalty consists of four categories: disloyalty, spurious loyalty, latent loyalty, and sustainable loyalty.

Loyalty programs, the company's main focus, is not solely to attract more new customers, but to gain loyalty from existing customers (Zeithaml et al., 2000).

Customer satisfaction is a measure of how customer expectations can be fulfilled by the transactions made. Meanwhile, customer loyalty is a measure of how much the tendency of customers to make further transactions again, and loyalty also measures the level of desire of these customers to carry out various positive activities as partners in marketing by providing positive recommendations about good companies to others. Customer loyalty is a concept that is widely reviewed in consumer behavior research. Customer loyalty has two elements: behavior and attitude elements (Minta, 2018). Apart from customer satisfaction, another factor that can be considered influencing customer loyalty is the value received by the customer in each transaction.

Customer intimacy is a company's marketing activity to increase the company's long-term growth and maximum customer satisfaction. Measurement of the relationship variable in this study refers to the opinion of Morgan & Hunt, (1994) and Mulia et al., (2020) with indicators of bonding, empathy, reciprocity, and commitment. Religious-based brand trust is a response given by bank customers regarding how their belief in the bank is based on religious concepts. The customer trust construct is measured using an indicator developed by Peppers & Rogers, (2012), which states that the indicators of customer trust consist of credibility, reliability, and integrity combined with religious principles.

Based on the theory and empirical research in this study, several hypotheses can be formulated. Based on research results from Abubakar (2018); Hassan & Lewis (2007); Houjeir & Brennan (2017); Mohsin Butt & Aftab (2013); Mulia et al. (2020); Sarwar et al. (2012); Sumaedi et al. (2015); Tabrani et al. (2018); Tameme & Asutay (2012) stated that there is an effect of customer intimacy on brand trust. Based on the results of the empirical study, it is formulated:

H1: customer intimacy affects religious-based brand trust

Based on the results of research conducted by Aka et al., (2016); Brock & Zhou (2012); Cochran (2004); Huntley (2006); Jun & Cai (2010); Mulia et al. (2020); Rizan et al. (2014); Tabrani et al. (2018) stated that there is an effect of customer intimacy on Satisfaction.

H2: customer intimacy affects customer satisfaction

Based on the results of research conducted by Aka et al. (2016); Brock & Zhou (2012); Cochran (2004); Huntley (2006); Jun & Cai (2010); Mulia et al. (2020); Rizan et al. (2014); Tabrani et al. (2018) they state that there is an effect of customer intimacy on loyalty.

H3: customer intimacy affects customer loyalty.

Religious brand-based trust is the result of a merger or synthesis of brand and religious trust, which results from in-depth analysis of Bank of Danamon Sharia customer trust in its products based on the religious feeling possessed by these customers, thus creating a distinct satisfaction for Bank of Danamon Sharia customers. Several studies supporting the development of confidence in Satisfaction were conducted by Abror et al. (2019); Ammerman et al. (2019); Ayuni et al. (2015); Bukhari et al. (2020); Ehsan Malik et al. (2012); Gomaa (2016); Hidayat et al. (2015); Putra et al. (2016); Setiawan et al. (2018) stated that there is an effect of trust on consumer satisfaction.

H4: Religious-based brand trust affects customer satisfaction.

Religious brand-based trust is the result of a merger or synthesis of brand and religious trust, which results from in-depth analysis of Bank of Danamon Sharia customer trust in its products based on the religious feeling possessed by these customers, thus creating a distinct satisfaction for Bank of Danamon Sharia customers. Several studies supporting the development of trust in loyalty were conducted by Abror et al. (2019); Ammerman et al. (2019); Ayuni et al. (2015); Bukhari et al. (2020); Gomaa (2016); Hidayat et al. (2015); Homburg & Giering (2001); Mohammad (2018); Putra et al. (2016); Setiawan et al. (2018) their research results state that there is an effect of trust on consumer loyalty.

H5: religious-based brand trust affects customer loyalty

Based on the results of research conducted by Abror et al. (2019); Ammerman et al. (2019); Ayuni et al. (2015); Bukhari et al. (2020); Gomaa (2016); Hidayat et al. (2015); Homburg & Giering (2001); Putra et al. (2016); Sarwar et al. (2012); Setiawan et al. (2018) stated that there is an effect of Satisfaction on loyalty.

H6: customer satisfaction affects customer loyalty.

## **METHODOLOGY:**

The population in this study were all customers of Danamon Sharia bank in the Jember Regional Coordinating Board. The sample is a part of the population that can be used to describe the population in general. The sample is part of the population, consisting of Danamon Sharia bank customers who are selected from the population. By using samples, researchers can draw generalizable conclusions to the study population. The sample of this research is 140. The main type of data used in this research is primary data. As information or support for the analysis in this study, secondary data is used in the form of statistical data on banking developments. The variables in this study are that there are five variables analyzed, namely, one exogenous variable consisting of customer intimacy and three endogenous variables, namely: religious-based brand trust, customer satisfaction, customer loyalty. Descriptive analysis was performed using SPSS software.

**RESULT AND DISCUSSION:**

There are 4 (four) indicators in customer intimacy: bonding, empathy, reciprocity, and commitment. Correlation index All indicator items of the customer intimacy variable have a value greater than 0.3, which means that all indicators of the customer intimacy variable are valid. Cronbach's alpha value for customer intimacy variable indicators, namely bond, empathy, reciprocity, and commitment, the value is greater than 0.6, which means that all indicators of the customer intimacy variable are reliable. These results are also indicated by variables; religious-based brand trust, customer satisfaction, customer loyalty.

Evaluation of normality of the data uses the criterion of critical ratio skewness value of  $\pm 1.96$  at a significance level of 0.05. The test results show that the critical skewness value of -1.889 lies between -1.96 ( $-1.96 \leq -1.889 \leq 1.96$ ) ( $\alpha = 0.05$ ), so it can be said that the data is multivariate normal. Then the data is also univariate normal with all critical ratio indicators between -1.96 ( $-1.96 \leq CR \leq 1.96$ ) ( $\alpha = 0.05$ ). Outlier evaluation can be seen from the Mahalanobis distance value. The criteria are based on the Chi-squares value on the degree of freedom of the number of indicators at the significance level of  $p < 0.05$ . The calculation of the value of the Mahalanobis distance is based on the Chi-square value at 18 degrees of freedom at the 0.05 significance level of 48.602. The outlier test results showed that there were no cases whose values exceeded or were above 28.8693, so this study did not have a multivariate outlier. The multicollinearity test is seen from the determinant of the sample covariance matrix. A determinant value that is very small or close to zero indicates multicollinearity or singularity, so it can be said that the data cannot be used in research. The multicollinearity test results showed the value of the determinant of the sample covariance matrix of 23.771, where this value is far from the zero figure so that the model does not occur multicollinearity. After the tests have been carried out, the assumptions in SEM are carried out, and there are no problems, then an assessment of the overall model is carried out with the Goodness-of-Fit criteria, namely Chi-Square, Probability, RMSEA, GFI, AGFI, CMIN / DF, TLI, CFI. These criteria indicate whether or not a model is met. The results of the model suitability index are shown in Table 1:

**Tabel 1: Goodness of fit index**

Criteria	Nilai Cut-off	Result	
Chi- square	Diharapkan kecil	68,450	Good
Probalititas	$\geq 0,05$	0,654	Good
RMSEA	$\leq 0,80$	0,060	Good
GFI	$\geq 0,90$	0,935	Good
AGFI	$\geq 0,90$	0,904	Good
CMIN/DF	$\leq 2,00$	0,964	Good
TLI	$\geq 0,95$	0,994	Good
CFI	$\geq 0,95$	0,999	Good

Based on Table 1, it is known that from the eight criteria for the suitability of the model used to assess the suitability of a model, as a whole, it has met the criteria, namely good, so it can be said that the suitability of the model is good and acceptable, which means that the model is suitable with the data. The data analysis shows that customer intimacy

provides a positive direction coefficient value and has a significant effect on religious-based brand trust. The results of this study are following the first hypothesis (H1), or the first hypothesis is accepted, which states that customer intimacy affects religious-based brand trust. This means that the better the customer intimacy provided by the Sharia Business Unit of Bank of Danamon, the better the religious-based brand trust will be. Customer intimacy is a two-way relationship between the company and customers, which can minimize misunderstandings and foster a sense of understanding and ownership so that companies and customers can make a positive contribution. Customer relations is a customer's perception of the closeness and reciprocity of understanding between himself and the company. The information provided by the customer will help the company identify the desired product or service and various comprehensive and fundamental issues for the customer. Customer intimacy is a company's marketing activity to increase the company's long-term growth and maximum customer satisfaction. For the Sharia Business Unit, Bank of Danamon needs to build customer intimacy to establish good relationships with customers in the Jember Regional Coordinating Institution.

Based on the results of the calculation of the indirect effect, The effect of customer intimacy through religious-based brand trust on customer satisfaction with customers of Bank of Danamon's sharia business unit in the Jember Regional Coordinating Institution area is 0.064 or 6.4%. The effect of customer intimacy through religious-based brand trust on customer loyalty to customers of the Bank of Danamon Sharia business unit in the Jember Regional Coordinating Institution area is 0.134 or 13.4%. The effect of total customer intimacy on the religious-based brand trust of Bank of Danamon Sharia customers is 0.246 or 24.6%, and the total influence of customer intimacy on customer satisfaction through religious-based brand trust on customers of Bank of Danamon's sharia business unit in the Jember Regional Coordinating Institution area is 0.259 or 25.9%. The effect of total customer intimacy on customer satisfaction is 0.453 or 45.3%, and the effect of total customer intimacy on customer satisfaction through religious-based brand trust on customers of Bank of Danamon's sharia business unit in the Jember Regional Coordinating Institution area is 0.259 or 25.9%. The effect of total customer intimacy on customer loyalty is 0.535 or 53.5%, and the total effect of customer intimacy on customer loyalty through religious-based brand trust on customers of Bank of Danamon's sharia business unit in the Jember Regional Coordinating Institution area is 0.179 or 17.9%. The effect of total customer satisfaction on customer loyalty is 0.232 or 23.2%.

The effect of customer intimacy on customer satisfaction through religious-based brand trust. The results of the calculation of the Sobel test to determine the indirect effect of customer intimacy on customer satisfaction through the religious-based brand trust are shown from the z value of 2.7761 and greater than 1.96, which means that religious-based brand trust can mediate between customer intimacy and customer satisfaction. The effect of customer intimacy on customer loyalty through religious-based brand trust. The results of the calculation of the Sobel test to determine the indirect effect of customer intimacy on customer loyalty through the religious-based brand trust are shown from the z value of 2.0147 and greater than 1.96, which means that religious-based brand trust can mediate between customer intimacy and customer loyalty.

The results of data analysis on customer intimacy that can be applied through bonding, empathy, reciprocity, and commitment will make the Danamon bank Islamic unit more trusted by customers, and its growth rate will be better in the long term because customers are satisfied. The theoretical basis of customer intimacy from the theory put forward by Morgan & Hunt, (1994), and previous research related to customer intimacy has shown that the interaction between employee and customer service is the most important determinant of customer relationships, among others, Sternberg, (2004), Brock & Zhou,



(2012); Cochran, (2004); Rosh et al., (2012); Hansen, (2003); Jeon & Kim, (2016); Fleming et al., 2005; Lloyd & Luk, 2011; Pitta et al., 2006). Ponder et al., (2018). An important factor for developing customer relationships through such personalized communication is its ability to truly understand its customers' needs and preferences (Tolga Akçura & Srinivasan, 2005).

Religious-based brand trust is a response given by bank customers regarding how their belief in a bank is based on religious concepts. Religious-based brand trust is measured by customer trust, credibility, reliability, and integrity combined with religious principles. The results of this study also support previous research related to Religious Based Brand Trust, among others, conducted by Abubakar (2018); Hassan & Lewis (2007); Houjeir & Brennan (2017); Mohsin Butt & Aftab (2013); Mulia et al. (2020); Sarwar et al. (2012); Sumaedi et al. (2015); Tabrani et al. (2018); Tameme & Asutay (2012) stated that there is an effect of customer intimacy on brand trust.

Data analysis shows that customer intimacy provides a positive direction coefficient value and has a significant effect on customer satisfaction. The results of this study are following the second hypothesis (H2), or the second hypothesis is accepted, which states that customer intimacy affects customer satisfaction. It means that if customer intimacy is enhanced by the Sharia Business Unit of Bank of Danamon, it will increase customer satisfaction. Customer intimacy is a two-way relationship between the company and customers, which can minimize misunderstandings and foster a sense of understanding and ownership so that companies and customers can make a positive contribution. Customer relations is a customer's perception of the closeness and reciprocity of understanding between himself and the company. Companies need to understand what customers want and need so that they can offer advice and expertise. Customer intimacy is a company's marketing activity to increase the company's long-term growth and maximum customer satisfaction. For the Sharia Business Unit, Bank of Danamon needs to build customer intimacy to establish good relationships with customers in the Jember Regional Coordinating Institution. Customer satisfaction is customer satisfaction/customer satisfaction is the feeling of satisfaction or dissatisfaction that the customer feels after comparing his expectations with performing or evaluating the results of services received from bank services.

The results of the data analysis show that doing customer intimacy can affect customer satisfaction for the Sharia unit Danamon Bank in the Jember Regional Coordinating Institution. Through customer intimacy with the bonds, empathy, reciprocity, and commitment shown by the Bank of Danamon sharia unit, customers are satisfied because they feel they have been given good service and are satisfied with the service products provided all services are following customer expectations. The theoretical basis contained in customer satisfaction is that the opinion of Satisfaction is the feeling of being happy or disappointed by someone because of the perceived performance of the product compared to what is expected "(Kotler, 2000). This research is also in line with previous research on customer satisfaction, among others (Ubeja, 2014); (Putra et al., 2016); Anugrah, (2020); (Hanaysha, 2017); (Zeithaml et al., 2000); (Jannah et al., 2019). This research is following research conducted by Aka et al., (2016); Brock & Zhou (2012); Cochran (2004); Huntley (2006); Jun & Cai (2010); Mulia et al. (2020); Rizan et al. (2014); Tabrani et al. (2018) stated that there is an effect of customer intimacy on Satisfaction.

Data analysis shows that customer intimacy provides a positive direction coefficient value and has a significant effect on customer loyalty at the Sharia Business Unit of Bank of Danamon in the area of the Jember Regional Coordinating Board. The study results indicate that following the third hypothesis (H3) or the third hypothesis is accepted, which states that customer intimacy affects customer loyalty. . This means that if customer intimacy is enhanced by the Sharia Business Unit of Bank of Danamon, it will increase customer loyalty. Customer intimacy is a company's marketing activity to increase the company's long-term

growth and maximum customer satisfaction. For the Sharia Business Unit, Bank of Danamon needs to build customer intimacy to establish good relationships with customers in the Jember Regional Coordinating Institution. Someone to grow to be loyal through a process gradually over some time. By recognizing each stage and meeting their specific needs, companies have a greater chance of turning buyers into loyal customers. Loyalty is a long and continuous process along the journey of the relationship between banks and customers. Loyalty is consumer loyalty voluntarily with the assumption that it is in the market mechanism, which can be seen from the actions of consumers. Loyalty shows the customer's commitment to repurchasing goods or services that the customer likes. Loyalty shows a commitment to a brand that is not only reflected by simply measuring continuous behavior (Assael, 1995).

For Bank of Danamon Sharia Business Unit, it is important to be able to create customer loyalty, with customer loyalty referred to in this study is a response to the commitment of bank service customers to continue to use bank service products consistently. In order to create customer loyalty, one thing that needs to be done, among others, is Psychological Commitment; this indicator measures the ineffectiveness of customers on promotional alternatives offered by other banks. Switching off (transfer load) by measuring the load received by the customer when there is a change in the Sharia Business Unit of Bank of Danamon will be smaller than having to move to another bank, word of mouth (word of mouth) by measuring whether the customer recommends experience with Danamon Sharia bank to others about the performance of Bank of Danamon's Sharia Business Unit and cooperation by seeing whether the customer informs the management of Bank of Danamon's Sharia Business Unit about good strategies/ideas used by other banks. This research is in line with research conducted by Aka et al., (2016); Brock & Zhou (2012); Cochran (2004); Huntley (2006); Jun & Cai (2010); Mulia et al. (2020); Rizan et al. (2014); Tabrani et al. (2018) stated that there is an effect of customer intimacy on Satisfaction.

The data analysis shows that religious-based brand trust provides a positive direction coefficient value and has a significant effect on customer satisfaction at the Sharia Business Unit of Bank of Danamon in the Jember Regional Coordinating Institution. The study results show that according to the fourth hypothesis (H4) or the fourth hypothesis is accepted, which states that religious-based brand trust affects customer satisfaction. This means that if the religious-based brand trust is increased by the Sharia Business Unit of Bank of Danamon, it will increase customer satisfaction. Religious-based brand trust is a response given by bank customers regarding how their belief in the bank is based on religious concepts. Bank of Danamon's Sharia Business Unit has applied sharia principles to its products and services so that customers feel confident and do not hesitate to use them.

The use of sharia principles implemented by the Sharia Business Unit of Bank of Danamon, including religious-based credibility, is the hope of Bank of Danamon's Sharia Business Unit customers concerning honesty in services according to sharia principles, reliability based on religion is an assessment of customers of Bank of Danamon's Sharia Business Unit regarding the ability of the bank. In solving problems related to bank products according to sharia principles, and religious-based integrity is the view of Bank of Danamon's Sharia Business Unit customers on the ability of the bank to provide reimbursement if problems occur based on Sharia principles. It is hoped that these principles can create customer satisfaction followed by increased growth of customers and the use of products and services from the Sharia Business Unit of Bank of Danamon.

Religious brand-based trust is the result of a merger or synthesis of brand and religious trust, which is the result of an in-depth analysis of customer confidence in Bank of Danamon's Sharia Business Unit in its products based on the religious feeling possessed by these customers, thus creating their own Satisfaction for Business Unit customers.

ShariaBank of Danamon. This study is in line with previous research that supports the development of confidence in Satisfaction conducted by Abror et al. (2019); Ammerman et al. (2019); Ayuni et al. (2015); Bukhari et al. (2020); Ehsan Malik et al. (2012); Gomaa (2016); Hidayat et al. (2015); Putra et al. (2016); Setiawan et al. (2018) stated that there is an effect of trust on consumer satisfaction.

The data analysis shows that the Religious Based Brand Trust provides a positive direction coefficient value and has a significant effect on customer loyalty at the Sharia Business Unit of Bank of Danamon in the area of the Jember Regional Coordinating Board. The study results indicate that according to the fifth hypothesis (H5) or the fifth hypothesis, it is accepted, stating that religious-based brand trust affects customer loyalty. This means that if the religious-based brand trust is increased by the Sharia Business Unit of Bank of Danamon, it will increase customer loyalty. Religious-based brand trust is a response given by bank customers regarding how their belief in the bank is based on religious concepts. Bank of Danamon's Sharia Business Unit has applied sharia principles to its products and services so that customers feel confident and do not hesitate to use them. The use of sharia principles implemented by the Sharia Business Unit of Bank of Danamon, including religious-based credibility, is the hope of Bank of Danamon's Sharia Business Unit customers regarding honesty in services according to sharia principles, reliably based on religion is an assessment of customers of Bank of Danamon's Sharia Business Unit regarding the ability of the bank.

Religious brand-based trust, which is the result of a merger or synthesis of brand and religious trust, which is the result of in-depth analysis of customer confidence in Bank of Danamon's Sharia Business Unit in its products based on religious feelings possessed by these customers, thereby creating loyalty for Business Unit customers. ShariaBank of Danamon. Several studies supporting the development of trust in loyalty were conducted by Abror et al. (2019); Ammerman et al. (2019); Ayuni et al. (2015); Bukhari et al. (2020); Gomaa (2016); Hidayat et al. (2015); Homburg & Giering (2001); Mohammad (2018); Putra et al. (2016); Setiawan et al. (2018) their research results state that there is an effect of trust on consumer loyalty.

Data analysis shows that customer satisfaction provides a positive direction coefficient value and has a significant effect on customer loyalty at the Bank of Danamon Sharia Business Unit in the Jember Regional Coordinating Institution. The study results indicate that following the sixth hypothesis (H6) or the sixth hypothesis is accepted, which states that customer satisfaction affects customer loyalty. This means that if Bank of Danamon's Sharia Business Unit improves customer satisfaction, it will increase customer loyalty. Customer satisfaction is customer satisfaction/customer satisfaction is the feeling of Satisfaction or dissatisfaction that the customer feels after comparing his expectations with performing or evaluating the results of services received from bank services. Happy to be satisfied is the feeling of Bank of Danamon Sharia Business Unit customers who feel satisfied after using bank services as measured by assessing, among other things, conformity with expectations, is the view of Bank of Danamon Sharia customers who feel following expectations with the results obtained after using bank services, a performance which is more The opinion of Bank of Danamon Sharia Business Unit customers regarding the work performance that the bank has given to customers, does not disappoint, is the customer assessment of Bank of Danamon's Sharia Business Unit on the bank's performance. For the Sharia Business Unit of Bank of Danamon, it is important to be able to create customer loyalty, namely a response to the commitment of bank service customers to continue to use bank service products consistently.

To create customer loyalty, one thing that needs to be done, among others, is the Psychological Commitment; this indicator measures the ineffectiveness of customers on

promotional alternatives offered by other banks. Switching off (transfer load) by measuring the load received by the customer when there is a change in the Sharia Business Unit of Bank of Danamon will be smaller than having to move to another bank, word of mouth (word of mouth) by measuring whether the customer recommends experience with Danamon Sharia bank to others about the performance of Bank of Danamon's Sharia Business Unit and cooperation by seeing whether the customer informs the management of Bank of Danamon's Sharia Business Unit about good strategies/ideas used by other banks. Based on data analysis, it shows that religious-based brand trust acts as a mediation for customer satisfaction and customer loyalty at Bank of Danamon's Sharia Business Unit in the area of the Jember Regional Coordinating Board. The study results explain that to create customer satisfaction and customer loyalty, it can be mediated by a religious-based brand trust, which is the trust of customers of Bank of Danamon's Sharia Business Unit in its products based on religious feelings possessed by these customers.

### **CONCLUSION:**

Based on the results of research and discussion, it can be concluded that customer intimacy has a significant effect on the direction of a positive relationship with the Religious Based Brand Trust in the sharia business unit of Bank of Danamon in the area of the Jember Regional Coordinating Board. Furthermore, customer intimacy has a significant effect on the direction of a positive relationship with customer satisfaction on the sharia business unit of Bank of Danamon in the Jember Regional Coordinating Institution. Customer intimacy has a significant effect on positive relationship direction towards customer loyalty at Bank of Danamon's sharia business unit in the area of the Jember Regional Coordinating Board. Religious-based brand trust has a significant effect on a positive direction of customer satisfaction at Bank of Danamon's sharia business unit in the Jember Regional Coordinating Institution. Religious brand-based trust has a significant effect on positive relationship direction towards customer loyalty at Bank of Danamon's sharia business unit in the area of the Jember Regional Coordinating Board. Customer satisfaction significantly affects the direction of a positive relationship with customer loyalty at Bank of Danamon's sharia business unit in the Jember Regional Coordinating Institution.

Religious brand-based trust acts as a mediating influence between customer intimacy with customer satisfaction and customer loyalty at the sharia business unit of Bank of Danamon in the area of the Jember Regional Coordinating Board Based on the research findings to improve customer satisfaction and customer loyalty, the researcher provides suggestions for the sharia business unit of Bank of Danamon in the Jember Regional Coordinating Institution: 1.) There is a need for new product innovations related to technology and marketing systems.

Concerning the technology that will be used in savings products, for example, only using a mobile phone or tablet gadget can open a savings or deposit account and other Danamon bank business unit products. 2.) The marketing system needs to be improved on intensively visiting old and new customers so that customers are more loyal (loyalty) and satisfied (satisfy) because customers feel cared for, with formal and informal visits as included in webinars, seminars, and other activities. 3.) Then, it is also necessary to create a marketing map through communities and organizations that can become a marketing business network or link to the Bank of Danamon business unit. Furthermore, this research is expected to be continued for further research in using variables from a religious-based brand trust or other variables related to customer intimacy, customer satisfaction, and customer loyalty.

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