



## **Development of Customer Loyalty Model Based on Product Attributes and Religious Commitment with The Decision to Choose Bank Syariah Indonesia Savings in North Sumatera**

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### **Abstract:**

This study will test customer loyalty to Islamic banks in North Sumatra. By comparing the influence of product attributes, and religious commitment on the decision to use Islamic savings products. The type of research used is correlational research. In this study, 300 google forms were distributed to savings customers of Bank Syariah Indonesia in 49 Branch Offices. Of the 300 google form entries, it is expected that 250 questionnaires will meet the requirements. The processing of this study uses Smart PLS software. The results of the study show that Product Attributes and Religious Commitment have a positive effect on the Decision to Choose Savings Products of Bank Syariah Indonesia in North Sumatra. Increasing the decision to choose can also increase customer loyalty. The Decision to Choose significantly mediates the relationship between Product Attributes and Religious Commitment with Customer Loyalty Decision to Choose Savings Products of Bank Syariah Indonesia in North Sumatra.

## **1. Introduction**

The success and sustainability of sharia-based banks are highly expected by Muslims so that they can realize their goals (Khotimah, 2013). Sharia banks must pay attention to the behavior of their customers which reflects why an individual makes a purchase of services and how the individual chooses and buys products to increase the effectiveness of the bank's performance (Maski, 2014). The source of funds for sharia banks, apart from fundraising activities, is of course also from paid-in capital (Antonio, 2001). In other words, organizations will compete to make their customers from irregular to regular, share of wallet which was initially small to large, and so on. The importance of customer loyalty is also important for sharia banking in Indonesia.

The increasingly tight competition in the Islamic banking industry has certainly encouraged Islamic banks to quickly adapt to the development of the surrounding community, especially related to the development of customer loyalty (Mahyuni and

Firdaus, 2014). Customers who are not loyal to the bank will have negative impacts, including the increasingly bad image of the bank to the possibility of a rush. A rush will cause a decrease in bank liquidity until finally liquidation can occur. Increasing customer loyalty will increase the acquisition of third party funds (Sari and Prijanto, 2016). North Sumatra is one of the provinces that has experienced an increase in third party funds in Islamic banks operating in this province. For this reason, efforts to maintain and safeguard public trust are priority activities and must be the focus of attention of bank management (Nurhidayah, 2013). In general, there is a relationship between religious commitment and the decision to use Islamic Bank product services (Sartika et al., 2011; Metawa et al., 1998). In addition to religious commitment, marketing mix is a factor that influences customers in choosing Islamic banks (Yulianto et al., 2010; Payne and Adrian, 2007). Products are part of the marketing mix showing a positive and significant influence between products and promotions partially

(Nugroho et al., 2014). Marketing mix as a form of implementing marketing strategies will also affect customer loyalty. Because the quality of products and services, bank location and bank credibility will increase the number of savings customers (Tambunan and Nasution, 2013).

In the product marketing mix elements, there are product attribute components, which are elements that become the development or differentiator of a product. The results of the study show that product attributes, halal certification, and product innovation have a positive and significant effect on competitive advantage. Competitive advantage has positively influenced the surge in consumer buying interest (Aditi, 2017). Product attributes have a major influence on buyer perceptions of the product. This is because physically the product attributes bring various benefits that are needed and desired. If a product has product attributes or properties that are in accordance with what is expected by consumers, then the product is considered suitable by consumers. Such a product will be a successful product (Ali, 2011).

In addition to the decision to use the product, this study can explore specific aspects that contribute to customer loyalty to Islamic banks compared to products from conventional banks. Comparing the influence of product attributes, and religious commitment on the decision to use Islamic savings products with conventional savings products is a research gap. How are the differences between the two in influencing customer decisions and are there additional factors that are important in the context of decisions between Islamic and non-Islamic products.

## 2. Literature review

### Consumer Loyalty

Customer loyalty is the pinnacle of achievement for banking business actors. Satisfied and loyal customers will not hesitate to spread good news. They have high credibility because they are not paid by any party to recommend banking products or brands. Maintaining loyal customers must indeed be given top priority over getting new customers. Loyalty is a behavioral response that is biased and continuously revealed by decision makers by considering one function of the psychological process (Dharmayanti, 2006). From an Islamic perspective, the word loyalty is included in the basics of Islamic faith which is mandatory for a loyal attitude towards people who believe in Islam (Al Fauzan, 2018).

The orientation of future companies is shifting from a conventional approach to a contemporary approach (Bhote, 1996). The conventional approach emphasizes customer satisfaction while the

contemporary approach focuses on customer loyalty, customer retention, zero defections, and lifelong customers. The creation of satisfaction can provide several benefits, including a harmonious relationship between the company and its customers. The relationship between satisfaction and loyalty is when consumers reach the highest level of satisfaction which creates a strong emotional bond with the company (Kotler, 2003). Consumer loyalty is the attachment to a brand, store, manufacturer, service provider, or other entity based on a favorable attitude (Roziq and Rinanda, 2013).

So that customers become the party that is always prioritized, with the hope of feeling satisfied, comfortable, and ultimately becoming loyal to the company. From the various theories above, it can be concluded that customer loyalty is customer loyalty after experiencing the service expressed in the behavior of using the bank's services and reflects the existence of a long-term bond between the bank and the customer. Loyal customers are invaluable assets to the company. Characteristics of loyal customers according to Griffin include making regular purchases, buying outside the product/service line, rejecting other companies, showing immunity from the pull of competition (Griffin, 2013).

### Product Attributes

Products can be defined as anything that can satisfy a desire or need in terms of use or consumption. So products include objects, places, people, activities and ideas. Products are the central point of marketing activities. Products can be goods and services. One way companies increase sales is to design products that suit consumer desires. Selnes defines the concept of product quality related to product reputation as the perception of the quality of goods or services associated with the name of the product. In a broader context, product quality is often associated with image (Selnes, 2003). In product issues, consumers do not only buy the physical product but also buy the benefits and value of the product.

The definition of product quality is a set of real and unreal attributes in it, including color, packaging, retailer prestige and factory service, and retailers that may be accepted by buyers as something that can satisfy their desires (Stanton, 2003). With the attributes attached to a product that consumers use to assess and measure the suitability of product characteristics with needs and desires. For companies by finding product quality, anything can influence purchasing decisions. A product must have attributes that support it. Decisions about these attributes affect consumer reactions to a product. According to Kotler, product quality is the overall characteristics of a product that affect its ability to

satisfy implied needs (Kotler, 2003). Product quality is the suitability of product use to meet customer needs and satisfaction (Gyna & Juran, 1993).

### Religious Commitment

Religiosity is a dogma that must be practiced by its adherents. Religious commitment refers to the level of a person's commitment to religious values, beliefs, and religious practices in everyday life. Religiosity is the extent to which an individual is committed to and acknowledges the teachings of his religion. A person who has high religiosity tends to obey the rules set out in religion, for example, worshiping regularly and committing to his religious group (Sartika et al., 2011). Stark and Glock argue that spirituality is nothing more than a religious commitment, a determination and intention related to religious life (Glock and Stark, 1966).

Religious commitment is the internalization of religious teachings in an individual. Internalization of religious teachings will foster belief and obedience to the religion that is embraced. If the teachings have been internalized in the individual, then what emerges is the determination to obediently and obediently carry out religious teachings (Agisni, 2022). It is concluded that religious commitment is a state of an individual who has a close bond with his religion or belief so that he will be responsible for his behavior which is internalized according to the teachings of his religion or belief. This can be seen from the differences in consumer behavior in societies with high religiosity and low religiosity (Sood and Nasu, 1995).

### Hypothesis

Hypothesis can be defined as a statement about the logical relationship between two or more variables which is stated in quantitative form so that its truth can be tested (Sekaran, 2006). In this study, the hypothesis to be tested consists of:

H<sub>1</sub>: Product Attributes have a direct effect on the Decision to Choose Savings Products at Bank Syariah Indonesia.

H<sub>2</sub>: Religious Commitment has a direct effect on the Decision to Choose Savings Products at Bank Syariah Indonesia.

H<sub>3</sub>: Product Attributes have a direct effect on Customer Loyalty at Bank Syariah Indonesia

H<sub>4</sub>: Religious Commitment has a direct effect on Customer Loyalty at Bank Syariah Indonesia

H<sub>5</sub>: The Decision to Choose Savings Products has a direct effect on Customer Loyalty at Bank Syariah Indonesia

H<sub>6</sub>: Product Attributes have an indirect effect on Customer Loyalty Through the Decision to Choose Savings Products at Bank Syariah Indonesia

H<sub>7</sub>: Religious Commitment has an indirect effect on Customer Loyalty Through the Decision to Choose Savings Products at Bank Syariah Indonesia.

### 3. Research methods

Research is a systematic investigation process aimed at providing information to solve problems. The type of research used is correlational research. This research was conducted with the aim of detecting the extent to which variations in a factor are related or correlated with one or more other factors based on the correlation coefficient (Sinulingga, 2011). The population in the study were customers who had used Bank Syariah Indonesia savings products. The sampling technique used was purposive sampling. In this study, the criteria set were customers who were over 18 years old and Muslim. Based on the framework of thought, there were 5 (five) variables, so that the number of subjects was at least 75 to 100 respondents. In this study, 300 Google forms were distributed to Bank Syariah Indonesia savings customers in 49 Branch Offices, Assistant Branch Offices, Cash Offices and Operational Functional Offices. Of the 300 Google form entries, it is expected that 250 questionnaires will meet the requirements, so that the number can meet the requirements that have been set. The questionnaire was compiled using a Likert scale measurement scale. SEM processing in this study used Smart PLS software.

#### Research Instrument Test

The instrument used in this study was a questionnaire, which is a collection of items used to ask about things that are to be measured or discovered.

##### a. Validity Test

This test is aimed at the extent to which the accuracy and precision of a measuring instrument in performing its measurement function. A test can be said to have high validity if the instrument provides measurement results that are in accordance with the measurement. The validity analysis used is the product moment correlation test. The validity test is carried out by calculating the correlation between each item score statement (X) with the total score (y) using the Product Moment correlation technique formula. There are several ways to calculate whether a question item is valid or not by comparing the item correlation coefficient number with the r table number. Validity testing is carried out using the correlation method, namely by looking at the correlation coefficient number ( $r_{xy}$ ) and its significance value on the correlation item which states the relationship between the question score and the total score. If the calculated r value is greater

than or equal to 0.30, then the item can be stated as valid, so that all questions in the questionnaire are declared valid. Furthermore, the questionnaire will be used in a research or study (Sugiyono, 2006).

b. Reliability Test

Reliability test is an index that shows the level of strength of a measuring instrument that can be trusted and relied on. To obtain the reliability of each variable, the Cronbach Alpha formula is used (Arikunto and Suharsimi, 2006). The criteria for a research instrument to be said to be reliable using this technique is if the reliability coefficient ( $r$ ) > 0.60. Reliability is the extent to which a scale can provide consistent results on the same measurement results (Malhotra et al., 2020). Reliability is determined by conducting repeated measurements of the construct or importance of a variable (Suharsaputra, 2012). The higher the level of relationship between scores obtained through a parameter or repeated measurements, the more reliable the scale is.

## 4. Results and discussion

### Validity Test Results

Validity refers to the ability of a data collection instrument to measure what should be measured and to obtain relevant data (Novikasari, 2016). An instrument is considered to have high validity if the instrument can really be used as a tool to measure something accurately. In this study, the validity tested was construct validity by correlating the scores of each item with the total score. The following is shown in table 1 the results of the validity test,

Based on Table 1, according to Appendix 3, all Corrected Item-Total Correlation values are greater than 0.3 or it can be said that all question items are valid so that the questionnaire can be used as an instrument for data collection.

**Table 1.** *Validity Test Results on Product Attribute Variables and Religious Commitment*

Variable	Question Number	Corrected Item-Total Correlation ( $r_{\text{count}}$ )
Product Attributes ( $X_1$ )	X <sub>1</sub> -1	0,774
	X <sub>1</sub> -2	0,854
	X <sub>1</sub> -3	0,889
	X <sub>1</sub> -4	0,678
	X <sub>1</sub> -5	0,866
	X <sub>1</sub> -6	0,806
Religious Commitment ( $X_2$ )	X <sub>2</sub> -1	0,566
	X <sub>2</sub> -2	0,502
	X <sub>2</sub> -3	0,820
	X <sub>2</sub> -4	0,673
	X <sub>2</sub> -5	0,868
	X <sub>2</sub> -6	0,742
	X <sub>2</sub> -7	0,599
	X <sub>2</sub> -8	0,812
	X <sub>2</sub> -9	0,787
	X <sub>2</sub> -10	0,846

**Table 2.** *Validity Test Results on the Decision Variable to Choose Savings Products and Customer Loyalty Variables*

Variable	Question Number	Corrected Item-Total Correlation ( $r_{\text{count}}$ )
Decision to Choose Savings	Y-1	0,730
	Y-2	0,659
	Y-3	0,798

Products (Y)	Y-4	0,545
	Y-5	0,797
	Y-6	0,757
	Y-7	0,730
	Y-8	0,756
	Y-9	0,855
	Y-10	0,726
Customer Loyalty (Z)	Z-1	0,807
	Z-2	0,817
	Z-3	0,729
	Z-4	0,591
	Z-5	0,792
	Z-6	0,706
	Z-7	0,850
	Z-8	0,743

Validity testing is carried out using the correlation method, namely by looking at the correlation coefficient ( $r_{xy}$ ) and its significance value on the correlation item which states the relationship between the question score and the total score. With a sample of 30 respondents as a sample for the trial, a correlation analysis was carried out between the question score and the total score. If the calculated  $r$  value is greater than or equal to 0.30, the item can be stated as valid. Based on Table 1 and Table 2, all Corrected Item-Total Correlation values are greater than 0.30 or it can be said that all question items are valid so that the questionnaire can be used as an instrument for data collection.

### Reliability Test Results

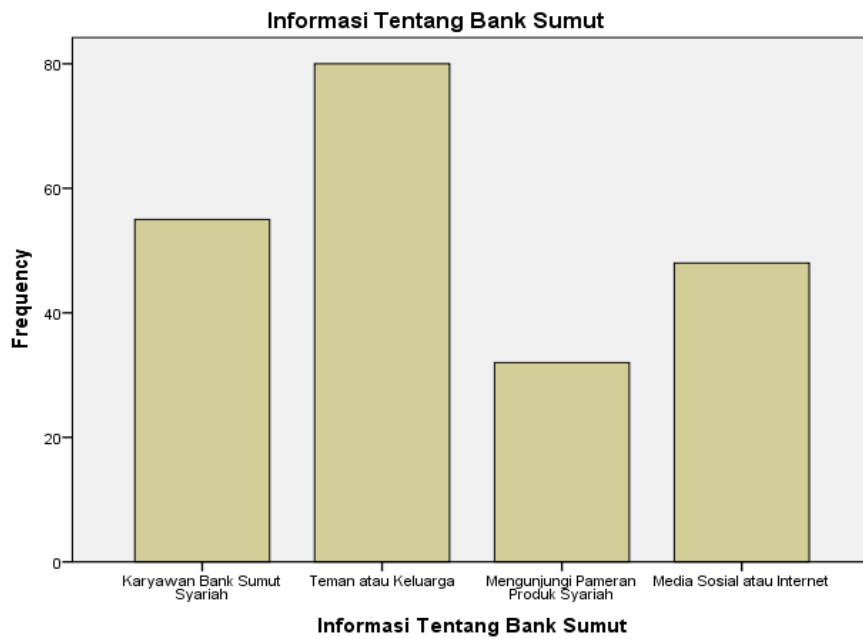
Reliability shows that the questionnaire is consistent when used to measure the same symptoms in other places. It should be noted that only valid question numbers are tested for reliability. The purpose of reliability testing is to ensure that the questionnaire we have compiled will be truly good and produce valid data. The use of reliability testing to assess consistency in objects and data, whether the instrument used several times to measure the same object will produce the same data.

Table 3. Reliability Test Results

Variable	Cronbach Alpha Value	Conclusion
Product Attributes (X1)	0,934	Reliabel
Religious Commitment (X2)	0,926	Reliabel
Choosing Decision (Y)	0,924	Reliabel
Customer Loyalty (Z)	0,925	Reliabel

The criteria for a research instrument is said to be reliable using this technique, if the reliability coefficient ( $r$ ) > 0.60. For reliability testing, the Cronbach alpha technique was used, with a sample size of 30 respondents (Arikunto, 2016). Based on the results in Table 3, all variables are at a value above 0.60, so they are declared reliable. The results in Table 3 show that the questionnaire is reliable, so the scores or answers given by the respondents are

consistent and reliable, so that the results of the data analysis and interpretation are more valid. Conversely, if the reliability is low, the results may be inconsistent or questionable. The first part of the questionnaire, respondents filled in the characteristics of respondents that describe customers obtaining information about BSI. The third respondent characteristic identified was the source of information about BSI.



**Figure 1.** Summary Graph of Information Sources About BSI

In Figure 1, it can be seen that the most respondents' source of information about BSI came from Friends or Family as many as 80 people or 37.2%. The second most respondents' source of information about BSI came from BSI Employees as many as 55 people or 25.6%, then the third most respondents' source of information about BSI came from Social

Media or the Internet as many as 48 people or 22.3%, and the least was from Visiting the Sharia Product Exhibition as many as 32 people or 14.9%.

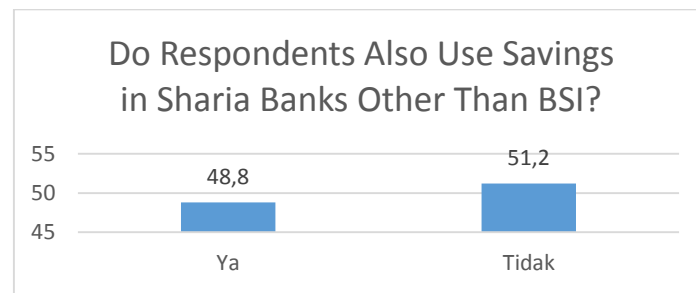
The second part of the questionnaire, respondents filled in Yes or No answers that describe customers also use savings at Conventional Banks. The fourth respondent characteristic identified was whether respondents also use savings at Conventional Banks.



**Figure 2.** Summary Graph of Answers to Whether Respondents Also Use Savings in Conventional Banks

In Figure 2, it can be seen that the answer whether respondents also use savings in Conventional Banks is the most with the answer Yes as many as 170 people or 79.1% and the least with the answer No as many as 45 people or 20.9%. The third part of the

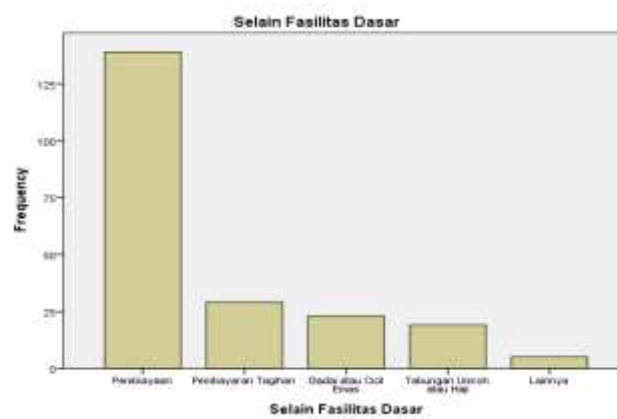
questionnaire, respondents filled in the answer Yes or No which describes customers using savings in Sharia Banks other than BSI. The fifth respondent characteristic identified is whether respondents also use savings in Sharia Banks other than BSI.



**Figure 3.** Summary Graph of Whether Respondents Also Use Savings in Sharia Banks Other Than BSI

In Figure 3, it can be seen that the answer whether respondents also use savings in Sharia Banks other than BSI is the most with the answer No as many as 110 people or 51.2% and the least with the answer Yes as many as 105 people or 48.8%. In the last part

of the questionnaire, respondents filled in the characteristics of respondents that describe customers also use BSI facilities in addition to basic savings facilities. The last respondent characteristic identified was the respondent's answer regarding the facilities used in addition to basic savings facilities.



**Figure 4.** Recapitulation Graph of Respondents' Answers Regarding Facilities Used in Addition to Basic Savings Facilities

Figure 4 shows that the respondents' answers regarding facilities used in addition to basic savings facilities were the most with the answer of Financing facilities as many as 139 people or 64.7%, then the second most respondents' answers were with the answer of Bill Payment facilities as many as 29 people or 13.5%. The third most respondents' answers were with the answer of Pawn or Gold Installment facilities as many as 23 people or 10.7%. The fourth most respondents' answers were with the answer of Umrah or Hajj Savings facilities as many as 19 people or 8.8% and the least were with the answer of other facilities as many as 5 people or 2.3%.

### Outer Model Evaluation: Validity and Reliability Testing

Convergent validity is part of the measurement model which in SEM-PLS is usually referred to as the outer model while in covariance-based SEM it is called confirmatory factor analysis (CFA) (Mahfud and Ratmono, 2013). There are two criteria to assess whether the outer model (measurement model) meets the requirements for convergent validity for

reflective constructs, namely (1) loading must be above 0.7 and (2) significant p-value ( $<0.05$ ) (Mahfud and Ratmono, 2013). However, in some cases, the loading requirement above 0.7 is often not met, especially for newly developed questionnaires. Therefore, loading between 0.40-0.70 must still be considered to be maintained (Mahfud and Ratmono, 2013).

Indicators with loading below 0.40 must be removed from the model. However, for indicators with loading between 0.40 and 0.70, we should analyze the impact of the decision to remove the indicator on the average variance extracted (AVE) and composite reliability. We can delete indicators with loading between 0.40 and 0.70 if the indicator can increase the average variance extracted (AVE) and composite reliability above its threshold (Solihin and Ratmono, 2013). The threshold value of AVE is 0.50 and composite reliability is 0.7. Another consideration in deleting indicators is their impact on the validity of the content of the construct. Indicators with small loadings are sometimes maintained because they contribute to the validity of the content of the construct. Table 4 presents the loading values for each indicator.

**Table 4.** *Validity Testing Based on Outer Loading*

	Product Attributes (X1)	Decision to Choose (Y)	Religious Commitment (X2)	Customer Loyalty (Z)
X1-1	0.856			
X1-2	0.901			
X1-3	0.883			
X1-4	0.861			
X1-5	0.906			
X1-6	0.894			
X2-1			0.836	
X2-1			0.904	
X2-2			0.824	
X2-3			0.903	
X2-4			0.819	
X2-5			0.909	
X2-6			0.858	
X2-7			0.844	
X2-8			0.904	
X2-9			0.849	
Y-1		0.883		
Y-10		0.873		
Y-2		0.868		
Y-3		0.841		
Y-4		0.829		
Y-5		0.894		
Y-6		0.892		
Y-7		0.908		
Y-8		0.885		
Y-9		0.920		
Z-1				0.860
Z-2				0.842
Z-3				0.855
Z-4				0.852
Z-5				0.894
Z-6				0.791
Z-7				0.900
Z-8				0.897

Based on the outer loading validity test in Table 4, it is known that all outer loading values are  $> 0.7$ , which means that they have met the validity

requirements based on the loading value. Furthermore, validity testing is carried out based on the average variance extracted (AVE) value.

**Table 5.** *Validity Testing based on Average Variance Extracted (AVE)*

	Average Variance Extracted (AVE)
Product Attributes (X1)	<b>0.781</b>
Choosing Decision (Y)	<b>0.774</b>
Religious Commitment (X2)	<b>0.749</b>
Customer Loyalty (Z)	<b>0.743</b>



The recommended AVE value is above 0.5. It is known that all AVE values are  $> 0.5$ , which means

that they have met the validity requirements based on AVE. Furthermore, reliability testing is carried out based on the composite reliability (CR) value.

**Table 6.** Reliability Testing based on Composite Reliability (CR)

	Composite Reliability
Product Attributes (X1)	<b>0.955</b>
Choosing Decision (Y)	<b>0.972</b>
Religious Commitment (X2)	<b>0.968</b>
Customer Loyalty (Z)	<b>0.959</b>

The recommended CR value is above 0.7. It is known that all CR values are  $> 0.7$ , which means that

they have met the reliability requirements based on CR. Furthermore, reliability testing is carried out based on the Cronbach's alpha (CA) value.

**Table 7.** Reliability Testing based on Cronbach's Alpha (CA)

	Cronbach's Alpha
Product Attributes (X1)	<b>0.944</b>
Choosing Decision (Y)	<b>0.967</b>
Religious Commitment (X2)	<b>0.963</b>
Customer Loyalty (Z)	<b>0.951</b>

The recommended CA value is above 0.7. It is known that all CA values are  $> 0.7$ , which means that they have met the reliability requirements based on

Cronbach's alpha. Furthermore, discriminant validity testing was carried out using the Fornell-Larcker approach. Table 8 below presents the results of discriminant validity testing.

**Table 8.** Discriminant Validity Testing: Fornell & Larcker

	Product Attributes (X1)	Choosing Decision (Y)	Religious Commitment (X2)	Customer Loyalty (Z)
Product Attributes (X1)	(0.884)			
Choosing Decision (Y)	0.660	(0.880)		
Religious Commitment (X2)	0.697	0.652	(0.865)	
Customer Loyalty (Z)	0.706	0.780	0.683	(0.862)

Description: The value between “( )” is the square root of AVE

In discriminant validity testing, the square root value of AVE of a latent variable is compared with the correlation value between the latent variable and

other latent variables. It is known that the square root value of AVE for each latent variable is greater than the correlation value between the latent variable and other latent variables. So it is concluded that it has met the requirements for discriminant validity.

**Table 9.** Discriminant Validity Testing: HTMT

	Product Attributes (X1)	Decision to Choose (Y)	Religious Commitment (X2)	Customer Loyalty (Z)
Decision to Choose (Y)	<b>0.689</b>			
Religious Commitment (X2)	<b>0.728</b>	<b>0.671</b>		
Customer Loyalty (Z)	<b>0.738</b>	<b>0.810</b>	<b>0.707</b>	

Based on the results of the discriminant validity test with the HTMT approach, it is known that all values  $<0.9$ , which means that it is concluded that the discriminant validity requirements have been met based on the HTMT approach.

### Significance Test of Influence (Boostrapping) (Hypothesis Test) (Inner Model)

The following is presented in Table 10 the results of the significance test of influence.

**Table 10. Path Coefficient & Significance Test of Influence**

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics ( O/STDEV )	P Values
Product Attribute (X1) -> Decision to Choose (Y)	0,226	0,228	0,091	2,491	0,013
Product Attribute (X1) -> Customer Loyalty (Z)	0,175	0,172	0,075	2,339	0,020
Decision to Choose (Y) -> Customer Loyalty (Z)	0,442	0,454	0,101	4,374	0,000
Religious Commitment (X2) -> Decision to Choose (Y)	0,283	0,285	0,085	3,328	0,001
Religious Commitment (X2) -> Customer Loyalty (Z)	0,154	0,151	0,077	1,999	0,046
Product Attribute (X1) -> Decision to Choose (Y) -> Customer Loyalty (Z)	0,100	0,104	0,049	2,062	0,040
Religious Commitment (X2) -> Decision to Choose (Y) -> Customer Loyalty (Z)	0,125	0,130	0,053	2,365	0,018

Based on the results in Table 10, the results obtained were :

- ⇒ Product Attributes (X1) have a positive effect on the Decision to Choose (Y), with a coefficient value (Original Sample column) = 0.226, and significant, with T-Statistics = 2.491  $> 1.96$  and P-Values = 0.013  $< 0.05$  (Hypothesis Accepted).
- ⇒ Product Attributes (X1) have a positive effect on Customer Loyalty (Z), with a coefficient value (Original Sample column) = 0.175, and significant, with T-Statistics = 2.339  $> 1.96$  and P-Values = 0.020  $< 0.05$  (Hypothesis Accepted).
- ⇒ The Decision to Choose (Y) has a positive effect on Customer Loyalty (Z), with a coefficient value (Original Sample column) = 0.442, and is significant, with T-Statistics = 4.374  $> 1.96$  and P-Values = 0.000  $< 0.05$  (Hypothesis Accepted).
- ⇒ Religious Commitment (X2) has a positive effect on the Decision to Choose (Y), with a coefficient value (Original Sample column) = 0.283, and is significant, with T-Statistics = 3.328  $> 1.96$  and P-Values = 0.001  $< 0.05$  (Hypothesis Accepted).
- ⇒ Religious Commitment (X2) has a positive effect on Customer Loyalty (Z), with a coefficient value (Original Sample column) = 0.154, and is significant, with T-Statistics

= 1.999  $> 1.96$  and P-Values = 0.046  $< 0.05$  (Hypothesis Accepted).

- ⇒ The Decision to Choose (Y) significantly mediates the relationship between Product Attributes (X1) and Customer Loyalty (Z), with T-Statistics = 2.062  $> 1.96$  and P-Values = 0.040  $< 0.05$  (Mediation Hypothesis Accepted).
- ⇒ The Decision to Choose (Y) significantly mediates the relationship between Religious Commitment (X2) and Customer Loyalty (Z), with T-Statistics = 2.365  $> 1.96$  and P-Values = 0.018  $< 0.05$  (Mediation Hypothesis Accepted).

⇒

⇒ **Table 11. R-Square Value**

	R Square
Decision to Choose (Y)	0.553
Customer Loyalty (Z)	0.702

**Table 12. Q-Square Results**

	Q <sup>2</sup> (=1-SSE/SSO)
Keputusan Memilih (Y)	0.424
Loyalitas Nasabah (Z)	0.514

**Table 13. Goodness of Fit Model Test Results**

	Estimated Model
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<b>SRMR</b>	0.047
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Where:

- ⇒ The R-Square value of the Decision to Choose (Y) is 0.553, which means that Product Attributes (X1), Religious Commitment (X2) are able to explain or influence the Decision to Choose (Y) by 55.3%, the remaining 44.7% is influenced by other factors.
- ⇒ The R-Square value of Customer Loyalty (Z) is 0.702, which means that Product Attributes (X1), Religious Commitment (X2), Decision to Choose (Y) are able to explain or influence Customer Loyalty (Z) by 70.2%, the remaining 29.8% is influenced by other factors.

Where:

- ⇒ The Q-Square (Q2) value of the Choice Decision (Y) is  $0.424 > 0$ , which means that Product Attributes (X1), Religious Commitment (X2) have predictive relevance to the Choice Decision (Y).
- ⇒ The Q-Square (Q2) value of Customer Loyalty (Z) is  $0.514 > 0$ , which means that Product Attributes (X1), Religious Commitment (X2), Choice Decision (Y) have predictive relevance to Customer Loyalty (Z)

It is known that based on the results of the SRMR goodness of fit test, the SRMR value =  $0.047 < 0.1$ , so it is concluded that the model is FIT.

## 5. Discussion

From the research results, it can be seen that the variables of product attributes, promotions and religious commitments have a significant influence on purchasing decisions and customer loyalty. This statement shows the results that each of these variables has an important role in shaping consumer decisions to buy a product and maintain customer loyalty of Bank Syariah Indonesia in North Sumatra towards certain products or services.

### 1. Discussion of Product Attribute Variables

Product attributes refer to the characteristics and features of the product offered to consumers. In the context of purchasing decisions, consumers tend to choose products that have quality, design, function, or benefits that suit the needs of Bank Syariah Indonesia customers in North Sumatra. When product attributes are considered adequate and superior compared to other products, consumers are more likely to make purchases and have the potential to become loyal customers. Consistent product

quality also helps maintain customer loyalty in the long term.

Some forms of policy implementation related to product attribute variables carried out by Bank Syariah Indonesia so far are:

1. From the product benefits aspect, of course the main benefits of using savings products from Bank Syariah Indonesia include :
  - a. Profit Sharing System: Savings at Bank Syariah Indonesia use sharia principles with a mudharabah (profit sharing) system, where customers and banks share profits from the funds deposited. This is different from the interest system in conventional banks which is not in accordance with sharia principles.
  - b. Free of Usury. Bank Syariah Indonesia products are designed to comply with Islamic law, so they are free from usury elements. This is important for customers who want to ensure that their financial transactions are in line with sharia principles
  - c. Security of Funds. Savings at Bank Syariah Indonesia are also protected by the Deposit Insurance Corporation (LPS), thus providing customers with a sense of security against the risk of losing funds due to banking problems.
  - d. Many Product Choices. Bank Syariah Indonesia offers various savings products according to needs, such as Wadiah Savings, Mudharabah Savings, Hajj and Umrah Savings, Education Savings, Planned Savings, Business Savings, Pension Savings, each of which is designed with special features according to the customer's financial goals.
  - e. Facilities and Ease of Access: Bank Syariah Indonesia customers can enjoy digital banking facilities such as mobile banking and internet banking, making transactions easier anytime and anywhere.
2. Mobile banking applications are facilities that can be utilized by customers with various menu features that are beneficial for customers. Digitalization through mobile banking must of course be accompanied by a strong digital security system, so that

customers avoid the possibility of password hacking and the possibility of fraud. One of the main risks is fraud through methods such as smishing (SMS phishing), where hackers send fake messages that appear official to steal sensitive customer information. This case often occurs because customers are fooled by SMS that appear to come from Bank Syariah Indonesia. In addition, cellphone theft is another problem. If the device is stolen and not properly protected, the mobile banking account can be accessed without permission, especially if the user saves a password or PIN on their device. So far, the password has been the user's authority in changing the password.

3. In terms of product style and design, currently the mobile banking application of the largest Islamic bank in Indonesia has an additional distinctive ringtone. This does not yet exist in the Bank Syariah Indonesia mobile banking application.
4. Bank Syariah Indonesia has not utilized various media such as mobile banking and email as a medium for conducting interactive financial education.
5. Payment through Bank Syariah Indonesia account is not yet available on all online shopping platforms and popular applications.
6. A program is needed to strengthen product features and is carried out periodically which can be done online by involving customers.
7. Social and religious activities supported by Bank Syariah Indonesia can be exposed more widely, not only in Bank Syariah Indonesia's internal media, for example the amount of zakat that has been paid to government zakat institutions.

## 2. Discussion of Religious Commitment Variables

Religious commitment is the third variable associated with purchasing decisions and customer loyalty. In this context, religious commitment refers to the extent to which consumers' religious values and beliefs influence the decisions of Bank Syariah Indonesia customers in North Sumatra in purchasing a product. For example, in products related to halal or sharia, consumers who have a strong religious commitment may prefer products that are in accordance with the religious principles of Bank

Syariah Indonesia customers in North Sumatra. Religious commitment can also influence consumer loyalty, especially when Bank Syariah Indonesia customers in North Sumatra feel that the product or service is in line with the religious values that Bank Syariah Indonesia customers in North Sumatra adhere to.

Some of the applications of the Religious Commitment variable implemented by Bank Syariah Indonesia are:

1. The delivery of convincing information on Bank Syariah Indonesia products in accordance with sharia is still theoretical and in limited media.
2. The educational program for Bank Syariah Indonesia products in accordance with sharia has not been widely distributed.
3. Bank Syariah Indonesia, in addition to paying taxes, also pays Zakat from Company Profits as one of the advantages of Bank Syariah Indonesia has not been managed in an informative and attractive manner.
4. There is no award program for religious figures, educators in various generations who play an active role in sharia financial literacy.
5. There is no telephone or contact for Bank Syariah Indonesia services which are interactive financial consultation services that emphasize sharia principles.
6. To add to the distinctive features of the form of religious commitment so that the difference between Bank Syariah and Conventional Banks is clearly visible in Bank Syariah Indonesia's mobile banking.
7. The bank's corporate social responsibility (CSR) program is not yet aligned with sharia values.

The policy in managing the three variables that have been implemented will have an impact on shaping consumer behavior. Good product attributes attract the initial attention of consumers, promotions motivate Bank Syariah Indonesia customers in North Sumatra to try or buy the product, and religious commitment can strengthen the emotional or moral reasons behind the purchase decision. In the long term, the combination of these three variables can create a loyal customer base, who not only make repeat purchases, but also recommend the product or service to others.

Customer loyalty is one of the main goals of many companies, because retaining existing customers is often more economical than attracting new customers. High loyalty means that customers are satisfied with the products or services that Bank Syariah Indonesia customers in North Sumatra

receive, and Bank Syariah Indonesia customers in North Sumatra feel that their long-term relationship with the company provides ongoing benefits. In this case, product attributes, promotions, and religious commitment can play a major role in maintaining customer satisfaction and loyalty.

The influence of these three variables on purchasing decisions also reflects the importance of understanding consumer needs and preferences. In an increasingly competitive market, companies need to continuously update and adjust the products of Bank Syariah Indonesia customers in North Sumatra to remain relevant in the eyes of consumers. Promotions also need to be designed in such a way as to appeal to the target market, while religious or cultural values held by consumers must be respected and taken into consideration in marketing strategies. Research that shows a significant influence provides important insights for business people and marketers. Bank Syariah Indonesia customers in North Sumatra need to understand that consumer purchasing decisions are not only based on rational factors such as price and quality, but also involve emotional, social, and religious factors. The combination of these three variables can form the foundation of a more holistic marketing strategy that focuses on creating value for customers. Overall, this study confirms that product attributes, promotions, and religious commitments not only influence purchasing decisions but also play an important role in building customer loyalty. This suggests that companies that want to maintain a strong customer base need to pay attention to these three aspects in designing their products and marketing strategies.

## 6. Conclusion

Based on the results of the variable test, several conclusions were obtained, including :

1. Product Attributes have a positive effect on the Decision to Choose Savings Products of Bank Syariah Indonesia in North Sumatra, with a coefficient value of 0.226.
2. Product Attributes have a positive effect on Customer Loyalty in the Decision to Choose Savings Products of Bank Syariah Indonesia in North Sumatra, with a coefficient value of 0.175.
3. Religious Commitment has a positive effect on the Decision to Choose Savings Products of Bank Syariah Indonesia in North Sumatra, with a coefficient value of 0.283.
4. Religious Commitment has a positive effect on Customer Loyalty in the Decision to Choose Savings Products of Bank Syariah Indonesia in North Sumatra, with a coefficient value of 0.154.

5. The Decision to Choose has a positive effect on Customer Loyalty in the Decision to Choose Savings Products of Bank Syariah Indonesia in North Sumatra, with a coefficient value of 0.442.

6. The Decision to Choose significantly mediates the relationship between Product Attributes and Customer Loyalty in the Decision to Choose Savings Products of Bank Syariah Indonesia in North Sumatra.

The Decision to Choose Significantly Mediates the Relationship between Religious Commitment and Customer Loyalty The Decision to Choose Savings Products at Bank Syariah Indonesia in North Sumatra.

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