

## **THE EFFECT OF REPUTATION AND PROMOTION ON LOYAL BEHAVIOR OF SHARIA BANK CUSTOMERS ( A STUDY AT SHARIA BANK IN DKI JAKARTA)**

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### **Abstract**

This study aims to examine the effect of reputation and promotion on the loyalty behavior of Islamic bank customers in a study at Islamic banks in DKI Jakarta. The research was conducted using quantitative methods. Observations use a cross-section/one-shot time scope, namely in 2022. The unit analysis of the research is Islamic banks in DKI Jakarta, while the unit of observation is the customers of Sharia Banks in DKI Jakarta. Data were taken from a sample of 100 respondents and analyzed using PLS. The results of the study illustrate that reputation and promotion contribute to shaping the loyalty behavior of Islamic bank customers in DKI Jakarta. Reputation has a bigger role in shaping loyalty behavior than promotion. The findings in this study provide managerial implications for the management of Islamic banks in DKI Jakarta that efforts to create and improve customer loyalty behavior can be carried out through efforts to improve reputation, especially a good reputation in the perception of customers' colleagues and friends, reputation compared to competing banks, and reputation in the market general. Priority needs to be given to reputation development. The promotion also needs to be carried out through various elements, especially in the publicity element, followed by personal selling, viral marketing, advertising, sales promotion, and direct marketing to support the role of reputation in increasing the loyalty behavior of Islamic banks.

**Keywords: reputation, promotion, loyalty behaviour.**

### **PRELIMINARY**

Bisnis.com website (15 November 2021) states that data as of June 2021 shows the growth of Islamic banking is superior to conventional banking, both in terms of assets, credit or financing, and deposits. Sharia bank assets were recorded at Rp632 trillion or grew 15.80 percent year-on-year (yoy). Meanwhile, conventional banking only grew 8.07 percent yoy to Rp. 8,954 trillion.

Likewise, in terms of credit or financing, Islamic banks recorded a growth of 7.35 percent yoy to Rp. 405 trillion, while conventional banks recorded growth of 0.17 percent yoy to Rp. 5,302 trillion. The same thing happened to sharia bank deposits, which were superior with 16.54 percent yoy growth to Rp501 trillion. Meanwhile, conventional banks grew 10.88 percent yoy to Rp6.586 trillion.

The growth of sharia banking performance is supported by, among other things, the increase in Shariah lifestyle, in addition to the support from the government for sharia banking. Islamic banking in Indonesia has large business expansion because population majority is Muslim. However, this potential has not been fully utilized optimally. In addition, the phenomenon shows that the loyalty of Islamic bank customers in Indonesia is not yet high.

On the other hand, based on Hosseini and Shahmoradi (2022) examine customer satisfaction and loyalty in their effect on the financial performance of Resalat Bank in Iran. The results showed a positive and significant effect of customer loyalty and satisfaction on the financial performance of Resalat Bank. The results of this study indicate that customer loyalty is important for improving bank performance. Meanwhile, base on Bayu Arie Fianto et al. (2020) show that customers have different perceptions about state-owned and private Islamic banks. State-owned bank customer loyalty is strongly influenced by customer engagement and in private Islamic banks, customer satisfaction has the strongest influence in forming loyalty. Meanwhile, Babiü-Hodoviü et al. (2011) stated that the reputation of a bank company affects the company's perception of the value of the service it receives, and thus its satisfaction and loyalty. Similarly, research by Helm S. (2007) suggests that a firm's reputation influences customer loyalty and may partly offset one's own experience. The same thing was found in the research of Ali, Leifu, and Rehman (2014) that service quality, trust, and reputation had a positive effect on customer loyalty.

Another study found that loyalty is influenced by promotion. Aliata et al. (2012) examine the nature and influence of the relationship between bank promotion strategies and their performance. It was found that there was a positive relationship between spending on promotion strategies and bank performance. Ezu et al. (2018) show that the utilization of promotional strategies by banks greatly increases their level of performance and allows banks to grow significantly. The findings also show that the promotion strategy undertaken by the bank boosts customer deposit rates and increases deposit rates as well as encourages bank patronage thereby contributing to bank growth and performance. Similarly, Bireda (2020) found that variation in organizational performance is determined jointly by five promotional strategies (advertising, sales promotion, personal selling, public relations, and direct marketing).

Based on the results of these studies, as well as against the background of the increasing performance of Islamic banking, it is necessary to conduct a study to examine whether reputation and promotion affect customer loyalty to Islamic banks. The research will be conducted at Islamic banks in DKI Jakarta, considering that all Islamic banks have offices in the city. Therefore, this study aims to examine the effect of reputation and promotion on the loyalty behavior of Islamic bank customers in a study at Islamic banks in DKI Jakarta.

## **LITERATURE REVIEW**

### **Reputation**

According to Ruiz et al. (2016), company reputation is an indicator of the overall quality of business actions which is a valuable resource that is difficult to imitate. Fombrun (2001), in the view of consumers, the company's reputation is the accumulation of consumers' assessment of the credibility, reliability, responsibility, and trust built by the company. In the banking sector, Babiü-Hodoviü et al. (2011) examine bank reputation based on three things. First, the bank has a good reputation among colleagues and friends. Second, the bank has a good reputation compared to its competitors. Last, the bank has a good reputation in the market in general. Based on the unit of analysis studied in this study, the dimensions used to measure reputation are the opinions of Babiü-Hodoviü et al. (2011).

### **Promotion**

Promotion is an organization's direct way of reaching its public which is done through the five elements of the promotion mix which include advertising, sales promotion, personal selling, public relations, and direct marketing (Czinkota& Ronkainen, 2004). Aliata et al. (2012) examined promotion variables which include elements: advertising, personal selling, sales promotion, publicity, direct marketing, and viral marketing. Meanwhile, Bireda (2020) examines promotional strategies with elements including advertisement, sales promotion, personal selling, public relations, and direct marketing. In this study, promotion includes the elements presented by Aliata et al. (2012) examined promotion variables which include elements: advertising, personal selling, sales promotion, publicity, direct marketing, and viral marketing.

### **Loyalty behaviour**

According to Segoro (2013), customer loyalty is explained in three ways: first, the loyalty shown through customer behavior with repeat purchases; second, the loyalty shown through customer attitudes about the company (this factor includes preference and commitment to the brand and recommend it to others) and third, the composition of customer behavior and attitudes about the company.

Customer loyalty in the banking industry is seen as a key connection and desire for hierarchical achievement, benefits, and business execution. (Rasheed et al. 2015). Customer loyal behavior according to Griffin (2002) is the result of a process of serious attention to what can make customers feel at home and the company's ability to continuously fulfill it. Loyalty according to Griffin (2002) is characterized by making repeat purchases, buying outside the product/service line, inviting others, and showing immunity from the pull of competition.

In this study, loyalty behavior was measured based on the opinion of Griffin (2002), namely: making regular repeat purchases, buying outside the product/service line, inviting others, and having immunity from the pull of competition.

### **Hypothesis**

Babiü-Hodoviü et al. (2011) stated that the reputation of a bank company affects the company's perception of the value of the service it receives, and thus its satisfaction and loyalty. Similarly, research by Helm S. (2007) suggests that a firm's reputation influences customer loyalty and may partly offset one's own experience. The same thing was found in the research of Ali, Leifu, Rehman (2014) that service quality, trust, and reputation had a positive effect on customer loyalty. Based on this, the following hypotheses are formulated:

H1: Reputation has a positive effect on loyalty behavior

promotion strategies and their performance. It was found that there was a positive relationship between spending on promotion strategies and bank performance. Ezu et al. (2018) show that the use of promotional strategies by banks greatly increases their level of performance and allows banks to grow significantly. The findings also show that the promotion strategy undertaken by the bank boosts customer deposit rates and increases deposit rates as well as encourages bank patronage thereby contributing to bank growth and performance. Similarly, Bireda (2020) found that variation in organizational performance is determined jointly by five

promotional strategies (advertising, sales promotion, personal selling, public relations, and direct marketing). Based on this, the following hypotheses are formulated:

H2: Promotion has a positive effect on loyalty behavior

## METHODOLOGY

The research was conducted using quantitative methods. Quantitative research is more systematic, planned, structured, and clear from the beginning to the end of the research. This quantitative approach is used to identify all the concepts that are the research objectives (Malhotra, 2010).

Causality research is carried out to test the truth/facts/principles of knowledge that already exist in Islamic banks in DKI Jakarta. “Causality research is used to abstain evidence of cause-and-effect (causal) relationship” (Malhotra, 2010, p.113).

Observations using the time horizon are cross-section / one-shot, meaning that the information or data obtained is the result of research conducted at a certain time, namely in 2022.

The unit of analysis according to Sekaran (2010, p. 132) is “a unit of analysis referring to the level of aggregation of the data collected during the subsequent data analysis stage”. So the unit of analysis of the research is the Islamic bank in DKI Jakarta, while the unit of observation is the customer of the Sharia Bank in DKI Jakarta. Data were taken from a sample of 100 respondents and analyzed using PLS.

## 4. RESULT AND DISCUSSION

### 4.1 Model Evaluation

#### a. Outer Model

The Outer Model is a measurement model that identifies the relationship between variables and their indicators as manifest variables. The following table shows the results of the measurement model processed with the SmartPLS3.0 application.

**Table 1. Outer Model**

Variable	Indicator	Loading Factor ( $\lambda$ )	t count	Prob.	Average Variance Extracted (AVE)	Composite Reliability (CR)
<b>Reputation</b>	Bank has a good reputation among colleagues and friend	0,852	18,957	0,000	0,643	0,844
	Bank has a good reputation compared to their competitors	0,788	18,165	0,000		
	Bank has a good reputation in the market in general	0,764	11,975	0,000		

<b>Promotion</b>	Advertising	0,675	7,583	0,000	0,525	0,868
	Personal selling	0,736	11,031	0,000		
	Sales promotion	0,672	5,947	0,000		
	Publicity	0,850	15,732	0,000		
	Direct marketing	0,664	8,481	0,000		
	Viral marketing	0,733	7,853	0,000		
<b>Loyalty Behaviour</b>	Repeat transactions	0,796	16,871	0,000	0,698	0,902
	Transactions outside the product/service line	0,852	25,826	0,000		
	Recommendation	0,873	30,806	0,000		
	Immunity	0,819	21,444	0,000		

Test the model, it can be done by testing the convergent validity of the reflective model by looking at the loading factor value. Each observed variable (indicator) is considered valid if the loading factor value is above 0.5. Table 1 explains that all loading factor values of the observed variables are greater than 0.5 (valid) with a prob value.  $< 0.05$  ( $\alpha$ ) so that all indicators are suitable for use in the model. AVE value  $> 0.5$  and Composite Reliability (CR) of each latent variable has a value above 0.7, meaning that all measurement models have high reliability.

#### **b. Inner Model (Structural Model)**

The evaluation of the inner model is described using R-square, and Goodness of Fit (GoF). According to Chin (1998), the R-Square value is 0.67 strong, 0.33 moderate, and 0.19 weak. GOF is used to validate between measurements and structural models where the values are 0 - 0.25 (small), 0.25-0.36 (medium), and  $> 0.36$  (large).

**Table 2. Evaluasi Inner Model**

<b>Variable</b>	<b>R-Square</b>	<b>Communality</b>	<b>Goodness of Fit (GoF) Index</b>
<b>Loyalty Behaviour</b>	0,416	0,698	<b>0,509</b>
<b>Promotion</b>	-	0,525	
<b>Reputation</b>	-	0,643	

Table 2 explains that the R2 value on the endogenous Loyalty Behavior construct is in the medium category and the GOF value is in a large category so it can be concluded that the research model is fit.

### 4.2 Hypothesis Test

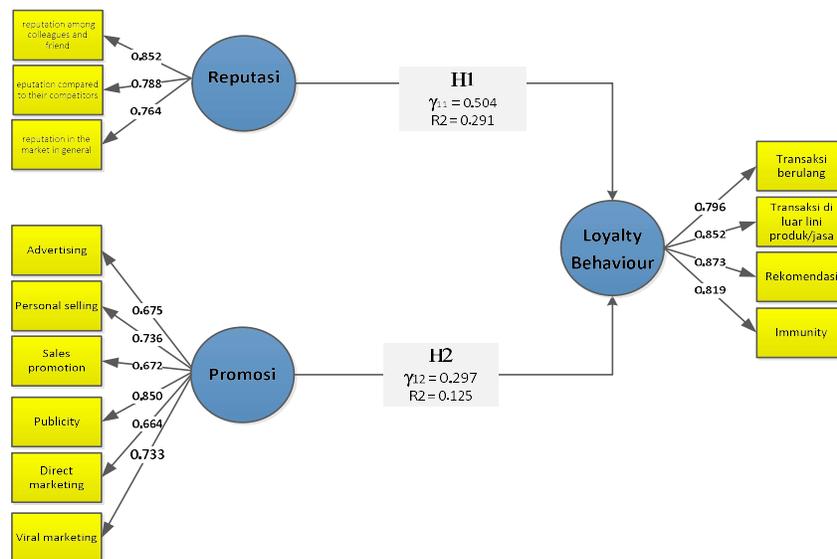
The results of hypothesis testing are shown in Table 3 below:

**Table 3. Hypothesis Test**

Hip	Structural Model	Path Coeff.	Std. Error	t-value	Prob.	R <sup>2</sup>	Conclusion
1	Reputation -> Loyalty Behaviour	0,504	0,095	5,289	0,000	0,291	significant
2	Promotion -> Loyalty Behaviour	0,297	0,067	4,450	0,000	0,125	significant

The calculation results show that the model explains the contribution of 41.6%. (Overall squared R = 0.416) and the model fit with GOF 0.509 (> 0.36 (large)). In general, the research model is supported by empirical conditions.

The results of hypothesis testing indicate that there is a positive and significant effect of promotion and reputation on Loyalty Behavior (prob < 0.05). Reputation ( $\gamma = 0.504$ , prob < 0.05) on Loyalty Behavior is positive with R2 of 0.291 so Reputation is dominant in influencing Loyalty Behavior. The following, research results are presented in Figure 1.



**Picture1. Research Result**

The results of the study illustrate that reputation and promotion contribute to forming loyalty behavior. Reputation is more dominant in shaping loyalty behavior than promotion. For Islamic banks, reputation plays a more important role in building customer loyalty.

Islamic bank customers become more loyal because of the bank's good reputation in the perception of customers' colleagues and friends, its reputation compared to competing banks, and reputation assessment in the market in general. These aspects are more valuable in creating loyalty behavior for Islamic bank customers compared to promotions carried out by Islamic banks.

Customer loyalty is one of the most important indicators used to evaluate the quality of services offered by an organization. Gaining customer loyalty is a key goal for banking organizations

that decide to adopt a relationship marketing perspective (Filip and Anghel, 2007). Therefore, Islamic banks continue to strive to increase customer loyalty so that their performance continues to improve. The findings of this study can be a managerial recommendation that banks need to continue to improve their reputation to increase customer loyalty, in addition to continuing to make promotional efforts. The most dominant aspect of reputation shaping loyalty behavior is the reputation of the bank among customers' friends and colleagues, then the reputation of the bank when compared to competing banks, and the reputation of the bank in the market in general.

Based on the results of this study, it was revealed that promotion also had a positive influence on the creation of loyalty behavior for Islamic bank customers. Promotional aspects that contribute to loyalty behavior sequentially are publicity, followed by personal selling, viral marketing, advertising, sales promotion, and direct marketing. These aspects can make customers loyal. These promotional elements need to be carried out by Islamic banks as a medium to boost customer loyalty behavior.

Based on the results of this study, it can be said that reputation building, and promotion implementation are important aspects for Islamic banks to increase loyalty behavior. Priority needs to be given to reputation development.

On the other hand, promotion can also be used as a means to improve the reputation of Islamic banks, so that these two aspects can work together to increase loyalty behavior. The reputation of the bank can be increased through promotional media. In other words, the promotional media run by Islamic banks can be a medium to improve the bank's reputation to be able to increase loyalty behavior.

## CONCLUSION

The results of the study illustrate that reputation and promotion contribute to shaping the loyalty behavior of Islamic bank customers in DKI Jakarta. Reputation has a bigger role in shaping loyalty behavior than promotion.

The findings in this study provide managerial implications for the management of Islamic banks in DKI Jakarta that efforts to create and improve customer loyalty behavior can be carried out through efforts to improve reputation, especially a good reputation in the perception of customers' colleagues and friends, reputation compared to competing banks, and reputation in the market general. Priority needs to be given to reputation development.

The promotion also needs to be pursued through various elements, namely publicity, followed by personal selling, viral marketing, advertising, sales promotion, and direct marketing to support the role of reputation in increasing the loyalty behavior of Islamic banks. Promotional media can be a medium to improve the bank's reputation to increase loyalty behavior.

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