



Determinant Factors Toward Bank Syariah Indonesia (BSI) Customer Loyalty: An Empirical Approach

Sulistiyandari¹, Alum Kusumah², Fitri Ayu Nofirda³

Fakultas Ekonomi dan Bisnis Universitas Muhammadiyah Riau

¹⁾ sulistiyandari@umri.ac.id, ²⁾ alumkusumah@umri.ac.id, ³⁾ fitriayunofirda@umri.ac.id

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ABSTRACT

This study examines the effect of Determinant Factors on Bank Syariah Indonesia's (BSI) Customer Loyalty and falls into the quantitative research area. The customers of Bank Syariah Indonesia (BSI) Riau are the sample for this study. The number of samples used in this study was 200, which met the standards. The data was gathered through the distribution of questionnaires, and the secondary data consisted of data or documents that supplemented and enhanced the primary data from books, magazines, journals, and other sources. The WarPLS 7.0 program performs data analysis using Structure Equation Modeling (SEM). Loyalty is the dependent variable in this study, while service quality and trust are the independent variables. These variables assess using a Likert scale using a 1-5 scale to evaluate the indicators of each variable. The results reveal no positive and significant effect between service quality and customer loyalty. However, there is a positive and significant effect between customer loyalty and trust. The study results add to the academic literature, mainly by providing new discussions about theories and literature related to the Determinants of Customer Loyalty Factors in Indonesian Islamic Banks (BSI), which is infrequent.

Keywords: Service Quality, Trust, Customer Loyalty, Islamic Bank

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INTRODUCTION

Indonesia is a potential market for the Islamic economy and finance industry. The country with the largest Muslim population globally with the development of the halal industrial ecosystem. As of December 2020, Indonesia's total Islamic financial assets (excluding sharia shares) reached IDR 1,801.40 trillion, consisting of Islamic banking assets of IDR 608.90 trillion, Islamic Non-Bank Financial Industry (IKNB) assets of IDR 116.28 trillion and Islamic capital market of IDR 1,076.22 trillion (OJK, 2022)

The Islamic bank is a financial institution whose primary business is to provide financing and services in payment and money circulation, following sharia principles. Islamic banks are also interest-free financial intermediaries that facilitate economic mechanisms in the real sector through business activities based on sharia principles (Yumanita, 2015). Islamic banks have become a benchmark for developing the Islamic economy, which has flooded conventional banks and forced several to liquidate due to the interest system's failure. Meanwhile, banks that implement the sharia system can still exist and survive.

Indonesia's Islamic banking industry is thriving, with services expanding across the country (Afandi, 2020). Islamic banking has also produced various achievements from increasing products and services. Islamic banks show excellent resilience compared to conventional banks amid pandemics. In 2021, the market share of Islamic banks in Indonesia was 6.52% (OJK, 2021) which shows an increase from the previous year,

although not too significant. The leading indicators of Islamic banking in Indonesia also show improvement, as shown in Table 1.

Table 1. The key indicators of Indonesia's Islamic banking in 2021

Year	Assets (in trillion IDR)		PYD (in trillion IDR)		TPF (in trillion IDR)	
	2020	2021	2020	2021	2020	2021
Total	608,90	646,21	394,63	413,31	475,00	503,83

Source: Snapshot Perbankan Syariah Indonesia (OJK, 2021)

The key indicators of Indonesia's Islamic banking in 2021 have increased compared to the previous year. The value of total assets, disbursed financing (PYD), and third-party funds (DPK) increased significantly. It shows that people are becoming more confident in investing in Islamic banks. Based on Indonesian financial services authority regulations No.12/POJK.03/2020, concerning the consolidation of commercial banks to increase the *core competence* of Islamic banks in Indonesia, on February 1, 2021, the government inaugurated the merger of 3 Himbara sharia banks, Bank Syariah Mandiri, BNI Syariah and BRI Syariah, into Indonesian Islamic Bank (BSI). With the merger, BSI will become the most prominent Islamic bank globally due to the merger, with a strong capital foundation, international competitiveness, and a global reputation. BSI is currently ranked 7th in the national bank by assets, with a market share of 2.7%, up from less than 1.5% pre-merger.

Table 2 shows the number of sharia banking in Indonesia in 2021, after the merger of three Himbara sharia banks:

Table 2. Sharia Banking Office Networks in 2021

Banking Institution	Number of Institutions	Number of Offices
Sharia Commercial Bank	12	2.028
Sharia Business Unit	21	409
Sharia People's Financing Bank	165	670
Total	198	3.107

Source: Snapshot Perbankan Syariah Indonesia (OJK, 2021)

The tight competition in the banking industry requires BSI to improve quality products and services to win the competition and maintain customer loyalty. Loyalty defines a customer's decision to utilize a company's products or services for an extended time (Lovelock & Wright, 2002). The most valuable asset is loyalty, and it is one of the keys to banking success and long-term viability (Thaker et al., 2016). Loyalty to a financial institution or the length of the customer's relationship with the financial institution in conducting mutually beneficial cooperation (Wahyuni et al., 2018). Loyal customers are more likely to use services in the long term. One way to maintain customer loyalty is to improve service quality and trust so that later it will create a high loyalty value in the minds of customers.

Service quality is the gap between customer expectations and perceptions (Zeithaml et al., 2017). Customer perceptions and expectations are among the most critical variables that might lead to fulfilled customer loyalty (Damayanti, 2018). The ability to assure services is a significant determinant of customer loyalty. The factor for customer loyalty is also a customer memory about service quality (Kotler & Keller, 2016). Trust is when one party recognizes the reliability and integrity of the other party (Oliver & Richard, 1999). The basis of trust is the perception of risk, uncertainty, and vulnerability. Customers will not trust a firm until it provides them benefits (Griffin, 2010).

Several previous studies used as references and comparisons in this study include the research of Nguyen et al. (2020), which states that service quality has a significant effect on loyalty with satisfaction as a mediation. Oktaviani & Khadafi (2018) state that *brand trust* positively and significantly affects *brand loyalty*. Ratnawati & Lestari (2018) found that trust has a positive and significant effect on loyalty, which also supports the conclusion. This study investigates the phenomenon and addresses research gaps in measuring Bank Syariah Indonesia's service quality (BSI). As a bank based on Islamic principles and laws, BSI is required to follow the rules given out by Allah SWT in the Qur'an and Hadith. On the other hand, this study can utilize as a reference for BSI as a merger that officially operates from February 1, 2021, to raise core

competency in line with the government's stated objective of strengthening Indonesia's Islamic finance industry.

LITERATURE REVIEW AND HYPOTHESES DEVELOPMENT

Customer Loyalty

According to Sawitri (2019), loyalty is a customer's commitment to a brand and supplier, based on a positive attitude, reflected in consistent repeat purchases and brand recommendations to others. The essential thing in the banking business is satisfaction, and loyal customers will not hesitate to spread the news and positive things about the banking products they use. According to Oliver & Richard (1999), loyalty is a customer's willingness to continue purchasing in the long term, use the product or service repeatedly, and recommend it to friends or others voluntarily. The company's ability to retain customers and create obstacles for them not to switch to competing companies is one of the keys to the company's success to compete in the market.

According to Cadoga & Jung (2013), loyalty is a favorable evaluation attitude held with sufficient strength and stability to induce repeated responses that favor a brand. A bank needs loyal customers because of the many benefits received, exceptionally loyal customers who will actively convey what they wear to their closest people. According to Griffin (2010), there are four indicators of loyalty, are as follow:

1. Make regular repeat purchases: The average repeat purchase, repurchase products or services in large quantities and buy additional services or products.
2. Purchase across product and service lines: Buying products with the same service, buying products or services from the same company.
3. Refers to others: Recommending or promoting products (recommending service providers or products to others or conveying positive things).
4. Demonstrates immunity to the pull of the competition: Demonstrates immunity to the product in question in competition (demonstrating product superiority or testing other services or products).

Service Quality

Quality defines a gap between customer expectations and perceptions (Zeithaml et al., 2017). Service quality is the only factor with the most significant importance and influence on Islamic bank customers to save (Sulistiyandari & Ramadhan, 2021). Service quality is the most significant variable influencing one's loyalty in the banking industry (Boonlertvanich, 2019). Good service quality has significantly affected customer loyalty to saving at Islamic banks in Indonesia (Fusva et al., 2020)

This study draws on Zeithaml et al. (2017) and Othman & Owen (2002), who add one indicator of compliance to form six service quality indicators, as follows:

1. Compliance: compliance with basic rules or laws in human relations and social relations that Allah SWT has determined.
2. Assurance: the ability to have proper product knowledge, proficiency in delivering services, friendly/polite attitude, respect and employee ability to foster customer trust.
3. Responsiveness: the company's willingness to assist customers and to give prompt, attentive, and prompt service in response to their requests, inquiries, complaints, and difficulties.
4. Tangibles: the appearance of physical facilities, equipment, personnel and communication materials.
5. Empathy: individual attention given by Islamic banks to customers.
6. Reliability: the capacity to deliver the best services consistently.

Trust

According to Kotler & Amstrong (2016), Customers trust a product with all the risks because high expectations or expectations for the brand will give positive results to customers, giving rise to loyalty and trust in a brand. According to Yumanita (2015), trust is the customer's desire to rely on a brand with the risks faced because expectations for the brand will lead to positive things. The customer expects the other entity to act following their needs and expectations, which builds trust. Trust divides into three indicators (Mansour et al., 2016):

1. Credibility: the capacity, capability, or strength to inspire trust.
2. Virtue: moral perfection, conduct, or trait that satisfies the underlying principle of moral goodness.
3. Integrity: service providers' honesty and ability to follow their commitments.

Hypotheses Development

The Effect of Service Quality on Loyalty

High-quality Islamic banking services will encourage customers to commit to the products offered. Good service and meeting customer expectations will satisfy customers, affecting their attitudes or behavior to repurchase and recommend the product or service to others. Nguyen et al. (2020) conclude that service quality has a significant positive effect on loyalty.

H1: Service Quality Has a Positive and Significant Effect on Customer Loyalty

The Effect of Trust on Loyalty

Trust plays a vital role in the relationship and interaction between sellers and buyers. Trust is one of the essential factors in purchasing decisions and influencing customer behavior or intentions. Ratnawati & Lestari (2018) found that trust positively and significantly affects loyalty.

H2: Trust Has a Positive and Significant Effect on Customer Loyalty

Research Framework

This study formulated a research model based on the hypotheses developed, as shown in Figure 1.

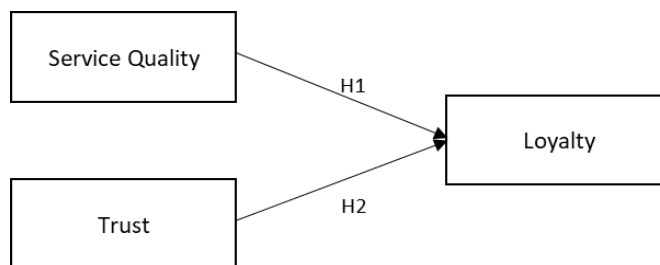


Figure 1. Research framework

RESEARCH METHOD

This study falls into the quantitative research area. Quantitative research focuses on objective phenomena and performs quantitatively. The use of numbers, statistical processing, structure, and controlled experiments improved the objectivity of this study design (Baharuddin, 2014). The method utilized in this study is field research to evaluate the factors that influence Bank Syariah Indonesia's service quality and trust in customer loyalty.

The customers of Bank Syariah Indonesia (BSI) Riau are the sample for this study, as determined by Hair et al. (2014), who state that the research sample may be determined using the "10 times rule" (10 x 10)", to decide on sampling, a minimum of 100 participants are required. The number of samples used in this study was 200, which met the standards. The WarPLS 7.0 program performs data analysis using Structure Equation Modeling (SEM). Loyalty is the dependent variable in this study, while service quality and trust are the independent variables. These variables assess using a Likert scale using a 1-5 scale to evaluate the indicators of each variable.

RESULT AND DISCUSSION

This section summarizes the study results and the analysis of data obtained using questionnaires in January 2022. The collected data is then analyzed to answer the phenomenon by formulating previously proposed hypotheses. The data processing results are information that will indicate whether the assumptions formulated into hypotheses can be accepted or not.

Analysis of respondent characteristics

The gender composition of the 200 participants in this study was 141 male (70%) and 59 female (30%). The respondents divide into two groups based on their marital status: 116 respondents (58%) were married, and 84 respondents (42%) were not. The age distribution of the respondents in this study was as follows: age 20 years 23 respondents (11%); age 20-29 years 72 respondents (36%); age 30-39 years 66

respondents (33%); age 40-50 years 30 respondents (15%); and age > 50 years 9 respondents (5 percent). The respondents are aged 20-29 years were the most numerous, while those aged 50 and up were the fewest.

The respondents in this study were from various age groups with varying levels of education. High school graduates accounted for 35% (70 respondents), undergraduates for 52% (70 respondents), postgraduates for 11% (22 respondents), and doctorates for 2% (4 respondents). 23 respondents (11%) were under the age of 20, 72 respondents (36%) were between the ages of 20 and 29, 66 respondents (33%) were between the ages of 30 and 39, 30 respondents (15%) were between the ages of 40 and 50, and 9 respondents were over the age of 50 (5%). Respondents with undergraduate education levels have the most respondents, while respondents with Doctoral education have the least number of respondents. The composition of respondents is based on the employment sector, 48 respondents (39%) working in the government sector, 24 respondents (12%) as employees of BUMN, 35 respondents (17%) working in private companies, 16 respondents (8%) self-employed, and 77 respondents (39%) work in other occupations.

Analysis of Test Instruments

Validity Test

The validity test in this study uses two testing approaches, the convergent validity test and the discriminant validity test.

Convergent Validity Convergent

The validity test uses to prove that the statements on each latent variable, notably service quality (QUAL), trust (TRS) and customer loyalty (LOY) in the study, can be understood by the respondents in the same way as intended by the researcher. The accepted convergent validity is a loading factor value of 0.5 (Hair et al., 2014).

Table 3. Combined loadings and cross-loadings

CODE	QUALITY	TRUST	LOYALTY	P value
QUAL_15	(0.717)	0.141	-0.119	<0.001
QUAL_16	(0.702)	-0.11	0.052	<0.001
QUAL_17	(0.746)	0.054	-0.043	<0.001
QUAL_19	(0.611)	-0.046	0.008	<0.001
QUAL_20	(0.671)	-0.093	0.002	<0.001
QUAL_21	(0.737)	-0.087	0.025	<0.001
QUAL_22	(0.617)	0.147	0.092	<0.001
TRS_2	0.154	(0.511)	-0.312	<0.001
TRS_3	0.284	(0.664)	-0.278	<0.001
TRS_4	-0.027	(0.769)	-0.087	<0.001
TRS_5	-0.130	(0.696)	-0.056	<0.001
TRS_6	-0.175	(0.633)	0.447	<0.001
TRS_7	-0.064	(0.708)	0.237	<0.001
LOY_1	-0.098	0.469	(0.675)	<0.001
LOY_2	-0.081	0.047	(0.699)	<0.001
LOY_3	-0.044	0.160	(0.699)	<0.001
LOY_4	0.007	-0.213	(0.707)	<0.001
LOY_5	0.098	-0.245	0.692)	<0.001
LOY_6	0.001	(0.050)	(0.723)	<0.001
LOY_9	0.117	-0.199	(0.531)	<0.001

Source: data processed (2022)

Based on the measurement results obtained for convergent validity, as shown in Table 3, it can be seen that the statement on the cauldron variable service bag (QUAL_1 to QUAL_22) and trust (TRS_1 to TRS_7) and loyalty (LOY_1 to LOY_11) the majority are declared convergently valid because they have a loading factor value of 0.5. However, statement items with a loading factor value of 0.5 were excluded from the study.

Discriminant Validity

Discriminant validity demonstrates that the statements on each latent variable are not confused by the respondent who answers the questionnaire based on the meaning of the statements on the other latent variables. Discriminant validity meets if the average variance extracted (AVE) of the extracted average variance must be higher than the correlation involving the latent variable (Kock & Lynn, 2012).

Table 4. Correlations among latent variables and errors

	QUALITY	TRUST	LOYALTY
QUALITY	(0.688)	0.142	-0.061
TRUST	0.142	(0.668)	0.604
LOYALTY	-0.061	0.604	(0.678)

Source: data processed (2022)

The results of the discriminant validity test are based on Table 4. It is known that the AVE value of Quality \rightarrow Quality (0.688) > Trust (0.142) and Quality \rightarrow Quality (0.688) > Loyalty (-0.061). Furthermore, Trust \rightarrow Trust (0.668) > Quality (0.142) and Trust \rightarrow Trust (0.668) > Loyalty (0.604). Loyalty \rightarrow Loyalty (0.678) > Quality (-0.061) and Loyalty \rightarrow Loyalty > Trust (0.604). It means that the variables used in this model are already valid in a discriminant manner.

Reliability Test

The study reliability test is required to examine whether the research instrument items will provide reasonably consistent measurement results when used again to measure the same symptoms (Putka & Sackett, 2010). This study used two reliability tests: the Cronbach alpha reliability test and the composite reliability test.

Cronbach Alpha Reliability Test

According to Ghazali (2014), the Cronbach alpha scale divides into five categories and the test result as follow:

Table 5. Cronbach alpha reliability test

Cronbach alpha scale	Remarks	Test Result		
		QUALITY	TRUST	LOYALTY
0.81 to 1	Very reliable	0.813	0.747	0.802
0.61 to 0.80	Reliable			
0.42 to 0.60	Fairly reliable			
0.21 to 0.41	Not reliable			
0.00 to 0.40	Very unreliable			

Source: Ghazali (2014) & data processed (2022)

The value of the Cronbach alpha reliability test results (Table 5) are as described in the following: Variable quality has a test result of 0.813 (very reliable), while the other two variables, trust (0.747) and loyalty (0.802), have reliable test results.

Composite Reliability Test

The outcome of a composite reliability test indicates the latent variable's internal consistency for an indicator. If the composite reliability value is higher than 0.7, the indicator is reliable (Nunnally & Bernstein, 1994).

Table 6. Composite reliability test

	Composite reliability	Remark	
QUALITY	0.862	0.7	Reliable
TRUST	0.827	0.7	Reliable
LOYALTY	0.855	0.7	Reliable

Source: data processed (2022)

According to the composite reliability test findings, all of the variables employed in this study have a composite reliability value of more than 0.7 and are deemed reliable (Table 6).

Structural Model Test

The structural model test, which includes the model fit indicator test and R², is the next step in evaluating the structural model.

Table 7. Model Fit Indicator

Model fit Indicator	Result	Parameter
Adjusted R square	0.363	Strong model ≤ 0.70 , moderate ≤ 0.45 , weak ≤ 0.25
Q ² Predictive Relevance	0.363	Q ² > 0 the model has predictive relevance Q ² < 0 the model lack predictive relevance
Average path coefficient (APC)	0.330, P<0.001	p < 0.05, acceptable
Average R-squared (ARS)	0.370, P<0.001	p < 0.05, acceptable
Average adjusted R-squared (AARS)	0.363, P<0.001	p < 0.05, acceptable
Average block VIF (AVIF)	1.059	Acceptable if ≤ 5 , ideally ≤ 3.3
Average full collinearity VIF (AFVIF)	1.448	Acceptable if ≤ 5 , ideally ≤ 3.3
Tenenhaus GoF (GoF)	0.412	Small ≥ 0.1 , medium ≥ 0.25 , large ≥ 0.36
Sympson's paradox ratio (SPR)	1.000	Acceptable if ≥ 0.7 , ideally = 1
R-squared contribution ratio (RSCR)	1.000	Acceptable if ≥ 0.9 , ideally = 1
Statistical suppression ratio (SSR)	1.000	Acceptable if ≥ 0.7
Nonlinear bivariate causality direction ratio (NLBCDR)	1.000	Acceptable if ≥ 0.7

Source: data processed (2022)

Model Fit Indicator Test

The results of the model fit indicator through WarpPLS by examining the model fit indices and p-value in the general results output are as follows: the output results in Table 7 explain that Adjusted R² has an index of 0.363 included in the moderate model category.

Q² Predictive relevance has an index of 0.363, and the model has predictive relevance. APC has an index of 0.330 with p-value < 0.001 (acceptable because p < 0.05). ARS has an index of 0.370 with a p-value of P < 0.001 (acceptable because p < 0.05). The AVIF value is also acceptable and ideal because $1.059 \leq 3.3$. AVIF has a value of 2.051, AARS has an index of 0.748 with a p-value of P<0.001, also acceptable, and an AFVIF value of 1.448 is accepted and is ideal because it has a value less than 3.3. The Tenenhaus GoF (GoF) value of 0.412 is included in the large category because ≥ 0.36 . Sympson's Paradox Ratio (SPR) value is 1,000 (ideal and acceptable).

R-Squared Contribution Ratio (RSC) value R) of 1,000 (ideal and acceptable). The value of the Statistical Suppression Ratio (SSR) is 1.000 (accepted), and the value of the Nonlinear Bivariate Causality Direction Ratio (NLBCDR) is more significant than 0.7; that is, 1.000 has met the requirements. Based on the description of the values obtained from the existing criteria, the model has met the model fit requirements.

Analysis of Variant (R²)

Table 8 shows the coefficient of determination's value to determine the independent variable's effect on the dependent variable.

Table 8. R-squared contributions

	QUALITY	TRUST
LOYALTY	0.015	0.354

Source: data processed (2022)

The coefficient of determination's value to determine the independent variable's effect on the dependent variable. With an R-square value of 1.5%, the LOYALTY variable is influenced by QUALITY, whereas factors outside the study influence 98.5%. TRUST influences 35.4% of the LOYALTY variable, while other factors outside the study influence 64.6%.

Hypothesis Testing

The p-value uses to test hypotheses, while path coefficients can determine the significance level. The p-value is compared to an alpha (error rate) $\leq 5\%$ (≤ 0.05) to conclude the hypothesis's results.

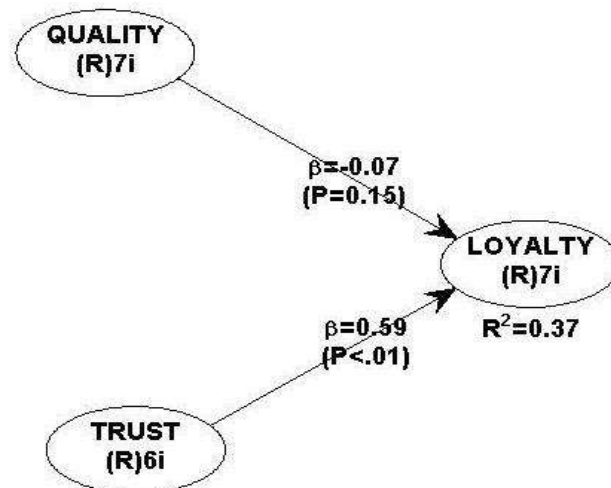


Figure 2. Hypotheses Test Result

Source: data processed (2022)

The overall R^2 value of 37% describes the degree of the independent factors' influence on the dependent variable (Figure 2), while the proposed hypotheses' findings (Table 9) are as follows:

Table 9. Path coefficients and P values

Variable/s	p-values	Path Coefficients	Conclusion
QUALITY → LOYALTY	0.150	-0.073	Not supported
TRUST → LOYALTY	<0.001	0.587	Supported

Source: data processed (2022)

H1: Service Quality Has a Positive and Significant Effect on Customer Loyalty

H0: There is no positive and significant effect between Service Quality on Customer Loyalty.

Ha: There is a positive and significant influence between Service Quality on Customer Loyalty.

Decision: There is no positive and significant effect between Service Quality and Customer Loyalty, with a coefficient of -0.073 and a p-value of 0.150. Because the path coefficients are negative and the p-value is more significant than 0.05, then H0 is accepted (hypothesis not supported)

H2: Trust Has a Positive and Significant Effect on Customer Loyalty

H0: There is no positive and significant influence between Trust on Customer Loyalty

Ha: There is a positive and significant influence between Trust on Customer Loyalty.

Decision: There is a positive and significant influence between Trust on Customer Loyalty with a coefficient of 0.587 and a p-value of <0.001. Because the coefficient value is positive and the p-value is less than 0.05, H0 is rejected (hypothesis supported).

DISCUSSION OF HYPOTHESIS RESULTS

After statistical testing, further discussion and analysis of the research results are as follows:

The Effect of Service Quality on Loyalty

This research suggests no positive and significant effect between Service Quality and Customer Loyalty. Customers who have received good and quality service from Islamic banks will feel loyal to Islamic banks and will remain loyal to Islamic banks, not switch to conventional banks and have the possibility to make Islamic banks the first choice. Loyal Islamic bank customers will provide good information to other prospective customers about Islamic bank services that can compete with conventional banks. In addition, customers have an emotional relationship. By becoming a customer of a sharia bank, they have received a reward based on Islamic law and avoided transactions containing elements of usury (Masadah et al., 2020)

This study supports recent studies by (Supriyanto et al., 2021), which revealed that service quality did not affect customer loyalty. In other words, service quality does not have a direct effect on customer loyalty, whereas previous research conducted in various fields with service quality as the variable which has a positive and significant effect on customer loyalty (Fida et al., 2020; Tatuil, 2013; Afifah & Kurniawati, 2021; Narotama, 2019; Karyose et al., 2019). According to Delgado-Ballester & Munuera-Alemán (2001), when customers receive good service quality for the money they spend, customers believe they are getting value for money, which leads to increased loyalty to service providers. Before deciding to repurchase in the future, consumers can often conclude the quality of a service or service based on their assessment of the place or location, people, equipment, communication tools, and prices they perceive.

The Effect of Trust on Loyalty

The research result confirmed a positive and significant influence between Trust on Customer Loyalty. According to Widiyanti (2021), trust consists of several essential aspects, including a shared belief that they will not take advantage of each other's weaknesses and expect the other parties to meet their needs. Utami et al. (2019) and Sulle (2022) mentioned that trust is a feeling of trust in the reliability and integrity of partners. It means that bank customers will trust banking service providers who have reliability and integrity in providing services to customers. Customer trust is the expectation that customers hold on to promises made by the company both verbally and in writing, and the company must fulfil these promises. Maintaining the trust of new and old customers positively affects the firm (Japlani et al., 2020).

In Addition, this finding support previous research by Utama & Murti (2021), Najmudin & Dwiwinarno (2020), Dharmayanda (2018), and (Muslim et al. (2020). Lynawati (2015) states that when the growth of the banking sector increases, customer-banking and relational relationships such as customer trust have essential consequences for customer loyalty. As consumer trust increases, customer loyalty will also increase. Conversely, if consumer confidence decreases, loyalty will also decrease (Rachman & Oktavianti, 2021). Trust is a crucial capital in creating consumer loyalty in building long-term relationships, and it is vital to the company's long-term viability (Rousseau et al., 1998).

CONCLUSION

The following conclusions are drawn from the data analysis and the prior discussion of the effect of Determinant Factors on Bank Syariah Indonesia's (BSI) Customer Loyalty Based on the study conducted, it is apparent that the hypothesis "Service Quality Has a Positive and Significant Effect on Customer Loyalty" cannot be accepted. Furthermore, the hypothesis "Trust Has a Positive and Significant Effect on Customer Loyalty" is accepted. Researchers may not conduct a study without limitations. The limitations in this study are that the population and sample in this study were limited to only 200 customers of BSI Riau. Suggestions for the next researcher are to be able to select populations and samples that have broader criteria. Future researchers who want to conduct similar research can add other independent variables that are assumed to impact customer loyalty.

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