**THE EFFECT OF TRUST AND BRAND IMAGE ON CUSTOMER RETENTION WITH CUSTOMER LOYALTY AS INTERVENING VARIABLES TO CUSTOMERS OF SHARIA COMMERCIAL BANKS**

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**Abstract**

*Sharia banking is currently facing a very competitive industry era. Customer retention is one of the phenomena being faced by Islamic banks in Indonesia. Therefore, the problem in this research is how to increase customer retention in the Islamic banking sector. This study also aims to test and analyze the effect of Trust and Brand Image on Customer Retention with Customer Loyalty as an intervening variable.*

*A total of 100 Islamic Bank customer respondents who filled out the questionnaire in this study. The collected data were processed using the Smart PLS program with measurements of the inner model test and outer model test. The test results prove that Trust, Brand Image, Customer Loyalty has a positive and significant effect on Customer Retention in Islamic Commercial Banks. Meanwhile, indirect testing proves that the Customer Loyalty variable is able to mediate between the Customer Trust and Retention variables. But it is unable to mediate between the Brand Image variables on Customer Retention.*

**Abstrak**

Perbankan Syariah saat ini menghadapi era industri yang sangat kompetitif. Retensi Pelanggan merupakan salah satu fenomena yang dihadapi Bank Syariah di Indonesia. Oleh karena itu, permasalahan dalam penelitian ini adalah bagaimana meningkatkan Retensi Pelanggan pada sektor Perbankan Syariah. Penelitian ini bertujuan untuk menguji dan menganalisis pengaruh Kepercayaan dan Citra Merek terhadap Retensi Pelanggan dengan Loyalitas Pelanggan sebagai variabel intervening.

Sebanyak 100 responden nasabah Bank Syariah yang mengisi kuesioner dalam penelitian ini. Data yang terkumpul diolah menggunakan program Smart PLS dengan pengukuran uji inner model dan uji outer model. Hasil pengujian membuktikan bahwa Kepercayaan, Citra Merek dan Loyalitas Pelanggan berpengaruh positif dan signifikan terhadap Retensi Pelanggan nasabah Bank Umum Syariah. Sedangkan pengujian tidak langsung membuktikan bahwa variabel Loyalitas Pelanggan mampu memediasi antara variabel Kepercayaan dan Retensi Pelanggan. Tetapi tidak dapat memediasi antara variabel Citra Merek dan Retensi Pelanggan.

**Keywords: Kepercayaan; Citra Merek; Loyalitas Pelanggan dan Retensi Pelanggan.**

**Introduction**

Customer retention plays an important role in the manufacturing and service industries. Especially in the field of Islamic Banking. The development of Islamic banking is marked by the increase in the number of customers in the last five years. Several studies have examined the importance of customer retention in the Islamic banking sector. The first factor that influences customer retention is customer loyalty. According to Hanaysha (2018), customer retention has been considered as the main goal for organizations that focus on relationship marketing strategies. Customer retention is defined as the process of building customer loyalty for a particular brand. Meanwhile, Omoregie, Addae, Coffie, Ampong, & Ofori (2019) state that the higher Customer Loyalty, the higher the customer retention. This study contradicts a study conducted by Hofman-Kohlmeyer (2016) which states that customer loyalty does not guarantee increased customer retention. Customer Retention According to Preikschas, Cabanelas, Rüdiger, & Lampón, (2017) states that customer retention is an interaction between producers and customers that can bring social and economic benefits. The indicators that affect customer retention include adaptation, relationship management and recommendations. According to Coussement, (2014) customer retention is considered as the company's ability to retain its customers so that they continue to trust the products they produce. Nillie, Blomme, & Quarshie (2013) state that customer retention is a long-term relationship between a customer and an organization that can produce a profitable relationship. The factors that affect customer retention include reliability, rangeability quality, customer loyalty and customer satisfaction.

The second factor affecting customer retention is trust. According to Chu, Lee, & Chao (2012) state that loyalty depends on trust. Meanwhile, according to Chang & Hung (2018) state that trust affects customer loyalty with satisfaction as a mediation. This study contradicts the study conducted Akintunde (2016) which states that, there is no significant relationship between trust and customer retention. According to Reiersen (2019), it is stated that trust is the transfer of a good action to someone with the expectation that the good will be paid even though there is no guarantee. Meanwhile, according to P. L. Yu, Balaji, & Khong (2015) trust can be seen as a mechanism to reduce transaction barriers. Trust indicators include honesty, reliability and lack of worry.

The third factor that affects customer retention is brand image. According to Andreassen & Lindestad (1998), brand image can provide extraneous informative cues for potential buyers but does not affect loyalty. Meanwhile, according to (Faullant, Matzler, & Füller (2008), brand image can increase customer loyalty compared to satisfaction. This study is supported by a study conducted Narteh & Braimah (2019), which states that brand image has a positive and significant effect on customer retention in the Banking sector. The increase in the number of third party fund customers in Islamic Banks in the last five years was not matched by an increase in the percentage of growth. According to Abosag & Farah (2014), brand image is the most important component to support and maintain a company's position on the market map. Brand image indicators include different brands among competitors, attractive brands, recognizable colors and designs. Meanwhile, according to Espinosa, Ortinau, Krey, & Monahan (2018), brand image is considered the most important strategy to encourage customers to continue buying products predicted by a company. The study conducted by Johansson, Koch, Varga, & Zhao (2018) suggests that a brand image can be conceptualized as a consumer's perception of a brand that is formed in the minds of these consumers. Nguyen & Leblanc (1998) research suggests that company image can influence customer retention decisions. Company image is also influenced by service quality, customer satisfaction and perceived service value. Brand image has a role and a good customer retention decision as a consequence.

The last factor that affects customer retention is customer loyalty. According to Kashif, Shukran, Rehman, & Sarifuddin (2015), customer loyalty is a strong commitment to repurchase a product consistently in the future. Customer loyalty indicators include:

1. Customers recommend Sharia Banks to family, friends and relatives.
2. Word of Mouth is to say positive things about Islamic banking.
3. The customer will return to using the services at the Sharia Bank.

Studies conducted by Milan, Slongo, Eberle, De Toni, & Bebber (2018) state that customer loyalty is a customer commitment to buy or use a certain product or service that results in consistent purchases. Meanwhile, according to T. W. Yu & Tseng (2016), customer loyalty is the intention of consumers to buy back or promote a product or company. Customer Loyalty indicators include repurchase intention and willingness to recommend.

Number of Third-Party Fund Customers and Growth Percentage can be seen in Table 1. As follows:

**Table 1.**

**Third Party Fund Customers and Percentage of Growth**

|  |  |  |
| --- | --- | --- |
| **Year** | **Thrid Party Funds** | **Growth (%)** |
| 2015 | 14.761.002 | - |
| 2016 | 18.521.091 | 25,47% |
| 2017 | 21.692.463 | 17,10% |
| 2018 | 24.334.556 | 12,10% |
| 2019 | 27.273.711 | 12,07% |

**Source : Otoritas Jasa Keuangan 2015-2019.**

Based on Table 1, it is known that the number of customers of Islamic Bank third party funds increased from 2015-2019. But the percentage growth rate has decreased in the last five years. In 2015 towards 2016 the percentage of customer growth was 25.47%. But in 2017 there was a significant decline, namely 17.10%. Furthermore, in 2018 the growth in the number of third-party fund customers also decreased from the previous year, which was 12.10%. Until the end of 2019, the percentage of customer growth was 12.07%. In the last five years, the percentage growth of third-party fund customers has decreased significantly.

The study conducted Ratih (2015) states that the effort to increase the number of third party fund customers that is usually carried out by Islamic Banks is by doing massive marketing in acquiring new customers. In fact, maintaining existing customers will provide more benefits. Therefore, Islamic Banks are deemed necessary to increase efforts to increase the percentage growth in the number of customers of third-party funds.

**Method, Data, and Analysis**

This study uses a quantitative research approach that examines the effect of Trust, Brand Image on Customer Retention with Customer Loyalty as an intervening variable. According to Sugiyono (2017), intervening variables are defined as variables that can theoretically affect the relationship between the independent variable and the dependent variable into an indirect relationship. The intervening variable in this study is the Customer Loyalty variable.

The population in this study were all third-party fund customers of Islamic Commercial Banks. The sample technique in this study using purposive sampling. According to Ferdinand (2014), this objective sample selection was carried out because researchers had understood that the information needed could be obtained from one particular group. While the sample used in this study were 100 third-party fund customers of Islamic Commercial Banks.

The primary data in this study is a questionnaire given to third party fund customers of Islamic Commercial Banks. The questionnaire was given via google form. The data measurement technique uses a Likert scale using a number arrangement 1-5. According to Sugiyono (2017), category 1 strongly disagrees, 2 disagrees, 3 disagrees, 4 agrees and 5 strongly agrees.

The data analysis technique used in this study was Structural Equation Model (SEM) using a path analysis program. Through testing the outer model and inner model. Outer model test validity and reliability tests. The validity test was measured using convergent validity and discriminant validity. While the reliability of the test is measured by composite reliability and also cronbach alpha. While the inner model test is measured using the R2 test which is a goodness fit model test and is also measured using the statistical t test with a significance level (α = 5%). The regression equation in this study is as follows:

**Y1 = 𝛽1 X1 + 𝛽2 X2 + e1.**

**Y2 = 𝛽1 X1 + 𝛽2 X2 + 𝛽3Y1 + e2.**

Information:

𝛽1: Trust Regression Coefficient.

𝛽2: Brand Image Regression Coefficient.

𝛽3: Customer Loyalty Regression Coefficient.

X1: Trust.

X2: Brand Image.

Y1: Customer Loyalty.

Y2: Customer Retention.

e1: Error.

e2: Error.

**Results**

Measurement of the outer model measured by validity and reliability tests. The validity test is measured by convergent validity. While the reliability test is measured by composite reliability. The indicator is said to be valid if the loading factor value is more than 0.5 or the statistical T value is greater than T table 1.96 (α = 5%). Trust indicators consist of: meetings (X1.1), customers are the top priority (X1.2), communication (X1.3), customers receive favorable services (X1.4), loyal customers use services and services at Sharia Bank (X1.5). The results of the convergent validity test, which consists of 5 trust indicators, have a loading factor value of more than 0.5 and the statistical T value of all indicators is greater than the T table value of 1.96. So that the Trust indicator is declared valid.The results of the composite reliability test showed satisfactory results of 0.863. This means that the Trust construct can provide relatively the same results when re-measured on the same subject.

Indicator Brand Image consists of: easily recognizable Sharia Bank brand (X2.1), Sharia Bank brand easy to remember (X2.2), good Sharia Bank brand characteristics (X2.3), good Sharia Bank brand image (X2.4), symbol and the logo on Islamic Bank is easy to remember (X2.5). The convergent validity test, which consists of 5 Brand Image indicators, has a loading factor value of more than 0.5 and the statistical T value of all indicators is greater than the T table value of 1.96. So that the Brand Image indicator is declared valid.The results of the composite reliability test showed satisfactory results of 0.889. This means that the Brand Image construct can provide relatively the same results when re-measured on the same subject.

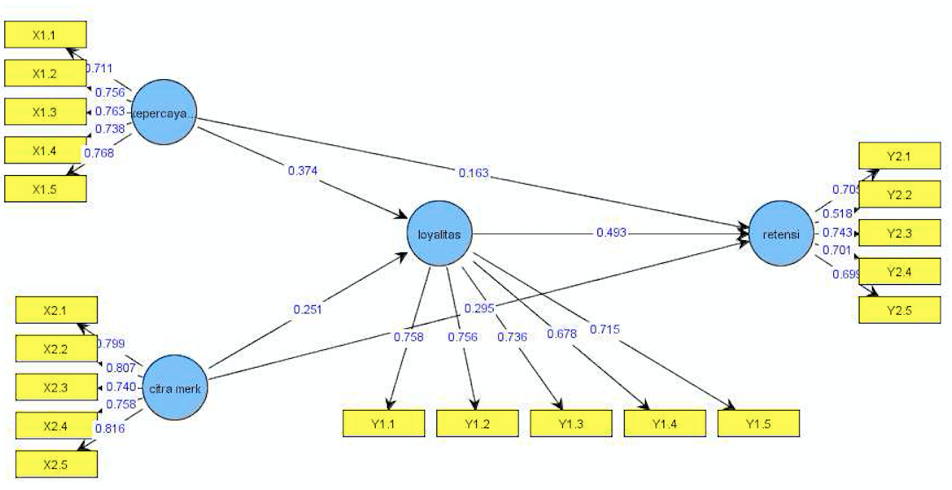
Customer Loyalty indicators consist of: word of mouth (Y1.1), recommending Sharia Banks to families (Y1.2), recommending Sharia Banks to someone who asks for advice (Y1.3), customers returning to using services and services at Sharia Banks ( Y1.4), and the customer will use Islamic Bank in the future (Y1.5). The convergent validity test, which consists of 5 indicators of customer loyalty, has a loading factor value of more than 0.5 and the statistical T value of all indicators is greater than the T table value of 1.96. So that the Customer Loyalty indicator is declared valid. The results of the composite reliability test showed satisfactory results, namely 0.850. This means that the construct of Customer Loyalty can provide relatively the same results when re-measured on the same subject.

Customer Retention indicators consist of: meetings (Y2.1), customers are the top priority (Y2.2), communication (Y2.3), profitable service (Y2.4), loyal use of services and services (Y2.5). The convergent validity test, which consists of 5 customer retention indicators, has a loading factor value of more than 0.5 and the statistical T value of all indicators is greater than the T table value of 1.96. So that the customer retention indicator is declared valid. The results of the composite reliability test showed satisfactory results, namely 0.807. This means that the customer retention construct can provide relatively the same results when re-measured on the same subject.

The inner model test consists of the t test and R2 test. The following is the path analysis model which can be seen in Figure 1. As follows:

**Figure 1.**

**Path Analysis**



The results of the inner model can be seen in Table 2. As follows:

**Table 2.**

**The Result of Inner Model**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | **Original Sampel Estimate** | **Mean of Subsampel** | **Standart Deviation** | **T-Statistic** |
|
| Trust->Retention | 0,163 | 0,188 | 0,079 | 2,077 |
| Brand Image -> Retention | 0,295 | 0,315 | 0,144 | 2,049 |
| Kepercayaan -> Loyalitas | 0,374 | 0,410 | 0,127 | 2,945 |
| Brand Image ->Loyalty | 0,251 | 0,248 | 0,120 | 2,088 |
| Loyalty-> Retention | 0,493 | 0,472 | 0,108 | 4,555 |

**Information: t (0,05, 100)=1,96.**

The path analysis model using the regression equation consists of two equations which are described as follows:

**Equation 1:**

Y1 = 𝛽1 X1 + 𝛽2 X2 + e1.

**Equation 2:**

Y2 = 𝛽1 X1 + 𝛽2 X2 + 𝛽3Y1 + e2.

The regression equation can be described as follows:

**Equation 1:**

Loyalty = 0.374 Trust + 0.251 Brand Image + e1.

**Equation 2:**

Retention = 0.163 Trust + 0.295 Brand Image + 0.493 Customer Loyalty + e2.

Based on the results of the PLS test calculation which tests the effect of trust on customer retention, the t statistical value test results are 2.077 and t table 1.96. Meanwhile, the estimated coefficient (ß) is 0.163. So, it can be concluded that there is a positive and significant influence between the trust variable on the customer retention variable for Islamic commercial bank customers. This means that the higher the Trust, the higher the Customer Retention. So that the test results are accepted.

The results of the calculation of the PLS test that tests the effect of trust on customer loyalty, the results of the t statistical value test are 2.945 and t table 1.96. While the estimated coefficient (ß) is 0.374. So, it can be concluded that there is a positive and significant influence between the trust variable on the customer loyalty variable for Islamic commercial bank customers. This means that the higher the Trust, the higher the Customer Loyalty. So that the test results are accepted.

The results of the PLS test calculation that tests the effect of customer loyalty on customer retention, the t statistical test results are 4.555 and t table 1.96. While the estimated coefficient (ß) is 0.493. So, it can be concluded that there is a positive and significant influence between the customer loyalty variable on the customer retention variable for customers of Islamic Commercial Banks. This means that the higher the Customer Loyalty, the higher the Customer Retention. So that the test results are accepted.

The results of testing the first hypothesis state that trust has a direct effect on customer retention and also indirectly affects customer retention through customer loyalty. The amount of the coefficient of direct and indirect effect can be calculated as follows:

Direct Effect Trust -> Customer Retention = (0.163).

Indirect Effect Trust -> Customer Loyalty -> Customer Retention (0.374) X (0.493) = 0.184.

The coefficient of the indirect effect is greater than the direct effect. So that the first hypothesis in this study is accepted. This means that the Customer Loyalty variable is able to mediate between the variables of Trust in Customer Retention.

Based on the results of the PLS test calculation which tests the effect of Brand Image on Customer Retention, the t statistical test results are 2.049 and t table 1.96. While the estimated coefficient (ß) is 0.295. So, it can be concluded that there is a positive and significant influence between the brand image variable on the customer retention variable for Islamic Commercial Bank customers. This means that the higher the Brand Image, the higher the Customer Retention. So that the test results are accepted.

The results of the PLS test calculation that tests the effect of Brand Image on Customer Loyalty, the t statistical test results are 2.088 and t table 1.96. Meanwhile, the estimated coefficient (ß) is 0.251. So, it can be concluded that there is a positive and significant influence between the brand image variable on the customer loyalty variable for Islamic Commercial Bank customers. This means that the higher the Brand Image, the higher the Customer Loyalty. So that the test results are accepted.

The results of the PLS test calculation which tests the effect of customer loyalty on customer retention, the t statistical value test results are 4.555 and t table 1.96. While the estimated coefficient (ß) is 0.493. So, it can be concluded that there is a positive and significant influence between the Customer Loyalty variable on the Customer Retention variable for customers of Islamic Commercial Banks. This means that the higher the customer loyalty, the higher the customer retention. So that the test results are accepted.

The results of testing the second hypothesis testing states that Brand Image has a direct effect on Customer Retention through Customer Loyalty. The amount of the coefficient of direct and indirect effect can be calculated as follows:

Direct Effect Brand Image -> Customer Retention = (0.295)

Indirect Effect Brand Image -> Customer Loyalty -> Customer Retention = (0.251) X (0.493) = 0.123.

The direct effect coefficient is greater than the indirect effect. So that the second hypothesis in this study is rejected. This means that the Customer Loyalty variable is not able to mediate (as an intervening variable) the effect of Brand Image on Customer Retention.

The R-Square value of the Customer Loyalty construct is 0.279, which means that Trust and Brand Image are able to explain the variance of Customer Loyalty by 27.9% and the remaining 72.1% is influenced by other factors not examined in this study. Furthermore, the R-Square value is also found in the Customer Retention construct of 0.589 which means Trust, Brand Image, and Customer Loyalty are able to explain the Customer Retention variance of 58.9% and the remaining 41.1% is influenced by other factors not examined in this study.

**Discussion**

The results of testing the first hypothesis state that trust has a direct effect on customer retention but also indirectly affects customer retention through customer loyalty. The results of this study are in line with the research conducted Ranaweera & Prabhu (2003) which states that trust has a positive and significant effect on customer retention. If customers are satisfied, they will be loyal to the company. Meanwhile, this research contradicts the study conducted Datta, Fraser, & Lebcir (2018) which states that trust has no significant effect on customer retention with customer loyalty as an intervening variable.

The result of testing the second hypothesis states that Brand Image has a direct effect on Customer Retention. However, the Customer Loyalty variable cannot mediate between the Brand Image and Customer Retention variables. The results of this study are in line with research conducted by a study conducted Chou & Chen (2016) which states that Brand Image has no significant effect on Customer Retention with Customer Loyalty as an intervening variable. Meanwhile, this research contradicts the study conducted Hsieh & Li (2008) which states that Brand Image has a positive and significant effect on Customer Retention with Customer Loyalty as an intervening variable.

**Conclusion**

The conclusions in this study are as follows:

1. Trust has a positive and significant effect on Customer Retention through Customer Loyalty.
2. Customer Loyalty has no significant positive effect as an intervening variable between the influence of Brand Image on Customer Retention.

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