



The Effect of Corporate Social Responsibility (CSR), Relationship Marketing and Shariah Compliance on Customer Loyalty with Customer Emotional Response As Intervening

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ABSTRACT

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This study aims to determine how strong the influence of Corporate Social Responsibility (CSR), Relationship Marketing and Shariah Compliance on Customer Loyalty with Customer Emotional Response as an intervening variable. This research uses quantitative methods by processing primary data obtained through distributing questionnaires to people who are customers of Bank Muamalat Indonesia. The sample taken was 50 respondents using purposive sampling technique, then the results obtained were processed with SPSS version 22. The analysis used included descriptive statistical tests, instrument tests, classical assumption tests, model accuracy tests, hypothesis tests and path analysis. Based on the results of the test, the results obtained: CSR has a significant positive effect on customer emotional response. Marketing relations have a significant positive effect on customer emotional responses. Shariah compliance has no significant negative effect on customer emotional response. CSR has a significant positive effect on loyalty. Relationship marketing has no significant positive effect on loyalty. Shariah compliance has no significant negative effect on loyalty. Customer emotional response has a significant positive effect on loyalty. Customer emotional response is able to mediate CSR on loyalty. Customer emotional response is not able to mediate relationship marketing and shariah compliance with loyalty.

Introduction

At this time, the economic developments that occurred in Indonesia forced the perpetrators to business to be good at making strategic steps to anticipate increasingly fierce competition. In order to survive the intense business competition that occurs, business people or companies in carrying out business activities or business activities, basically must pay attention to customer orientation or customer orientation, which is related to what the company must satisfy its customers. By paying more attention to these aspects, the goals of the company to be achieved will be realized (Fatona, 2010).

The number of new competitors emerging in the same industry can pose a significant threat to companies that are running their business. With the operation of Islamic banking in Indonesia, conventional banking has begun to improve the quality of its services so as not to lose its market share. With the ease of accessing banking facilities, prospective customers can easily distinguish between the service quality of one bank and other banks. Therefore, Islamic banking must dare to compete fiercely in an effort to improve the quality of its services in order to achieve customer satisfaction so that customer loyalty desired by the Islamic banking industry can be achieved (Ishak & Azzahroh, 2017).

Customer loyalty is very important for the Islamic banking industry because if a customer in a bank moves to another bank, the company will indirectly bear a higher cost. Retaining customers is a must because according to a study conducted by Reichheld, Markey Jr and Hoptin (2000) it was found that 5% customer turnover would result in a loss of 25% to 100% of company profits (Wahyoedi & Saparso, 2019).

Efforts to improve service quality and build competitive advantage cannot be delayed any longer by the Islamic banking industry. Good service quality is closely related to the success of a company in meeting customer satisfaction effectively. In addition to paying attention to service quality, Islamic banking also needs to implement a marketing strategy in the form of an approach to its customers through corporate social responsibility programs or commonly referred to as corporate social responsibility (CSR). In addition to implementing CSR programs, another strategy that can be applied to create customer loyalty is to establish a sustainable relationship between the bank and its customers, where this strategy is known as relationship marketing (Kandou et al., 2017).

The addition of the shariah compliance variable in this research is because Islamic banking has its own uniqueness in providing services to its customers. The compliance of Islamic banks with the principles of muamalah that have been regulated in the Al-Quran and Sunnah, is a special attraction for its customers. Seeing that Islamic banking is an Islamic financial institution, the researchers consider compliance to be important to assess the CSR programs that are implemented and the relationship marketing strategies that are carried out. In order to make customers trust the services provided, customers must feel the services and programs carried out as a positive thing (Ishak & Azzahroh, 2017).

A very significant aspect of customer loyalty that is often overlooked and not often measured is the emotional bond between loyal customers and the industry. Emotion is an effect of mood that plays an important role in purchasing decisions. Customers who have great loyalty will feel an emotional connection with the company. This emotional connection can make a customer become a loyal customer and urge them to always use the products or services produced by the company (Putra & Sukawati, 2015).

The curiosity or curiosity felt by the customer can be used as a benchmark in measuring the emotional response given by the customer. Feelings that are in a person related to things that amaze him can also make someone try it is an understanding of curiosity. With this curiosity, customers will try it and if the mood is good or positive, it will make it easier for customers to get information so that product selection will be clear as desired by customers.

Based on the background described above, the authors are interested in conducting research on "The Influence of Corporate Social Responsibility (CSR), Relationship Marketing and Shariah Compliance on Customer Loyalty with Customer Emotional Response as an Intervening Variable"

Literature Review

Theory of Planned Behavior

This theory explains that consumer behavior is formed by attitudes, subjective norms and perceived behavior control that form an intention. Then the intention can affect how a person behaves (Seni & Ratnadi, 2017). This TPB is superior to other behavioral theories because TPB is a behavioral theory that can identify a person's belief in controlling what will happen from the behavioral outcome, so that it can distinguish between desired behavior and undesirable behavior (Nuary, 2010).

TPB theory explains that an intention is formed by behavior, which behavior is formed by attitudes, subjective norms and perceived behavior control. By referring to the three variables of the TPB concept, it can be concluded that the Theory of Planned Behavior (TPB) is a consistent theory that can be used in this research. Because the focus of this research is to predict customer loyalty, where loyalty is a form of behavior carried out by someone.

Corporate Social Responsibility (CSR)

according to Alfiyani (2021:29-30), corporate social responsibility or corporate social responsibility is an action taken based on the ethical considerations of the company, and the aim is to improve the economy so that it can improve the quality of life of employees, families, and at the same time improve the quality of life of the community around the company. The benefits that can be obtained from implementing the Corporate Social Responsibility (CSR) program include the ability to form a positive image for the company, reduce costs, reduce risk, build social capital, and can expand market share more broadly (Badroen et al., 2006).

The CSR program carried out by the company has a very important role in generating a positive response in the minds of customers. With the implementation of the CSR program, the company will be increasingly recognized by its recipients as a company that cares about the community and the surrounding environment. For the company, the CSR programs carried out have helped establish a good reputation

as a company that cares and is willing to help the surrounding community (Amalyah & Pertiwi, 2021).

Relationship Marketing

Kotler & Armstrong (2008:304) explained that relationship marketing is the process of generating, protecting and enhancing a strong relationship with customers and other stakeholders. The main objective of relationship marketing is to build and retain committed and profitable customers for the company and at the same time minimize the time and effort spent on customers who are less profitable for the company (Zeithaml et al., 2006).

Sharia Compliance

Sharia compliance is a manifestation of the obedience of Islamic banks to sharia principles, especially those related to the correct method of worship according to Islam (Diana, 2020). Compliance with sharia values (sharia compliance) is an aspect that distinguishes between the conventional banking system and the Islamic banking system.

Customer Emotional Response

Emotion is an effect of mood that plays an important role in purchasing decisions. Customers who have great loyalty will feel an emotional connection with the company. This emotional connection can make a customer become a loyal customer and urge them to always use the products or services produced by the company (Putra & Sukawati, 2015).

Customer Loyalty

Customer loyalty is a condition where there is a strong commitment in repeated purchases and the act of reusing the company's goods and services so that there is an offer concept related to loyalty (Griffin, 2009). There are several indicators that can be used to measure loyalty, namely say positive things, recommend friends and continue purchasing (Santoso & Japarianto, 2015).

The influence of corporate social responsibility (CSR) on customer emotional response

In assessing the CSR program carried out by a company, the community can give a positive or negative response. A positive response can be given if the community feels a good impact on the implementation of the CSR program carried out and a negative response can be given if the CSR program carried out has an adverse impact on the community and the surrounding environment (Arianto & Mulyani, 2007).

H1 : Corporate social responsibility positive and significant effect on customer emotional response

The influence of relationship marketing on customer emotional response

Relationship marketing is the process of identifying, developing, maintaining and building relationships with the aim of improving work. This strong relationship will create a positive response to customers so that customers will feel satisfied and become loyal to the company (Kandou et al., 2017).

H2: Relationship marketing positive and significant effect on customer emotional response

The effect of shariah compliance on customer emotional response

By applying the principles of shariah compliance, it will make it easier for the public to distinguish between conventional banking and Islamic banking. If the Islamic bank implements shariah compliance well, it is possible that the sharia bank will get a positive response among the community, especially the Muslim community. A positive response from the community will also have a positive effect on the survival of the company.

H3 : Sharia Compliance positive and significant effect on customer emotional response

The influence of corporate social responsibility on customer loyalty

By implementing CSR in the community, customers will know that the company has a concern for the surrounding environment so that the community will provide a positive value to the company which will have long-term consequences for the company in the form of creating customer loyalty to the products produced by the company. In research that has been conducted by Sari (2017), shows the results that CSR has a positive and significant effect on customer loyalty.

H4 : Corporate social responsibility positive and significant effect on customer loyalty

The influence of relationship marketing on customer loyalty

By always maintaining good relationships with customers, customer satisfaction will be formed which will result in the formation of customer loyalty. according to Dwihandrianto (2017) in his research shows that relationship marketing variables have a significant influence on customer loyalty so that it can be interpreted that relationship marketing has a positive effect on customer loyalty.

H5: Relationship marketing positive and significant effect on customer loyalty

The effect of shariah compliance on customer loyalty

Research related to shariah compliance on customer loyalty includes research conducted by Syarifuddin & Akramunnas (2020) states that the variable shariah compliance simultaneously affects customer loyalty. This is in contrast to the results of research conducted by Fatima (2019) which states that the shariah compliance variable has no significant effect on customer loyalty and trust

H6 : Sharia compliance positive and significant effect on customer loyalty

The influence of customer emotional response on customer loyalty

Customer loyalty can be formed if the company can share satisfaction with its customers by providing quality products or services that match customer expectations. Loyalty is a fact of customer emotion that transforms the umpteenth buying attitude into a bond. Increasing the power of positive emotions towards service providers can foster customer loyalty (Oktaviani, 2014).

H7: Customer emotional response positive and significant effect on customer loyalty

The influence of corporate social responsibility (CSR) on customer loyalty through customer emotional response

The implementation of corporate social responsibility (CSR) programs is very important for increasing customer loyalty because the benefits obtained in the program are that one of them can form a positive image for the company (Badroen et al., 2006:191). If the company has succeeded in forming a positive image in the minds of customers, indirectly the customer can help the company to promote it to others because the customer has felt a positive impact on the product or service provided to him.

H8 : Corporate social responsibility (CSR) positive and significant effect on customer loyalty through customer emotional response

The influence of relationship marketing on customer loyalty through customer emotional response

Customer emotional response it can be measured by the curiosity or curiosity that exists in the customer. Curiosity is a feeling that exists in a person related to something that is of interest to him and makes the person try it. After trying it, the customer will give an assessment, both positive and negative (Putra & Sukawati, 2015). If the company can implement the relationship marketing strategy correctly, the customers will give a positive response and this can create customer loyalty which can result in the company's survival in the future.

H9 : Relationship marketing positive and significant effect on customer loyalty through customer emotional response

The influence of shariah compliance on customer loyalty through customer emotional response

Sharia compliance is a form of Islamic bank obedience to sharia principles, especially those related to the correct procedures for converting according to Islam (Diana, 2020). If these principles are carried out properly and appropriately, this can provide a positive response among the community, especially the Muslim community. Based on this statement, the researcher proposes the formulation of the tenth hypothesis (H10), which is as follows.

H10 : Sharia compliance positive and significant effect on customer loyalty through customer emotional response

Method

This research belongs to the type of quantitative research and the data used are primary data. The population in this research is the people who live in Environment X (ten), Yukum Jaya, Central Lampung. The sampling technique used is a purposive sampling technique with the criteria that the community of Environment X is a customer of Bank Muamalat Indonesia and knows the CSR program carried out by BMI. The number of samples used in this research amounted to 50 respondents.

Result and Discussion

Table 1. T Test
CSR, RM and SC on Customer Emotional Response

Model	Unstandardized Coefficients		Standardized Coefficients		Sig.
	B	Std. Error	Beta	t	
1 (Constant)	1.103	1.134		0.973	0.336
CSR	0.477	0.118	0.494	4.036	0.000
Relationship Marketing	0.326	0.105	0.413	3.111	0.003
Sharia Compliance	-0.002	0.105	-0.002	-0.016	0.987

a. Dependent Variable: Customer Emotional Response

Source: Primary data processed, 2021

Based on table 1 above, it can be seen that the value of the CSR coefficient (X1) is 0.477 with a sig level. of $0.000 < 0.05$. This shows that CSR has a positive and

significant effect on customer emotional response (Z), so H1 is accepted. This means that the better the social responsibility to the community carried out by BMI, the better the community's response to BMI.

Then, the coefficient value of the relationship marketing variable (X2) is 0.326 with a significance level of $0.003 < 0.05$. It states that relationship marketing (X2) has a positive and significant effect on customer emotional response (Z), so H2 is accepted. This means that the strategy undertaken by BMI to establish long-term relationships with its customers has received a positive response in the minds of its customers. These results are relevant to the research conducted by Synathra & Sunarti (2018).

Furthermore, the coefficient value of shariah compliance (X3) is -0.002 with a significance level of $0.987 > 0.05$. This means that shariah compliance (X3) has a negative and insignificant effect on customer emotional response (Z).

Table 1. T Test
CSR, RM and SC on Customer Emotional Response

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	-2,265	0.764		-2,963	0.005
	CSR	0.789	0.092	0.676	8,600	0.000
	Relationship Marketing	0.124	0.077	0.129	1,607	0.115
	Sharia Compliance	-0.095	0.070	-0.079	-1,356	0.182
	Customer Emotional Response	0.314	0.098	0.259	3,188	0.003

a. Dependent Variable: Customer Loyalty

Source: Primary data processed, 2021

Based on table 2 above, the coefficient value of CSR (X1) is 0.798 with a significance level of $0.000 < 0.05$. This states that CSR (X1) has a positive and significant effect on loyalty (Y), so H4 is accepted. This means that the CSR program run by BMI is able to create loyalty from its customers and this must be maintained and also needs to be developed. The results of this research are in line with the results of research conducted by Laksono (2021).

Then, relationship marketing (X2) obtained a coefficient value of 0.124 with a significance level of $0.115 > 0.05$. This shows that relationship marketing (X2) has no significant positive effect on loyalty, so H5 is rejected. This is in line with the results

of research conducted by Nugraha et al., (2020).

Furthermore, the variable shariah compliance (X3) obtained a coefficient value of -0.095 with a significance level of 0.182 > 0.05. This means that shariah compliance (X3) has a negative and insignificant effect on loyalty, so H6 is rejected. This indicates that there is a lack of customer understanding regarding the sharia principles applied by BMI. The results of this research are in line with the results of research conducted by Ibrahim & Rahmawati (2020), Wijayati (2020) and Fatima (2019).

The coefficient value of the customer emotional response (Z) is 0.314 with a significance level of 0.003 < 0.05. This shows that the customer emotional response (Z) has a positive and significant effect on loyalty, so H7 is accepted. This means that the positive response given by the customer can create loyalty to BMI, so that BMI must be able to maintain good services and give a positive impression in the minds of customers so that customer loyalty is maintained.

The influence of corporate social responsibility (CSR) on customer loyalty through customer emotional response

The direct effect is 0.676. Indirect effect = $p_2 \times p_3 = 0.494 \times 0.259 = 0.1279$. Total effect = direct effect + indirect effect = $0.676 + 0.1279 = 0.8039$. In order to know the indirect effect of the X1 variable on Y through Z, it is calculated by using the Sobel test as follows.

$$\begin{aligned} Sp_{2p3} &= \sqrt{p_3^2 Sp_2^2 + p_2^2 sp_3^2 + Sp_2^2 Sp_3^2} \\ &= \sqrt{(0,259)^2(0,118)^2 + (0,494)^2(0,092)^2 + (0,118)^2(0,092)^2} \\ &= \sqrt{0,00093403584 + 0,00189624070 + 0,00011785273} \\ &= \sqrt{0,00294812927} \\ &= 0.05429667825 \end{aligned}$$

Then Sp_{2p3} is used as the denominator in the t-count calculation as follows.

$$t = \frac{p_{2p3}}{Sp_{2p3}} = \frac{(0,494)(0,259)}{0,05429667825} = \frac{0,127946}{0,05429667825} = 2,356424078$$

It is known that the value of t arithmetic is $2.356424078 > 1.67793$ (t table = n-k = 50-3 = 47 level 0.05) which means it is significant. It can be stated that Customer Emotional Response (Z) is able to mediate the effect of CSR (X1) on Customer Loyalty (Y).

The influence of relationship marketing on customer loyalty through customer emotional response

The direct effect is 0.129. Indirect effect = $p_2 \times p_3 = 0.413 \times 0.259 = 0.1069$. Total effect = direct effect + indirect effect = $0.129 + 0.1069 = 0.2359$. In order to know the indirect effect of the X1 variable on Y through Z, it is calculated by using the Sobel test as follows.

$$\begin{aligned} Sp_2p_3 &= \sqrt{p_3^2 Sp_2^2 + p_2^2 sp_3^2 + Sp_2^2 Sp_3^2} \\ &= \sqrt{(0,259)^2(0,105)^2 + (0,413)^2(0,077)^2 + (0,105)^2(0,077)^2} \\ &= \sqrt{0,000739568 + 0,001011304 + 0,000065367225} \\ &= \sqrt{0,00847235122} \\ &= 0.09204537587 \end{aligned}$$

Then Sp_2p_3 is used as the denominator in the t-count calculation as follows.

$$t = \frac{p_2p_3}{Sp_2p_3} = \frac{(0,413)(0,259)}{0,09204537587} = \frac{0,106967}{0,09204537587} = 1,16211161$$

It is known that the value of t arithmetic is $1.16211161 < 1.67793$ (t table = $n-k = 50-3 = 47$ level 0.05) meaning that it is not significant. It can be stated that Customer Emotional Response (Z) is not able to mediate the influence of Relationship Marketing (X2) on Customer Loyalty (Y).

The influence of shariah compliance on customer loyalty through customer emotional response

The direct effect is -0.079. Indirect effect = $p_2 \times p_3 = -0.002 \times 0.259 = 0.1279$. Total effect = direct effect + indirect effect = $0.676 + 0.1279 = 0.8039$. In order to know the indirect effect of the X1 variable on Y through Z, it is calculated by using the Sobel test as follows.

$$\begin{aligned} Sp_2p_3 &= \sqrt{p_3^2 Sp_2^2 + p_2^2 sp_3^2 + Sp_2^2 Sp_3^2} \\ &= \sqrt{(0,259)^2(0,105)^2 + (-0,002)^2(0,070)^2 + (0,105)^2(0,070)^2} \\ &= \sqrt{0,000739568 + 0,0000000196 + 0,0000540225} \\ &= \sqrt{0,0007936101} \\ &= 0.02817108624 \end{aligned}$$

Then Sp_2p_3 is used as the denominator in the t-count calculation as follows.

$$t = \frac{p_2p_3}{Sp_2p_3} = \frac{(-0,002)(0,259)}{0,02817108624} = \frac{-0,000518}{0,02817108624} = -0,018387647$$

It is known that the value of t count $-0.018387647 < 1.67793$ (t table = n-k = 50-3 = 47 level 0.05) means that it is not significant. It can be stated that Customer Emotional Response (Z) is not able to mediate the influence of Shariah Compliance (X3) on Customer Loyalty (Y).

Conclusion

Based on the results of the discussion above, it can be concluded that the CSR variable has a significant effect on customer emotional response. This indicates that the CSR program carried out has received a positive response from the community so that it can be maintained and can be developed. Relationship marketing has a significant effect on customer emotional response, this indicates that the relationship marketing strategy that has been carried out has given a positive impression in the minds of customers so that Bank Muamalat must be able to maintain it. Then shariah compliance has no effect on customer emotional response, this is due to the lack of public understanding of the sharia concept carried out by Bank Muamalat, therefore, Bank Muamalat should strive to provide information and socialization to the public so that the public can better understand the shariah compliance of sharia banks. Then, CSR variables and customer emotional response have a significant positive effect on loyalty, these results indicate that customers view Bank Muamalat as having good corporate responsibility, so this condition can encourage customers to be loyal to Bank Muamalat. Relationship marketing has no significant positive effect on loyalty, and shariah compliance has no significant negative effect on loyalty. Furthermore, the customer emotional response variable is able to mediate the CSR variable on loyalty.

Researchers Suggest

For Further Researches

For next generation researchers, related to the dependent variable, it is necessary to be able to see the influence of other factors which of course can develop customer loyalty variables by using more variables. Apart from that, it is necessary to later increase the number of respondents to be studied.

For Bank Muamalat Indonesia

Based on the conclusions drawn in the research analysis that has been carried out as a researcher, it shows that the CSR program carried out in Environment X, Yukum Jaya has a positive and significant influence on customer loyalty, so that Bank

Muamalat KCP Bandar Jaya can maintain and improve the CSR program carried out. That way customers will be loyal to Bank Muamalat KCP Bandar Jaya.

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