

# The Effect of Religiosity, Social Media Promotion and Quality of Service on Loyalty in Sharia Rural Bank in Indonesia

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## Abstract

In the midst of rampant marketing through social media, has the BPRS utilized marketing or branding strategies through social media, and what is the quality of service provided by the Bank and the level of satisfaction provided to customers that can provide value for customers. The scope of this study will discuss the factors that influence customer loyalty in Sharia Rural Banks (bahasa: Bank Pembiayaan Rakyat Syariah (BPRS)). This research does not cover Customer Loyalty that occurs in Islamic Commercial Banks (bahasa: Bank Umum Syariah (BUS)) and Sharia Business Units (bahasa: Unit Usaha Syariah (UUS)) because the BPRS Industry has separate customer segments and market shares that are different from BUS and UUS and there are limited data and access to information. Based on the background above, the authors consider it important to conduct research by analyzing variables that can affect customer loyalty in terms of Religiosity, Social Media Promotion and Service Quality with customer satisfaction as an intermediary variable.

**Keywords:** religiosity, social media, promotion, sharia rural bank

## 1. Introduction

In general, the current condition of BPRS does not yet have many significant business model or product differentiation, literacy and inclusion indexes are still low, the quantity and quality of human resources need to be continuously improved as well as the availability of inadequate information technology. Sharia Rural Banks must transform into Islamic banking that is highly competitive and plays a more real role in the national economy and social development in Indonesia. BPRS in Indonesia must be able to become a leading bank in running financial services that contribute to the achievement of Sustainable Development Goals (SDGs) and also by applying the principle of Creating Shared Value (CSV) which is actually the basic essence of implementing Maqashid Sharia in Islamic Economy. BPRS must have its own identity that differentiates it from conventional banking such as having a unique business model or product, optimizing the sharia economic and financial ecosystem, integrating commercial and social finance functions, providing quality human resources and also the latest information technology. This condition underlies the author to conduct research related to BPRS Customer Loyalty in Indonesia, because Islamic BPR Assets are still far behind compared to Conventional BPR Assets. While the majority of Indonesia's population, especially people in rural areas, are Muslim. There are many factors that also influence customers to make transactions at the BPRS which will ultimately foster customer loyalty, for example whether the BPRS has implemented sharia banking principles correctly where this will improve the Bank's image from the aspect of Religiosity.

## 2. The Effect of Social Media Promotion on Customer Loyalty

Social media marketing can now be used to persuade customers to choose a brand, use that brand and tell other customers about that brand. such that social networks can persuade customers to trust and stick with a brand (Laroche, et al, 2012). Brand loyalty mediated by brand trust can be enhanced by brand communities on social network media platforms (Laroche et al, 2012). This is because if consumers are actively involved in social networking, they will become more familiar with the brand so that it will increase consumer trust so that it will increase consumer loyalty.

Research Ramadan et al. (2019), whose findings show that varying the frequency of updating information has the greatest impact on consumer loyalty behavior, supports the above statement. Indriyani and Rizal Fahlevi's research in 2020 examined the efficiency of using Instagram by Bank BNI Syariah for marketing purposes. The rapid growth of Instagram in Indonesia has encouraged Bank Negara Indonesia Syariah to actively use it as a promotional platform on Instagram under the name @bni.syariah. As a result, the @bni.syariah account has recorded 37.8 thousand followers as of January 2019. Next is the @banksyariahmandiri account with 36.4 thousand followers, @brisyariah 32.5 thousand, @bank.muamalat, 25.7 thousand, @bankbjbsyariah 8,095, @bankmegasyariah 5,619, @hababankaceh 5,399, @bank shariabukopin 2,736 and @panindubaisyariah 263 followers. Instagram is an efficient marketing tool for Islamic banks, particularly BNI Syariah, who use it to promote their services effectively and communicate with their clients. In this case, BNI Syariah is very useful in presenting Islamic banking products and helping BNI Syariah's own revenue growth thanks to Instagram as a marketing tool for Islamic banks. Although BNI Syariah currently only uses Instagram as a means of promotion or as the first platform to provide sharia banking products, Instagram is also used as a channel to connect with the company's loyal customers. Customers can immediately submit complaints to BNI Syariah via Instagram, and problems can be resolved, especially if they are complaints related to services. The findings of the Hootsuite Survey (We are Social) which show that 56% of bank customers use social media are the inspiration for this research. This study tries to examine the use of social media marketing on brand trust and its impact on brand trust and customer loyalty. data collection through the distribution of surveys to customers of Islamic Banks. Path analysis is the analytical method used. The research findings show that social media marketing has a beneficial and sizeable impact on consumer trust in brands. Consumer Loyalty is also partially positively and significantly influenced by Brand Trust and Social Media Marketing. Moreover, brand trust indirectly acts as a mediator between social media marketing and customer loyalty. Marketing through social media is an alternative for trade and service businesses, including financial institutions. Marketing through social media is considered easier and more practical, as well as providing more up to date information to social media users. Kim & Ko (2010) stated that trust is considered one of the keys to improving relationships with customers or with a particular brand, and it has been recognized that trust is a core variable for building long-term relationships with customers. Social media marketing is an alternative for businesses that provide goods and services, including financial institutions. Social media marketing is considered simpler, more practical, and provides users with a newer information platform. According to Kim & Ko (2010), trust is seen as one of the keys to improving relationships with customers or with certain brands, and it is widely recognized that trust is an important factor in developing lasting relationships with customers.

### 3. Results and Discussion

This research was conducted on 492 respondents who were Sharia BPR customers in the DKI Jakarta Province and Java Island. Of the total respondents, the majority were male (61.2%) and aged over 40 years (47.8%). In line with this, the most recent level of education held by respondents was S1 (54.1%), followed by Postgraduate (19.3%). Regarding marital status, 85% of the respondents were married. In the context of religion, almost all respondents (99.6%) are Muslim. Meanwhile, the length of time being a Sharia BPR customer is quite diverse; 26% of respondents have been customers for more than 10 years, and 23.2% have been customers for 1-3 years. Respondents who have been customers for 5-10 years amount to 20.3%, while those who have been customers for less than 1 year and 3-5 years are 17.1% and 13.4% respectively. The habit of using social media is also an aspect studied. Nearly half of the respondents (47.8%) actively use social media for more than 3 hours per day. As many as 41.9% of respondents use social media between 1 and 3 hours per day, and 10.4% of respondents use less than 1 hour per day. Regarding the social media platforms used, Whatsapp seems to be the most popular platform, whether used independently or in combination with other platforms such as Instagram, Facebook, Twitter, TikTok and YouTube. Finally, in the context of domicile, more than half of the respondents (58.7%) live in the Jabodetabek and Banten

areas, while 41.3% live outside Jabodetabek. In conclusion, the profiles of the respondents in this study were very diverse, covering various ages, genders, educational backgrounds, and social media usage habits. In general, respondents have a positive view of the use of social media by BPRS. The average score for all statements is above 3 (neutral) and most are close to or more than 4 (agree). The statement "I feel that Social Media content at BPRS is very creative and interesting" gets an average score of 3.9146. This shows that the majority of respondents agree that BPRS social media content is interesting and creative. The statement "I feel proud to be a BPRS customer if the BPRS has a well-managed Social Media Platform" gets an average score of 4.4228. This shows that most respondents feel proud to be BPRS customers if they have good social media management. The statement "I believe BPRS Promotion through Social Media can increase social networks or a larger customer community" gets the highest average score, 4.5122. This shows that respondents strongly agree that promoting BPRS through social media can help build and expand customer networks or communities. The statement "I believe good promotion through social media can increase BPRS sales turnover" gets an average score of 4.4736. This shows that respondents agree that good promotion through social media can contribute to increasing BPRS sales. Statements "I believe BPRS Promotion through Social Media can be an effective and efficient communication tool between Customers and Banks", "I believe BPRS Promotion through Social Media can be a means of socializing sharia banking products and services", and "I believe BPRS Promotion through Media Social services can be a means of da'wah (conveying the truth of Islam and preventing heinous and evil deeds)" each getting an average score of 4.4695, 4.5386, and 4.4309. This shows that respondents agree that the promotion of BPRS through social media can function as an effective communication tool, a means to socialize sharia banking products and services, as well as a means to carry out da'wah.

#### 4. Conclusion

Based on the analysis and discussion, it can be concluded that religiosity, social media promotion, and service quality affect customer loyalty through customer satisfaction at BPRS. This shows that BPRS must pay attention to aspects of religiosity, social media promotion, and the quality of their services to increase customer satisfaction and loyalty. This research has several limitations. First, this study only involved BPRS customers, so the results may not be applicable to other banks or financial institutions. Second, this study only focuses on three factors, namely religiosity, social media promotion, and service quality, even though there are many other factors that may influence customer loyalty. For further research, it is suggested to involve a more diverse sample from various banks or financial institutions. Apart from that, future research can also involve other factors such as transaction convenience and security, facilities and features offered by banks, or even external factors such as economic conditions. Further research can also be conducted to measure the long-term impact of customer satisfaction and loyalty on the success and sustainability of a bank or financial institution.

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