ANALYSIS OF CUSTOMER KNOWLEDGE, HALAL BRAND, TRUST, AND CUSTOMER ENGAGEMENT ON CUSTOMER LOYALTY AT PT BANK SYARIAH INDONESIA IN SEMARANG

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Abstract

This study aims to analyze the significance effect of Customer Knowledge, Halal Brand, Trust, and Customer Engagement on Customer Loyalty on PT Bank Syariah Indonesia in Semarang both simultaneously and partially. The used data is primary data which collected by using questionnaire. Population in this study were all customer PT Bank Syariah Indonesia in Semarang, while the sample in this study was 115 participants customer PT Bank Syariah Indonesia in Semarang. Sampling is using a purposive sampling technique. The analysis model used in this research is multiple regression analysis, and the analysis technique uses the simultaneously significant test (F-Test), determination correlation test (R^2), and partial significance test (t-test) with the SPSS 25.00 program. The results of proving the hypothesis and discussion show that Customer Knowledge, Halal Brand, Trust, and Customer Engagement simultaneously have a significant effect on Customer Loyalty PT Bank Syariah Indonesia in Semarang. Customer Knowledge and Trust partially have positive and insignificant effect on Customer Loyalty, whereas Halal Brand and Customer Engagement partially have positive and significant effect on Customer Loyalty at PT Bank Syariah Indonesia in Semarang.

Keywords: Customer Loyalty, Customer Knowledge, Halal Brand, Trust, and Customer Engagement.

INTRODUCTION

Indonesia is a country with the biggest Muslim in the South East Asia. In Semarang, there are 1.350.310 of the 1.555.984 inhabitants or 86.7 % population is Muslim (https://semarangkota.bps.go.id). It will be predicted in 2025, Islam is the largest religion in the world with 2.8 billion people (www.news.detik.com). This is in line with growth finance industry especially for Sharia Bank's financial institution. Based on Sharia Bank Statistic that released Financial Services Authority (OJK) in September 2020, Indonesia has 14 Sharia Commercial Banks, 20 Units of Sharia Banks, and 163 Islamic of Rural Banks (BPRS). They will give support to make a strong synergy for each other (https://www.ojk.go.id/).

There is competition between sharia financial institutions, the aim is to increase their customer loyalty. **Customer loyalty** marked by trust and commitment to make repeat purchases of the product. One of the assessments of customer loyalty is by using Satisfaction, Loyalty, and Engagement Index on Table 1.1.

Table 1.1.Satisfaction, Loyalty, and Engagement (SLE) Index

Name of Sharia Bank	Asset	Index (%)
BRI Syariah	37.05 Billion	55.29
BNI Syariah	43.92 Billion	51.96
Bank Syariah Mandiri	102.78 Billion	51.92
Overall Sharia Bank (industry)		**53.79**

Source: Info Bank News, January 2020 has been processed.

Before BRI Syariah, BNI Syariah, and Bank Syariah Mandiri are merged into one under the name of PT Bank Syariah Indonesia, they used to be individual Sharia companies. Based on Table 1.1., Index of Satisfaction, Loyalty, and Engagement (SLE), BRI Syariah got 55.29 %, BNI Syariah got 51.96 %, and Bank Syariah Mandiri only got 51.92 %. If the three banks are summed, it will get an average score of 53.056 % which is lower than the average index of the overall index of Sharia Banks. This percentages are lower than 53.79 %.

According to Miftah & Wibowo (2017: 30-31), the Sharia Banks were not able to manage business quality on higher assets. In addition, there has been a decrease in the index on Engagement Index 2019 and 2020 on Table 1.2.

Table 1.2. Engagement Index 2019 and 2020

Year	Conventional Bank	Sharia Bank
2019	68.25 %	**71.00 %**
2020	67.60 %	**68.17 %**

Source: Info Bank News 2019 and 2020 has been processed.

Based on Table 1.2., when we compare Conventional Banks and Sharia Banks, there is a decrease of index in Sharia Banks, index in 2019 got decrease start from 71.00 % to 68.17 % on 2020. Another way to find out customer engagement and loyalty is by using Top Brand Index. The merged companies on PT Bank Syariah Indonesia always got into top 3 of Top Brand Awards Index Phase I Category Savings. The corporate's index score is decreased as seen on Table 1.3.

Table 1.3. Top Brand Awards Index Phase 1

(Ex-PT Bank Syariah Mandiri, Ex-PT Bank BNI Syariah, Ex-PT Bank BRISyariah with Conventional Bank)

Year	Top Brand Award Index PT Bank Syariah Indonesia (Bank BNI Syariah)	Top Brand Award Index PT Bank Syariah Indonesia (Bank Mandiri Syariah)	Top Brand Award Index PT Bank Syariah Indonesia (Bank BRI Syariah)
2018	**27.0 %**	**27.6 %**	27.5 %
2019	**20.0 %**	**21.2 %**	29.1 %
2020	**19.6 %**	**20.3 %**	**29.5 %**

Source: www.topbrand-award.com 2018, 2019, and 2020 that has been processed.

Based on Table 1.3., it can be seen that three of the merged Sharia Banks show a decrease in index number of the Top Brand Award Index for Bank Syariah Mandiri and Bank BNI Syariah. Meanwhile, Bank BRISyariah

has an increased index every year. So, it is clear that merger does not give any significant improvement on customer loyalty.

Based on the formulation of the research problem above, the research objectives to be achieved in this study can be described as follows:

1. Analyze the significance of the simultaneously effect of customer knowledge, halal brand, trust, and customer engagement on customer loyalty at PT Bank Syariah Indonesia in Semarang.

2. Analyze the significance of the effect of customer knowledge on customer loyalty partially at PT Bank Syariah Indonesia in Semarang.

3. Analyze the significance of the effect of halal brand on customer loyalty partially at PT Bank Syariah Indonesia in Semarang.

4. Analyze the significance of the effect of trust on customer loyalty partially at PT Bank Syariah Indonesia in Semarang.

5. Analyze the significance of the effect of customer engagement on customer loyalty partially at PT Bank Syariah Indonesia in Semarang.

RESEARCH RESULTS AND DISCUSSION

Frequency of Distribution Data

Participant Data

Google Form is one application in the form of form templates or worksheets that can be used independently or together for the purpose of obtaining user information where Google Form templates are easy to understand and use (Wulandari, et al., 2019: 422).

To get participant data, researchers used WhatsApp media to spread Google Form links. The aim of Google Form is to support paper saving programs as a form of environmental care (Batubara, 2016: 42). Here is a list of the number of questionnaires distributed through Google Form. The source of participant can be viewed on Table 4.1.

Table 4.1.

Total Participant

Name of Group	Total of person in a group (people)	Participant (people)	Participant with complete data (people)	Participant with incomplete data (people)	Respond Rate (%)

Personal Chat.	53	53	**48**	5	90.50
Angkringan Wasiat.	33	9	**5**	4	15.15
Perbankan Syariah (PS) Asique.	26	23	**13**	10	88.46
Kelompok Studi Ekonomi Islam (KSEI) Jazirah Polines.	74	20	**16**	4	27.07
Perbankan Syariah (PS) A.	88	20	**15**	5	22.72
Himpunan Pengusaha Muda Polines Perguruan Tinggi Politeknik Negeri Semarang (HIPMI) PT POLINES.	47	10	**3**	7	21.27
Himpunan Mahasiswa Islam (HMI) Polines.	79	20	**11**	9	25.31
Alumni Perbankan Syariah (PS) Politeknik Negeri Semarang.	240	20	**4**	16	8.33
TOTAL PARTICIPANTS	**446**	**175**	**115**	**60**	25.78 (Average of All Participants with complete data).

Source: Primary Data, has processed 2021

Based on Table 4.1., it can be seen that of all the 53 participants contacted by personal chat, 48 participants responded with complete data whereas 5 participants returned with incomplete data because respondents are not domiciled in Semarang. From the Angkringan Wasiat group, a total of 33 participants was called in all the 9 people who answered, 5 participants

completed the questionnaires, while 4 other participants did not complete the questionnaires because the majority of this group members are not customers of Bank Syariah Indonesia. Next, on Perbankan Syariah (PS) Asique group, there were 26 participants contacted, 13 participants provided full respond the questionnaires, whereas 10 participants provided incomplete respond, the reason is the majority live outside of Semarang.

In Kelompok Studi Ekonomi Islam (KSEI) Jazirah Alumni group, 20 participants out of 74 participants answers. 16 participants gave complete answers and 4 others gave incomplete answered. Through Perbankan Syariah (PS) A group, with a total of 88 group members, as many as 20 people responded to the questionnaires with 15 complete answers and 5 unfinished answers. Through Himpunan Pengusaha Muda Indonesia (HIPMI) group Perguruan Tinggi Politeknik Negeri Semarang (PT Polines), with a total of 47 group members, 10 participants responded to the questionnaires with 3 complete answers and 7 incomplete answers because several members on this group did not have an account in Bank Syariah Indonesia.

In Himpunan Mahasiswa Islam (HMI) Polines group, with a total of 79 group members, 20 participants have been responded to the form with 11 full answers and 9 incomplete answers, the reason is that there are few groups of members who live in Semarang. Through the Alumni group Perbankan Syariah (PS) Polines, with a total of 240 group members, as many as 20 participants responded to the questionnaires with 4 perfect answers and 16 partial answers, so it can be concluded that the participant's answer came from Personal Chat which resulted in 48 developed data and 5 undeveloped data.

Characteristic of Participant

Characteristic of participant is a characteristic or condition of participant with specifically that provided an overview of the participant's situation and is displayed statistically descriptive. Participants in this study were customers of PT Bank Syariah Indonesia, and they domiciled Semarang with a total participants 115 people. Participants were

categorized into several characteristic groups, including gender, districts in Semarang city of residence, ages range, types of profession, range participants to customer, and types of product of Bank Syariah Indonesia used.

**Participant Characteristics by City of Residence**

The participant characteristics by city of residence is used to detect the number of participants with the location where they lived. The composition of participants by district' of Semarang city of residence can be seen on Table 4.2., and Figure 4.1.

Table 4.2.
Participant Characteristics by District's Semarang City of Residence

District of Semarang City	Total Participant (people)	Percentage (%)
Banyumanik	20	17.40
Candisari	3	2.60
Gajahmungkur	1	0.90
Gayamsari	2	1.70
Genuk	3	2.60
Gunungpati	2	1.70
Mijen	3	2.60
Ngaliyan	2	1.70
Pedurungan	4	3.50
West of Semarang	17	14.80
South of Semarang	7	6.10
Central of Semarang	3	2.60
East of Semarang	5	4.30
North of Semarang	4	3.50
Tembalang	35	30.40
Tugu	4	3.50
Total	**115**	**100**

Source: Primary Data, has been processed SPSS 25.00 on appendix 3

Figure 4.1.
Participant Characteristic by District's Semarang City of Residence
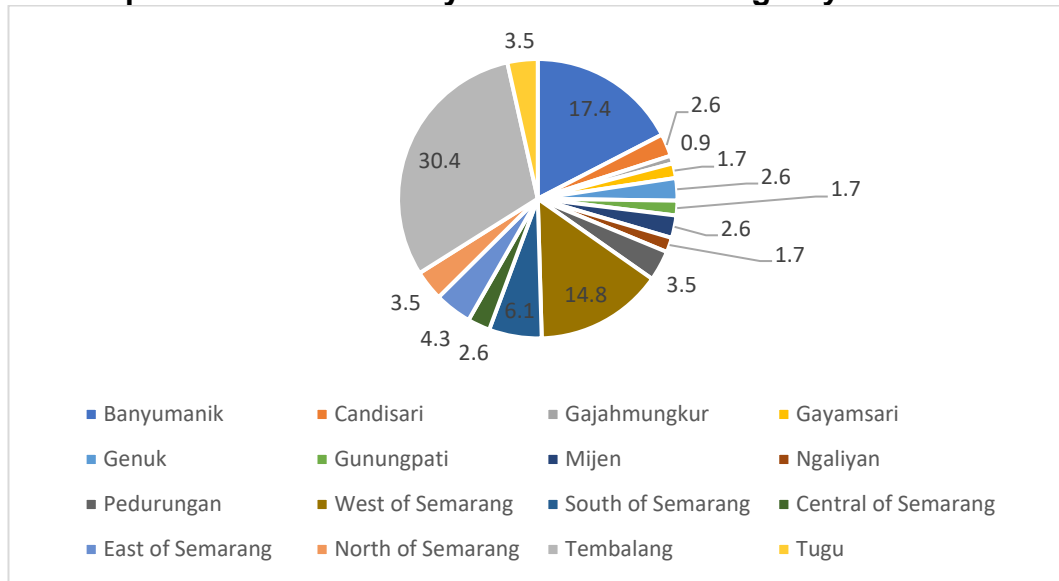
Source: Primary data, has been processed with SPSS 25.00

Based on Table 4.2., and Figure 4.1., it can be seen that a total of 115 participants who filled the questionnaires when grouped based on Semarang domicile narrowed again based on the sub-district generated the following: Banyumanik consists of 20 participants with the percentage of 17.4 0%, Candisari got 3 participants with the percentage of 2.60 %, Gajahmungkur only got one participant or 0.90 % of 100 %, Gayamsari got 2 participants with the percentage of 1.70%. District of Genuk got 3 participants or a percentage of 2.60 %, Gunungpati got 2 participants or the same percentage with Gayamsari, 1.70 %. Next 3 participants are from the District of Mijen with a percentage of 2.60 %. Ngaliyan only got 2 participants or with a percentage of 2.60 %. 4 participants domiciled in Pedurungan district. In other side, from West of Semarang there are 17 participants or 14.80 %. In the South of Semarang's district' got 7 participants with a percentage of 6.10 %. Then, from the central district' of Semarang, there are 3 participants or with percentage of 2.60 %. The district of East district' of Semarang are 5 participants or with a percentage of 4.30 %.

Next, the district North of Semarang consists of 4 participants or a percentage of 3.50 %. Then, Tembalang got 35 participants or 30.40 % of 100 %, and the other came from Tugu got 4 participants with the percentage

of 3.50 %. The result is the majority of participants in this thesis come from the district of Tembalang got 35 participants with a percentage of 30.40 %.

Participant Characteristics by Gender

Participant characteristics by gender is sourced to identify the total of male and female participants. A composition of participants by gender can be viewed on Table 4.3., and Figure 4.2.

Table 4.3.
Participant Characteristics by Gender

Gender	Participant (people)	Percentage (%)
Male	39	33.9
Female	76	66.1
Total	**115**	**100.0**

Source: Primary Data, has been processed by SPSS 25.00.

Figure 4.2.
Participant Characteristics by Gender
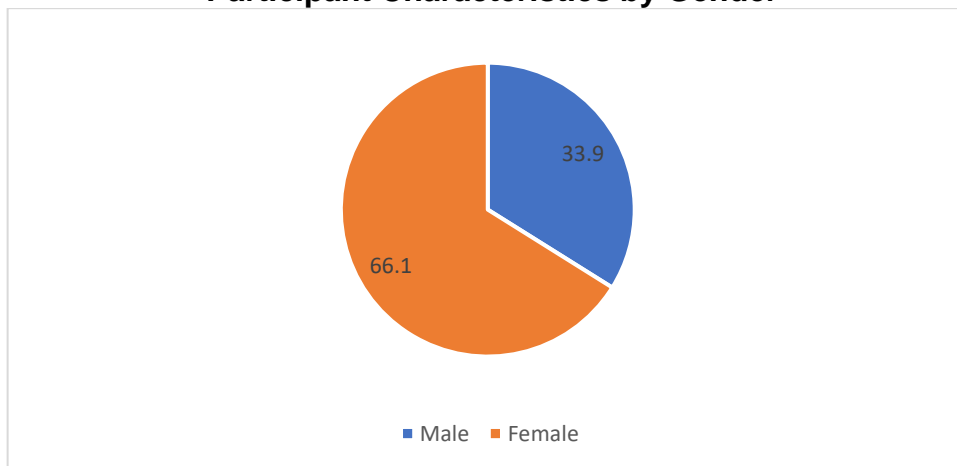
Source: Primary data, has been processed with SPSS 25.00 on appendix 3

Based on Table 4.3., and Figure 4.2., it can be seen that the participant questionnaires on this thesis consist of 39 out of 115 participants are male, with the percentage of 33.9% and 76 out of 115 participants are female, with the percentage of 66.1 %. As a result, the majority of participant in this thesis is female with percentage of 66.1 %.

Participant Characteristic by Range of Age

Participant characteristic by the range of age is utilized to categorize total participants according to classification on the range of age that based

on this research. The composition can be seen in Table 4.4., and Figure 4.3.

Table 4.4.
Participant Characteristic by Range of Age

Range of Age	Participant (People)	Percentage (%)
20-25 Years old	56	48.7
26-30 Years old	16	13.9
31-35 Years old	2	1.7
>35 Years old	41	35.7
TOTAL	**115**	**100**

Source: Primary Data, has been processed by SPSS 25.00

Figure 4.3.
Participant Characteristic by Range of Age
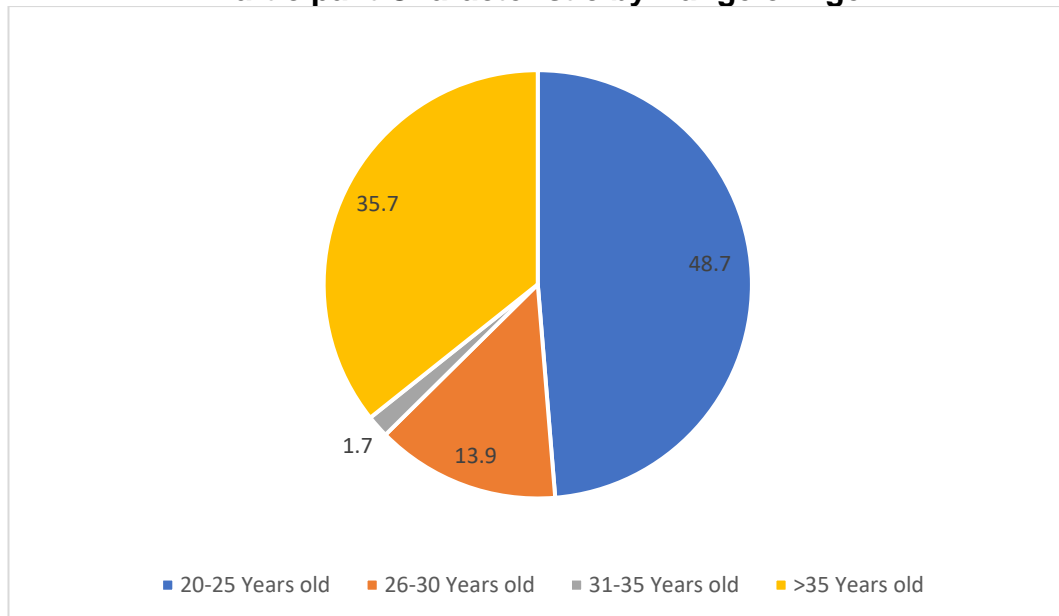
Source: Primary data, has been processed with SPSS 25.00 on appendix

Based on Table 4.4., and Figure 4.3., it can be known that the participants of this research is range age on 20-25 years old are with the percentage of 48.7 %, then the participants on the range age on 26-30 are 16 participants with the percentage of 13.9 %, next to the participants with range age 31-35 years old only 2 participants with proportion of 1.7 %, and for the participant range ages upper than 35 years old are 41 participants with calculate 35.7 %. Based on this description, a result majority of participant characteristic by the range age is around 20-25 years old with total participants 56 participants or with percentage of 48.7 %.

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### Participant Characteristic by Types of Profession

Participant characteristic by types of profession is exploited to categorize and calculate participants with group kind of profession, such as housewife, employer/lecturer, entrepreneur, retired, student/ student of scholar. The element of participant characteristics by types of profession can be viewed in Table 4.5., and Figure 4.4.

Table 4.5.
Participant Characteristic by Types of Profession

Types of Profession	Participant (people)	Percentage (%)
Mistress	2	1.7
Employer/Lecturer	69	60.0
Entrepreneur	11	9.6
Retired	1	0.9
Student/Student of Scholar	32	27.8
Total	**115**	**100**

Source: Primary data has been processed by SPSS 25.00

Figure 4.4.
Participant Characteristic by Types of Profession
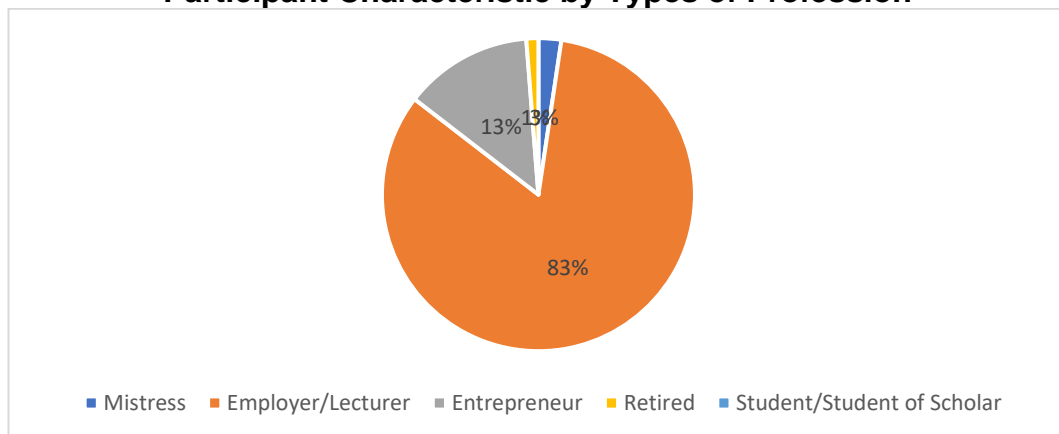
Source: Primary data, has been processed with SPSS 25.00 on appendix 3

Based on Table 4.5., and Figure 4.4., it can be seen that participants in this research as mistress there are 2 participants with a proportion of 1.70 %, then participant as an employer/lecturer are 69 participants with a percentage of 60.0 %, next as an entrepreneur are 11 participants with calculation 9.60 %. After that, participant as a retired only a participant with a fraction of 0.90 %, and participant as a student or student of scholar are 32 participants with percentage of 27.8 %. Based on the data, the

conclusion of the majority participants in this research as an employer or lecturer are 69 participants with percentage of 60.0 %.

**Participant Characteristics by Range Time as a Customer**

Participant characteristics by range time as a customer can be seen to use grouping total participants when they start an open account in Bank Syariah Indonesia. The detail information of participant is based on Table 4.6., and Figure 4.5.

Table 4.6.
Participant Characteristic by Range Time as A Customer

Time of Saving	Participant (people)	Percentage (%)
<1 Year	21	18.3
2-5 Years	56	48.7
6-10 Years	25	21.17
>10 Years	13	11.3
Total Score	**115**	**100.0**

Source: Primary Data, has been processed on SPSS 25.00

Figure 4.5.
Participant Characteristic by Range Time as A Customer
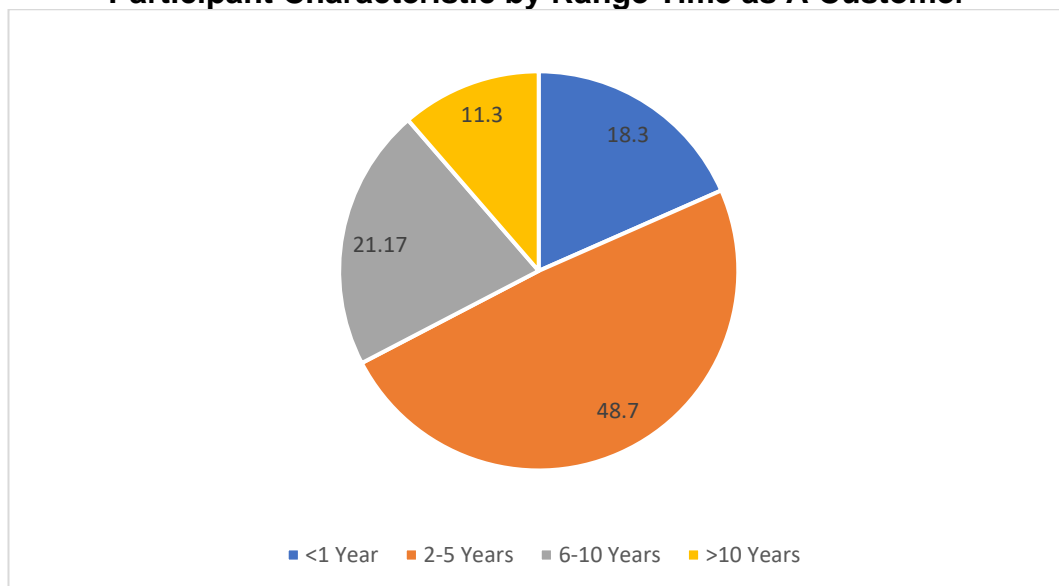
Source: Primary data, has been processed with SPSS 25.00 on appendix 3

Based on Table 4.6., and Figure 4.5., it can be viewed in this thesis the participant who became a customer for range how long the participants have opened an account in PT Bank Syariah Indonesia (Legacy EX- Bank Syariah Mandiri, Bank BRI Syariah, and Bank BNI Syariah).

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For the range under a year, there are 21 participants with a calculated percentage of 18.30 %. Then for the ranged, 2–5 years are 56 participants with a percentage of 48.70 %. Next 6-10 years are 25 participants or with the percentage of 21.7 %, and upper than ten (10) years is lower than the other are 13 participants with a percentage of 11.3 %. As a result, the total number of the participants in this thesis that range time that customers had opened an account in PT Bank Syariah Indonesia ranged 2-5 years are 56 participants or with an estimate of 48.7 %.

Participant Characteristic by Types of Product Used in BSI (Bank Syariah Indonesia)

Participant characteristic by types of product used in Bank Syariah Indonesia to the customer for identifying the types of product they used along as they have a report transaction in Bank Syariah Indonesia. The categories transactions are saving account, saving account for hajj, deposit account, daily account transaction. The composition of respondent characteristics by types of product used can be seen in Table 4.7., and Figure 4.6.

Table 4.7.
Participant Characteristic by Types of Product Used

Type of Product	Respondent (people)	Percentage (%)
Saving account	104	90,4
Saving account for Hajj	4	3,5
Deposit account	2	1,7
Daily account transaction	5	4,3
Totally Score	**115**	**100**

Source: Primary data, has been processed by SPSS 25.00

Figure 4.6.
Participant Characteristic by Types of Product Used
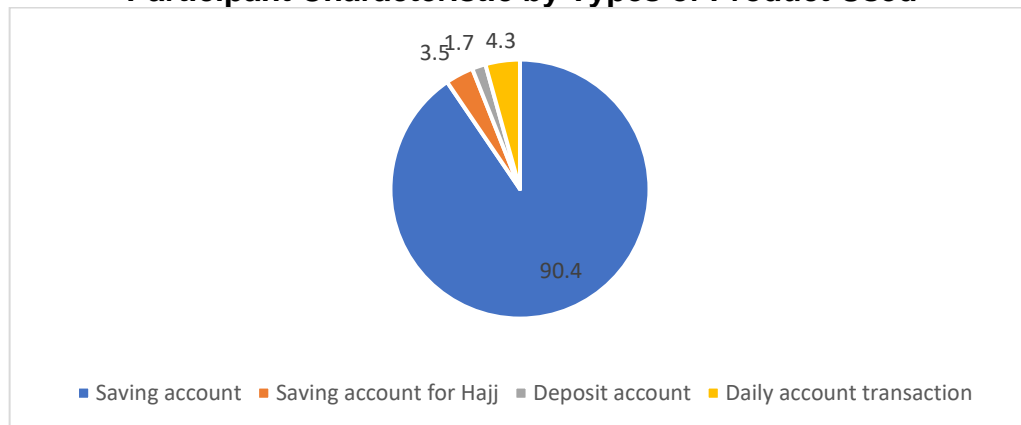
Source: Primary data, has been processed with SPSS 25.00 on appendix 3

Based on Table 4.7., and Figure 4.6., it can be known that the participant in this study is usually using for saving account are 104 participants from 115 participants with the proportion of 90.4 %, there are 4 participants is using product saving account of hajj takes percentage of 3.5 %. The next, participants are using product deposits account is the lowest, only 2 participants or percentage of 1.70 %. Then customers are using the product daily of the transaction is 5 participants or with the score of 4.3 %. Based on this description, the conclusion in the majority of participants are using the product of saving account there are 104 participants or with a percentage of 90.4 % of 100 %.

Quality Data Test

There are 2 (two) tests the researcher is using to test in quality of data.

Validity Test

A Validity test is used to measure the validity or not validity a measuring instrument in the form of questionnaires variable matters. The questionnaire is said to be valid if the question on the questionnaire can reveal something that will be tested through the questionnaire (Ghozali, 2018: 51). The valid measurement in this study was conducted by the correlation between the score of question items with the total score of variables. Each question item is said to be valid if the p count is < 0.05.

The following are the validity test results for each indicator in variable customer knowledge, halal brand, trust, customer engagement, and customer loyalty. It is a result of the validity test in Table 4.8.

Table 4.8.
Validity Test

Variable	Indicator	Pearson Correlation	Significant	Report
Customer Knowledge (X$_1$)	X$_{1.1.}$	0.664	0.000	Valid
	X$_{1.2.}$	0.695	0.000	Valid
	X$_{1.3.}$	0.694	0.000	Valid
	X$_{1.4.}$	0.707	0.000	Valid
	X$_{1.5.}$	0.825	0.000	Valid
Halal Brand (X$_2$)	X$_{2.1.}$	0.707	0.000	Valid
	X$_{2.2.}$	0.725	0.000	Valid
	X$_{2.3.}$	0.756	0.000	Valid
	X$_{2.4.}$	0.791	0.000	Valid
	X$_{2.5.}$	0.784	0.000	Valid
	X$_{2.6.}$	0.738	0.000	Valid
	X$_{2.7.}$	0.828	0.000	Valid
	X$_{2.8.}$	0.796	0.000	Valid
	X$_{2.9.}$	0.758	0.000	Valid
	X$_{2.10.}$	0.733	0.000	Valid
	X$_{2.11.}$	0.786	0.000	Valid
	X$_{2.12.}$	0.845	0.000	Valid
	X$_{2.13.}$	0.824	0.000	Valid
	X$_{2.14.}$	0.744	0.000	Valid
	X$_{2.15.}$	0.699	0.000	Valid
	X$_{2.16.}$	0.807	0.000	Valid
Trust (X$_3$)	X$_{3.1.}$	0.822	0.000	Valid
	X$_{3.2.}$	0.863	0.000	Valid
	X$_{3.3.}$	0.804	0.000	Valid
	X$_{3.4.}$	0.828	0.000	Valid
	X$_{3.5.}$	0.812	0.000	Valid
Customer Engagement (X$_4$)	X$_{4.1.}$	0.775	0.000	Valid
	X$_{4.2.}$	0.843	0.000	Valid
	X$_{4.3.}$	0.779	0.000	Valid
	X$_{4.4.}$	0.831	0.000	Valid
	X$_{4.5.}$	0.745	0.000	Valid
	X$_{4.6.}$	0.756	0.000	Valid
Customer Loyalty (Y)	Y$_{1.1.}$	0.741	0.000	Valid
	Y$_{1.2.}$	0.816	0.000	Valid
	Y$_{1.3.}$	0.784	0.000	Valid
	Y$_{1.4.}$	0.792	0.000	Valid
	Y$_{1.5.}$	0.776	0.000	Valid
	Y$_{1.6.}$	0.747	0.000	Valid

	$Y_{1.7.}$	0.783	0.000	Valid
	$Y_{1.8.}$	0.697	0.000	Valid

Source: Primary Data, has been processed with SPSS 25.00 on appendix 3

Based on Table 4.8., it can be known that all indicators of variable customer knowledge, halal brand, trust, customer engagement, and customer loyalty have a significance value of $0.000 < 0.05$. It can be concluded that each indicator of the question is valid.

Reliability Test

A Reliability test is used to test the questionnaires, which are indicators of variables or constructs. The variable is variable is said to be reliable if the resulting Cronbach Alpha value provides a value of > 0.70. (Ghozali, 2018: 46). The reliability test outcomes of each variable can be viewed in Table 4.9.

Table 4.9.
Reliability Test

Variable	Cronbach's Alpha	Standard Minimum	Report
Customer Knowledge	0.764	0.70	Reliable
Halal Brand	0.955	0.70	Reliable
Trust	0.884	0.70	Reliable
Customer Engagement	0.878	0.70	Reliable
Customer Loyalty	0.900	0.70	Reliable

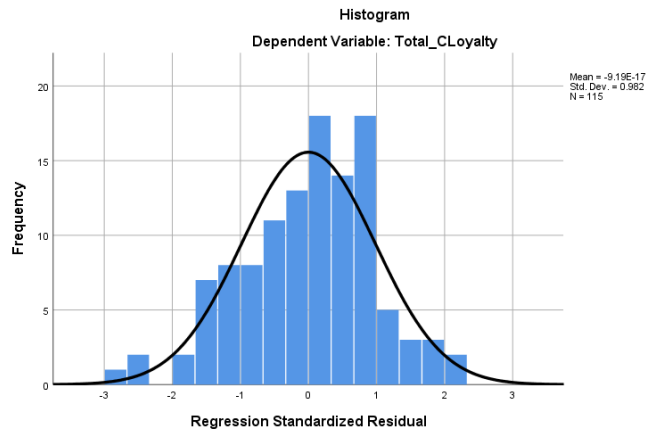Source: Primary Data, processed with SPSS 25.00 on appendix 4.

Based on Table 4.9., it can be known that all variable indicators of customer knowledge, halal brand, trust, customer engagement, and customer loyalty have a value of Cronbach's Alpha more than 0.70. It can be concluded for each indicator of the question is **reliable**.

Normality Data Test

A data normality test is used to test whether, in a regression model, an uninterrupted or residual variable has a normal distribution (Ghozali, 2018: 161). On this thesis, this test is to test the normality of a regression model using 2 (two) ways of analysis, namely graph analysis (the researchers using a histogram and a P-Plot graph) as well as statistical analysis (non-

parametric Kolmogorov-Smirnov). The results of the normality test, using the graph on analysist can be viewed in Figure 4.7., and Figure 4.8., with statistical analysis on Table 4.10.
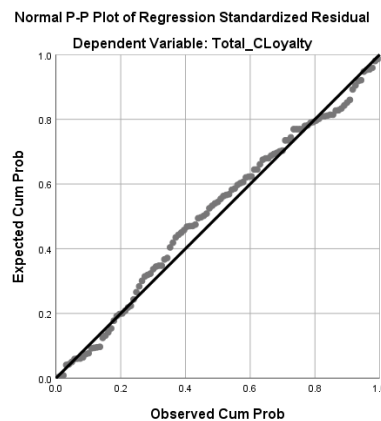
Figure 4.7.
Histogram Chart Normality Result

Source: Primary data, has been processed with SPSS 25.00 on appendix 5.

Based on Figure 4.7., it can be understood that the histogram chart provides a distribution pattern that is distorted or leaning to the right which means the data in this study are normally distributed

Figure 4.8.
Result of Normal P-Plot.

Source: Primary data, has been processed with SPSS 25.00 on appendix 5

Based on Figure 4.8., this graphic also seen points following and approaching the diagonal line so that it can be concluded the data in this study are normally distributed.

Table 4.10.
One-Sample Kolmogorov-Smirnov (K-S)

		Unstandardized Residual
N		.115
Normal Parameters[a][b]	Mean	.0000000
	Std. Deviation	3.47015452
Most Extreme Differences	Absolute	.069
	Positive	.049
	Negative	-.069
Test Statistic		.069
Asymp. Sig. (2-tailed)		.200[c][d]

     a. Test distribution is Normal.
     b. Calculated from data.
     c. Lilliefors Significance Correction.
Source: Primary data, has been processed by SPSS 25.00 on appendix 5

Based on Table 4.10., it is a Non-Parametric Kolmogorov Smirnov (K-S) statistic test that the significant value is 0,200. The measure of Non-Parametric Kolmogorov Smirnov (K-S) gives outcomes that the significant value upper than 0,05. It means that the data in this study are normally distributed.

Classical Assumption Test

In qualitative testing the data consist of 2 (two) tests to test the classic assumptions, there are:

Multicollinearity Test

The aim of Multicollinearity test is to test whether the regression model found any correlation between independent variables (Ghozali, 2018: 107). This is a result of multicollinearity test can be understood on Table 4.11.

Table 4.11.
Multicollinearity Test

Model		Collinearity Statistics	
		Tolerance	VIF
1	(Constant)		
	Total_CKnowledge	.548	1.825
	Total_Halalbrand	.282	3.548
	Total_Trust	.282	3.549
	Total_CEngagement	.420	2.381

a. Dependent Variable: Total_CLoyalty.

Based on Table 4.11., shows that all independent variables consisting of customer knowledge, halal brand, trust, and customer engagement have a Tolerance value upper than 0.1 and a VIF value less than 10. The results of the calculation concluded that there is no multicollinearity between independent variables in the regression model (Ghozali, 2018: 109).

Heteroscedasticity Test

According to Ghozali (2018: 137), heteroskedasticity test is used to measure whether in a regression model there is an inequality of residual variants from one observation to another. In this study, heteroscedasticity test was conducted using Glejser Test which can be viewed on Table 4.12.

Table 4.12.
Glejser Test

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.557	1.671		1.542	.126
	Total_CKnowledge	.014	.097	.091	.148	.883
	Total_Halalbrand	.005	.039	.023	.130	.897
	Total_Trust	.078	.129	.109	.609	.543
	Total_CEngagement	-.091	.071	-.188	-1.286	.201

a. Dependent Variable: Abs_Res

Based on Table 4.12., it can be explained that in the column of significant value, all independent variables show significant values greater than 0.05. Therefore, it can be concluded that the regression model is free from symptoms of heteroscedasticity because the requirement for the release of the Glejser test is a significant value more than 0.05.

Multiple Linier Regression Analysis

According to Gujaran (2003) on Ghozali (2018: 95), multiple linear regression analysis is a study of dependent variable with one or more

independent variables with a cap to estimate and predict the average population or average value of dependent variables based on known independent of variable values.

This is the outcome of multiple linear regression analysis can be explained based on Table 4.13.

Table 4.13.
Multiple Linear Regression Analysis

Coefficients ᵃ	
Model	Standardized Coefficients
	Beta
1 (Constant)	-
Total_CKnowledge	.125
Total_Halalbrand	.250
Total_Trust	.066
Total_CEngagement	.492

a. Dependent Variable: Total_CLoyalty

Source: Primary data, has been processed on SPSS 25.00 on appendix 7

Based on Table 4.13., it can be formulated by multiple linear regression equations as follows:

Customer Loyalty = 0.125 Customer Knowledge + 0.250 Halal Brand + 0.066 Trust + 0.492 Customer Engagement

Based on the multiple linear regression equations above, the interpretation of each variable is as follows:

1. **Coefficient of Regression on Customer Knowledge = 0.125**

   The coefficient customer knowledge's regression of 0.125 indicates that if the variable of customer knowledge increased by 1 (one) unit, it will have an impact on the increase of customer loyalty of 0.125 units assuming halal brand, trust, and customer engagement variables are considered constant. It shows that, customer knowledge variable has a positive effect on customer loyalty at PT Bank Syariah Indonesia.

2. **Coefficient of Regression on Halal Brand = 0.250**

   A Halal Brand regression coefficient of 0.250 indicates that if the variable of halal brand increased by 1 (one) unit, it will have an impact on the increase of Customer Loyalty of 0.250 units assuming the

Customer Knowledge, Trust, and Customer Engagement variables are considered constant. It means that the halal brand variable has a positive effect on customer loyalty at PT Bank Syariah Indonesia.

3. **Coefficient of Regression on Trust = 0.066**

The Trust regression coefficient of 0.066 indicates that if the variable of trust' increased by 1 (one) unit, it will have an impact on an increase in customer loyalty of 0.066 assuming the customer knowledge, halal brand, and customer engagement is considered constant. It means that the trust variable has a positive effect on customer loyalty at PT Bank Syariah Indonesia.

4. **Coefficient of Regression on Customer Engagement = 0.492**

The customer engagement of 0.492 indicates that if the variable of customer engagement' increased by 1 (one) unit will have an impact on an increase in customer loyalty of 0.492 with the assumption the customer knowledge, halal brand, and trust is considered constant. From the description, we know that the customer engagement's variable has a positive effect on customer loyalty at PT Bank Syariah Indonesia.

Hypothesis Testing

Hypothesis testing aims to measure the accuracy of the regression function in estimating the actual value measured from the goodness of fit. Statistically, it can be tested through the Simultaneously Significance test (F-Test), Coefficient Determination (R^2) Test, and Partial Significance test (t-Test).

Simultaneously Significance Test (F-Test)

Simultaneously significant test (F-Test) is performed to test whether all independent variables are included in the regression model collected of all the effect dependent variables (Ghozali, 2018:98). F table in this thesis was 2.45 and a specified α is 0.05 or 5 %. The results of the simultaneous significance test (F-test) from the data analysis results in this study can be shown in Table 4.14.

Table 4.14.
Simultaneously Significant Test (F-test)

	Model	Sum of Square	Df	Mean Square	F	Sig.
		ANOVA [a]				
1	*Regression*	3096.659	4	774.165	62.033	.000[b]
	Residual	1372.785	110	12.480		
	Total	4469.443	114			

Predictors: (Constant), Total_CEngagement, Total_CKnowledge,

Total_Halalbrand, Total_Trust

Source: Primary Data, has been processed by SPSS 25.00 on appendix 8

The first hyphothesis testing is done by using the F-test. Based on Table 4.14., resulting F_{count}= 62.033 > F_{table} = 2.45 or the significance = 0.000 < 0.05, which means there are simultaneously significant effect toward customer knowledge, halal brand, trust, and customer engagement on customer loyalty.

Thus, **hypothesis 1 (one)** with states that "It is assumed that customer knowledge, halal brand, trust, and customer engagement simultaneously have significant effect on customer loyalty at PT Bank Syariah Indonesia in Semarang", is **accepted.**

Coefficient Determination Test (R^2)

The Coefficient Determination Test (R^2) is used to measure how far the model can go in describing variations of independent variables. The coefficient of determination is between 0 (zero) and 1 (one). A small R^2 value means that the ability of independent variables to describe dependent variable variations is very limited. A value approaching 1 (one) means an independent variable provides almost all the information needed to predict dependent variable variations. (Ghozali, 2018:97). This is a result of Coefficient Determination test (R^2) in this thesis based on Table 4.15.

Table 4.15.
Coefficient Determination Test (R^2)

Model	B	R Square	Adjusted R Square	Std. Error of the Estimate
			Model Summary [a]	
1	.832[a]	.693	.682	3.533

a. Predictors:

(Constant),Total_CEngagement,Total_CKnowledge,Total_Halalbrand,

Total_Trust**.**

Source: Primary Data, has been processed by SPSS 25.00 on appendix 9

Based on Table 4.15., the Adjusted R Square value in the determination coefficient (R^2) test of 0.682 or 68.2 %. It means that variable customer knowledge, halal brand, trust, and customer engagement contributed to the influence of customer loyalty by 68.2 %. While the remaining 31.8 % was influenced by other variables not included in this study.

Partial Significance Test (t-Test)

Partial Significance Test (t-Test) is used to show how far the influence of one partially independent variable is in describing in dependent variables (Ghozali, 2018: 98). It can be viewed on Table 4.16.

Table 4.16.
Partial Significant Test (t-Test)

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	-7.410	2.778		-2.667	.009
	Total_CKnowledge	.282	.161	.125	1.754	.082
	Total_Halalbrand	.161	.064	.250	2.516	.013
	Total_Trust	.141	.214	.066	.661	.510
	Total_CEngagement	.710	.118	.492	6.033	.000

Dependent Variable: Total_CLoyalty

Source: Primary Data, has been processed by SPSS 25.00 on appendix 10

Based on Table 4.16., it can be told by hypothetical testing of each independent variable as followed:

1. **The Second Hypothesis Testing (H2)**

   The second hypothesis testing (H2) is done by using the t-test. Based on Table 4.16., the resulting t_{count} variable of customer knowledge = 1.754 < t_{table} = 1.658 or the significance 0.082 > 0.05, which means that there is insignificant effect between customer knowledge partially on customer loyalty. So, hypothesis two (2) which states that "It is assumed that the customer knowledge partially has significant effect on customer loyalty at PT Bank Syariah Indonesia in Semarang", is **rejected**.

2. **The Third Hypothesis Testing (H3)**

   The third hypothesis testing (H3) is done by using the t-test. Based on Table 4.16., the resulting t_{count} variable of halal brand = 2.516 > t_{table} = 1.658 or the significance = 0.013 < 0.05 which means that there is a significant effect between halal brand partially on customer loyalty. Thus, hypothesis three (3) which declares that "It is assumed that the halal brand partially has significant effect on customer loyalty at PT Bank Syariah Indonesia in Semarang", is **accepted**.

3. **The Fourth Hypothesis Testing (H4)**

   The fourth hypothesis testing (H4) is done by using the t-test. Based on Table 4.16., the resulting t_{count} variable of trust = 0.661 < t_{table} = 1.658 or the significance = 0.510 > 0.05 which means that there is no significant effect between trust partially on customer loyalty. Based on hypothesis four (4) which states that "It is assumed that the trust partially has significant effect on customer loyalty at PT Bank Syariah Indonesia in Semarang", is **rejected**.

4. **The Fifth Hypothesis Testing (H5)**

   The fifth hypothesis testing (H5) is done by using the t-test Based on Table 4.16., the resulting t_{count} variable of customer engagement = 6.033 > t_{table} = 1.658 or the significance = 0.000 < 0.05 which means that there is a significant effect between customer engagement partially on customer loyalty. Accordingly, hypothesis five (5) says that "It is assumed

that the customer engagement partially has significant effect on customer loyalty at PT Bank Syariah Indonesia in Semarang", is **accepted**.

Discussion of Hypothesis

Discussion of Hypothesis 1

Based on the first hypothesis testing, it shows that the customer knowledge, halal brand, trust, and customer engagement variable's **simultaneously have a significant effect** on customer loyalty at PT Bank Syariah Indonesia in Semarang.

It shows that the use of variable customer knowledge, halal brand, trust, and customer engagement deserved to be used as a predictive tool to control customer loyalty at PT Bank Syariah Indonesia in Semarang.

Based on the results in this thesis determination coefficient test (R^2) in Table 4.15., the adjusted R Square value of 0.682 or 68.2 %. This shows that variable customer knowledge, halal brand, trust, and customer engagement contributed to the influence of customer loyalty by 68.2 %, while the remaining 31.8% was influenced by other variables not studied in this analysis. Based on the F-Test and Test coefficient of determination (R^2) there is an alignment of results.

As stated by Ghozali (2018: 97), that the greater the value of R^2, the greater the value of F. This study resulted in a significant F test value and a high R^2 of value (68.2 %), meaning variable customer knowledge, halal brand, trust, and customer engagement toward customer loyalty.

Discussion of Hypothesis 2

Based on the second hypothesis testing, views that the variable customer knowledge partially has **insignificant effect** on customer loyalty at PT Bank Syariah Indonesia in Semarang.

Initially, it was suspected that customer knowledge partially affects customer loyalty. It is supported by the views expressed by Kotler & Keller (2009: 17) which states that customers currently have more ability about product knowledge, sensitive to price, and search for product value. The increase of customer knowledge today includes: knowing a greater variety of goods and services, knowing information about anything, knowing the

greater ease of ordering or buying goods or services, and the ability to compare notes about products and services.

It is also supported by Alawni, et al., (2015: 320) when the customer knows the product and regulations will assist the customer with understanding of the product and its rights so that they will not be upset if they do not get the service because they have the knowledge that this service is not offered to them based on rules and regulations. In addition, customers will also be aware of developments regarding Sharia banks such as the merger of Bank Syariah Indonesia, the ownership status of Bank Syariah Indonesia, the quality of human resources, and other technologies and developments. However, the results of this study show that partial customer knowledge has no significant effect on customer loyalty. This indicates that customers' knowledge of sharia products and banks is still low.

The results of this thesis contradicted with previous research by Alawni, et al., (2015) and Behnam, et al., (2020) which condition that customer knowledge partially affects customer loyalty. However, on connection with the research conducted by Mutammam, et al., (2019) which states that customer knowledge partially has no significant effect on customer loyalty because the customer's state that the customer knowledge is low about the corporate brand so their customer assume that the services at all outlets are same.

Discussion of Hypothesis 3

Based on the third hypothesis testing, it shows that the halal brand variable partially has **significant effect** on customer loyalty at PT Bank Syariah Indonesia in Semarang.

It is in line with the views expressed by Sukoso, et al., (2020: 52), the halal brand has become one of the most competitive examples of the halal industry and has a promising business industry appeal in the banking sector because it is strengthened by internal social and political factors. In addition, globally, Indonesia has predicted to be the leader of the world halal industry in the future, if the government and stakeholders jointly focus on the

development and increase of the halal industry as a priority for economic progress.

The reason also supported by the views expressed by Ahmad (2014), which states that the halal brand has 5 factors to increase customer loyalty among others; purity, excitement, safety, sophistication, and righteousness. Application of these five factors, among others; purity concept in the precept of Bank Syariah Indonesia brand is a pure brand / holy, Islamic nuances, and principles can be used. The concept of excitement is that Bank Syariah Indonesia applies the concept to generate excitement in transactions, brands that emit positive energy. While the concept of safety is applied in brands that make customers safer and protect from interest free principles and protected from damage to the concept of non-Islamic peace.

Furthermore, the concept of sophistication is applied to halal brands from Bank Syariah Indonesia's halal certificate, as well as the realization of the halal brand concept in Indonesia. The last concept is righteousness which is applied to the charisma brand of Bank Syariah Indonesia showing the bank that applies Islamic principles.

The marks of this thesis is supported by result from previous research conducted by Borzooei & Asgari (2013), and Aziz & Chok (2013) which state that halal brand partially has a significant effect on customer loyalty.

Discussion of Hypothesis 4

Based on the fourth hypothesis testing, it shows that trust variable partially **has insignificant effect** on customer loyalty at PT Bank Syariah Indonesia in Semarang.

Initially it was suspected that trusts partially had a significant effect on customer loyalty. This is supported by the views expressed by Tanisah & Maftuhah (2015: 57-58) which state that the customer's confidence relates to the attitude or behavior that arises after the customer feels what they are expected about the words, promises or other statements given by the bank. The trust expected by the customer can be in the form of trust that Bank Syariah Indonesia has applied Islamic principles in its operational activities, trust in Bank Syariah Indonesia's promise of product agreements in

transactions, and other trusts that employee performance will maintain customer data and funds for the benefit of the ummah.

It is also supported by Muhammad (2011: 237) which states that one of the functions of Sharia Banks is an agent of trust. It means that the Sharia Bank should always monitoring the trust of their customers. If the customer's trust is lost, it will have an impact on customer loyalty.

However, the results of this study show that trusts partially have no significant effect on customer loyalty. This means that the increase or decrease of customer trust' does not have a significant relationship to customer loyalty. The results of this study contradict with the previous research conducted by Tanisah & Maftuhah (2015), Utami (2015), Putra, et.al., (2020), and Akbar & Parvez (2009), stated that trusts partially have a significant effect on customer loyalty. However in one line with the research conducted by Bernarto & Patricia (2017) and Kolonio & Soepono (2019) which state that partial trusts have no significant effect on customer loyalty.

Discussion of Hypothesis 5

Based on the fifth hypothesis testing, it shows that the customer engagement variable partially **has and significant effect** on customer loyalty at PT Bank Syariah Indonesia in Semarang.

It is one line with the views express by Kotler & Keller (2009: 190), which states that customer engagement arises after the customer makes a purchase where their customer will give a testimonial after they bought the product, if he or she is satisfied with the service or disappointed because the seller or bank ignores the product or service sold. Therefore, communication is needed and observe customer satisfaction after purchase, post-purchase actions, and use of post-purchase products.

This is also in line with the views expressed by Brodie, et al., (2011: 13), customer engagement is not like traditional relational concepts but includes participation and engagement, based on interactive customer experiences with specific products or companies. The results obtained can indicate based on customer's experience, customers can interactively suggest retelling (Word of Mouth) to other customers about the services

obtained that can later arise 2 feedbacks. If the quality product or service is good, customers will make a repurchase. If it is not good about the quality product and service, customers will be a complaint. In addition, customers are also always interested to know more information about Sharia Bank, more often follow the latest news and information of Sharia banks, even willing to go the extra mile in order Bank Syariah Indonesia's products.

This is also in line with the views expressed by So, et al., (2016), Monferrer, et al., (2019), and Rather & Sharma (2016) can be said that customer engagement partially has a significant effect on customer loyalty.

Conclusion

Based on the result of analysis and discussion about analysis of customer knowledge, halal brand, trust, and customer engagement on customer loyalty at PT Bank Syariah Indonesia, then it can be concluded as follows:

1. Customer knowledge, halal brand, trust, and customer engagement simultaneously have a significant effect on customer loyalty at PT Bank Syariah Indonesia in Semarang.
2. Customer knowledge partially has a positive and insignificant effect on customer loyalty at PT Bank Syariah Indonesia in Semarang.
3. Halal brand partially has a positive and significant effect on customer loyalty at PT Bank Syariah Indonesia in Semarang.
4. Trust partially has a positive and insignificant effect on customer loyalty at PT Bank Syariah Indonesia in Semarang.
5. Customer engagement partially has a positive and significant effect on customer loyalty at PT Bank Syariah Indonesia in Semarang.

Research Implication

Research implications in this study consist of theoretical and managerial implications.

Theoretical Implications

The theoretical implications in this study were developed to strengthen support for some previous research that which became a reference in this study, such as the measurement of each independent variable there are

customer knowledge, halal brand, trust, and customer engagement, and for the dependent variable is customer loyalty. Theoretical implications are defined in Table 5.1.

Table 5.1.

Theoretical Implications

No	Result of Research	Theory Development
1.	Customer knowledge have a positive and insignificant effect on customer loyalty at PT Bank Syariah Indonesia in Semarang.	The results of this study support the results of the Mutammam, et al., (2019) which states that customer knowledge partially has insignificant effect on customer loyalty. But this thesis is in contradiction with the results of the study Alawni, et al., (2015) and Behnam, et al., (2020) states that customer knowledge partially has a significant effect on customer loyalty.
2.	Halal brand have a positive and significant effect on customer loyalty at PT Bank Syariah Indonesia in Semarang.	The results of this study support the results of the Borzooei & Asgari (2013), and Aziz & Chok (2013) which state that a halal brand has a significant effect on customer loyalty.
3.	Trust have a positive and insignificant effect on customer loyalty at PT Bank Syariah Indonesia in Semarang.	The result of this study support the result of (Bernarto & Patricia, (2017), and Kolonio & Soepono (2019) states that trust has insignificant effect on customer loyalty. But the study is in contradiction with the results of the study Tanisah & Maftuhah (2015), Utami (2015), Putra, et al., (2020), and Akbar & Parvez, (2009), state that trust has a significant effect on customer loyalty.
4.	Customer engagement have a positive and significant effect on customer loyalty at PT Bank Syariah Indonesia in Semarang.	The result of this study support the result of So, et al., (2016), Monferrer, et al., 2019), and Rather & Sharma (2016) state that customer engagement partially has a significant effect on customer loyalty.

Source: Primary Data, 2021.

Research Limitations

This thesis has limitations and weaknesses that may affect the results in this thesis. The limitations in this study are:

1. After testing with multiple linear regression analysis methods, there are 4 (four) independent variables that show the results that there are 2 significant variables to customer loyalty variables, namely halal brand variables, and customer engagement, and 2 variables that are not significant to customer loyalty, namely customer knowledge variables, and trust variables. The variable that produces the test result of insignificant partial significance is due to the low yield of the significant value and the possibility of indirect effect.

   In addition, the analysis model resulted in a low R square value. low-value R^2 or the influence of independent variables on dependent variables is only 0.682 or 68.2%, while the rest is influenced by other variables that are not studied in this study or that are not included in models such as customer satisfaction variables, brand perception, promotions, and customer relationships.

2. In the study, the sample used only customers who is domicile in the Semarang area only so that the objects in this study have limited or narrow scope.

3. The use of sampling techniques in this study is also limited because it is given the conditions and situations of the pandemic, as well as the existing sample network of customers. Researchers can only use google form as a medium to search for participants.

4. The lack of journal on halal brand variable in the field of economics, especially in Sharia Banking, causes still rare or unfamiliar in the use of halal brand variables in the various research literature.

5.4. Suggestions

Researchers realize that this study has limitations. The limitations in this study, the researchers provide recommendations that can be used as an agenda for future research as follows:

1. The research model in this thesis uses multiple linear regression analysis where the model only accommodates the direct influence between independent variables and dependent variables. Based on the model, 2 significant variables and others 2 insignificant variables are generated.

For a result of the research that is not significant, then the sign indicates the possibility of indirect effect between variables. So, in future studies other researchers are advised to be able to use other models by paying attention to the relationship between variables when it comes to low R Square values. Researchers suggest adding even more variable variations. Thus, it will help to raise the value of R square.

2. The lack of generalization in research objects results in less thorough research results. This study only examined the objects of customers who domicile in Semarang. So, in future research, other researchers are advised be expand the scope of the sample.

3. In connection with sampling techniques for the search of participants, it is very limited only by using google form technology that is disseminated through social media. This is done by researchers considering the conditions and situations that occur in the field, namely the existence of pandemics and also limitations in the ability and time in the process of finding participants. So, in future studies other researchers are advised to expand and utilize the media in disseminating questionnaires to search for participant's like using Telegram and Instagram.

4. The lack in this thesis is search for theory and journal on halal variables brand in the field of banking economy in Indonesia. So, for future research, it is recommended for other researchers to use the concept of the halal brand in the financial sector to support the theory of the halal ecosystem.

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