

**THE EFFECT OF TRUST AND SAVING EXPERIENCE ON LOYALTY THROUGH  
SATISFACTION AS AN INTERVENING VARIABLE  
(Case Study of Sharia Bank Customers in Surabaya City)****Didit Darmawan****University of Sunan Giri Surabaya**

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**Abstract** - The presence of Islamic banks to meet the needs of Muslims is growing like conventional banks. However, Islamic banks are still faced with challenges related to customer satisfaction and loyalty because this will determine the achievement of the goals and success of Islamic banks. Realising this certainly requires supporting factors such as customer trust and experience. Accordingly, this study will have to analyze and examine the effect of trust and saving experience on loyalty through satisfaction as an intervening variable. The type of method used in this research is quantitative research. The object of this research is Islamic bank customers in Surabaya City. There were a total of 100 respondents who were sampled in this study using purposive sampling technique in filling out the questionnaire. The data will be examined through data software using SPSS 26 which consists of validity, reliability test, classical assumption test, multiple linear regression analysis, path analysis, t test, coefficient of determination and sobel test. The results showed that: (1) trust has a very positive effect on satisfaction; (2) saving experience has a very positive effect on satisfaction; (3) trust has a very positive effect on loyalty; (4) saving experience has a very positive effect on loyalty; (5) satisfaction has a very positive effect on loyalty; (6) satisfaction can be an intervening variable between trust and loyalty; (7) satisfaction can be an intervening variable between saving experience and loyalty.

**Keywords:** banking industry, trust, experience, satisfaction, customer loyalty, sharia bank.

**INTRODUCTION**

Today, Islamic banking in making efforts to maintain, sustain, and even to develop the company and its customers are faced with a competitive environment. Islamic banking as banking that adheres to the muamalah fiqh as a basic principle and efforts to characterize the principles of Islamic transactions (Rammal & Zurbruegg, 2007). Currently, Islamic banks are required to be smart in marketing well and precisely for the development of Islamic banks themselves. Marketing is an important thing that must be implemented to maintain the survival of Islamic banks based on the dynamics of customer behaviour. Consumer behaviour needs careful and continuous monitoring (Darmawan & Arifin, 2021; Issalillah et al., 2021; Gardi, 2022). An understanding of consumer behaviour causes marketers to have a greater chance of achieving sales success (Hidayat et al., 2015; Djaelani, 2021; Darmawan & Putra, 2022). Furthermore, there can be a relationship between users and service providers on an ongoing basis (Khayru & Issalillah, 2021; Lestari & Putra, 2022). Service marketing requires a form of excellent service to gain customers (Jahroni et al., 2021; Essardi et al., 2022). Providers who carry out the marketing concept well are more likely to gain loyal customers (Issalillah et al., 2021; Khairi, 2021; Hariani & Al Hakim, 2022; Kemarauwana et al., 2022). This is important because the marketing process is related directly to the customer (Issalillah & Khayru, 2022). Islamic banks must more often make updates in the marketing process because many competitors have made innovations in marketing in an effort to survive (Lubis, 2004). Even now, Islamic banks must also be able to realise customer loyalty because without loyalty, the success of Islamic banks cannot be realised. However, realising loyalty requires trust and experience through customer satisfaction.

Satisfaction is the degree to which a customer's needs can be met in the final transaction (Al-Kurdi et al., 2020). It is the customer's overall stance to the customer's service providing or their emotional response to the perceived gap between how much the customer anticipated and how much the customer received concerning the fulfillment of some of the needs, wants, and expectations (Hansemark & Albinsson, 2004). Most customer satisfaction is formed starting from quality service providers (Fared et al., 2021; Hariani et al., 2021; Khayru & Issalillah, 2022). In every service industry, it has become a requirement to prioritise satisfaction for customers through a variety of services and optimal service delivery performance (Khasanah et al., 2010; Wahab et al., 2017). Based on Kim et al. (2004); Wu (2011); Aminsyah & Yulianti (2019) state that customer satisfaction positively and meaningfully impacts the behavior of customers and every satisfied customer tends to repeat their purchases frequently and become a loyal customer so as to create loyalty. Loyalty is defined as a good attitude from customers who are committed to faithfully buying products and they will recommend these products to others (El-Adly, 2019; Al Hakim, 2022). To retain customers and outperform their competitors, Islamic banks need to assure the customers that they are well satisfied with the excellent service they have provided. Satisfaction has been an overriding goal of the producers of services (Retnowati et al., 2021; Arifin, 2022. Darmawan et al., 2022).

Likewise, trust is a determining factor for loyalty. Customer trust is a matter that is very sensitive and tied to customer purchase intentions (Munir, 2022). Trust is formed from positive impressions and pleasant experiences for service users (Retnowati et al., 2021; Hakiki & Al Hakim, 2022; Halizah et al., 2022). Trust is the belief that customers will get what they expect from exchange partners (Paparoidamis et al., 2019). Trust will involve the willingness of customers to behave in certain ways because they believe that their partners can realise the wishes of these customers, so that these partners can be trusted (Darmawan, 2017; Issalillah et al., 2022). Huaman-Ramirez & Merunka (2019) state that trust is a customer behaviour in which there is hope that other customers will act in accordance with their expectations, without depending on their ability to control them. Market trust is an important asset for companies (Kiley et al., 2015). Customer satisfaction can be achieved when customers feel safe and trust in Islamic banks. As it is known that trust criteria are important for customers to make decisions about the transactions in Islamic banks. Studies from Bahrudin & Zuhro (2016); Wahyuni (2018); Mang'unyi et al. (2018) state that trust has a positive and more significant effect on increasing satisfaction. Garepasha et al. (2020) argue that to retain customers, customer trust is needed. According to Najafi (2017); Khoi & Cuong (2020) that trust also affects loyalty. This shows that trust can play a role in affecting customers in customer retention. To build customer loyalty trust must first be achieved.

Apart from trust, experience is also a factor that shapes loyalty. Experience is an event experienced by customers that occurs as a simulated response after buying a product. Experience about the product causes customers to have their own judgements and impressions. There are several things that can shape a good experience and loyalty. Loyalty is also determined by product quality (Hariani & Sinambela, 2020; Munir & Putra, 2021; Irfan & Hariani, 2022). In addition, it is also how much sacrifice to obtain the benefits of the product (Khayru et al., 2021; Putra et al., 2022). According to Kim et al. (2004), customer saving experience can be known from customer satisfaction, which in turn customers will share their experiences and can also shape the perceptions of other customers. Experience will affect satisfaction (Kotler & Keller, 2012; Zeithaml, 2000; Meyer & Schwager, 2007). This shows that customer satisfaction as a capable reaction is a very important factor. To satisfy customer satisfaction can be measured from the cognitive side of the customer who feels valued the same or not as the sacrifice the customer makes. Experience is a positive experience gained by customers so that it can build a company image and can generate loyalty (Cao et al., 2018). Wardaya (2017); Imbug et al. (2018) in their study revealed that experience affects loyalty.

Based on the previous description, the purpose of this study is to examine more deeply related to the effect of trust and saving experience on loyalty through satisfaction as an intervening variable.

## RESEARCH METHODS

The method used in the present study is quantitative research. In this survey, the object of this study was sharia bank customers in the city of Surabaya. Obtained 100 respondents who became samples in this study using the purposive sampling method. In this research the authors used two data sources, namely primary data sources obtained from sharia bank customers and questionnaire documentation as the source of secondary data. In all of research data is collected by this instrument, the method used is questionnaire. The following are each of the indicators used to compile the questionnaire.

Indicators of trust from Kotler & Keller's research (2012) are: (1) kindness or sincerity; (2) ability; (3) integrity; (4) willingness to rely on products or services. Experience indicators according to Nasermoadeli et al. (2013), including: (1) sensorial experience; (2) the emotional experience; (3) and social experienced. Indicators of satisfaction according to Mardikaningsih (2021) are as follows: (1) overall satisfaction with a purchasing experience after consuming or using a product; (2) expectations which means the suitability of the product or service offered with customer expectations so that they do not regret using a product; (3) the level of satisfaction experienced by customers after consuming or using the product. Loyalty indicators according to Griffin (2007) are as follows: (1) make regular payments; (2) make regular transactions between the product and in-line services; (3) referred to other individuals; (4) show immunity to competitors' alternatives; and (4) show immunity to competitors' alternatives.

The scale used in the preparation of the questionnaire is a Likert Scale ranging from Strongly Agree rated 5, Agree rated 4, Neutral rated 3, Disagree rated 2, Strongly Disagree rated 1. The data will be tested through data software using SPSS 26 which consists of tests of validity, tests of reliability, tests of the classic assumptions, linear regression analysis, the path analysis, the t - test, the determination coefficient, and the Sobel test.

## RESULTS AND DISCUSSIONS

Based on the collected questionnaires from a total of 100 respondents, it was found that two respondents were cancelled due to doubts about their intentionality in filling out the questionnaires. Therefore, the total number of respondents was only 98 people. It was found that the number of women respondents was 68 while the number of men respondents was 30. Furthermore, based on age, the majority of respondents are aged 21-30 years. This can be seen that there are 80 respondents aged 21-30 years who are customers of Islamic banks. In terms of the latest education, the

majority of respondents have a Bachelor's degree because there are more of them than the last high school education. There are 78 respondents from bachelor graduates and the remaining 20 respondents from high school graduates. In addition, in terms of saving experience, the majority of customers have had  $> 3$  times experience, namely 75 respondents.

Based on the results of the existing validity test and reliability test, 14 indicator items from 4 variables in this study have a p-value of  $0.00 < 0.05$  and each indicator has a Cronbach's Alpha value  $> 0.6$ . Based on the stipulations, the indicators in this study can be said to be valid and reliable. The classic assumption test that will be conducted involves normality testing, multicollinearity testing and heteroscedasticity testing. The normality test aims to determine whether the independent variables and the dependent variable in this study are both normally distributed, close to normal, or not using a normal probability plot. The results of this test use Normal P-Plot with the help of SPSS 26.

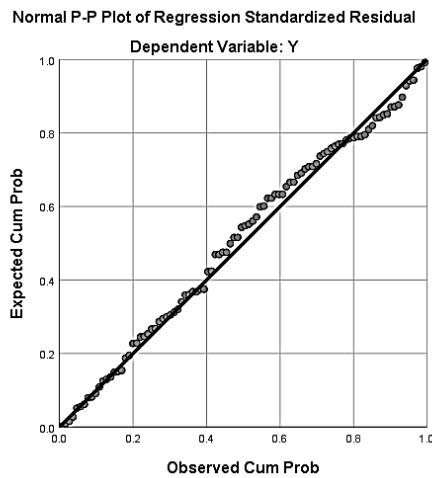


Figure 1. Normality Test

Source: SPSS Output

According to the results of the assimilation testing in Figure 1, it indicates all the data around the curve and in the direction of the slope of the lines, so it can be deduced from the results obtained that the model has complied with the assumptions of normality. The method to detecting the existence or non-existence of heteroskedastisity is by viewing the graph plot between the predicting the value of the dependent variable, the ZPERD with the residual of the SRESID.

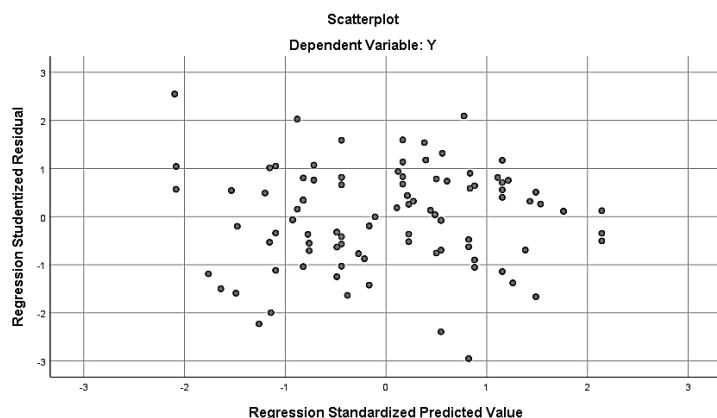


Figure 2. Heteroscedasticity Test

Source: SPSS Output

Based on the observation of Figure 2, it can be noted that it does not form a special pattern, namely the points that spread out so that it can be said that the model does not have a heteroscedasticity problem. Calculation of statistical regression used in this analysis is based on the computer program SPSS for windows versión 26. Multiple regression equations are used to test the direct effect of independent variables (trust and saving experience) on the dependent variable (satisfaction and loyalty). The analysys result of the first equation can be summarised in the following table

Table 1  
Linear Regression Equation 1

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1	(Constant)	2.015	.444		4.534 .000
	X.1	.325	.074	.395	4.389 .000
	X.2	.346	.083	.375	4.174 .000

a. Dependent Variable: Y.1

Source: SPSS Output

The model for the equation is as follows:  $Y_1 = 2.015 + 0.325 X_1 + 0.346 X_2$ . The model indicates that the regression coefficient has a positive direction as expected. The trust regression coefficient value is 0.325, which means that trust has a positive influence on satisfaction. The higher the trust of the customer, the higher the satisfaction. The regression coefficient value of saving experience is 0.346, which means that saving experience has a positive influence on satisfaction. The better the customer's saving experience, the more satisfaction it will provide.

Table 2  
Linear Regression Equation 2

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1	(Constant)	11.698	3.969		2.947 .004
	X.1	4.328	.658	.395	6.581 .000
	X.2	3.561	.731	.290	4.874 .000
	Y.1	4.925	.831	.370	5.928 .000

a. Dependent Variable: Y.2

Source: SPSS Output

The equation model is as follows:  $Y_2 = 11.698 + 4.328X_1 + 3.561X_2 + 4.925Y_1$ . The model shows that the regression coefficient has a positive direction as the expected. The trust regression coefficient value is 4.328, which means that trust has a positive influence on loyalty. The better the trust, the more loyalty will increase. The regression coefficient on the experience of saving customers is 3.561, which means that the experience of saving customers has a positive impact on loyalty. The better the customer savings experience, the more loyalty will increase. The regression coefficient value of customer satisfaction is 4.925, which means customer satisfaction has a positive impact on loyalty. The higher the customer satisfaction, the higher the loyalty.

Table 3.  
Coefficient of Determination Model 1

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.676 <sup>a</sup>	.457	.445	.811	1.536

a. Predictors: (Constant), X.2, X.1

b. Dependent Variable: Y.1

Source: SPSS Output

The purpose and objective of the coefficient of determination is to measure the ability of the regression equation model (independent variable) to explain the dependent variable. Table 3 shows the  $R^2$  value in regression model one of 0.457, which means that 45.7% of the variation in satisfaction can be explained by the independent variables of trust and saving experience, while the remaining 54.3% of satisfaction can be explained by other factors.

Table 4  
Coefficient of Determination Model 2

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.895 <sup>a</sup>	.801	.795	6.567	1.391

a. Predictors: (Constant), Y.1, X.2, X.1

b. Dependent Variable: Y.2

Source: SPSS Output

Table 4 shows the  $R^2$  value in regression model one of 0.801, which means that 80.1% of the variation in loyalty can be explained by satisfaction, trust, and saving experience while the remaining 19.9% of loyalty can be explained by other factors. This F test is used to see the effect of all the independent variables on the dependent variable simultaneously. The following are the results of processing from the F test output.

Table 5. F Test

Model	F count	F table	Sig
Equation 1 Variable dependent: Customer Satisfaction	39.903	3.09	.000 <sup>b</sup>
Equation 2 Variable dependent: Customer Loyalty	126.150	3.09	.000 <sup>b</sup>

Source: SPSS Output

Based on Table 5 in equation I, the computed F value is  $39.903 > 3.09$  or the significance value of the output is  $0.000 < 0.05$ . Thus, the variables of trust and saving experience affect the customer satisfaction variable simultaneously. Then in equation 2, the calculated F value is  $126.150 > 3.09$  or the significance value of the output is  $0.000 < 0.05$ . Thus, it can be concluded that the variables of trust, saving experience and satisfaction affect the customer loyalty variable together. This partial test is carried out to partially identify the influences of independent variables significantly or insignificantly on the dependent variable.

Table 6. t Test

The effect between variables	t count	t table	Beta	Sig.
Trust to Satisfaction	4.389	1.661	.395	.000
Saving Experience to Satisfaction	4.174	1.661	.375	.000
Satisfaction to Loyalty	5.928	1.661	.370	.000
Trust to Loyalty	6.581	1.661	.395	.000
Saving Experience on Loyalty	4.874	1.661	.290	.000

Source: SPSS Output

The hypothesis in this study was tested using a partial test on the regression model. The results of hypothesis testing resulted in a t count of 4,389 and a significance of 0.000 which is smaller than 0.05. This shows that hypothesis 1 in this study is accepted or trust has a positive influence on customer satisfaction of Islamic banks. The results of testing hypothesis 2 resulted in a t count of 4,174 and a significance of 0.000 which is smaller than 0.05. This indicates that hypothesis 2 in this study is accepted or saving experience has a positive influence on satisfaction. The results of the test of hypothesis 3 resulted in a t count of 5.928 and a significance of 0.00 which is smaller than 0.05. This indicates that hypothesis 3 in this study is accepted or satisfaction has a positive influence on loyalty. The results of testing hypothesis 4 produce a t value of 6,581 with a significance of 0.000 which is smaller than 0.05. This suggests that hypothesis 4 in this study is accepted or trust has a positive direct effect on loyalty. The results of testing hypothesis 5 produce a t value of 4.874 with a significance of 0.000 which is less than 0.05. This shows that hypothesis 5 in this study is accepted or the saving experience has a positive influence on loyalty. The test on the research model of the effect of trust on loyalty for satisfaction with the sobel test is obtained as follows.

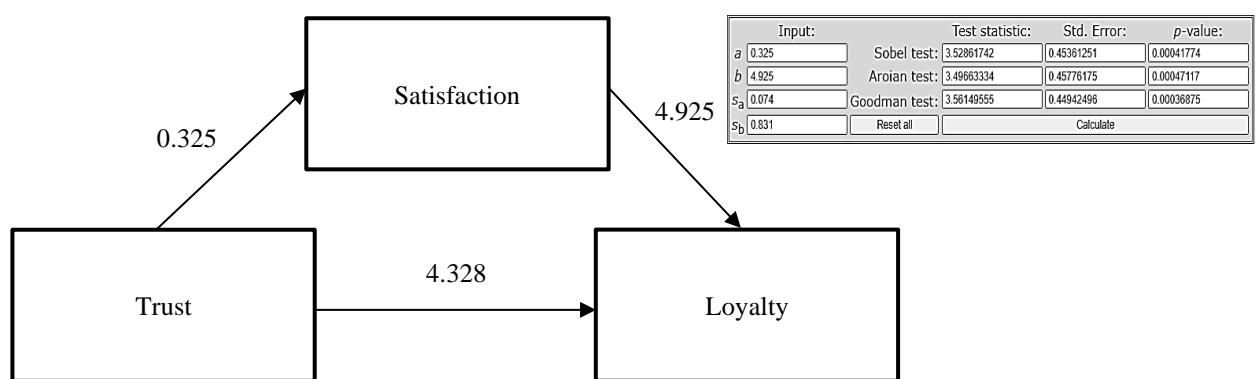


Figure 3.  
Sobel Test Results The Effect of Trust on Loyalty through Satisfaction

The Sobel test results show that the standard error value is 0.454 and the p-value is 0.0004. This means lower than 0.05. Thus, trust has a significant effect on loyalty through satisfaction.

The results of testing the research model of the effect of saving experience on loyalty through satisfaction with the sobel test are as follows

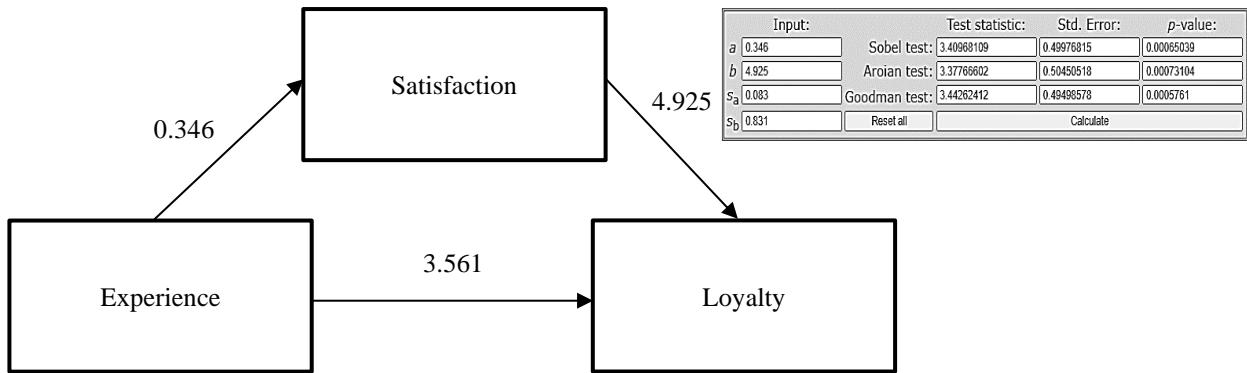


Figure 4.  
Sobel Test Results The Effect of Experience on Loyalty through Satisfaction

The results show a standard error value of 0.499 and a p-value of 0.0006. This means lower than 0.05. Thus, saving experience has a significant effect on loyalty through satisfaction. This means that customer satisfaction is able to become an intervening variable between saving experience and loyalty. This condition illustrates that the more saving experience, the higher the customer satisfaction. Furthermore, high customer satisfaction will increase customer loyalty.

The results of this study indicate that there is a positive impact between trust and satisfaction. In accordance with the results of research from Bahrudin & Zuhro (2016); Wahyuni (2018); Mang'unyi et al. (2018). The higher the customer's trust in Islamic banks, the higher the customer's satisfaction with Islamic banks. This can be seen from each trust indicator which is in line with the indicator of customer satisfaction after using an Islamic bank. Therefore, if Islamic banks provide quality services and serve customers with sincerity, customers will feel satisfied with the services provided and further increase trust.

The results of this study indicate that there is a positive influence between saving experience on satisfaction. The results of this study are supported by Darmawan (2021). Kotler and Keller (2012); Zeithaml (2000); Meyer and Schwager (2007) also mention the positive impact of experience on satisfaction. This shows that the higher the saving experience the customer has, the higher the customer satisfaction. Customers will reuse to save because they are satisfied with the services provided by Islamic banks in terms of speed, convenience or security. Thus a marketer needs to create the right environment and settings in order to produce the saving experience that customers want.

The study findings indicate significant increases in satisfaction and loyalty. Najafi (2017) supports the results of this study. Likewise, research from Kim et al. (2004); Wu (2011); Aminsyah & Yulianti (2019). From these results it can be seen that high satisfaction can be a major factor that can increase loyalty. Providers need to always observe the shaping factors of customer satisfaction (Djaelani, 2021; Mardikaningsih & Darmawan, 2021; Putra et al., 2022; Sigita & Al Hakim, 2022; Sutrisno, 2022). In this study, the main factor that can affect customer loyalty is customer satisfaction. The more satisfied customers are with the services that are provided by Islamic banks, the more loyal customers will be to Islamic banks. Therefore, if Islamic banks provide services in accordance with customer expectations, customers will feel satisfied and the level of customer loyalty to Islamic banks will also be higher.

The findings of it show a significant increase in trust and loyalty. Research results from Najafi (2017); Khoi & Cuong (2020); Garepasha et al. (2020) also support it. High trust can be a major factor in increasing loyalty. For this reason, if Islamic banks can meet customer expectations based on the services provided, customers will continue to use Islamic banks so that customer loyalty to Islamic banks will be formed.

The research showed that the experiences of saving have a direct or causative effect towards loyalty. The study findings from Wardaya (2017); Zati & Iqbal (2017); Imbug et al. (2018) can support it. According to data based on observation, saving experience is a factor that increases customer loyalty. The more experience saving in Islamic banks, the longer customer loyalty to Islamic banks will be formed. In addition, a pleasant experience for customers will encourage referral behaviour. This is according to Chen et al. (2015); and Ali et al. (2022). This will be an advantage for service providers (Trirahayu et al., 2014; Putra et al., 2021). Service providers must also understand customer preferences (Khayru et al., 2021). This will lead to expanded purchases for loyal customers (Darmawan & Arifin, 2021). A good experience will form a positive impression and image for the service provider and this can be a determinant for further behavioural responses from customers (Irfan, 2021; Jahroni & Putra, 2022). Thus, if customers have many positive experiences when using Islamic banks, customer loyalty to Islamic banks will be higher. This experience can be obtained from personal surveys or getting recommendations from people around who have used Islamic bank services. Customer saving experience is increasingly important in market research, because experience determines the quality that customers feel in competition. Customer experience has a different concept from service quality because it requires adequate measurement.

## CONCLUSIONS

Based on the analysis of the data discussed in this report, it can be concluded that: (1) trust has a significant increase in satisfactions; (2) saving experience affects the levels of satisfaction; (3) trust contributes positively to loyalty; (4) saving experience contributes positively to loyalty; (5) the satisfaction contributes to the increase in loyalty; (6) satisfaction can be an intervening variable between trust and loyalty; (7) satisfaction can be an intervening variable between saving experience and loyalty.

The realization of satisfaction can be formed through the sincerity and kindness of Islamic bank employees to customers. The ability of sharia banks to provide services based on integrity to the dynamics of customer behavior that will contribute to the realization of customer satisfaction. Increased satisfaction can also be built through friendly bank employee services, responsibility to customers. This will lead to an increase in the number of customers using sharia bank services that have the opportunity to provide satisfaction. The population and sample coverage used is enlarged from the previous sample in order to make the research results more specific and interesting to study, and get more detailed and more interesting results.

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