

The Intervening Effect of Customer Satisfaction at 212 Mart

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ABSTRACT

This study aimed to analyze and prove the variable influence of religiosity, brand equity, and service quality on customer loyalty with customer satisfaction as an intervening variable in the 212 Mart DKI Jakarta area. The quantitative method is used to prove the hypothesis proposed by the research sample of 136 respondents (response rate of 82%). The data were collected using the purposive sampling technique through a questionnaire given directly to the respondents. The collected data were analyzed using Partial Least Square through the SmartPLS 3.0 application. The results showed; that first, there was a direct influence on the variable of religiosity and service quality on customer loyalty and the variable of service quality on customer satisfaction. Second, the effect of religiosity, brand equity, and service quality on customer loyalty is not mediated by customer satisfaction as an intervening variable. The uniqueness of this result is that customer satisfaction does not judge the effect of other variables on customer loyalty at 212 Mart. In the future, it is essential to know whether the same applies to other sharia-based minimarkets.

Keywords: *Religiosity; Brand Equity; Service Quality; Customer Satisfaction; Customer Loyalty.*

ABSTRAK

Tujuan penelitian ini untuk menguji dan membuktikan pengaruh variabel religiusitas, ekuitas merek, dan kualitas layanan terhadap loyalitas pelanggan dengan kepuasan pelanggan sebagai variabel intervening di 212 Mart wilayah DKI Jakarta. Metode kuantitatif digunakan untuk membuktikan hipotesis yang diajukan dengan sampel penelitian 136 responden (response rate 82%). Data dikumpulkan dengan menggunakan teknik purposive sampling melalui kuesioner yang diberikan secara langsung kepada responden. Data yang terkumpul dianalisis menggunakan Partial Least Square melalui aplikasi SmartPLS 3.0. Hasil penelitian menunjukkan, pertama, terdapat pengaruh langsung dari variabel religiusitas dan kualitas pelayanan terhadap loyalitas pelanggan, dan variabel kualitas pelayanan terhadap kepuasan pelanggan. Kedua, pengaruh religiusitas, ekuitas merek dan kualitas layanan terhadap loyalitas pelanggan tidak dimediasi oleh kepuasan pelanggan sebagai variabel intervening. Keunikan dari hasil penelitian ini adalah kepuasan pelanggan tidak memediasi pengaruh variable lain terhadap loyalitas pelanggan 212 Mart. Kedepannya sangat penting mengetahui apakah berlaku hal yang sama di minimarket berbasis syariah lainnya.

Kata Kunci: *Religiusitas; Ekuitas Merek; Kualitas Pelayanan; Kepuasan Pelanggan; Loyalitas Pelanggan.*

A. INTRODUCTION

The growth of minimarkets in Indonesia is speedy. In 2018 the number of minimarkets had reached more than forty thousand, increasing more than a thousand yearly. Therefore, Indonesia has the most significant number of minimarkets in Southeast Asia. Seeing the successful growth of minimarkets in Indonesia, not surprising that many institutions have started this business. Among them is the Koperasi Syariah 212, which established 212 Mart. This minimarket carries the spirit of the people's revival movement, triggered by the people's struggle in the Aksi Bela Islam (ABI). In addition to 212 Mart, many minimarkets with sharia concepts have been established, such as Basmalah Stores, Sodaqo Mart, LEUMart, and others. However, the existence of sharia minimarkets still cannot compete with the two leading minimarket players in Indonesia, namely Alfamart and Indomaret. In fact, according to research firm Nielsen, the two took up 87 percent of the market share (Lubis 2019). If so, minimarkets with sharia concepts have not been able to get the attention of Muslims, the majority population.

Despite the conditions above, 212 Mart is still operating today; one reason is that there are still some loyal customers. The customers still shop at 212 Mart regularly and continuously, even though other minimarkets exist in the vicinity. Customer research needs to determine and analyze the factors influencing their loyalty. So far, customer loyalty is essential for the progress of a business. Scientists have extensively researched the importance of customer loyalty for development and advancement (Hasrat et al., 2020).

There are many studies on customer loyalty; among these is research on predictor variables that influence loyalty, such as service quality, customer satisfaction, brand equity, and religiosity (Hadi, 2016; Khan, 2015; Putri, 2015; Setiawan, 2016; Wicaksana, 2018; Wijayanto, 2015). Several studies took on the subject of both conventional and Islamic banking (Khan 2015; Wijayanto 2015). Other researchers took retail business subjects such as minimarkets (Tribudhi and Soekapdjo 2019), cellular telephones (Hadi 2016), motorized vehicles (Wicaksana 2018), and so on.

Even though the variables studied were the same, the findings were different. The effect of religiosity on loyalty has a significant impact (Khan 2015; Suhartanto, Farhani, and Muflih 2018b), but the results of other studies show no influence (Setiawan et al., 2019). Likewise, service quality also significantly impacts customer loyalty (Wijayanto 2015; Yuanwei and Lertbuasin 2018b); some are not (Setiawan et al., 2019). The influence of the brand equity variables on customer satisfaction is significant (Hadi 2016; Ongkowitz 2015; Yuanwei

and Lertbuasin 2018b), but other studies suggest that not all indicators of brand equity affect loyalty (Meizan and Zuliestiana 2017).

Customers must be completely satisfied by shopping at 212 Mart because customers who are slightly satisfied or neutral can be snatched away by competitors. But happy customers will remain loyal despite attractive offers from competitors. Customer satisfaction plays a vital role in an industry with such intense competition because there is a vast difference between simply satisfied customers and those who are truly satisfied (Lovelock and Wright 2005). The existence of customer satisfaction variables mediation between religiosity, service quality, and brand equity on customer loyalty is also necessary. Several studies have shown that these three variables relate to customer satisfaction (Setiawan et al., 2019; Wijayanto, 2015; Yuanwei & Lertbuasin, 2018). Service quality is a variable that affects customer loyalty. The better the quality of service, the more loyal customers (Wilson 2018).

Meanwhile, brand equity is no less significant in building customer loyalty. When brand equity is substantial, customers will continue to use the product and not replace it with other brands (Wicaksana 2018). In the 212 Mart minimarket, which has sharia principles, religiosity should influence loyalty. The assumption is that the better a person understands Islam, the more often that person must shop at 212 Mart.

Considering the results inconsistency of the previous studies above, the researcher is interested in testing the effect of these variables on the customers of 212 Mart. Sometimes religiosity, brand equity, and service quality affect customer loyalty, but in another research, they are not. Therefore, essential to consider customer satisfaction as an intervening variable in this research. The findings from this study are expected to contribute to the managers of 212 Mart and other parties who want to develop similar industries. Because of the demographic data of the Indonesian people who are predominantly Muslim, it is regrettable if the sharia economy-based industry does not overgrow.

B. LITERATURE REVIEW

Customer loyalty is the dedication of clients to continuously repurchase desired services or products within the future, even though they impact the situation, and advertising and marketing efforts can purpose conduct change. Oliver (1997) argues that customer loyalty refers more to decision-making behavior units to repurchase the goods or services of a selected company (Griffin 2005). Customer loyalty is an essential element that can determine the development and progress of a company. The results showed an effect of customer loyalty on sales volume (Winata 2017) and influenced a company's profitability (Sari and Hatane 2013).

Several variables can increase customer loyalty in the sharia-based industry. Among them is religiosity, which is a person's inner experience when he feels God so that he actively tries to adjust or harmonize his life with God (Saifuddin 2019). Religion is a standardized system of symbols, belief systems, value systems, and behavior systems, all of which focus on shared themes as the most significant. (Ancok and Surosos 2005). Customers with a high level of religiosity will try to carry out their religious values properly in everyday life, including in the economic field.

The influence of the religiosity variable on customer loyalty has been studied (Setiawan, 2016; Suhartanto et al., 2018). Both studies show that religiosity has a significant influence on customer loyalty. The better understanding of the customer's religion, the more loyal the customer. If the religiosity of the customers is low, the commitment will also be lower. Five dimensions measure religiosity: belief, religious worship or practice, practice or consequences, knowledge, and appreciation. However, other studies have shown that religiosity does not influence customer loyalty (Setiawan et al., 2019). Further research by Amin et al. on Islamic banks shows that non-Muslim customers are also loyal to Islamic banks (Amin, Isa, and Fontaine 2013). Thus, there has been no conclusion on whether religiosity affects loyalty.

The effect of religiosity on customer satisfaction has also been done. The results show a significant influence between religiosity and customer satisfaction at Islamic Banks in Payakumbuh (F. Setiawan et al., 2019). In this study, when looking at the indirect effect, it is known that religiosity influences customer loyalty through customer satisfaction. It can be concluded that the convictions and religious appreciation will drive customer satisfaction, thus enhancing customer loyalty.

Furthermore, another variable that still impacts consumer loyalty is brand equity. Brand equity is hard and fast logo values and obligations related to a logo, name, or image that grow or lower the cost of a very good or provider to a business. (D. A. Aaker 1997). Kotler and Keller define brand equity as the added value provided to products and services (Kotler and Keller 2007). The influence of brand equity variables on customer loyalty has been proven (Hadi 2016; Ongkowidjoyo 2015; Souris 2017; Yuanwei and Lertbuasin 2018b) and shows a significant influence between brand equity and customer loyalty. While Meizan and Zuliestiana show that not all brand equity indicators affect customer loyalty, perceived quality and brand awareness do not significantly affect customer loyalty (Meizan and Zuliestiana 2017).

The variable that is often discussed as having a strong influence on customer loyalty is service quality. There are several opinions regarding the meaning of service. Service is intangible, in the form of an action or performance offered by one party to another, and does

not cause any transfer of ownership (Kotler in Tjiptono & Gregorius, 2006). All economic activities whose results are not in the form of physical or construction products are generally produced and consumed simultaneously and provide added value (Bitner in Lupiyoadi & A, 2006). The excellent and impaired quality of service employees offers significantly affects customer loyalty. Good service quality causes the level of satisfaction and the desire of customers to behave loyally to increase.

On the other hand, poor service quality results in lower customer satisfaction and loyalty. The good or bad quality of service provided depends on service provider's ability to meet customer expectations consistently. According to former General Electric (GE) chairman John F. Welch Jr., quality is the best guarantee of customer loyalty, the most vigorous defense against foreign competition, and the only way to sustain growth and revenue (Welch in Kotler & Keller, 2007). The service quality dimensions consist of tangible (direct evidence), reliability, responsiveness, assurance, and empathy (Lupiyoadi, 2006).

The variable that also affects customer loyalty is customer satisfaction. Satisfaction is the customer's responsibility to fulfilling their needs after comparing the perceived performance (or result) to the expected one (Barnes 2003). Consumers who get high satisfaction will positively impact customer loyalty and the company's future because a company's success lies with consumers and customers (Kotler and Keller 2007). Several studies have examined customer satisfaction's effect on loyalty (Hadi, 2016; Hasan & Putra, 2019; Khan, 2015; Ongkowidjoyo, 2015; Setiawan et al., 2019; Wijayanto, 2015). The results show a significant influence between customer satisfaction and loyalty. From this, it can be concluded that the more satisfied the customer is, the more loyal the customer is.

The role of customer satisfaction as an intervening variable, which mediates the effect of religiosity, brand equity, and service quality on customer loyalty, is evidenced by research from Yuanwei and Lertbuasin and Ongkowijoyo (Ongkowidjoyo 2015; Yuanwei and Lertbuasin 2018b). So, religiosity, brand equity, and service quality directly affect customer loyalty. However, the first involves customer satisfaction, so the customer becomes loyal.

Based on the theory and the results of previous studies that have been submitted, the researchers propose the following hypotheses:

H1: There is a significant influence between religiosity and customer satisfaction of the 212 Mart minimarket.

H2: There is a significant influence between religiosity and customer loyalty at the 212 Mart minimarket.

H3: There is a significant influence between brand equity and customer satisfaction of 212 Mart minimarket.

H4: There is a significant influence between brand equity and customer loyalty at 212 Mart minimarket.

H5: There is a significant influence between service quality and customer satisfaction of the 212 Mart minimarket.

H6: There is a significant influence between service quality and customer loyalty in minimarkets 212 Mart

H7: There is a significant influence between customer satisfaction and loyalty at 212 Mart minimarket.

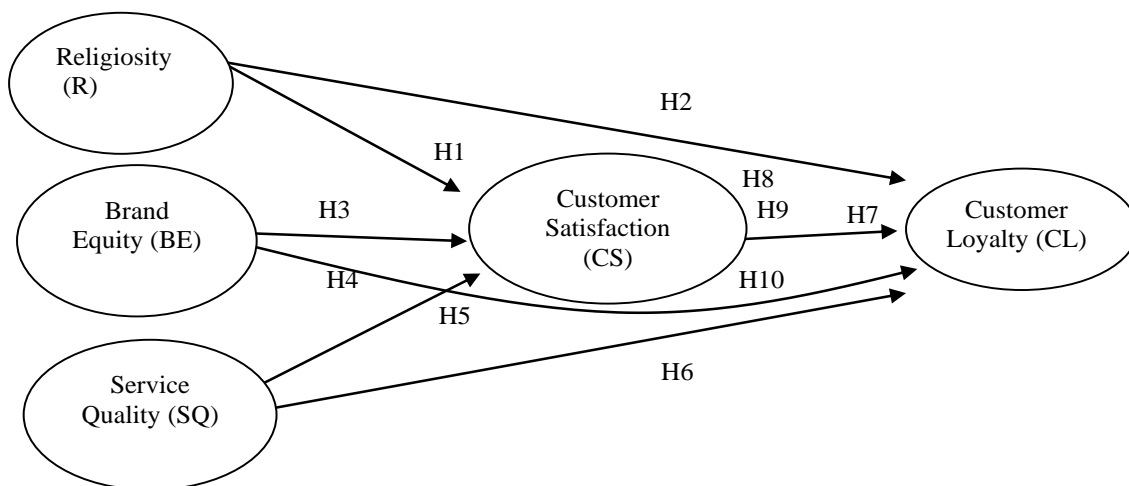
H8: There is a significant influence between religiosity with customer loyalty, with service satisfaction as an intervening variable at the 212 Mart minimarket.

H9: There is a significant influence between brand equity and customer loyalty, with customer satisfaction as an intervening variable at the 212 Mart minimarket.

H10: There is a significant influence between service quality and customer loyalty, with customer satisfaction as an intervening variable at the 212 Mart minimarket.

The linkage between those ten hypothesis can be described in the research model below:

Figure 1: Research Model



C. RESEARCH METHODS

This study uses a quantitative approach. The exogenous variables in this study are religiosity, brand value, and service quality, while the endogenous variables are customer loyalty and customer satisfaction as an intervening variable. The population for this study is an unknown number of customers from the 212 Mart minimarket in DKI Jakarta province. The

sampling technique used in this study is purposive sampling, which is a limited sample of clients who meet specific criteria. The criteria are customers who purchase at 212 Mart more than once a month. This study initially used 136 respondents with the sampling technique referring to Hair et al. The guideline for determining the minimum sample size for Structural Equation Modeling (SEM) research are, ten times the most significant number of formative indicators used to measure one construct (F. Hair Jr et al. 2014).

In this study, one latent variable uses 13 formative indicators. Then the minimum number of samples that should be taken is $10 \times 13 = 130$. This study used a questionnaire as the primary data source, distributed to 165 respondents. However, following the data collection and cleaning, only 136 respondents qualified to be analyzed (the response rate is 82%). This study left out the 29 respondents due to (1) incomplete answers or (2) possible random answers since all questions are answered similarly. Data that met the criteria were analyzed using SmartPLS version 3.0. The outer model analysis tests the validity and reliability of the questionnaire used to obtain valid and reliable data. The inner or structural model is used to determine the significance of the exogenous latent variable versus the endogenous latent variable and the value of the coefficient of determination R^2 .

D. RESULT AND DISCUSSIONS

The respondent of this study were 136 people who are Muslim, consisting of 76 (55.88%) men and 60 (44.12%) women. Most of the respondents live in West Jakarta (27.94 %), the rest in North Jakarta (18.38 %), East Jakarta (19.85 %), and South Jakarta (18.38 %), and Central Jakarta (15.44 %). According to the level of education, as much as 43.38% of respondents have a high school education equivalent. Meanwhile, according to their salary, 38.97% of respondents receive 2.5 - 5 million monthly. Furthermore, 66.91% of respondents visited 212 Mart 1 to 3 times per month.

The validity tests in this study use convergent validity and discriminant validity. Convergent validity refers to the principle that the standards of a construct must be highly correlated. The results of the outer loading test show that 13 indicators should be removed from the model design because it is invalid. Furthermore, the results of the AVE test show a value of each variable above 0.5. This value indicates that a latent variable can explain more than half of the variance of the indicators. Each indicator in the research variable has a more significant cross-load value than the cross-load value for other latent variables. Therefore, it can be interpreted that the indicators used in this study show good discriminant validity in compiling each variable.

After testing the instrument's validity, we will carry out a reliability test. Reliability testing in SmartPLS can use two methods, namely Cronbach's Alpha and Composite Reliability. The general rule of thumb for alpha or composite reliability should be greater than 0.7, although the value of 0.6 is still acceptable (Abdillah and Jogiyanto 2015). The composite reliability and Cronbach's Alpha value can be seen in Table 1.

Table 1.
Value of Composite Reliability and Cronbach's Alpha

Variable	Composite Reliability	Cronbach's alpha
Brand Equity	0.878	0.792
Customer satisfaction	0.940	0.928
Service Quality	0.913	0.885
Loyalty	0.924	0.904
Religiosity	0.922	0.901

From Table 1. Each variable has a composite reliability value above 0.7; So, so it can be said that the questionnaire in this study is reliable. Each variable has a Cronbach's alpha value above 0.7. It means that the questionnaire in this study has met the reliability requirements.

The next step is testing the inner model. The inner model, also known as the structural model, is part of the hypothesis test used to test the significance of the exogenous latent variables versus the endogenous latent variables and the value of the coefficient of determination R².

Table 2.
Value of R Square

Variable	R Square
Customer satisfaction	0.432
Customer loyalty	0.409

From Table 2, it is shown that the customer satisfaction variable has an R-Square value of 0.432 or 43.2%. The variable customer satisfaction can explain religiosity, brand equity, and service quality by 43.2%, while other variables influence the remaining 56.8%. Furthermore, the customer loyalty variable has an R-Square value of 0.409 or 40.9%. It means that the variable customer loyalty can explain the variables of religiosity, brand equity, service quality,

and customer satisfaction by 40.9%. The remaining 59.1% is explained by other variables not included in this study.

The next is hypothesis testing (see Table 3). This testing is done by looking at the t value, if the t-count is greater than the t-table (5% alpha = 1.96), then the Alternative Hypothesis (Ha) is accepted, and the Zero Hypothesis (Ho) is rejected. Conversely, if the t-count is smaller than the t-table (5% alpha = 1.96), then the Alternative Hypothesis (Ha) is rejected, and the Zero Hypothesis (Ho) is accepted.

Table 3.
t Statistics and P Values

Variable	<i>t Statistics</i> (>1,96)	<i>P Values</i> (<0,05)	Supported/Not Supported
R → CS	1.951	0.052	Not Supported
R → L	2.697	0.007	Supported
BE → CS	1.575	0.116	Not Supported
BE → L	0.782	0.435	Not Supported
SQ → CS	5.606	0.000	Supported
SQ → L	2.023	0.044	Supported
CS → L	1.931	0.054	Not Supported
R → CS → L	0.586	0.558	Not Supported
BE → CS → L	0.438	0.662	Not Supported
SQ → CS → L	0.701	0.483	Not Supported

After testing and analyzing the influence of the variables of religiosity, brand equity, and service quality on customer loyalty with customer satisfaction as an intervening variable in 212 Mart DKI Jakarta, the following results were obtained:

Religiosity does not affect customer satisfaction 212 Mart in DKI Jakarta, meaning Hypothesis 1 is not supported. The results of this study do not support previous research (Setiawan et al., 2019) but support research (Hidayat and Akhmad 2015b). The existence of 212 Mart, which seeks to present Islamic relationship values (*muamalah*), does not affect customer satisfaction. Respondents only consider their religiosity when shopping at 212 Mart. It is just that for satisfaction, customers do not feel delighted, which is illustrated in the customer satisfaction variable in the average price indicator.

Religiosity influences customer loyalty 212 Mart in DKI Jakarta, meaning that Hypothesis 2 is supported. This study's results support previous research (Khan 2015; Suhartanto, Farhani, and Muflih 2018b). The main factor a customer maintains in a relationship or remains loyal to 212 Mart is his adherence to sharia principles. Customers decide to keep shopping at sharia minimarkets related to faith and belief in prohibiting buying and selling goods that can cause harm.

Brand equity does not affect customer satisfaction at 212 Mart in DKI Jakarta, meaning Hypothesis 3 is not supported. These results do not agree with previous studies (Ongkowidjoyo 2015; Yuanwei and Lertbuasin 2018b). Other studies show that not all indicators of the Brand Equity variable affect customer satisfaction (Sedky, Alike, and Aldiansyah 2020). Customers know enough about the 212 Mart brand's symbols and movements that carry Islamic principles. Customers like it because 212 Mart only sells halal products. However, the existence of this brand is not enough to create customer satisfaction. Customers' impression about the product is not good because the prices of some products are higher even though the difference is not that much compared to other minimarkets.

Brand equity does not influence 212 Mart customer loyalty 212 Mart in DKI Jakarta, so Hypothesis 4 is not supported. The results of this study do not support previous research (Hadi 2016; Ongkowidjoyo 2015; Souri 2017; Yuanwei and Lertbuasin 2018b), and not all indicators of brand equity affect customer loyalty (Meizan and Zuliestiana 2017). Perceived quality and brand associations do not significantly influence customer loyalty. In this study, only brand association indicators affect loyalty. Simultaneous brand equity does not affect customer loyalty at 212 Mart minimarket.

Service quality affects customer satisfaction 212 Mart in DKI Jakarta, meaning that Hypothesis 5 is supported. Many studies linked service quality variables with customer satisfaction; most results influence the two (Wijayanto 2015; Yuanwei and Lertbuasin 2018b). Customers are satisfied with the service shown by the 212 Mart minimarket employees. The employees always show friendliness and courtesy in providing services. They also answer questions about the items' availability, making shopping easier for customers.

Service quality affects customer loyalty 212 Mart in DKI Jakarta, meaning that Hypothesis 6 is supported. Previous research has shown consistent results (Hadi, 2016; Khan, 2015; Ongkowidjoyo, 2015; Setiawan et al., 2019; Wijayanto, 2015). There is a significant influence between service quality and customer loyalty. The higher the quality of service, the more customer loyalty will be, and what happened at 212 Mart. Service quality is the main thing that is also sold in the minimarket business apart from the product itself. The quality of service

employees provides the main thing that can lead to customer loyalty. Likewise, what happened at 212 Mart, the friendliness, politeness, thoroughness, and speed of employees in providing service have made customers survive.

Customer satisfaction does not affect customer loyalty in 212 Mart DKI Jakarta, meaning that Hypothesis 7 is not supported. Previous research has shown an influence between customer satisfaction and loyalty (Wijayanto 2015). This study shows the opposite results. Several aspects satisfy customers, such as the services provided and 212 Mart's consistency in upholding sharia principles. Other elements, such as the price of goods and the completeness of the products sold, have not met customer expectations. Some of the products sold are expensive, and some are unavailable. However, customers still make transactions at 212 Mart.

Religiosity does not influence customer loyalty with customer satisfaction as an intervening variable in 212 Mart DKI Jakarta, meaning that Hypothesis 8 is not supported. It illustrates that the influence between religiosity and customer loyalty is not mediated by customer satisfaction. Customers are loyal to 212 Mart without considering their satisfaction or pleasure with the services, products sold, or ease of access. They are dedicated to 212 Mart based on their knowledge of Islamic law and their belief and appreciation in carrying out the religious teachings they understand.

Brand equity does not affect customer loyalty with customer satisfaction as an intervening variable in 212 Mart DKI Jakarta, meaning that Hypothesis 9 is not supported. The results of this study contradict previous research (Ongkowidjoyo 2015). Customers at 212 Mart do not consider the brand factor of whether to make a repeat purchase. Even though they understand that 212 Mart is a minimarket that contains a history of the struggle of Muslims, for them, 212 Mart is not much different from other minimarkets. The quality of goods and services sold is generally the same..

The behavior of a Muslim consumer is sometimes irrational according to the concept of capitalism. However, this action brings an excellent level of utility in the view of a Muslim. Such as paying zakat, doing alms, and helping the poor; maybe there is no material value in life. Still, in sharia, this is a reward dimension (in the sight of Allah), so the utility value that a Muslim will obtain is tremendous in the hereafter. He sacrificed. In Islam, the behavior of a Muslim consumer must reflect his relationship with Allah and humans. This concept is not found in conventional consumer behavior science. In the study of consumer behavior from conventional economics, we do not see a balancing channel for individual needs called the social consumption channel (Viridiany and Fatmah 2014).

Likewise, when they become customers at 212 Mart, respondents are not only concerned with the material benefits they get. There is also an aspect of reward: those who support and carry out Islamic teachings in *muamalah*. In addition, they get a social part from the alms they do by shopping at 212 Mart. Because some of the profits from 212 Mart will be donated to those in need, customers continue to shop at 212 Mart even though they are sometimes unsatisfied.

E. CONCLUSION

The results showed that religiosity and service quality affect customer loyalty at 212 Mart in DKI Jakarta. Service quality also significantly affects customer satisfaction. This study proves that customer satisfaction as an intervening variable does not mediate the influence of religiosity and service quality on customer loyalty. The limitation of this research is just using a questionnaire as the primary data source. Interviews should also be carried out to obtain more comprehensive data. Future researchers must consider this and other factors directly or indirectly affecting customer loyalty at 212 Mart or another sharia-based minimarket. Adding new variables like promotion in future research also needs to prove a broader picture of customer loyalty, especially in sharia-based minimarkets. Massive promotions are thought to stimulate customers to make repeat purchases.

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