

The Influence of Halal Product Quality, Service Quality, and Religiosity on El Marom Store Customer Satisfaction and Loyalty

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ABSTRACT : In the business world, analysis of customer behavior is very important to understand. Where business people who want their business to be sustainable must understand and provide the best for customers. Providing quality products is one of the determinants of customer satisfaction. In addition, the provision of quality services is no less important to support the creation of customer satisfaction. Moreover, the people of Indonesia, where the majority of the population is Muslim, the satisfaction that arises as a result of consuming a product or service must be associated with Islamic values so that it is worth worship or in this case is often referred to as the level of religiosity. However, customer satisfaction is not enough to guarantee that customers will continue to be consistent in consuming at the same place. For this reason, it is necessary to pay attention to customer loyalty which is formed through the maximum satisfaction received. This type of research is explanatory research with a quantitative approach method. The data collection technique uses a questionnaire with accidental sampling. The population in this study are all customers with certain criteria who have made purchases at the El Marom Store. The number of samples in this study were 102 respondents. While the data analysis techniques using path analysis (path analysis). Based on the results of data analysis, it was found that the quality of halal products, service quality, and religiosity partially had a significant effect on customer satisfaction. Meanwhile, the quality of halal products, service quality, and religiosity partially have no significant effect on customer loyalty. However, customer satisfaction has a significant effect on customer loyalty. Halal product quality, service quality, and religiosity also indirectly influence loyalty through satisfaction.

KEYWORDS : Halal Products, Services, Religiosity, Satisfaction and Loyalty

I. INTRODUCTION

One form of effort to continue to maintain economic growth and stability in Indonesia during a crisis is to continue to maintain the existence of the Micro, Small and Medium Enterprises (MSMEs) movement. The form of the contribution of MSMEs to the economy in Indonesia, based on data from the Ministry of Cooperatives and Small and Medium Enterprises throughout 2022, it was recorded that MSMEs grew so well that they reached 8.71 million per unit and contributed 90 percent of business activities and contributed more than 50 percent to the creation of jobs around the world, especially in Indonesia (Putri, 2023). The good contribution of MSMEs to the economy cannot be separated from the role of business people in analyzing consumer behavior. Consumer behavior is synonymous with consideration of decision making before making a purchase to satisfy their wants and needs. Every business person is required to continue to try to meet requests from customers for the sustainability of the business. MSMEs that are able to provide quality products and services will receive satisfaction and even loyalty from customers (Nawang Sigit & Soliha, 2017). Moreover, the majority of the population in Indonesia are Muslim, business people must also pay attention to providing products or services that are in accordance with Islamic law. Provision of products and services in accordance with Islamic law must also be accompanied by consumer behavior that is appropriate and reflects an Islamic attitude or known as religiosity. As a Muslim, the level of religiosity is important because it forms the basis of all behavior that someone does so that it is worth worship (Hayati et al., 2019).

Based on the results of observations made, problems were found at El Marom Store, namely the frequent discrepancies in the results obtained even though the quality of the products produced has been maintained, both raw materials, mixed materials and production processes, the production site is also kept clean. Based on the results of the interviews conducted, there are also phenomena that are deemed necessary for further study, namely customers feel that the quality of the products and services offered meet their expectations, but sometimes the conformity of their expectations is still overshadowed by the inconsistency of product quality and services provided. Surprisingly, they still persist in making purchases and even recommending El Marom Store products to others. This contradictory behavior with the provision of quality and service can be related to a person's level of religiosity, considering that the majority of customers are Muslims (Zuhirsyan&Nurlinda, 2018).

Business actors in view of this phenomenon must be able to maintain the quality of products and services as well as take care of their customers in fulfilling their wants and needs, bearing in mind the nature of this factor is the most important for the sustainability of the business. The way to find out the phenomenon of consumer behavior that has occurred so far is by conducting research to reveal the role of halal product quality, service quality, and the level of religiosity as well as other factors that can influence customer satisfaction to reach the loyalty stage.

II. THEORITICAL REVIEW

2.1 Halal Products

Products are the output of a production activity in the form of goods (Musmedi et al., 2023). Meanwhile, product quality is defined as everything whether in the form of goods or services to meet their needs and desires (Budiono, 2020). The obligation to maintain halal products has also been explained in the Qur'an surah Asy-Syu'ara' verses 181-183 which explains that a Muslim who is in fact a business person is required to be honest in all his activities, and is prohibited from cheating on his customers and in the process. Halal production of raw materials is the main thing that needs to be considered. Product quality has several dimensions, namely color, appearance, portion, shape, temperature, texture, aroma, level of doneness, and taste (Djimantoro& Gunawan, 2020).

2.2 Quality Service

Services are activities that are directly involved in obtaining and using goods and services, including the decision-making process when preparing and determining activities (Erinawati&Syafarudin, 2021). Service quality is the overall natural characteristics of products and services provided to the public to fulfill their needs and desires (Simarmata et al., 2020). Wijayanto(2015) measure service quality using five dimensions, namely physical evidence (tangibles), reliability, responsiveness, assurance and empathy.

2.3 Religiosity

According to Zuhirsyan and Nurlinda(2018), religion means submitting and obeying all of Allah's provisions in the form of carrying out His commands and avoiding His prohibitions so as to obtain His blessing. Religion or religiosity has the characteristic of submission to God, where this characteristic is a basic part of religiosity. According to Jalaluddin in Triuspitorini(2019), religiosity is a condition that exists within a person which encourages him to behave in accordance with his level of devotion to religion. Religiosity has five dimensions, namely belief, religious practice, appreciation, religious knowledge, and consequences (Nurhanjani et al., 2018). According to Glock and Stark in Nasrullah(2015) the attributes of religiosity consist of beliefs, practices, experiences, religious knowledge, consequences.

2.4 Satisfaction

According to Gultom et al. (2020) customer satisfaction is a comparison between what the customer expects and what the customer feels when using the product. Customer satisfaction will be created from using products that provide an impression that meets expectations. Meanwhile, if the impression given by a product does not match expectations, then customer satisfaction will not be created (Amanah, 2010). According to Tjijptono in Indrasari(2019:92) the attributes that form satisfaction consist of conformity to expectations, interest in visiting again, and recommending again to others.

2.5 Loyalty

According to Hurriyati(2005:125), customer loyalty is a customer's deep commitment to subscribe or repurchase selected products/services consistently in the future, even though the influence of the situation and marketing efforts have the potential to cause changes in behavior. Loyalty is synonymous with habituation to a particular

brand which is directly influenced by satisfaction or dissatisfaction with the brand that has been accumulated over a certain period of time (Bahrudin & Zuhro, 2015). This habit is usually carried out by non-consumer customers who always make repeated purchases within a certain period of time, and if within a certain period of time the person stops purchasing then they cannot be said to be customers (Musanto, 2004). According to Griffin (2019:31) there are customer loyalty attributes which consist of making regular purchases, buying across product and service lines, recommending to others, showing immunity to the pull of competitors.

III. METHOD

This research uses explanatory research with quantitative methods. Explanatory research aims to test and explain the influence of the hypothesized variables (Sari et al., 2022). This study aims to find out information about the effect of Halal Product Quality (X1), Service Quality (X2), and Religiosity (X3) on Satisfaction (Z) and Customer Loyalty (Y). The population in this study were all customers with certain criteria who had made a purchase at the El Marom Store Pondok Pesantren Raden Rahmat Sunan Ampel Jember. While the sample in this study amounted to 102 samples obtained by using accidental sampling. Data analysis techniques using instrument testing, classical assumption testing, and hypothesis testing.

IV. DISCUSSION

4.1 Validity Test

The following are the results of the validity test conducted by the researcher:

Table 1. Validity Test Result

Statement	r count	r table	Significance	Information
Halal Product Quality (X1)				
X1.1	0,726	0,1946	0,000	Valid
X1.2	0,753	0,1946	0,000	Valid
X1.3	0,664	0,1946	0,000	Valid
X1.4	0,688	0,1946	0,000	Valid
X1.5	0,741	0,1946	0,000	Valid
X1.6	0,726	0,1946	0,000	Valid
X1.7	0,678	0,1946	0,000	Valid
X1.8	0,762	0,1946	0,000	Valid
X1.9	0,766	0,1946	0,000	Valid
Service Quality (X2)				
X2.1	0,742	0,1946	0,000	Valid
X2.2	0,812	0,1946	0,000	Valid
X2.3	0,742	0,1946	0,000	Valid
X2.4	0,725	0,1946	0,000	Valid
X2.5	0,719	0,1946	0,000	Valid
X2.6	0,550	0,1946	0,000	Valid
X2.7	0,604	0,1946	0,000	Valid
X2.8	0,667	0,1946	0,000	Valid
Religiosity (X3)				
X3.1	0,452	0,1946	0,000	Valid
X3.2	0,551	0,1946	0,000	Valid
X3.3	0,434	0,1946	0,000	Valid
X3.4	0,366	0,1946	0,000	Valid
X3.5	0,536	0,1946	0,000	Valid
X3.6	0,471	0,1946	0,000	Valid
Customer Satisfaction (Z)				
Z.1	0,794	0,1946	0,000	Valid

Z.2	0,822	0,1946	0,000	Valid
Z.3	0,780	0,1946	0,000	Valid
Customer Loyalty (Y)				
Y.1	0,695	0,1946	0,000	Valid
Y.2	0,742	0,1946	0,000	Valid
Y.3	0,829	0,1946	0,000	Valid

Source: Processed by Researchers, 2023

Based on the results of the validity test using Pearson Product Moment, the overall r count is greater than r table and the significance value is more than 0.05 so it can be concluded that all questions/statements are valid and can be used in further data analysis.

4.2 Reliability Test

The following are the results of the reliability test conducted by the researcher:

Cronbach's Alpha	N of Items
,958	29

Source: Processed by Researchers, 2023

Based on the results of the reliability test, the Cronbach Alpha value was 0.958, this result was greater than 0.60 which indicated that all questions/statements were reliable and could be used in continuing the next data analysis.

4.3 Normality Test

The following are the results of the normality test conducted by the researcher:

Table 3. Normality Test Results
One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		102
Normal Parameters ^{a,b}	Mean	,0000000
	Std. Deviation	1,22988521
Most Extreme Differences	Absolute	,086
	Positive	,043
	Negative	-,086
Test Statistic		,086
Asymp. Sig. (2-tailed)		,062 ^c

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

Source: Processed by Researchers, 2023

Based on the results of the normality test using the Kolmogorov Smirnov test, a significance value of 0.062 was obtained which was more than 0.05. These results indicate that the variables of halal product quality (X1),

service quality (X2), religiosity (X3), customer satisfaction (Z), and customer loyalty (Y) are normally distributed.

4.4 Multicollinearity Test

The following are the results of the multicollinearity test conducted by the researcher:

Table 4. Multicollinearity Test Results

Variable	Tolerance	VIF
Uji Multikolinearitas 1		
Halal Product Quality	0,374	2,671
Service Quality	0,367	2,728
Religiosity	0,772	1,296
Uji Multikolinearitas 2		
Halal Product Quality	0,358	2,790
Service Quality	0,240	4,161
Religiosity	0,716	1,397
Customer Satisfaction	0,266	3,753

Source: Processed by Researchers, 2023

Based on the results of the multicollinearity tests 1 and 2, it shows that the Tolerance value is above 0.1 and the Variance Inflating Factor (VIF) value is below 10. It can be concluded that the data in this study avoids multicollinearity problems.

4.5 Heteroscedasticity Test

Following are the results of the heteroscedasticity test conducted by the researchers:

Table 5. Heteroscedasticity Test Results

Variable	Significance Value
Heteroscedasticity Test 1	
Halal Product Quality	0,442
Service Quality	0,050
Religiosity	0,175
Heteroscedasticity Test 2	
Halal Product Quality	0,465
Service Quality	0,410
Religiosity	0,051
Customer Satisfaction	0,259

Source: Processed by Researchers, 2023

Based on the results of the heteroscedasticity test using the Glejser test, it shows that all variables have a significance value of more than 0.05. So it can be concluded that all research variables avoid the problem of heteroscedasticity.

4.6 Hypothesis Test

4.6.1 Partial Test (t)

Partial test (t) is used to determine the partial effect of the independent variables on the dependent variable:

Table 6. Model 1 t Test Results

Variable	Standardized Coefficients Beta	Significance Value	Information
Halal Product Quality	0,179	0,039	Significant
Service Quality	0,618	0,000	Significant
Religiosity	0,164	0,007	Significant

Source: Processed by Researchers, 2023

Based on the results of the t-test of the first model with customer satisfaction as the dependent variable, it shows that all variables have a significant value of more than 0.05. So it can be concluded that the overall dependent variable partially has a significant effect on customer satisfaction.

Table 7. Model 2 t Test Results

Variable	Standardized Coefficients Beta	Significance Value	Information
Halal Product Quality	0,070	0,412	Not Significant
Service Quality	0,202	0,054	Not Significant
Religiosity	-0,046	0,444	Not Significant
Customer Satisfaction	0,659	0,000	Significant

Source: Processed by Researchers, 2023

Based on the results of the second model t test with customer loyalty as the dependent variable, it shows that the quality of halal products, service quality, and religiosity partially have no significant effect on customer loyalty with a significance value of more than 0.05. Meanwhile, customer satisfaction partially has a significant effect on customer loyalty with a significance value of less than 0.05.

4.6.2 Analysis of the Coefficient of Multiple Determination (R²)

Following are the results of the analysis of the coefficient of multiple determination (R²) conducted by the researcher:

Table 8. The Results of The Analysis of The Coefficient of Multiple Determination (R²) 1

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,856 ^a	,734	,725	1,24857

a. Predictors: (Constant), Religiusitas, KualitasProduk Halal, KualitasPelayanan

Source: Processed by Researchers, 2023

Based on the results of the analysis, the first coefficient of multiple determination (R²) is 0.734. This shows that 73.4% of customer satisfaction is influenced by the quality of halal products (X1), service quality (X2), and religiosity (X3). While the remaining 26.6% is influenced by other variables not included in the study such as price, emotional attraction, brand image, and company image as mentioned in previous studies. Meanwhile, the value of e1 can be obtained with the formula $e1 = \sqrt{1 - 0.734} = 0.516$.

Table 9. The Results of The Analysis of The Coefficient of Multiple Determination (R²) 2

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,867 ^a	,751	,741	1,28701

a. Predictors: (Constant), KepuasanPelanggan, Religiusitas, KualitasProduk Halal, KualitasPelayanan

Source: Processed by Researchers, 2023

Based on the results of the analysis of the second coefficient of multiple determination (R²), it was obtained at 0.751. This shows that 75.1% of customer loyalty is influenced by the quality of halal products (X1), service quality (X2), religiosity (X3), and customer satisfaction (Z). While the remaining 24.9% is influenced by other variables not included in the study such as price, emotional attraction, brand image and company image as mentioned in previous studies. Meanwhile for the value of e1 can be obtained by the formula $e1 = \sqrt{1 - 0.751} = 0.498$.

4.6.3 The Influence of Halal Product Quality (X1), Service Quality (X2) and Religiosity (X3) Partially on Customer Loyalty (Y) Through Customer Satisfaction (Z)

Based on the results of data analysis on the partial test and analysis of the coefficient of multiple determination, the following results are obtained:



Figure 1. Path Coefficient

Source: Processed by Researchers, 2023

Based on the data in Figure 1, the path coefficient, the calculation to determine the magnitude of the partial indirect effect of each variable is:

- Effect of halal product quality (X1) on customer loyalty (Y) through customer satisfaction (Z) = $X1 \rightarrow Z \rightarrow Y$: $0,179 * 0,659 = 0,118$ (indirect effect). Meanwhile, the direct effect of X1 on Y is 0,070. So, the total influence that X1 has on Y is $0,070 + 0,118 = 0,188$. Based on the data from these calculations, it is known that the value of the indirect effect is greater than the direct effect. Then these results indicate that X1 has an indirect influence on Y through Z.
- Effect of service quality (X2) on customer loyalty (Y) through customer satisfaction (Z) = $X2 \rightarrow Z \rightarrow Y$: $0,618 * 0,659 = 0,407$ (indirect effect). Meanwhile, the direct effect of X2 on Y is 0,202. So, the total influence that X2 has on Y is $0,202 + 0,407 = 0,609$. Based on the data from these calculations, it is known that the value of the indirect effect is greater than the direct effect. Then these results indicate that X2 has an indirect influence on Y through Z.
- The effect of religiosity (X3) on customer loyalty (Y) through customer satisfaction (Z) = $X3 \rightarrow Z \rightarrow Y$: $0,164 * 0,659 = 0,108$ (indirect effect). Meanwhile, the direct effect of X3 on Y is -0,046. So, the total influence that X3 has on Y is $-0,046 + 0,108 = 0,062$. Based on the data from these calculations, it is known that the value of the indirect effect is greater than the direct effect. Then these results indicate that X3 has an indirect influence on Y through Z.

V. CONCLUSION

Based on the results of the data analysis that has been carried out, the conclusions in this research are:

- Halal product quality has a significant effect on customer satisfaction
- Service quality has a significant effect on customer satisfaction
- Religiosity has a significant effect on customer satisfaction
- Halal product quality does not have a significant effect on customer loyalty
- Service quality has no significant effect on customer loyalty
- Religiosity has no significant effect on customer loyalty
- Customer satisfaction has a significant effect on customer loyalty

This research also provides results that all variables including halal product quality, service quality and religiosity have an indirect influence on customer loyalty through customer satisfaction.

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