The Effect of Corporate Branding, Islamic Corporate Social Responsibility (ICSR), Ethics Programs, on Customer Loyalty Through Corporate Reputation and Spiritual Experience: Study on Indonesian Islamic Bank Customers in East Java

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Abstract

This study was structured as an attempt to test several concepts regarding the variables that affect customer loyalty. According to the description in the introduction which states that there is a research problem that underlies this research, it has been developed as a problem in the research being studied to be solved, namely: "there are differences in results and theoretical gaps from research variables related to customer loyalty". Significant support was obtained in testing hypothesis 1 up to 10 which strengthen the concept of corporate brand, Islamic corporate social responsibility, corporate reputation, spiritual experience and customer loyalty. The sample is taken as many as 144 respondents using purposive sampling. Data was collected using a survey method through questionnaires filled out by customers. Then the data obtained were analyzed using sem amos version 26. Hypothesis testing in this study resulted in the company's brand having no significant effect on corporate reputation. Icsr has no significant effect on the company's reputation. Ethics program affects corporate reputation. Corporate branding significantly negative effect on spiritual experience. ICSR has no significant effect on spiritual experience. The company's brand has a negative and significant effect on customer loyalty. Icsr affects customer loyalty. Ethics program affects customer loyalty. Corporate reputation has a significant effect on customer loyalty.

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1 Introduction

Islamic banking in Indonesia is starting to show its existence and of course competing with conventional banking. The competition that occurs between Islamic banks and conventional banks is the competition to acquire and retain customers. The two types of banks are competing to provide the best service, creating various superior service products with features that provide convenience to their customers. Each bank looks for profitable ways to differentiate itself so that it can win the competition.

Indonesia is a population with the largest Muslim population in the world with a figure of 180 million, but only 30.27 million have become customers of Islamic banks as of November 2020. This indicates the market potentialIslamic Banklarge and not fully exploited. Potential customers that have not been explored, namely 149 million people. During the last three decades, Islamic banking has emerged and gained momentum and has become a global phenomenon with a warm welcome from Muslim and non-Muslim customers. Many conventional banks, even from non-Muslim countries provide Islamic banking facilities (Asif Akhtar & Zaheer, 2014). According to the Financial Stability Report 2016 – Islamic Financial Services Board, despite being the country with the largest Muslim population in the world, Indonesia still ranks tenth based on the share of global Islamic banking assets after Iran, Saudi Arabia, Malaysia, UAE, Kuwait, Qatar, Turkey, Bahrain and Bangladesh. To fill the gap between the Muslim population and Islamic bank customers, currently only around 30 million Indonesians have become sharia bank customers. On February 1, 2021, which coincided with 19 Jumadil Akhir 1442 H, it marked the history of the merging of Bank Syariah Mandiri, BNI Syariah, and BRI Syariah into one entity, namely Bank Syariah Indonesia (BSI). This merger will unite the advantages of the three Islamic banks so as to provide a more complete service, wider reach, and have a better capital capacity. Supported by synergies with parent companies (Mandiri, BNI, BRI) and the government's commitment through the Ministry of SOEs, Bank Syariah Indonesia is encouraged to compete at the global level. On February 1, 2021, which coincided with 19 Jumadil Akhir 1442 H, it marked the history of the merging of Bank Syariah Mandiri, BNI Syariah, and BRI Syariah into one entity, namely Bank Syariah Indonesia (BSI). This merger will unite the advantages of the three Islamic banks so as to provide a more complete service, wider reach, and have a better capital capacity. Supported by synergies with parent companies (Mandiri, BNI, BRI) and the government's commitment through the Ministry of SOEs, Bank Syariah Indonesia is encouraged to compete at the global level. On February 1, 2021, which coincided with 19 Jumadil Akhir 1442 H, it marked the history of the merging of Bank Syariah Mandiri, BNI Syariah, and BRI Syariah into one entity, namely Bank Syariah Indonesia (BSI). This merger will unite the advantages of the three Islamic banks so as to provide a more complete service, wider reach, and have a better capital capacity. Supported by synergies with parent companies (Mandiri, BNI, BRI) and the government's commitment through the Ministry of SOEs, Bank Syariah Indonesia is encouraged to compete at the global level. wider reach, and have a better capital capacity. Supported by synergies with parent companies (Mandiri, BNI, BRI) and the government's commitment through the Ministry of SOEs, Bank Syariah Indonesia is encouraged to compete at the global level. wider reach, and have a better capital capacity. Supported by synergies with parent companies (Mandiri, BNI, BRI) and the government's commitment through the Ministry of SOEs, Bank Syariah Indonesia is encouraged to compete at the global level (Gray & Balmer, 1998; Li et al., 2016; Oliver, 1999).

The merger of the three Sharia Banks is an effort to create a Sharia Bank that is the pride of the people, which is expected to become a new energy for national economic development and contribute to the welfare of the wider community. The existence of Indonesian Islamic Banks too become a reflection of the face of Islamic banking in Indonesia which is modern, universal, and provides goodness for all nature (Rahmatan Lil 'Alamin). However, the merger had a distinct impact on BSI customers who had a feeling of nostalgia that could emerge and affect customer loyalty to the old brand. According to Rachman (2017), Islamic banking is considered an important invention in the banking industry because the majority of Muslims do not want to work with conventional banks because interest is prohibited in Islam and conventional banks carry out interest-based banking. This new banking system is becoming more and more acceptable to the Muslim world and is increasing its market share in the industry. Due to the achievements of Islamic banks, Other major international banks have also started Islamic banking windows to increase customer loyalty. When customers realize that Islamic banks are carrying out their functions under Sharia, their desire to switch to conventional banks is reduced. This shows customer satisfaction and trust in Islamic banks. There is a positive response from the public to the sharia credit card facility and the community shows satisfaction and trust in the sharia banking system because of its advantages, it has started the sharia banking window to increase customer loyalty.

Economists also recognize the superiority of the Islamic economic system in which there is Islamic banking. According to them, Islam has succeeded in combining ethics and economics, while the capitalist and socialist systems

have separated the two. At this time it was found that Muslims liked capitalist understanding, so that it became a dominant mode among Muslims who followed new things and absorbed what they received. It was found that capitalist understanding tries to interpret Islamic texts, changes direction and distorts the essence meaning of the texts so that capitalist understanding is based on usury which is designed with Islamic nuances so that people see Islamic color (shape).

Allah SWT says:

يٰٓاَيُّهَا الَّذِيْنَ اٰمَنُوْا لَا تَأْكُلُوا الرِّبٰٓوا اَضْعَافًا مُّضٰعَفَةً ۖ وَّاتَّقُوا اللّٰهَ لَعَلَّكُمْ تُفْلِحُوْنَ

"O you who believe! Do not eat usury doubled and fear Allah so that you are lucky." (Surah Ali 'Imran 3: Verse 130).

A Muslim should be very aware of all the commands and prohibitions of Allah. Such as buying and selling and the prohibition of usury (Surah Al Baqarah: 275, 278-279), and the prohibition of consuming human property in vanity (Surah Al Baqarah: 188 and An Nisa ': 29). This phenomenon contradicts the theory of Zaman (2018), which states that, Islamic banking has not made a significant contribution to the economy of the country where they operate on a new financial system that incorporates Islamic principles of equality and fair play in financial transactions. He continued to question claims of conformity with Islamic economic teachings by the operators of these banks. These banks imitate some of the worst banking practices of conventional financial institutions and do not serve the purposes of Islamic banking and finance" (Zaman, 2018).

Abdulla (2020), write "evidence on current practice by Islamic banks around the world indicates that the majority of financing operations are not based on equity. In contrast, Islamic banks consistently prefer the use of debt-based financing models. This raises suspicion among unbelieving Muslims and observes that Islamic banks are, in fact, no different from conventional banks." The theoretical ideas of several opinions regarding Islamic banking are not in accordance with the facts that exist in Indonesia. In fact, this raises its own problem in loyalty so that a GAP appears, namely differences of opinion, theory, empirical and phenomena in the field.

Based on the existing differences, the company must realize the importance of fostering good relationships with customers through an Islamic approach. Creating strong and close customer relationships is the dream of every company and it is often the key to long-term marketer success. Companies that want to form strong customer bonds must pay attention to a number of considerations by interacting and creating a superior experience for the target market, as well as adding their customers to become clients (Kotler & Lee, 2008). One of the main keys in today's marketing, Customer Experience will no doubt prove a top priority in future research (Lemon & Verhoef, 2016). Another way that companies usually do to face competition is to build customer loyalty by strengthening brands, creating unique services through honest, truthful and trustworthy nature, improving product quality. If so, valuing Customer Experience is a multidimensional concept, meaning that some dimensions are more important than others and must be prioritized in an effort to grow Customer Loyalty. Several authors have examined the existing relationship between Customer Experience and loyalty (e.g. Schmitt, 2009; Sriavastava & Kaul, 2016), a more comprehensive treatment of Customer Spiritual Experience and a more in-depth analysis of the specific impact of each of the different dimensions are still needed. lacking in the academic literature. Based on this idea, loyalty is based on the bond of spiritual experience that participates and interacts and Islamic services are indicators of loyalty based on a spiritual mindset. Judging from its development, this research will explore knowledge related to customers' spiritual experiences as a way to build customer loyalty, and will emphasize the involvement of spiritual experiences in building customer loyalty. This is a novelty in research, where not all loyal customers are based on experience alone, but by adding Islamic spirituality, customers will be even more loyal. loyalty is based on the bond of spiritual experience that participates and interacts and Islamic services are indicators of loyalty based on a spiritual mindset. Judging from its development, this research will explore knowledge related to customers' spiritual experiences as a way to build customer loyalty, and will emphasize the involvement of spiritual experiences in building customer loyalty. This is a novelty in research, where not all loyal customers are based on experience alone, but by adding Islamic spirituality, customers will be even more loyal. loyalty is based on the bond of spiritual experience that participates and interacts and Islamic services are indicators of loyalty based on a spiritual mindset (Zhang, 2009; Voss et al., 2008; Helm et al., 2010). Judging from its development, this research will explore knowledge related to customers' spiritual experiences as a way to build customer loyalty, and will emphasize the involvement of spiritual experiences in building customer loyalty. This is a novelty in research, where not all loyal customers are based on experience alone, but by adding Islamic spirituality, customers will be even more loyal. Judging from its development, this research will explore knowledge related to customers' spiritual experiences as a way to build customer loyalty, and will emphasize the involvement of spiritual experiences in building customer loyalty. This is a novelty in research, where not all loyal

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Given the increasing competition between banking institutions and the wider decision to use banking services, it would be advisable for bank service companies to focus on creating a Spiritual Customer Experience to better differentiate themselves from competitors and increase Customer Loyalty. A presumption can be made that a strong Corporate Reputation plays an important role in fostering stakeholder relations and gaining public trust in the organization (Harrison, 2018). A company can be said to have a reputation, depending on the opinion of consumers consuming with a product. Reputation leads to higher market share and encourages higher sales which can create brand loyalty (Parhizgar et al., 2015). A good reputation can lead to positive expectations and a bad reputation leads to a negative image, brand reputation means trust, integrity and honesty. This is in accordance with the theory of Parhizgar et al. (2015), revealing that a brand can be said to have a reputation, depending on the opinion of consumers consuming with a brand. Reputation leads to higher market share and drives higher sales which can create brand loyalty. In addition, according to (Morley,

This theory is supported by previous researchers that Corporate Reputation can directly affect customer loyalty (Loureiro & Kastenholz, 2011). According to Ismail et al. (2014), the reputation of Islamic banks can show how far Islamic banks are trusted by their customers. Reputation plays an important role in establishing partnership relationships between banks and their customers. As research has been done by Loureiro et al. (2017), the results of this study state that reputation has a positive and significant effect on loyalty. The same statement with research conducted by Loureiro et al. (2017), namely research conducted by Sarjita (2014). However, in contrast to research conducted by Rachman (2017), this study states that reputation has no significant effect on loyalty. Based on this idea, the company's reputation will have an impact on customer loyalty, based on the results of research by Loureiro et al. (2017); Sarjita (2014); Rachman (2017), there are still inconsistencies, causing a gap in the results of empirical research between Corporate Reputation and loyalty that can be used as a research framework.

Today companies carry out Islamic Corporate Social Responsibility (ICSR) to improve people's welfare, and to build and enhance their reputation (Sen et al., 2006). Fombrun (2005), suggested that Corporate Reputation could be increased as an incentive to engage in ICSR activities. Gardberg & Fombrun (2006), also highlight that the gains from Corporate Reputation are the result of the ICSR program. Park (2017), have studied the perspective of consumers, and showed that the company's compliance with economic and legal ICSR initiatives has a direct positive effect on corporate reputation. Recently, Taghian et al. (2015), found that a positive relationship between ICSR builds corporate reputation which in turn affects market share.

The ICSR activities that have been carried out by Indonesian Islamic banks include: distributing zakat funds for health and food programs for refugees throughout Indonesia. The zakat fund that has been prepared is Rp. 1 billion to run the program for one year, Training Millennials to Become Sociopreneurs, building villages, green economy movements, go digital training (https://www.bankbsi.co.id/company-information/ICSR/filter).

Many experimental studies confirm the relationship between corporate ICSR and corporate reputation (Brickley et al., 2003; Lai et al., 2010; Hsu, 2012). The ICSR Initiative helps companies differentiate with products that maintain the Company's Reputation with Competitors. Taleghani et al. (2012), suggested that ICSR has a positive effect on increasing the Company's Reputation. In addition, Kamaludin et al. (2010), also revealed that ICSR has a positive effect on the Company's reputation. ICSR will be an inherent business strategy within the company to maintain or improve competitiveness through the Company's Reputation. The role of the company to participate and be responsible for social issues such as public health and education in carrying out company activities and marketing can lead to positive assessments from company stakeholders including consumers. In contrast to the results of research by Zuhroh et al. (2015), ICSR is felt to have a significant indirect effect on reputation that is built over time, which is a short-term response. These findings reflect the importance of companies ensuring that consumers are aware of ICSR initiatives.

The company's ICSR is one way to actively contribute to the basic structure of society to improve the Company's Reputation. A good reputation increases the brand value and goodwill of the company (Falck & Heblich, 2007). Because ICSR activities have a positive effect on Corporate Reputation, most companies do not only pay attention to ICSR issues, but also actively participate in ICSR activities (Lai et al., 2010). In order to understand the importance of ICSR in Corporate Reputation, which is increasingly being seen as one of the key elements and drivers of reputation but there are still many previous studies using only theoretical studies, therefore these dimensions must be measured and tested statistically. For this study, ICSR was examined based on concept definition, Corporate Reputation, and

dimensions of Corporate Reputation, and then presented the relationship between ICSR and Corporate Reputation. for this research model can be developed to investigate the relationship between ICSR and Corporate Reputation.

Another key to earning a positive reputation is being a good employer, respecting workers' rights, and paying appropriate wages and rewards Ethical behavior, especially in relation to brands, is another reputation driver. According to Fan (2005), branding is a social construction as well as an economic construction. Ethical branding is concerned with certain moral principles that define right and wrong behavior in branding decisions. Ethical brands make a positive contribution to the public interest and do not harm the public interest (Fan, 2005),. The main driver of reputation comes from the organization's corporate identity because these are strategic choices leaders must make. In addition, they are also associated with what we call corporate expressions,

Disciplinary processes are a relevant component of ethics programs because of the function they fulfill in sanctioning unethical behavior and rewarding ethical behavior. Disciplinary processes may consist of a policy to hold management and employees accountable for unethical behavior, a policy of investigating suspected unethical behavior. ethical behavior, and policies that create incentives and rewards for ethical behavior.

Ethics programs can be defined as formal formal (Weaver et al., 1999), designed to create an ethical culture, to discourage ethical behavior and promote ethical behavior. In the current business era, several practitioners have put forward the important role of ethical culture in Enron, WorldCom and Arthur Anderson business organizations (Sims & Brinkman, 2003; Trevino & Brown, 2004). Therefore, subsequent changes to the Federal Sentencing Guidelines emphasize the importance of an organization's ethical culture (www.ussc.gov). To enhance the ethical culture of an organization, management can introduce an ethics program, consisting of, for example, a code of ethics, ethics training, and an ethics hotline.

In this case, the bank must provide compelling arguments and presentations for market share and maintain customer loyalty. Therefore, the obvious consequence for the bank is to place more emphasis on improving better service and honesty. With the awareness that customers are aware of bad practices or irresponsible social behavior, customers are ready to stop doing business with them (Farah & Newman, 2010). Seeing this trend, the company began to examine the ethical reputation that has an impact on the success of business activities. Ramos & Casado-Molina (2021), said that financial institutions pay more attention to ethical behavior in communication to customers and stakeholders. They also show that the ethical aspect of social responsibility has a positive relationship with customer loyalty. As well as, Lai et al. (2010), say that the involvement of socially responsible actions increases the buyer's perception of the company's reputation.

Research shows a positive relationship between ethical programs and organizational ethical culture (Treviño & Weaver, 2003). In some other empirical studies, the construction of ethical culture is limited to one dimension, such as top management's commitment to ethics, employees' commitment to ethics (Adam & Rachman-Moore, 2004), or several dimensions, such as employees' awareness of ethical issues in the workplace, whether they believe that breaking bad news to superiors is acceptable, and their willingness to seek ethical advice within the organization. In another empirical study of the relationship between ethical programs and organizational ethical culture, the construction of ethics programs was limited to one component.

To date, there has been no research examining the relationship between loyalty and ethical programming as a multi-dimensional construct. From a management perspective the question is whether their ethics program should be aligned with specific dimensions of loyalty that require improvement or whether a full-scale ethics program independent of the current ethical culture should be adopted. Furthermore, if a particular component of an ethics program is adopted, management needs to know what their individual relationship is to the individual dimensions of the ethical culture to determine its effectiveness and, if necessary, to introduce additional measures to improve the ethics program. In this study, we will reveal the relationship between the Ethics Program and loyalty by first dismantling the two constructs.

Research purposes

The purpose of this research is to prove, test, and analyze:

H1: Significant effect of Corporate Branding on Corporate Reputation at Indonesian Islamic Banks in East Java.
H2: Significant effect of Corporate Branding on Spiritual Experience at Islamic Banks in East Java.
H3: Significant effect of Corporate Branding on Customer Loyalty in Islamic Banks in East Java.
H4: Significant effect of Islamic Corporate Responsibility (ICSR) on Corporate Reputation at Indonesian Islamic Banks in East Java.
H5: Significant effect of Islamic Corporate Responsibility (ICSR) on Spiritual Experience at Indonesian Islamic Banks in East Java.

H6: Significant effect of Islamic Corporate Responsibility (ICSR) Affects Customer Loyalty at Indonesian Islamic Banks in East Java.

H7: Significant effect of Ethics Program on Corporate Reputation at Indonesian Islamic Banks in East Java.

H8: Significant effect of the Ethics Program on Customer Loyalty at Indonesian Islamic Banks in East Java.

H9: Significant effect of corporate reputation has an effect on customer loyalty at Indonesian Islamic banks in East Java.

H10: Significant effect Spiritual Experience has an effect on Customer Loyalty at Indonesian Islamic Banks in East Java.
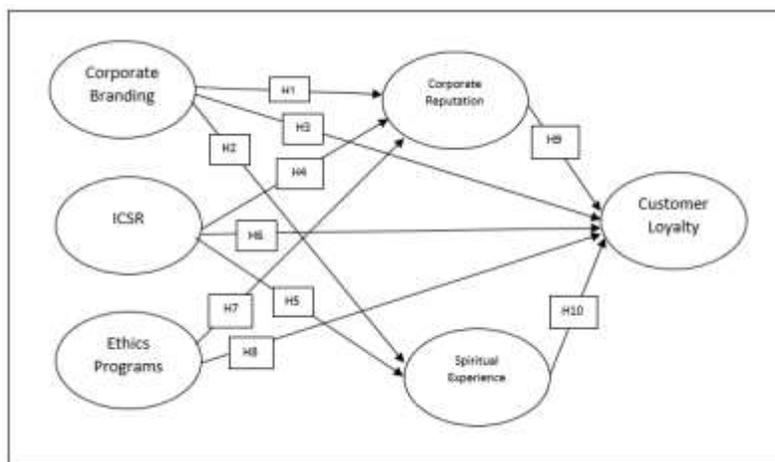

Figure 1. Conceptual framework

Theoretical benefits

As a comparison material for previous researchers as well as a source of reference and information for other researchers.

Practical benefits

1) This research can contribute ideas for the company as a consideration for decision making on the problems faced, especially for consumer behavior.
2) This research can be used as a reference to increase consumer knowledge related to the effect of corporate brands, ICSR, ethical programs on corporate reputation and spiritual experiences impact on loyalty.

Hypothesis

Mallin et al. (2014), and Rizvi et al. (2020), link employer brands directly to employees' personal brands by suggesting that organizational values, needs, and personalities are compared to individuals during the Corporate Brandinging process. Foster et al. (2010), assert that prospective employees compare their own needs, values, and personality with the company's brand image based on the statement of the organization's intention to attract. prospective employees, which has implications for the reciprocal relationship between the employer's brand, the employee's personal brand, and the Company's Reputation.

Hypothesis 1: The company brand has a significant effect on the company's reputation.

Experience refers to specific evaluations triggered by certain brand-related stimuli that occur when there is a connection – direct or indirect – with the brand (Schmitt, 2009; Brakus et al., 2009). Schmitt (1999), states that the concept of brand experience goes beyond the concepts of feelings, fantasies, and pleasures Holbrook & Hirschman (1982). Schmitt (1999), conceptualized that brand experience consists of five dimensions: sensory, affective, cognitive, behavioral and social. The concept of brand experience is very important for managing a company's brand because it

helps in determining the positioning and differentiation of a company's brand with respect to a product/service or Corporate Branding, and helps explain how a brand or company can achieve or maintain its competitive advantage (Abratt & Kleyn, 2012; Schmitt, 2000; Keller & Lehmann, 2006; Morrison & Crane, 2007).

Hypothesis 2: Corporate Branding has a significant effect on Spiritual Experience

Building a strong corporate brand leads to preference and customer loyalty to the company and ultimately enables it to achieve a sustainable competitive advantage (Andreassen & Lindestad, 1998; Fombrun & Shanley, 1990; Keller & Aaker, 1998; Daffey & Abratt, 2002; Anisimova, 2013; So et al., 2013). However, the important literature on the domain of corporate brand management advances the fact that building strong corporate brands is a strategic issue and a concern for management (Balmer, 2017), especially in the context of the service sector (Punjaisri & Wilson, 2017). BL customer behavior orientation illustrates that these customers' perceptions of the company's brand have a major influence on purchasing decisions (Hsieh et al., 2004; Anisimova, 2013). However, behavioral displays alone are inefficient in explaining the process of loyalty development (Dick & Basu, 1994). Because of this, companies are increasingly shifting themselves through the associations, values and emotions that are symbolized by the entire organization (Hatch & Schultz, 2003). Especially, to face the challenges in this crucial period, the global financial sector realized that strong corporate brands playing an important role could not play a role in building their competitive advantage (Balmer, 2017).

Hypothesis 3: Corporate Branding has a significant effect on Customer Loyalty

Fombrun & Shanley (1990), were the first to establish the relationship between ICSR and Corporate Reputation. The authors empirically found, from a manager's perspective, a direct relationship between reputation and constructs similar to perceived ICSR. In doing so, they demonstrate that ICSR responds directly and positively to business reputation. According to them, the Company's Reputation is the accumulation of the company's public considerations from time to time. As a result, people's perceptions of business concerns in general can influence judgments, and companies associated with this social sensitivity show that they have achieved mutualistic relationships with potentially powerful groups in their environment (Fombrun & Shanley, 1990). The Company's reputation is the result of the actions and behavior of the company's management, and ICSR involvement can be the most effective measure to gain a competitive advantage (Melo & Garrido-Morgado 2012). It was concluded that the way customers perceive ICSR activities and the quality of their relationship with the company are important factors in determining their reactions (Bhattacharya et al., 2009). Thus, ICSR practices signal to customers about the Company's Reputation (Hsu, 2012), which in turn influences their response to the company. Therefore, this study suggests that the perceived impact of ICSR on loyalty is mediated by Corporate Reputation. It was concluded that the way customers perceive ICSR activities and the quality of their relationship with the company are important factors in determining their reactions (Bhattacharya et al., 2009). Thus, ICSR practices signal to customers about the Company's Reputation (Hsu, 2012), which in turn influences their response to the company. Therefore, this study suggests that the perceived impact of ICSR on loyalty is mediated by Corporate Reputation. It was concluded that the way customers perceive ICSR activities and the quality of their relationship with the company are important factors in determining their reactions (Bhattacharya et al., 2009). Thus, ICSR practices signal to customers about the Company's Reputation (Hsu, 2012), which in turn influences their response to the company. Therefore, this study suggests that the perceived impact of ICSR on loyalty is mediated by Corporate Reputation.

Hypothesis 4: ICSR has a significant effect on Corporate Reputation.

Goyal & Chanda (2017), suggests that when customers know about the ICSR activities of a company or brand, it gives them a positive experience with that company or brand. While studying the effect of perceived ICSR on consumers' purchase intentions, brand attitudes and brand image, Wu & Wang (2014), found the influence of environmental ICSR and community ICSR on the pleasure experience a customer receives when he or she interacts with a brand. However, the effect of environmental ICSR was more significant for generation X than for generation Y, and the influence of community ICSR was more significant for generation Y than for generation X (Wu & Wang, 2014). Furthermore, recent research suggests that by focusing on innovation or product quality (i.e., using a firm's capability strategy), companies can improve e-experience (consistency between physical experience and online experience) better than common ICSR communication strategies (Dutot et al., 2016). Thus, based on this theoretical reasoning and point of view, this study proposes that:

Hypothesis 5: ICSR has a significant effect on Spiritual Experience

Stakeholder theory has been applied by different marketing experts while investigating the impact of ICSR on consumer behavior, purchase intention and customer loyalty (Moisescu & Gică, 2020; Pérez & Del Bosque, 2013). The theory (Hobfoll, 1989), explains how ICSR contributes to the formation of positive customer behavior and loyalty. According to this theory, if the organization has a lot of resources, customers are motivated to invest existing resources in profitable extra-role behaviors. In order to protect their limited resources, customers tend to adopt a defensive conversion resource strategy and are less likely to engage in role and extra behavior. Mandhachitara & Poolthong (2011), found that ICSR is the best strategy to build customer loyalty. In line with the research of Chen-Ying Lee Wei-Chen Chang Hsin-Ching Lee, (2017). "An investigation of the effects of corporate social responsibility on corporate reputation and customer loyalty-Evidence from the Taiwan Non-life insurance industry". This study shows the second regression model, using multiple regression models to determine the effect of ICSR on customer loyalty. The existing literature finds a positive relationship between ICSR and customer loyalty (Marin et al., 2009; Martínez & del Bosque, 2013), but some researchers believe that they do not increase loyalty. In contrast, Pérez, et al.

Hypothesis 6: ICSR has a significant effect on Customer Loyalty

According to Weaver et al. (1999), disciplinary processes are a relevant component of an ethics program because of the function they fulfill in sanctioning unethical behavior and rewarding ethical behavior. Disciplinary processes may consist of policies to hold management and employees accountable for unethical behavior. unethical, policies investigating suspected unethical behavior, and policies that create incentives and rewards for ethical behavior.

Hypothesis 7: The Ethics Program has a significant effect on the Company's Reputation

Rambocas & Arjoon (2019) "Ethics and Customer Loyalty: Some Insights on Online Retail Services". This study provides empirical support for a direct positive relationship between customer perceptions of online retailer ethics and customer loyalty. This relationship has direct implications for online retailers that are meant to attract Caribbean customers

Hypothesis 8: The Ethics Program has a significant effect on Customer Loyalty.

A good reputation can lead to positive expectations and a bad reputation causes a negative image of the brand, reputation represents trust, integrity and honesty. This can be seen from the experiences of consumers. In line with the theory (Parhizgar et.al., 2015), reveals that Reputation leads to a higher market share and encourages higher sales which can create loyalty. This theory is supported by previous researchers that Corporate Reputation can directly affect customer loyalty (Loureiro & Kastenholz, 2011). According to Trinugroho et al. (2018), the reputation of Islamic banks can show how far Islamic banks are trusted by their customers. Reputation plays an important role in establishing partnership relationships between banks and their customers. As research has been done by Loureiro et al. (2017), the results of this study state that reputation has a positive and significant effect on loyalty. If the buying process involves goods that are too expensive or high risk, then customers prefer brands that enjoy a high corporate reputation (Hetze & Winistörfer, 2016). According to Helm & Tolsdorf (2013), an excellent corporate reputation helps build and cultivate profitable relationships with consumers. The high reputation of the company is a clear indicator of product quality that leads to customer satisfaction and loyalty. In the service industry, the role of reputation is very important because customer service can be a challenge to evaluate. Caruana & Ewing (2010), found that corporate reputation is positively related to customer loyalty. (2017) the results of this study state that reputation has a positive and significant effect on loyalty. If the buying process involves goods that are too expensive or high risk, then customers prefer brands that enjoy a high corporate reputation (Hetze & Winistörfer, 2016). According to Helm & Tolsdorf (2013), an excellent corporate reputation helps build and cultivate profitable relationships with consumers. The high reputation of the company is a clear indicator of product quality that leads to customer satisfaction and loyalty. In the service industry, the role of reputation is very important because customer service can be a challenge to evaluate. Caruana & Ewing (2010), found that corporate reputation is positively related to customer loyalty. (2017) the results of this study state that reputation has a positive and significant effect on loyalty. If the buying process involves goods that are too expensive or high risk, then customers prefer brands that enjoy a high corporate reputation (Hetze & Winistörfer, 2016). According to Helm & Tolsdorf (2013), an excellent corporate reputation helps build and cultivate profitable

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Hypothesis 9: Corporate Reputation has a significant effect on Customer Loyalty

Research on experiences has built up in recent years with a good understanding of how experience can be measured (Brakus et al, 2009; Miller et al., 2014), or of how experience in general can be measured (Klaus & Nguyen, 2013). There are interesting examples of how experience brands work both conceptually and in practice, as in the case of Harley-Davidson (Schembri, 2009). Evidence builds that experience can increase brand loyalty (Brakus et al, 2009). More recent studies suggest new roles for brand experience, for example as a precursor to brand customer engagement. Chandra (2014), in his research succeeded in proving that Spiritual Experience has a significant influence on customer satisfaction and customer satisfaction has a significant influence on Customer Loyalty from Ciputra World Surabaya. In a study conducted by Ali et al. (2012), also found a significant relationship between Spiritual Experience and Customer Loyalty. The results of research conducted by Muflih (2021), also show that Spiritual Experience has a relationship with Customer Loyalty, as well as the results obtained from Ika & Noor's (2013), research.

Hypothesis 10: Spiritual Experience has a significant effect on Customer Loyalty

2 Materials and Methods

This study was designed using a hypothesis and is to provide an explanation of the object under study (explanatory research). Thus, the study presents an explanation of the causal relationship between the variables studied through hypothesis testing. Meanwhile, the data needed in the study is primary data obtained using a questionnaire instrument. This study explains the causal relationship between exogenous variables intervening variables and endogenous variables in this case exogenous variables consist of Corporate Branding (X1), ICSR (X2), Ethics Program (X3), intervening variables consist of Corporate Reputation (z1) and Spiritual Experience (Z2). While the endogenous variable is Customer Loyalty (Y).

Research design is a plan that is designed based on the main instructions, procedures and procedures in conducting research. Therefore, the research design can be referred to as the researcher's plan in collecting, analyzing data, and reporting research results. The approach used in this research is a quantitative research approach. The quantitative approach is applied because with this approach the research process is carried out in a structured manner and uses a large number of research samples that are considered representative of the population being studied. The sample used is considered to be representative of the population studied so that the results obtained in the study are conclusive results for the population from which the research sample is.

The population in this study were all customers of Bank Syariah Indonesia in East Java. The total population is unknown due to the transition period or merger of Bank Mandiri Syariah, BRI Syariah, Mandiri Syariah. The sample is a subgroup of population elements selected to participate in the study. The more homogeneous the population under study, the smaller the required sample size, and vice versa. The sample in this study were Indonesian Islamic Bank customers who had previously used Mandiri Syariah Bank, BNI Syariah, and BRI Syariah. If using SEM (AMOS 26), then the required sample size according to Josephine (2021), depends on the number of indicators used in the research latent variable multiplied by 5 to 10, or it can also be determined directly, namely between 100 and 200 people. The sample of this research amounted to 24 indicators multiplied by 6 with the result of 144 respondents.

3   Results and Discussions

Table 1
Hypothesis test

			Estimate	S.E.	C.R.	P	Keterangan
CORPORATE_REPUTATION	<---	CORPORATE_BRANDING	,048	,073	,654	,513	No Significant
CORPORATE_REPUTATION	<---	ICSR	,021	,115	,185	,853	No Significant
CORPORATE_REPUTATION	<---	ETHIC_PROGRAM	,327	,162	2,024	,043	Significant
SPIRITUAL_EXPERIENCE	<---	ETHIC_PROGRAM	,446	,150	2,985	,003	Significant
SPIRITUAL_EXPERIENCE	<---	CORPORATE_REPUTATION	,228	,110	2,076	,038	Significant
SPIRITUAL_EXPERIENCE	<---	ICSR	,074	,107	,691	,490	No Significant
SPIRITUAL_EXPERIENCE	<---	CORPORATE_BRANDING	-,151	,065	-2,325	,020	Significant
COSTUMER_LOYALTY	<---	ICSR	,368	,167	2,201	,028	Significant
COSTUMER_LOYALTY	<---	CORPORATE_BRANDING	-,226	,103	-2,202	,028	Significant
COSTUMER_LOYALTY	<---	ETHIC_PROGRAM	,167	,235	,712	,477	No Significant
COSTUMER_LOYALTY	<---	SPIRITUAL_EXPERIENCE	-,564	,223	-2,529	,011	Significant
COSTUMER_LOYALTY	<---	CORPORATE_REPUTATION	,874	,235	3,723	***	Significant

Primary Data, 2022

Corporate branding on corporate reputation

In testing hypothesis 1, a significance level of 5% is used. The estimated parameter between the variables of the Company's Brand on the Company's Reputation shows that the results are not significant because the probability value is 0.513 with a CR value of 0.654. Thus, it can be concluded that the first hypothesis which states the Company's Brand on the Company's Reputation is rejected. Empirically it is true that the company's brand has no significant effect because in this study most of the respondents were young people with insufficient knowledge of Islamic sharia towards Islamic banks. It should be noted that the younger generation of Islamic banks currently only understands electronic banking facilities or commonly called e-banking. Although the convenience of electronic transactions is favored by the millennial generation because it provides convenience for transactions anytime and anywhere, Bank Syariah Indonesia does not pay attention to their needs. For example, through the provision of information about Islamic banking principles, features, and products from Islamic banks which are expected to be able to open the eyes of the millennial generation to be literate towards Islamic banking in accordance with sharia and Islamic religious principles without harming anyone.

Most of them have used conventional banks, even though if we look further, Islamic banks also have great benefits because they do not use certain interest which is usually found in conventional banks and Indonesian Islamic Banks are trying to make new innovations that will improve their good name and provide convenience for the public in doing business. transact according to sharia principles because Islamic banks is a bank whose system is based on the Islamic economic system. This means that the system runs and is managed with religious principles and is oriented towards the world and the hereafter, but in reality customers think that it is no different from conventional banks. The lack of reputation of Bank Syariah Indonesia is also due to the respondent's opinion that employees of Bank Syariah Indonesia

are not fast enough in providing information needed by customers. This is very logical because at the young age of 21-30 years, they are very impatient or unable to control their emotions in terms of patience.

In this case in theory Argenti & Druckenmiller (2004), which revealed that companies engage in corporate branding when marketing the company itself as a brand that organizational reputation is strengthened when the company's brand promises are fulfilled. Balmer (2017), observe that corporate brands have a multidisciplinary and strategic scope and must be supported by the brand promise and aligned with the corporate identity. This means that if Bak sharia Indonesia in the promotion does not keep the promises in the program delivered, the customer will not trust the program in the future so that the customer's perception of Bank Syariah Indonesia has a good reputation.

Corporate branding on spiritual experience

In testing hypothesis 2, a significance level of 5% was used. The estimation parameter between the Corporate Branding variable on spiritual experience shows a negative and significant effect with a CR value of -2,325 and a P value of 0.020. Thus it can be concluded that hypothesis 2 which states that the company's brand has a negative effect on spiritual experience can be proven, meaning that if the company's brand is increased, the spiritual experience will decrease. This is because the Company has not been able to give a good impression and experience, so customers will find it difficult to recognize the Bank Syariah Indonesia brand, customers will even tell negative things to others about their experiences.

In this study, reject the theory (Schmitt, 2009; Brakus et al., 2009), Experience refers to specific evaluations triggered by certain brand-related stimuli that occur when there is a relationship – direct or indirect – with the brand and rejects Research from Schmitt (1999) states that the concept of experience brands transcend the concepts of feeling, fantasy, and pleasure Holbrook & Hirschman (1982). The concept of brand experience is very important for managing a company's brand because it helps in determining the positioning and differentiation of a company's brand with respect to a product/service or Corporate Branding, and helps explain how a brand or company can achieve or maintain its competitive advantage (Abratt & Kleyn, 2012; Schmitt, 2000; Keller & Lehmann, 2006; Morrison & Crane, 2007).

Corporate branding on customer loyalty

In testing hypothesis 3 used a significance level of 5%. The estimation parameter between the Corporate Branding variable on customer loyalty shows a negative and significant effect with the value of CR = -2.20 and P value = 0.028. Thus it can be concluded that hypothesis 3 which states that the more the company's brand is improved, the customer loyalty will decrease. This is because customers prefer the old brand, for example Mandiri Syariah, This rejects the results of research from Pratihari & Uzma (2018), which shows that there is a significant impact of CSR components (economic, legal, ethical, and lantropic) on CB to increase customer brand loyalty. This study offers a new insight into the Brand Loyal relationship by introducing CB as a mediating factor. However, the relationship between "legal liability to CB" and "liability to BL" shows an efficient negative coefficient in path analysis. Furthermore, the results from the path analysis of the direct and indirect models of customers' BL can be improved more effectively when CSR becomes an integral part of CB.

ICSR on corporate reputation

In testing hypothesis 4, a significance level of 5% is used. The parameter estimation between the ICSR variable on the company's reputation shows insignificant results because the probability value is 0.853 with a CR value of 0.185. Thus, it can be concluded that hypothesis 4 which states ICSR on the company's reputation cannot be proven. Of course, Islamic corporate social responsibility carried out by Bank Syariah Indonesia does not fully contain elements of Islamic sharia, so the perception of customers who assess the ICSR program is imitating the CSR of conventional banks so that customer opinions about the ICSR that are carried out do not improve the good name of Indonesian Islamic Banks. The results of this study contradict the disclosure (Melo & Garrido-Morgado 2012), Corporate Reputation is the result of the actions and behavior of company management, and CSR involvement can be the most effective action to gain competitive advantage. that the way customers perceive CSR activities and the quality of their relationship with the company are important factors in determining their reactions (Bhattacharya et al., 2009). Thus, CSR practices provide signals to customers about the company's reputation (Hsu, 2012), which in turn affects their response to the company.

ICSR on spiritual experience

In testing hypothesis 5 used a significance level of 5%. The parameter estimation between ICSR variables on spiritual experience shows that the results have no significant effect with a CR value of 0.691 and a P value of 0.490. In carrying out its ICSR, BSI also provides reports on the use of finance provided by waqf funds to customers, which is less transparent so that the experience gained by customers is bad. Thus, it can be concluded that hypothesis 5 which states that ICSR has an effect on spiritual experience cannot be proven. This supports the results of research from Khan & Fatma (2019), that CSR as perceived by consumers affects brand loyalty through mediation of brand experience and brand trust. The indirect impact of CSR on brand loyalty through brand experience is stronger than the indirect effect through brand trust. Therefore, this study highlights that CSR perceived by consumers alone is not enough to increase customer loyalty to brands.

ICSR on customer loyalty

In testing hypothesis 6 used a significance level of 5%. The parameter estimation between the ICSR variable on customer experience shows an influential and significant result with a CR value of 2.20 and a P value of 0.028. Thus, it can be concluded that hypothesis 6 which states that ICSR has an effect on customer loyalty can be proven. Activities carried out in terms of ICSR, namely providing free entrepreneurship training and running programs for caring for orphans and the poor have an impact on customers not switching banks even though other people say negative things about Bank Syariah Indonesia. These results support research from Theory (Hobfoll, 1989), explaining how CSR contributes to the formation of positive customer behavior and loyalty. According to this theory, if the organization has a lot of resources, customers are motivated to invest existing resources in profitable extra-role behaviors. In order to protect their limited resources, customers tend to adopt a defensive conversion resource strategy and are less likely to engage in role and extra behavior.

Ethics program on corporate reputation

In testing hypothesis 7, a significance level of 5% was used. The parameter estimation between the ethics program variables on the company's reputation showed significant results due to the CR value = 2.024. Thus, it can be concluded that hypothesis 7 which states that the ethics program has an effect on the company's reputation can be proven. This is Bank Syariah Indonesia in implementing the Code of Ethics as a guideline that must be obeyed and prohibiting employees from receiving gifts (gifts) directly or indirectly from customers is a big impact in improving the reputation of Bank Syariah Indonesia so that it will produce professional employees in providing the best service. -kindly to its customers and protect actions from unprofessionals. This study supports the research of Fan (2005). The impact of branding on these stakeholders should also be considered. Ethical brands enhance the company's reputation, such a reputation in turn strengthens the brand. On the other hand, any unethical behavior will seriously damage or even completely destroy an intangible asset.

Ethics program on customer loyalty

In testing hypothesis 8, a significance level of 5% was used. The estimated parameter between the ethics program and customer loyalty variables showed an influential and significant result with a CR value of 0.712 and a P value of 0.477. Thus, it can be concluded that hypothesis 8 which states that the ethical program has an effect on customer loyalty cannot be proven. In this case, Bank Syariah Indonesia in implementing the Code of Ethics as a guideline that must be obeyed and prohibiting employees from receiving gifts (gifts) directly or indirectly from customers is a big impact in improving the reputation of Bank Syariah Indonesia so that it will produce professional employees in providing services that are good. the best to its customers and protect actions from unprofessionals. but so far, customers do not know about all the codes of ethics that have been implemented at Bank Syariah Indonesia, it is proven that in the room of Islamic banks there is no explanation of the code of ethics of Bank Syariah Indonesia and the absence of an easy complaint service platform for customers who have complaints, for example the problem of security code of ethics. m-banking covers a wide range of issues: denial of service intrusion or attacks, misuse of internet data by employees, employee privacy or resulting in a higher risk of information theft, service theft. So it can be concluded that customers so far have not fully understood the code of ethics from Bank Syariah Indonesia so they do not know if Bank Syariah Indonesia employees violate the code of ethics or not. This contradicts the research of Rambocas & Arjoon (2019),

there is a direct positive relationship between customer perceptions of online retailer ethics and customer loyalty. These relationships have direct implications for online retailers who are meant to attract customers.

Corporate reputation on customer loyalty

In testing hypothesis 9, a significance level of 5% was used. The estimated parameter between the company's reputation variable on customer loyalty showed an influential and significant result with a CR value of 3.723 and a P value of 0.000. Thus, it can be concluded that hypothesis 9 which states that the company's reputation affects customer loyalty can be proven. This shows that the customer's perception of the name of the Islamic bank even though the previous merger has been widely known by customers, this is because the previous customer already knew how good the good name of the Islamic bank was used before becoming Bank Syariah Indonesia. This is in line with the theory (Parhizgar et.al., 2015), which reveals that reputation creates a higher market share and encourages higher sales which can create loyalty. This theory is supported by previous researchers that the company's reputation can directly affect customer loyalty (Loureiro & Kastenholz, 2011). According to Setyowidodo et al. (2021) the reputation of Islamic banks can show how far Islamic banks are trusted by their customers. Reputation plays an important role in establishing partnership relationships between banks and their customers. As research has been done by Loureiro et al. (2017) the results of this study state that reputation has a positive and significant effect on loyalty. The same statement with research conducted by Loureiro et al. (2017), namely research conducted by Sarjita.

Spiritual experience on customer loyalty

In testing hypothesis 10, a significance level of 5% was used. The estimated parameter between the spiritual experience variable on customer loyalty shows a negative and significant effect with a CR value of -2.529 and a P value of 0.011. Thus, it can be concluded that hypothesis 10 which states that spiritual experience affects customer loyalty can be proven. Based on the experience that has been felt by customers that the atmosphere at Bank Syariah Indonesia has a more meaningful impact on life, it is not entirely true because in conducting financial transactions at Bank Syariah Indonesia customers feel less comfortable so that the impact on customers is less satisfied and feeling happy. Similar experiences have been obtained by customers of Bank Syariah Indonesia in managing zakat, infaq, alms, and grants, which have not been in accordance with the will of the giver, so that customers assume that in carrying out activities at Bank Syariah Indonesia they have not applied Sharia principles in every product offered.

In this study, it was found that customers are closer to God, starting with realizing the mistakes they have made, then realizing it with a desire to repent to God. After the customer understands the knowledge of the Spiritual experience obtained, it turns out that the customer's perception of Indonesian Islamic banks is inversely proportional to the reality. The more the customer's spiritual experience is improved, the lower the loyalty of the customer, this happens because of customer doubts about Bank Syariah Indonesia about usury. In line with Betsy & Eric (2000), report that to find new meaning and survive is characterized by the occurrence of many mistakes, conflicts and feelings of guilt. Potter (2022), said that there are four things that are recognized as spiritual needs, one of which is the process of finding new meaning in life. The process of finding new meaning in life is a unique process and is not an easy thing because it will cause stress and feelings of anger, regret or guilt (Potter & Perry, 2005).

In this case the customer's knowledge is based on Abu Umamah ra, the Prophet. Said, "Whoever gives help to his brother (in this case regarding the activities of Bank Syariah Indonesia), then his brother gives a gift to him and accepts it, then he has come to a big door from the doors of usury." (HR, Ahmad and Abu Dawud, and in their isnad there are contradictions). this can be proven from the respondents' answers about Bank Syariah Indonesia prohibiting giving gifts directly and indirectly not all of them agree because the isnads are contradictory, some allow it and some don't. Nowadays it is found that many Muslims like capitalist understanding, so that it becomes a dominant mode among Muslims who follow new things and absorb what they receive. It was found that capitalist understanding is trying to interpret Islamic texts, changing direction and distorting the essence of the texts so that capitalist understanding is based on usury which is designed with Islamic nuances so that people see Islamic color (shape).

The results of this study are in line with the theory of Zaman (2018) which states that, Islamic banking has not made a significant contribution to the economy of the country where they operate on a new financial system that incorporates Islamic principles of equality and fair play in financial transactions. He continued that these banks imitate some of the worst banking practices of conventional financial institutions and do not serve the purposes of Islamic banking and finance". Al Nasser & Muhammed (2013), found that Islamic bank customers were not completely satisfied with Islamic products even though more branches were opened by conventional banks operating in accordance with Islamic sharia principles. Abdulla (2020), also write "evidence on current practice by Islamic banks around the

world indicates that the majority of financing operations are not based on equity. In contrast, Islamic banks have consistently favored the use of debt-based financing models". This raises suspicion among unbelieving Muslims and observes that Islamic banks are, in fact, no different from conventional banks."

The results of this study are different from research from Chandra (2014), in which his research succeeded in proving that customer experience has a significant influence on customer satisfaction and customer satisfaction has a significant influence on Customer Loyalty from Ciputra World Surabaya. In a study conducted by Ali et al. (2012), also found a significant relationship between customer experience and customer loyalty. The results of research conducted by Muflih (2021), also show that customer experience has a relationship with customer loyalty, as well as the results obtained from Ika & Noor's (2013), research.

4 Conclusion

Indonesian Islamic Banks that want to build their reputation need to consider the dimensions of reputation, while building a strong reputation requires strategic choices by the organization to align decisions around strategy, corporate culture and communication. In addition, marketing communications, human resources, and operations functions must build on this by working together to communicate and provide Spiritual experiences to build a strong reputation across stakeholders. While the corporate brand literature should always take multiple stakeholder groups into account, the literature on corporate brands tends to be customer focused only and should also apply to employees in terms of ethical programs. In employee personal branding, it is proven that ethical values must be in line with the company's own ethical program. These concepts should be clearly explained in the ethics program for new employees, along with the organizational brand promise that employees must deliver.

Further research needs to be done on other variables that affect customer loyalty outside of the variables studied, such as the attractiveness of competitors in this study, or using the conceptual model in this study which was carried out on other research objects. Further research is needed to examine the indirect relationship between exogenous and endogenous variables which are other or new findings found in this study. Therefore, it urges academics to be aware of the importance of the company's brand when determining how to build a company's reputation. There is an opportunity for academic researchers in the corporate branding field to expand their research on the spiritual experience of brand relationships and brand communities beyond the customer as a stakeholder to all stakeholder groups.

It is hoped that Bank Syariah Indonesia employees must be fast in providing information needed by customers as well as Bank Syariah Indonesia in carrying out CSR programs that must be in accordance with Islamic sharia so that it is different from conventional banks and BSI must be able to give a good impression and experience, so that customers are easy to recognize the brand. Indonesian Islamic Bank.

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