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## **THE EFFECT OF RELIGIOSITY ON CUSTOMER TRUST ON BRAND LOYALTY TO MCDONALDS IN GENERATION Z AFTER THE ISRAELI-PALESTINIAN CONFLICT**

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### **Abstract**

The purpose of this study is to examine the effect of religiosity and customer trust on brand loyalty among Generation Z (Muslim consumers in Indonesia), during a particular timeframe (post-Israeli-Palestinian conflict), thereby adding nuanced insights to consumer behavior research in a globalized context. The study is located in Cirebon, Indonesia, with research subjects namely consumers who buy products from McDonald's and people who follow the issue of boycotting Israeli products from the Palestinian conflict among FEB Management students of Universitas Swadaya Gunung Jati. The results of the fit model test show that religious values and consumer trust significantly impact McDonald's brand loyalty in the Z generation. Consumer trust has a positive and significant effect on Brand loyalty (Z), with the remaining  $(1 - 0.505) = 0.495$  (49.5%), which is influenced by other variables not determined by the model. This research contributes by bridging the gap between religious values, consumer trust, and brand loyalty, in the post-israeli conflict Z generation (Generation Z, Muslims in Indonesia). The study suggests strengthening the involvement of consumers through social media and promotional events, while also considering the importance of religious beliefs in decision-making.

**Keywords:** religiosity, customer trust, brand loyalty

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### **INTRODUCTION**

Increasingly sophisticated information and communication technology has revolutionized the world of media. One of the most widely discussed events is the conflict between Israel and Palestine. The conflict between Israel and Palestine is a conflict that has been going on for a long time until modern times. This conflict began when the United Nations made a decision to divide Palestine into two parts, namely the Jews and the Arabs. Still, at that time, the Arabs did not accept the division, and finally, there was a battle between the two nations. Until 1948, when the state of Israel was officially established, the expulsion of Arab citizens from their land occurred on a large scale, which included one million Arab citizens. So, the formation of a Jewish-majority state in the land of Palestine, where this event is called the Nakba or catastrophe.

The conflict between Israel and Palestine has caused hundreds to thousands of casualties and is prolonged to this day. According to Databokskatadata, from October 7, 2023, to February 21, 2024, there were 29,313 casualties, with 69,333 people injured due to attacks on Palestine. The conflict that occurred also caused considerable suffering for the Palestinian people on an ongoing basis to this day, with casualties continuing to increase (Shaleh, 2013).

The eastern part of the Palestinian state is an area that has a high religious value and consists of several major religions, one of which is Islam. Indonesia, which is one of the countries where the majority of the population is Muslim, as reported by the Ministry of Religion of the Republic of Indonesia based on demographic data, Indonesian Muslims reach 229.62 million people or around 87.2% of Indonesia's total population of 269.6 million. This

high religiosity is an important factor in shaping consumer attitudes and behavior. For example, a Muslim reduces the consumption or purchase of American and Israeli products because he is concerned for his brothers and sisters in Palestine. In addition, it is reaffirmed by the issuance of MUI Fatwa Number 83 of 2023, which contains a firm sentence that MUI states that it is obliged to support Palestine in its struggle for independence, prohibiting all forms of support for Israel; this confirms the existence of a pro-Israel boycott program. For Indonesian consumers, religiosity is not only about belief but also about its application in daily life. This includes consumption, where they consider religious values in their purchasing decisions and loyalty as consumers. This awareness shows the high level of religiosity among Indonesian consumers (Fakhrudin, 2019; Fakriza et al., 2019; Jamalia, 2023; Putra, 2019). The results of previous research show that religiosity and social and psychological factors have a positive effect on brand loyalty (Daga & Andi Jenni Indriakati, 2022). Other studies state that religiosity affects brand loyalty and trust. Namely, the impact of religiosity, trust, and intimacy on commitment and loyalty proves that religiosity has a strong influence on customer loyalty, where the higher the religiosity, the more loyal a customer is (Rhamdhan & Riptiono, 2023).

The conflict between Israel and Palestine has attracted the attention of the whole world, including Indonesia. Information that spreads widely and quickly due to information technology, one of which is about the Pro-Israel product boycott movement, invites attention from various groups, especially Generation Z. Reporting from Kumparan Gen Z is a generation of children born from 1999–2010. This generation witnessed the development of the digital era; they grew up with smartphones always in hand, so they easily accessed information via the internet. The movement to boycott pro-Israel products was started because the sales of the products were allegedly used to help Israel, either directly or indirectly. This boycott was carried out as a form of solidarity with the Palestinian people and a condemnation of American actions that support Israeli aggression. McDonald's is one of the American products that help Israel. In 1940, McDonald's was one of the largest fast-food restaurant chains based in California. As stated on the McDonald's Indonesia website, PT RNF is responsible for the operation of more than 200 McDonald's locations in various cities in Indonesia, managed by more than 14,000 people. The beginning of the boycott of McDonald's products was due to several factors, one of which was religiosity. The conflict between Israel and Palestine is considered a form of war between Islam and Judaism. Apart from that, there are also humanitarian factors, considering that until now, the victims of the Zionist movement have claimed many lives. This affects consumer attitudes toward responding, especially in the use of foreign products that contribute to Israel (Khoiruman & Wariati, 2023; Oktavia et al., 2024).

Information that is widespread on social media regarding the Israeli-Palestinian conflict can be one of the factors forming consumer trust that affects consumer loyalty, as the results of previous research show that consumer knowledge, product quality, and consumer trust have a positive effect on customer loyalty. Consumer trust really needs to be created and maintained by companies based on the positive emotions that are built in consumers. Building positive emotional relationships with consumers on a consistent and sustainable basis is the key to creating brand loyalty. Consumer trust in the brand is the main foundation for building loyalty (Hidayanti et al., 2018; Lestari & Syah, 2022a; Mutammam et al., 2019). Loyalty is one of the most powerful ways to maintain a company in the long term. Loyal customers will make impulse purchases and can even become one of the marketing strategies, namely recommending products spontaneously to others. This is also reinforced by the results of previous research, which states that brand engagement, customer satisfaction, trust, and commitment are positively influenced by word-of-mouth loyalty in Indonesia (Lestari & Syah, 2022b; Saulina & Syah, 2018).

The background explanation above can conclude that many McDonald's consumers are Muslim, especially in Indonesia. Therefore, researchers are interested in examining the effect of religiosity and customer trust on brand loyalty among Generation Z after the Israeli-Palestinian conflict. The research contributes by bridging the gap between religiosity, trust, and brand loyalty in a specific demographic (Generation Z, Muslim consumers in Indonesia), during a particular timeframe (post-Israeli-Palestinian conflict), thereby adding nuanced insights to consumer behavior research in a globalized context.

The research hypotheses are:

H1: Religiosity has a positive effect on Brand Loyalty.

H2: Customer Trust affects Brand Loyalty.

## RESEARCH METHOD

The object of this research is located in Cirebon, Indonesia, with research subjects namely consumers who buy products from McDonald's and people who follow the issue of boycotting Israeli products from the Israeli-Palestinian conflict among FEB Management students of Universitas Swadaya Gunung Jati. Primary data sources are sources that are collected directly by researchers from sources for specific purposes. This research utilizes these sources. Primary data for this study was collected directly by giving questionnaires to students in levels 1-4 of Universitas Swadaya Gunung Jati. Secondary data in this study were obtained through references from journals, articles, books, and internet sources regarding religiosity, customer trust, and brand loyalty.

The questionnaire was distributed to several McDonald's consumers and people who followed the boycott issue at Universitas Swadaya Gunung Jati. The sampling technique used in this study is non-probability sampling with a population of 2472 and a maximum error (e) of 10%. The sample was determined using the Slovin formula. The research method is a quantitative method using a questionnaire. This questionnaire consists of four parts to measure three research variables, including five research dimensions to measure the religiosity variable, four dimensions to measure the customer trust variable, and two research dimensions to measure the brand loyalty variable. A five-point Likert scale (1 for strongly disagree and 5 for strongly agree) was used in this questionnaire. First, the validity and reliability of the instruments were checked using SPSS software. The Indonesian version of the research questionnaire is accessible. Research that collects, examines, and evaluates numerical or statistical data. The population in this study is 2,472 students, all students of FEB, Universitas Swadaya Gunung Jati, ranging from level 1 to 4. In the sample selection process, a sampling method based on the Slovin technique is used with the following formula:

$$n = \frac{N}{1 + N(e)^2}$$

Description:

$n$  = number of samples

$N$  = total population

$e^2$  = standard error (set at 10%)

Through the above formula, the minimum number of samples taken is:

$$n = \frac{2.472}{1 + 2.472(0,1)^2} = \frac{2.472}{25.72} = 96,11 \rightarrow 97$$

Based on this formula, this study took data with a minimum sample of 97 respondents. The total number of samples that have been obtained is 140, which will later become processed research data.

## RESULT AND DISCUSSION

### Validity and Reliability Test

A data instrument test to determine how well an item measures what it is intended to measure is called an item validity test. Meanwhile, measurement instruments that often use questionnaires must be tested for reliability to ensure consistency or regularity. The method often used in research to measure a range scale (such as a Likert scale of 1-5) is Cronbach Alpha, which is used in this study at 0.60 (Sugiyono, 2019; Syahza, 2021). The results of the validity and reliability tests conducted are presented in the table below:

**Table 1.** Validity and Reliability Test Results

Research Variables	No. Invalid items	C $\alpha$ coefficient
Religiosity	-	0,669 *
Customer Trust	-	0,945 *
Brand Loyalty	-	0,791 *

\* C $\alpha$  > 0.60, the data is declared reliable.

### Cross-Tabulation Test

**Table 2.** Cross-tabulation test results

		Gender		Total
		Female	Male	
Age	17 - 20	46	39	85
	21 - 25	37	18	55
Total		83	57	140
		59,29%	40,71%	100%
Religion	Islam	83	56	139
	Kristen	0	1	1
Total		83	57	140
		59,29%	40,71%	100%
Level	Level 1	20	17	37
	Level 2	16	21	37
	Level 3	26	15	41
	Level 4	21	4	25
Total		83	57	140
		59,29%	40,71%	100%
Domicile	Cirebon	45	29	74
	Majalengka	12	9	21
	Brass	7	8	15
	Indramayu	14	5	19
	Brebes	1	2	3
	Subang	1	0	1
	Pemalang	1	0	1
	Jakarta	0	1	1
	Ciamis	1	0	1
	Cilacap	1	0	1
	Sukoharjo	0	1	1
	Bekasi	0	1	1
	Sorong	0	1	1

Total		83	57	140
		59,29%	40,71%	100%
Tribal Nation	Sunda	35	24	59
	Java	46	30	76
	Batak	1	0	1
	Dayak	0	2	2
	More	1	1	2
Total		83	57	140
		59,29%	40,71%	100%

### Classical Assumption Test

#### Normality Test

The importance of data normality lies in the fact that regularly distributed data is seen as representative of the population. This test has a greater tolerance; if the data is considered non-normal in the Liliefors (Kolmogorov Smirnov) approach, then the data may be normally distributed using this method, or the process has a higher degree of normality for the same amount of data (Violanti et al., 2023).

**Table 3.** Normality Test Results

	Religiosity	Customer Trust	Brand Loyalty
Asymp. Sig (2-tailed)	0,001	0,013	0,002

Based on normality testing, it can be seen that the value of the Religiosity, Customer Trust, and Brand Loyalty variables is  $0.000 \leq 0.01$ , meaning that the data from each variable is normally distributed.

#### Multicollinearity Test

Multicollinearity means that the independent variables contained in the regression model have a perfect or near-perfect linear relationship (the correlation coefficient is high or even 1). A good regression model should not have a perfect or near-perfect correlation between its independent variables. The result of multicollinearity is that the correlation coefficient becomes uncertain, and the error becomes very large.

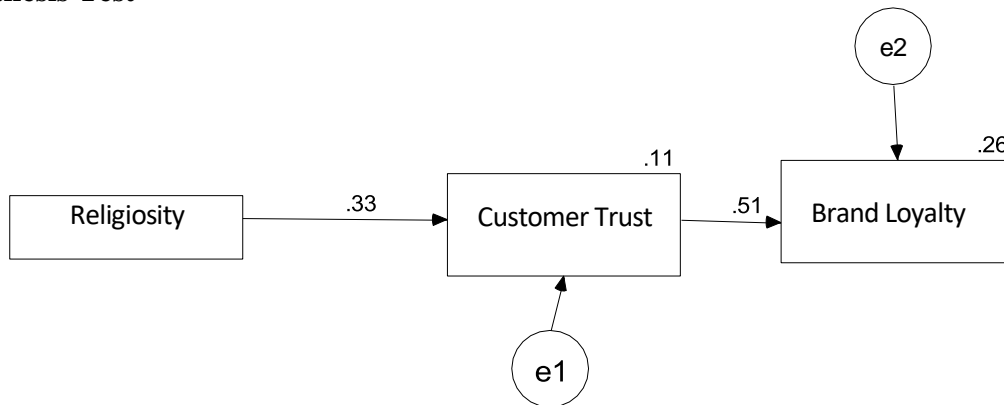
**Table 4.** Multicollinearity Results

Model	VIF
Religiosity (X)	1,113
Customer Trust (Y)	1,113

a. Dependent Variable: Brand Loyalty

The results of the Multicollinearity test in the table above show that the tolerance value of Religiosity is 1.113 and Customer Trust is 1.113. From both variables, the value is  $> 0.10$ , and the VIF value is 1.113. So, Religiosity and Customer Trust can conclude that brand loyalty is declared not to occur in a multicollinear way.

### Hypothesis Test



**Table 5.** Hypothesis Test Results

		Estimate	S.E.	C.R.	P	Label
Customer Trust <---	Religiosity	,536	,130	4,128	***	par_1
Brand Loyalty <---	Customer Trust	,395	,057	6,901	***	par_2

Table 5 shows the results of hypothesis testing. The results show that all hypotheses are accepted because the C.R. value is more than 1.98, namely with a C.R. value of 4.128 and 6.901, respectively. The P value also shows the same result if the P value is less than 0.05 or symbolized \*\*\* (below 0.01); it means that the two hypotheses have a significant effect or are accepted.

**Table 6.** Path Analysis Model Fit Test Results

GFT Size	Value	Criteria	Implication H0
P- Value	0,234	$\geq 0,05$	Accepted
RMSEA	0.055	$\leq 0,08$	Accepted
CMIN	1,414	$\leq 2,00$	Accepted
GFI	0,993	$\geq 0,90$	Accepted
AGFI	0,960	$\geq 0,90$	Accepted
CFI	0,993	$\geq 0,90$	Accepted
TLI	0,978	$\geq 0,90$	Accepted

### Influence Decomposition

In terms of participant trust (Y), Religiosity (X) may have a positive and statistically significant effect with an estimated 0.330 (33%) and the remaining  $(1 - 0.330) = 0.67$  (67%), which is influenced by other variables not captured by the model. Participant trust (Y) has a positive and significant effect on Brand loyalty (Z) of 0.505 (50.5%), with the remaining  $(1 - 0.505) = 0.495$  (49.5%), which is influenced by other variables not determined by the model. The magnitude of the path coefficient model of the residual variable e1 on the exogenous variable Customer Trust (Y) is  $\sqrt{0.330} = 0.574$ . The magnitude of the path coefficient model of the residual variable e2 on the endogenous variable Brand Loyalty (Z) is  $\sqrt{0.505} = 0.710$ . Thus, the estimated structural influence of the Customer Trust and Brand Loyalty models is  $Y = 0.330X + 0.574e1$  and  $Z = 0.505Y + 0.710e2$ .

### CONCLUSION

The study reveals that religious values and customer trust significantly impact McDonald's brand loyalty in the post-Israeli conflict Z generation. Consumer confidence in a

brand can be influenced by religious beliefs, leading to increased loyalty. The results of the fit model test show that religious beliefs and consumer confidence influence brand loyalty. McDonald's should focus on fostering customer trust by focusing on religious beliefs. The study suggests strengthening McDonald's involvement with consumers through social media and promotional events, while also considering the importance of consumer religiosity in decision-making. Companies should also focus on transparency, product quality, customer service, and responsiveness to feedback.

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