

ABSTRACT

The increasingly fierce competition of the Binama Cooperative makes the cooperative have to maintain user loyalty to maintain its business, but the decline in the loyalty of Binama cooperative users caused by users saying that the quality of services provided is not in accordance with the needs and desires of users and is not in accordance with Islamic law because of a statement that which resulted in a decline in the company's positive image and decreased consumer loyalty.

This research was conducted on the people of Semarang, users of savings and loans and sharia financing KSPPS BINAMA. The number of samples in this study were 105 respondents. The data collection method is through questionnaires and the sampling method in this study is non-probability sampling with purposive sampling technique. The analytical tool used in this research is Structural Equation Modeling (SEM).

The results of this study indicate that the halal label and electronic word of mouth have a positive and significant effect on customer loyalty. and the results of this study also show that perceived quality and brand image have a positive and significant effect on electronic news by word of mouth. The most influential variable on customer loyalty is electronic word of mouth.

Keywords: halal label, perceived quality, brand image, electronic word of mouth and customer loyalty