

## The Mediating Role of Customer Satisfaction Between Service Quality and Customer Loyalty According to An Islamic Perspective

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### *Abstract*

*Professional bussiness management is needed in all sectors of business, including transportation service. Good management through service quality would direct to customer satisfaction and customer loyalty. This study aims at determining whether customer satisfaction mediates the relationship between service quality and customer loyalty in La-Tansa Transport Pondok Modern Darussalam Gontor, then analyze it with the Islamic principles. This research is a quantitative research with the unit of analysis is the customer of La-Tansa Transport Gontor. The data used is primary data through questionnaires filled out by customers. Data collection method using simple random sampling. The number of samples taken was 109 customers determined by random sampling method from a total population of 150 customers. The data analysis method consisted of validity and reliability tests, classical assumption tests (tests for normality, linearity, multicollinearity, and heteroscedasticity), and multiple linear regression analysis. The result shows that customer satisfaction is a mediating variable between service quality and customer loyalty. These results indicate that customers of La-Tansa Transport get sufficient service quality, feel satisfied towards the service, and have had the loyalty to the business. It could be explained because La-Tansa Transport follows the Islamic values in providing service and engaging with customers. The contribution of this research is in each service given, management of La-Tansa Transport must refers to how service the customers properly as ruled by Islam. This*

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*continuous and consistent actions form the satisfaction and loyalty from customers.*

**Keywords:** *Service Quality, Customer Satisfaction, Customer Loyalty*

## A. INTRODUCTION

The issue of transportation is a very influential element in the economy. All aspects of a country's life depend on the transportation sector, which functions as a driver, supporter and driver of a country's economic growth (Haryono 2008). If the transportation sector is not processed properly, it can have implications for the development and distribution of development and the economy is not optimal, so that the results cannot be enjoyed by all elements of society.

Regional socio-demographic conditions have an influence on transportation performance in a region. The issue of population density has a significant influence on the ability of transportation to serve the needs of the community (Aminah 2007). Therefore, transportation service providers need professional management in dealing with population growth (Sani 2002). The management professionalism in question must be in accordance with halal transportation and conformity with Islamic values.

Professional management is needed in all sectors of business, including transportation service (Zulfiar 2002). Good management through service quality would direct to customer satisfaction and customer loyalty. Many previous studies have discussed about the importance of service quality in many sectors (Caruana, Arthur H., and Pierre R. 2000).

This study provides more literature, especially in transportation service within Islamic value service quality in La-Tansa Transport Gontor. La-Tansa Transport is one of the business units owned by Pondok Modern Darussalam Gontor which also need to identify the service quality to maintain the satisfaction and loyalty from customers.

Service quality and customer satisfaction would lead to profits for the business itself. Furthermore, the creation of customer loyalty allows companies to develop long-term relationships with customers (Kotler 2007) and maintain the continuity of a La-Tansa Transport. In addition, loyal users can encourage development by providing ideas or suggestions to improve the quality of services to be truly sharia-compliant or in accordance with what Islamic principles (Barnes 2003). Quality service that is in accordance with the Islam will cause customers

satisfied and loyal to the service. Following the previous study, this study examines the customer satisfaction as a mediating variable between service quality and service loyalty (Caruana, Arthur H., and Pierre R. 2000).

In this previous research, several findings from preceding studies will be disclosed to show the clarity of direction, originality, worthiness, and this research position compared to some research findings conducted by previous researchers.

Rizky Pratama Putra and Sri Herianingrum (2014) examined the effect of Islamic service quality on customer satisfaction and loyalty at BRI Syariah Surabaya (Pratama 2014). Yudiana Sari (2016) examined the effect of service quality on customer satisfaction at PT. Pusri Palembang PPD Lampung (Y. Sari 2016). Lulu Indriaty (2016) researched about services on the four dimensions of customer satisfaction (Indriaty 2016a).

Siti Anifaturrohmah and Nani Hanifah (2015) examined the influence of sales service quality on consumer satisfaction in the Islamic economic perspective (Case Study at UD. Citra Rasa Sempidi Denpasar) (Hanifah 2015). Eswika Nilasari and Istiantin (2015) examined the effect of service quality on customer satisfaction at Dealer PT. Ramayana Motor Sukoharjo (Istiatin 2015). Eka Kesuma, Amri, and M. Shabri (2015) The Effect of Service Quality and Trust on Customer Satisfaction at the Sultan Hotel Banda Aceh (Eka Kusuma, Amri 2018).

Arif Wibowo (2014) examined the effect of the quality of public transportation services on the Trans Jogja bus on consumer satisfaction (Wibowo 2014). Andi Mardiana and Nur Ain Kasim (2016) examined the influence of marketing strategy on consumer loyalty at Annisa' Muslim Clothing boutique, Gorontalo city (Mardiana and Kasim 2016). Huzaimah Ibdalsyah (2018) examines the analysis of Islamic business ethics and service quality in consumer satisfaction and consumer loyalty at the State Savings Bank (BTN) Syariah Bogor Branch (Huzaimah 2018).

Based on the literature review above, many researchers discuss customer satisfaction, service quality, and customer loyalty in various research objects. However, there is no research that discusses the role of customer satisfaction media between service quality and customer loyalty then reviewed according to Islam in a company based on sharia and carrying halal values. For this reason, the research position in this study will determine the mediating role of customer satisfaction between service quality and customer loyalty according to an Islamic perspective.

Based on the above issues, a company is considered to be able to provide quality services to satisfy users and maintain customer loyalty. Thus creating a dynamic condition associated with products, services, people, processes and environments that are able to meet and exceed user expectations. Therefore, La-Tansa Transport Gontor provides a solution which is in accordance with the corridors taught in Islam, so that it has an impact on customer satisfaction and service to loyalty. Another thing that supports is the cleanliness of comfort and also management in service because Islam places more emphasis on discipline and likes cleanliness.

## B. THEORITICAL

### Service Quality and Islamic Service Quality Concept

Service is an invisible activity that occurs as a result of interactions between customers and employees or things provided by service providers to solve customer problems (Ratminto dan Atik Septi Winarsih 2016). The superiority of a service product is dependent on the uniqueness and quality that is considered by the service whether it is in accordance with the expectations and customers (Syamsi 2012).

Independent variable is service quality which is measured referring to SERVQUAL which was developed by Parasuraman et al. (1988:16), which consists of five dimensions as follow (Parasuraman, Zeithaml, and Berry 1998):

1. Tangibles/physical evidence: company's ability to show its existence and sufficient facilities to external parties (4 questions)
2. Reliability: company's ability to provide services as promised accurately and reliably (4 questions)
3. Responsiveness: willingness to help and provide prompt and timely service to customers with clear information delivery (4 questions)
4. Assurance: knowledge, courtesy, and ability of employees to foster customer trust (4 questions)
5. Empathy: giving sincere and personal attention to customers by trying to understand customer desires (4 questions).

In the Islamic perspective, the concept of service quality Islam teaches that in providing services from businesses that are run, whether in the form of goods or services, do not provide bad or unqualified ones, but provide quality ones to others. The benchmark of service quality in Islam is called sharia standardization (Sunardi and Handayani 2013).

There are 5 characteristics of service in the view of Islam that can be used as a guide, among others (Arifin 2009): First, honest, namely an attitude that does not lie, does not cheat, does not fabricate facts, does not betray and never breaks promises. Islam explains this honest concept in the Qur'an Surah Ash-Syu'ara verses 181-183. Second, being responsible and trustworthy (Al-Amanah) is an attitude in running a business that is always responsible and trustworthy, it has been explained in Islam in the Qur'an Surah al-Anfal verse 27. Third, keep promises, keep promises and don't cheat, namely an attitude of a businessman who always keeps his promises both to buyers and among fellow businessmen as stated in Surah an-Nahl verse 91. Fourth, to serve in a friendly manner, namely a friendly attitude, politeness, smile, likes to give in, but still full responsibility, as explained in the letter al-Imran verse 159.

### **Customer Satisfaction**

Satisfaction is a person's feelings of pleasure or disappointment that arise after comparing the performance of the product thought to the expected performance. Customer satisfaction is a conscious evaluation or cognitive assessment regarding consumption experience of goods and services whether the performance of the product is relatively good or bad or whether the product is suitable or not suitable for its use (Indriaty 2016b).

The measurement of customer satisfaction includes, 1) a system of complaint and suggestion, 2), customer satisfaction survey which shows a reduced sensitivity to the level of performance attributes, 3) shadow buyers, and 4) analysis of lost customers (Sunardi and Handayani 2013). Customer satisfaction is influenced by perceptions of service quality, product quality, price and factors that are personal as well as temporary situations (Lupiyoadi and Hamdani 2002). Kotler explains that companies can increase customer satisfaction by selling products at reasonable prices or improving the quality of the products produced and services (Kotler 1997).

Mediating variable is customer satisfaction which is measured by 4 dimensions as follow (Tjiptono 2004):

1. Overall customer satisfaction: satisfaction towards quality and facilities provided (4 questions)
2. Customer satisfaction dimension: fast, responsive, friendly service (3 questions)

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3. Confirmation of expectation: facilities as expected, accuracy of booking appointments (3 questions)
4. Repurchase intention and willingness to recommend: willingness to use services again, recommend to friends and family (2 questions)
5. Customer dissatisfaction: complain, and ask for compensation and a guarantee if the service is not suitable (4 questions).

### Customer Loyalty

Loyalty is a deeply held commitment to repurchase or re-support a preferred product or service in the future despite situational influences and marketing efforts having the potential to cause customers to switch (Oliver 1997). Thus, customer loyalty is a support from sellers to encourage buyers to be able to buy products or services that they have produced continuously (Fitry Al Hiqmah, Titin Suprihatin 2016). Customer loyalty can also be a form of someone's loyalty and someone's willingness to recommend what he feels to others. This is a form of love for a particular product or service company that has been able to maintain the trust of customers (Mardiana and Kasim 2016). Different from satisfaction, which is an attitude, loyalty can be defined based on buying behaviour.

Tjiptono describes four types of loyalty from Dick & Basu, as follows (Tjiptono 2004) 1) no loyalty, 2) spurious loyalty, 3) latent loyalty, or 4) loyalty. Loyal customers are people who 1) make repeat purchases on a regular basis, 2) buy between product and service lines, 3) refer to others, and 4) demonstrate immunity to pull from competitors (Tjiptono 2004). Another literature present that customer loyalty consists of five factors, namely 1) satisfaction, 2) emotional bonding, 3) trust which is a person's willingness to entrust a company or a brand, 4) convenience whereas customers will feel comfortable with a quality product and brand when their situation makes transactions easier, and 5) experience with the company as a person's experience that can shape behaviour (Griffin 2010).

Dependent variable is customer loyalty. The measurement of customer loyalty refers to (Griffin 2010):

1. Make repeat purchases regularly: reuse the service, keep using the service even though the price increases (2 questions)
2. Purchase across product and service lines: use services according to what I need and other services (2 questions)

3. Refer to others: offer services to friends or family because of the quality, as expected, and consistent (3 questions)
4. Demonstrate strength against the pull of competitors: feel comfortable and will not be disappointed with the services and competent employees (3 questions).

### **Islamic View**

In the view of Islam, people have to help each other, as well as in terms of muamalah and use syar'i principles (QS. At-Taubah, Ayat 59). Islam rules that service quality should be laden with five (5) characteristics (Arifin, 2009). First, honest is an attitude that does not lie, does not cheat, does not fabricate facts, does not betray, and never breaks promises. Islam explains this honest concept in the Qur'an Surah Asy-Syu'ara verses 181-183 (QS. As-Syuara', Ayat 181-182). Second, being responsible and trustworthy (al-Amanah) in running a business. It has been explained in Islam in the Qur'an Surah Al-Anfal verse 27 (QS. An-Nahl, Ayat 91). Third, keeping promises both to buyers and among fellow businessmen which has been stated as in Surah An-Nahl verse 91 (QS. Al-Anfal, Ayat 27). Fourth, friendly attitude, politeness, likes to give in, but still full responsibility, as explained in Ali-Imran verse 159 (QS. Al-Imran, Ayat 159).

To achieve the best service quality, an organization requires a solid foundation of Islamic management called "Total Islamic Quality" (TIQ), where the basis of the building is sourced from the Qur'an and Hadith. TIQ can be formed by being equipped with 1) strong patience; 2) long-term commitment, 3) continuous improvement of service quality, 4) cooperation and respect for everyone, and 5) education and training.

Initially, customers perceive service quality through evaluation whether the service performance fulfil the expectation. Customers' perceived quality includes technical which represents the quality of services/products themselves and functional quality which relates to how employee complete the service. The service quality needs to be performed by the company to attract customer interest. The interest encourages customers to consume the products or services offered, so that customers feel whether the expectation is fulfilled (Arif Wibowo 2014).

If the actual performance exceeds expectation as normative standards (Zeithaml, Berry, and Parasuraman 1993), it would form organization's image and satisfaction on the service which is a post-decision making after evaluating the performance quality (Bolton and Drew 1991). Satisfaction as a affective response

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pertains product/service choice. Although it may vary in times and situation, customer choice will lead to customer loyalty toward particular products/services (Caruana, Arthur H., and Pierre R. 2000). Therefore, the hypothesis developed are:

H<sup>1</sup> : Service quality affects customer satisfaction positively.

H<sup>2</sup> : Service quality affects customer loyalty positively.

H<sup>3</sup> : Customer satisfaction mediates the positive affect of service quality on customer loyalty.

### C. METHODOLOGY

This research is a quantitative study with the analysis units are cutomers of La-Tansa Transport Gontor to examine the service quality, customer satisfaction, and customer loyalty. La-Tansa Transport Gontor is one of the cottage business units established in 1999, which is engaged in transportation services in term of rental car rental, tourism, and also material transportation services at Pondok Modern Darussalam Gontor.

Quantitative research is research based on the philosophy of positivism, used to examine certain populations or samples, collect data using research instruments, and analyze quantitative data with the aim of describing and testing established hypotheses (Sugiyono 2018). According to the author, using quantitative methods the results of the analysis are more objective, accurate and can provide real implications.

Data used is primary data through questionnaires filled by cutomers/users of La-Tansa Transport Gontor. Data collection method using simple random sampling. The number of sample taken is 109 customers which is determined by random sampling method from the total population of 150 customers. Questionnaires were distributed directly to customers who are the residents surrounding Pondok Modern Darussalam Gontor.

All questionnaires' statements use 5-scale likert, namely 1 (strongly disagree), 2 (disagree), 3 (neutral), 4 (agree), and 5 (strongly agree). Data analysis method consists of validity and reliability tests, classical assumption tests (normality, linearity, multicollinearity, and heteroscedasticity test), and multiple-linear regression analysis.



## D. RESULTS AND DISCUSSION

### Descriptive Data

Descriptive data of 109 respondents from La-Tansa Transport Gontor customers is presented in Table 1 below. Respondents consist of 107 male (98.17%) and 2 female (1.83%). There are three age groups of customers, less than 20 years old (30.28%), between 20 and 29 years old (67.89%), and 30-39 years old (1.83%).

**Table 1 Descriptive Data**

Criteria	Total	Percent (%)
<b>Gender:</b>		
Male	107	98.17
Female	2	1.83
Total	109	100.00
<b>Age (years):</b>		
< 20	33	30.28
20-29	74	67.89
30-39	2	1.83
Total	109	100.00

Source: Data 2020 (processed)

### Validity Test

Validity test is done through pearson correlation, which shows correlation between each item's score with the total score obtained from the respondents' answers. Based on the results, all the statements used in this study are valid because the total score correlation is greater than 0.05 and the calculated r obtained is greater than the r table of 0.1569. R table can be seen from the product moment table with the formula  $N-2$  and an error of 5%. Validity test result is shown in Table 2.

**Table 2 Validity Test Result**

Variable	Statements	Total Score Correlation	R Table	Status
<b>SERVICE QUALITY</b>	X1.1	0,385**	0.1348	Valid
	X1.2	0,473**	0.1348	Valid
	X1.3	0,604**	0.1348	Valid
	X1.4	0,653**	0.1348	Valid
	X1.5	0,599**	0.1348	Valid
	X1.6	0,617**	0.1348	Valid
	X1.7	0,663**	0.1348	Valid
	X1.8	0,628**	0.1348	Valid
	X1.9	0,631**	0.1348	Valid
	X1.10	0,603**	0.1348	Valid

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Variable	Statements	Total Score Correlation	R Table	Status
CUSTOMER SATISFACTION	X1.II	0,590**	0.1348	Valid
	X1.I2	0,600**	0.1348	Valid
	X1.I3	0,741**	0.1348	Valid
	X1.I4	0,648**	0.1348	Valid
	X1.I5	0,647**	0.1348	Valid
	X1.I6	0,587**	0.1348	Valid
	X1.I7	0,447**	0.1348	Valid
	X1.I8	0,625**	0.1348	Valid
	X1.I9	0,608**	0.1348	Valid
	X1.I20	0,566**	0.1348	Valid
	X2.1	0,577**	0.1348	Valid
	X2.2	0,587**	0.1348	Valid
	X2.3	0,518**	0.1348	Valid
	X2.4	0,465**	0.1348	Valid
	X2.5	0,540**	0.1348	Valid
	X2.6	0,630**	0.1348	Valid
	X2.7	0,556**	0.1348	Valid
	X2.8	0,397**	0.1348	Valid
	X2.9	0,537**	0.1348	Valid
	X2.10	0,452**	0.1348	Valid
X2.11	0,576**	0.1348	Valid	
X2.12	0,419**	0.1348	Valid	
X2.13	0,484**	0.1348	Valid	
X2.14	0,379**	0.1348	Valid	
X2.15	0,384**	0.1348	Valid	
X2.16	0,341**	0.1348	Valid	
CUSTOMER LOYALTY	Y1	0,691**	0.1348	Valid
	Y2	0,654**	0.1348	Valid
	Y3	0,747**	0.1348	Valid
	Y4	0,722**	0.1348	Valid
	Y5	0,699**	0.1348	Valid
	Y6	0,753**	0.1348	Valid
	Y7	0,722**	0.1348	Valid
	Y8	0,645**	0.1348	Valid
	Y9	0,760**	0.1348	Valid
	Y10	0,717**	0.1348	Valid

Source: Data 2020 (processed)

### Reliability Test

Reliability test concerns whether the instrument is sufficiently accurate, stable, and consistent in measuring what it wants to measure. The reliability of the questionnaire is determined by Cronbach's Alpha. If the Cronbach's Alpha is more than 0.6, it means that the instrument is reliable. Based on Table 3 below, Cronbach's Alpha values of all variables are more than 0,6 which means that questionnaire is reliable.

**Table 3 Reliability Test Result**

Variable	Cronbach's Alpha
Service Quality (X1)	0.900
Customer Satisfaction (X2)	0.876
Customer Loyalty (Y)	0.886

Source: Data 2020 (processed)

### Classical Assumption Test

The first classical assumption test is normality test. Based on Table 4 below, the significance of 0.200 is more than 0.05 which means that normality test is fulfilled.

**Table 4 Normality Test**

One-Sample Kolmogorov-Smirnov Test	
Test Statistic	0.062
Asymp. Sig. (2-tailed)	0.200

Source: Data 2020 (processed)

Next is linearity test which aims to test whether two variables have a linear or non-linear relationship. Linearity test is done between service quality and customer loyalty, and also between customer satisfaction and customer loyalty. Based on Table 5 below, the significance of 0.785 and 0.718 is more than 0.05 which shows that correlations among variables is linear.

**Table 5 Linearity of Service Quality and Customer Satisfaction with Customer Loyalty**

	Sig.
Service Quality and Customer Loyalty	0.785
Customer Satisfaction and Customer Loyalty	0.718

Source: Data 2020 (processed)

Multicollinearity test is used to test whether there is a strong correlation between independent variables. Based on Table 6, tolerance between 0 and 10 and VIF between 1 and 10 show that there is no multicollinearity.

**Table 6 Multicollinearity Test Result**

	Collinearity Statistics	
	Tolerance	VIF
Service Quality	0.474	2.111
Customer Satisfaction	0.474	2.111

Source: Data 2020 (processed)

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Heteroscedasticity test is carried out to make sure that the data has the same variance, called homoscedasticity (Nisfiannoor, 2009). The heteroscedasticity test used the Scatter Plot method by plotting the ZPRED value (prediction value) with ZRESID (residual value) (Sutopo & Slamet, 2017). Based on figure 1, it can be concluded that there is no heteroscedasticity because the points are spread out and do not form a certain pattern such as wavy, widening, or narrowing.

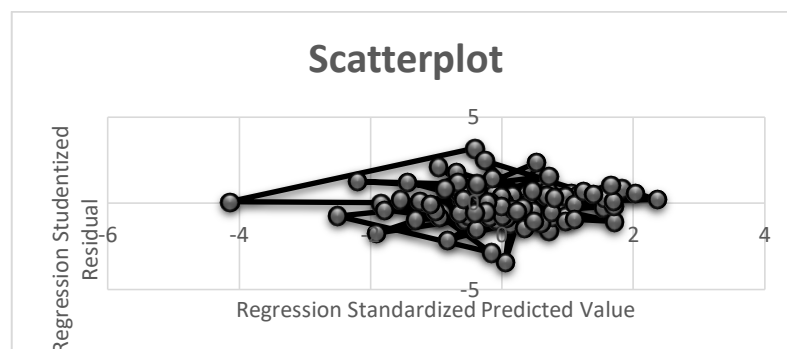


Figure 1 Heteroscedasticity Test Result  
Source: Data 2020 (processed)

## Multiple Linear Regression Analysis

Table 7 shows that R square is amounted to 0.581 which shows that service quality and customer satisfaction could explain customer loyalty for about 58,1%, while the remaining 41.9% is influenced by other variables not included in the research model (Nugroho, AW; Sudaryanto 2013).

Table 7 Coefficient of Determination

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
I	.762 <sup>a</sup>	0,581	0,573	3,496

Source: Data 2020 (processed)

Based on Table 8, it can be seen that the sig. value of 0.000 is less than 0.05 and f value of 73,406. It can be concluded that there is a simultaneous influence between the independent variables on the dependent variable.

Table 8 F Test Result

ANOVA <sup>a</sup>					
Model	Sum of Squares	df	Mean Square	F	Sig.

I	Regression	1794,020	2	897,010	73,406	.000 <sup>b</sup>
	Residual	1295,301	106	12,220		
	Total	3089,321	108			

a. Dependent Variable: Customer Loyalty

b. Predictors: (Constant), Service Quality, Customer Satisfaction

Notes: \*\* sig at 5%, \*\*\* sig at 1%

Source: Data 2020 (processed)

Table 9 below shows the regression results. The positive impact of service quality on customer satisfaction is significant at 1%. Meanwhile, the positive impact of customer satisfaction on customer loyalty, and service quality on customer loyalty are significant at 1%. Because service quality affects customer satisfaction significantly, customer satisfaction affects customer loyalty significantly, and service quality affects customer loyalty significantly, it means that customer satisfaction is a partial mediating variable, not full mediator.

**Table 9 Multiple Linear Regression Analysis Results**

Parameter	Unstandardized Value	Standardized Value	t-values
Service Quality → Customer Satisfaction	0,579	0,725	10,903***
Customer Satisfaction → Customer Loyalty	0,570	0,759	12,045***
Service Quality → Customer Loyalty	0,359	0,600	7,756***

Service quality has a significant positive effect on customer satisfaction which is in line with Wibowo (2014) (Arif Wibowo 2014). Customer satisfaction has a significant positive effect on customer loyalty which is in line with Sari (2016) (S. W. Sari, Sunaryo, and Mugiono 2018). Service quality also has a significant positive effect on customer loyalty which is in line with Mardiana and Kasim (2016) and Mulyawisdawati (2012). These results indicate that customer satisfaction is a mediating variable as aligned with (Caruana, Arthur H., and Pierre R. 2000).

Good service quality provided by La-Tansa Transport related to physical facilities, reliable and responsive service, assurance, and empathy directs to customer satisfaction (Zeithaml, Berry, and Parasuraman 1993). Customers feel satisfied in overall because of service that overweigh the expectation. This satisfaction is shown in repurchase intention and willingness to recommend to others (Tjiptono 2004). Moreover, at the next level, after being satisfaction,

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customers could form loyalty, such as repeat purchase, purchase across the products and services, refer to others, and survive among competitors (Griffin 2010). The impact of service quality and customer satisfaction on customer loyalty means that in general, customers of La-Tansa Transport get sufficient service quality, feel satisfied towards the service, and have had the loyalty to the business.

It could be explained because La-Tansa Transport follows the Islamic values in providing service and engaging with customers. In each service given, management of La-Tansa Transport always refers to how service the customers properly as ruled by Islam. This continuous and consistent actions form the satisfaction and loyalty from customers.

### E. CONCLUSION

Service quality has a significant positive effect on customer satisfaction, customer satisfaction has a significant positive effect on customer loyalty, and service quality also has a significant positive effect on customer loyalty. It means that customer satisfaction is a mediating variable between service quality and customer loyalty. These results indicate that customers of La-Tansa Transport get sufficient service quality, feel satisfied towards the service, and have had the loyalty to the business. It could be explained because La-Tansa Transport follows the Islamic values in providing service and engaging with customers. The contribution of this research is in each service given, management of La-Tansa Transport must refers to how service the customers properly as ruled by Islam. This continuous and consistent actions form the satisfaction and loyalty from customers.

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