

## Relationship Service Quality to Muslim Customer Loyalty in Islamic Banking: Satisfaction as Mediator

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### Abstract

The majority of the Indonesian population is Muslims. However, the market share of Islamic Banking is only 3.0% of total banks in Indonesia. This shows that the products and services offered by these Islamic banks were not optimally taken up by the Muslim community. Are service qualities and satisfaction (provided by the bank) unattractive things for Muslim? Therefore, the research was done. The aims of the study are to analyze the service quality that directly and indirectly affects the satisfaction of moslem customers' loyalty and the satisfaction as mediator toward Islamic bank. The study was conducted in the town of Malang with 315 respondents. The Purposive Sampling technique was used on Islamic banks in Malang. The data was analysed descriptively and inferentially by means of using SEM and the Smart-PLS. The finding from the inference analysis showed that all relations among the variables have significant influence, both directly and indirectly, and satisfaction as an intervening variable has a positive impact. Therefore, Islamic banks should give special attention to the quality of service guarantee to their customer. In addition, banks must also increase their quality service in order to make/ give more satisfaction and convenience. These findings have given new input to the theories of existing consumer behavior. The findings of this study can be used as a guide for other researchers in developing a model of consumer behavior and customer loyalty, particularly in terms of Islamic measurement model.

### Keywords

Quality of service, Satisfaction, Customer Loyalty and Islamic Bank

Received: 15 July 2013; Accepted: 14 August 2013; Published Online: 30 August 2013

### Introduction

Financial sector liberalisation and deregulation, rapid technological advances and improved communication systems, have put a very high and fierce competition among the institutions, especially Islamic banking. Marketing of Islamic banking is

one of the most powerful sectors of the banking market in the world today (Nurul Islam, 2008).

According to Dani Gunawan Idat (Republika Newsroom, 2008), currently more than 300 Islamic financial institutions in over 75 countries, manage

assets of about 700-1000 billion U.S. dollars. Richard Thomas, states that Sharia finance has become an alternative choice in many countries, ranging from Sweden to Australia (Republika onLine, 2010). The development of the Islamic banks indicate that the system has received attention worldwide. Popularity of Islamic banking system is not limited only to Islamic banks, but also on the international conventional banks which are showing interest in Islamic banking system.

The growth of Islamic banks then transmitted to the Asia-Pacific, like Phillipine(1973), Malaysia (1983) and Indonesia (in 1992). The development of Islamic banks in Indonesia has obtained greater support from the government since 1998. The development of sharia banking in Indonesia has increased, so the performance of the market share of Islamic banks to total banks also experienced a positive development, although still relatively small. Market share of Islamic banks grew from 1.67% in 2007 to 2:41% in 2008. Total assets of Islamic banks in Indonesia when compared to Islamic countries (Organization of Islamic Country) and Malaysia was still the smallest, namely Indonesia Islamic bank assets only amounted to 1.4%. Meanwhile, in Islamic countries such as Kuwait, Bahrain, Qatar, the UAE and Malaysia, the total assets reached 21.6%, 14.4%, 14.4%, 11.8%, and 11.3% respectively.

The results of a recent study in Jakarta showed that the implementation of Islamic banks in terms of number of new customers reached a figure of 7% compared with 93% using conventional banks (Infobanknews, 2008). In addition, a study conducted by Yusuf (2006) in six major cities in Indonesia (Medan, Bandung, Semarang, Jakarta, Makasar

and Surabaya) also supports the issue above. He found that respondents who use Islamic banks were only 23%, while respondents who use conventional banks were about 33%, 44% use both Islamic and conventional banks. Furthermore, he found that the customers who were loyal to the Islamic banks only reached 20% of the amount of marketing while the remaining 80% were loyal to the conventional banks. The situation above, indicates an issue that participation, the public consciousness and the desire of Islamic banks is still low.

In the marketing literature, one of the main elements of market success is customer satisfaction (Chaopraseit & Elsey, 2004; Mostaghel, 2005). JochenWirtz (2003) has identified that as a result of the satisfaction, the customer will repeat purchase, loyalty, convey positive information verbally (word-of-mouth) and increase long-term benefits. Therefore, companies must maintain customer satisfaction to improve its marketing weaknesses. A number of researchers (Lin and Wang, 2006; Gan et al., 2006; Ndubisi, et al., 2007; Kuusik, 2007) state that satisfaction and customer loyalty have a positive relationship. Furthermore Ruyter and Bloemer (1999) also state that satisfaction is a determinant of customer loyalty which is the most important. However, other studies indicate that the high level of satisfaction does not always show loyalty or create a loyal customer (Mittal and Lassar, 1998; Rowley and Dawes, 2000; Spiteri et al., 2004). Likewise, Kassim and Souiden (2007) from the results of the study concluded that satisfaction is not the sole determinant of loyalty in retail banking. Based on the results of the precious studies, there are some different opinions whether satisfaction is the main factor to build customers loyalty.

Study conducted by Parasuraman et al. (1985), Zeithmal et al. (1990), Othman & Owen (2001), Shafie et al. (2004) and Amin & Isa (2008) showed that the strategic key to the success and survival of most institutional business is by providing quality services to customers. Newman and Cowling (1996) believes that the superior quality of service is very important for the profitability and viability (survival) businessman. In many studies, the quality of services is the main important factor in determining satisfaction and create competitive advantage (Parasuraman et al., 1985; Zeithmal et al., 1990; Othman and Owen, 2001; Amin and Isa, 2008). However, there is a debate from both of the study constructs (service quality and satisfaction) about which one is better to estimate customer loyalty. Whether these two constructs are related or not, and how the nature of relationship is still unexplained (Bitur and Hubbert, 1994; Saurina and Coenders, 2002).

There are a number of studies of consumer behavior related to service quality, satisfaction and trust that have been performed on Islamic banking institutions in some countries (like OIC, UAE and Malaysia). However, assessment of the quality services that are associated with Islamic banking is still small (Shafie et al., 2004). Furthermore, the study of consumer behavior system of Islamic banks in Indonesia are still rare (Karim and Afiff, 2005). Similarly, Rahman (2009) states that research into the factors that affect customer satisfaction and loyalty are rare in Indonesia. Therefore, this study aims to identify direct and indirect effects between service quality and customer loyalty of Muslims in Islamic banks Malang, where satisfaction acts as a mediator of the relationship between service quality and customer loyalty.

## Customer Loyalty

Various views are given on customer loyalty by Kartajaya (2008), bank customers who are loyal is an enthusiastic customer who voluntarily inform products to others, even if he does not need to be a customer of the bank. While Rico Ustavia Frans (2008), states that a loyal customer is a satisfied customer who cares with services provided by banks. There are several approaches to measure customer loyalty. Theory of behavioral loyalty considers loyalty as a function of the overall purchase, function of the density, function of a purchase or the possibility of purchasing (Kuusik, 2007). Sheth and Mittal (2004) introduce two ways to think about brand loyalty: brand loyalty as behavior and attitude. In terms of behavior, brand loyalty is a consistency of repeat customers who make purchases with the same brand. Brand loyalty can be measured in several ways, namely the ability of purchase, a series of purchase, and possible purchase. Meanwhile, the attitude of the brand loyalty can be measured by asking the customer to develop a variety of brands. Brand loyalty can be seen from the stance of how much they like the brand or which brands they prefer (assessing the customer's attitude toward the brand). Chaudhuri & Holbrook (2001) assert that behavior, purchase, loyalty consist of repeated purchases of the same brand. While the attitude of loyalty may include propensity levels of compliance associated with the brand.

Marketing expert in measuring customer satisfaction and loyalty, for example, Frederick F. Reichheld in Subkhan (2005), mentions that the measure of customer loyalty towards one product or brand can be done by looking at how enthusiastic they are about the brand being used. Enthusiasm can be expressed with

the wishes or involvement in informing a brand to others. When a customer informs the bank that he uses to others, he is considered to be very enthusiastic and more loyal. If a customer is not willing to inform the bank that he uses means that he is less loyal and he will spread the negative opinion of the banks. Furthermore, these customers will give a negative impact (slow growth in the number of customers, density and volume of transactions) to the bank.

The measurements for loyalty (loyalty) according to Islamic perspective can be classified into a number of indicators namely: obedience, respect, closeness, *pencintaan* and defense (Umu Yasmin, 2001; Al-Qahthani, 2005). So with emotional judgment, religious communities or consumers are expected to be more keen to keep using the products or services of Islamic banking. Therefore, the public or the consumer's decision in relation to Islamic banks is not based on profit motivation but more so because of earning appeasement of God. One way to obtain the appeasement of God is to support programs that improve the dignity of the Islamic community. So that the measurement of customer loyalty (customer loyalty) in this study will incorporate the concept/element according to Islamic perspective or highlight the consideration of religious elements that will be meaningful for Islamic banks that are superior to conventional banks.

### **Customer Satisfaction**

In the marketing literature, one of the main elements of market success is customer satisfaction (Chaopraset & Elsey, 2004; Mostaghel, 2005). Customer satisfaction is an attitude of happy or disappointed customers for the products

and services after they are used. Similarly, Kotler (2006) states that satisfaction is a feeling of pleasure or dissatisfaction of a person resulting from comparison between the performance of products and services received. If the performance received is less than what the customer expected, they will feel dissatisfied, otherwise if the performance received exceeds customer expectations, they will be satisfied. Satisfied customer will repeat purchase of products and services, and convey positive messages about the product to others (Dispensa, 1997). Furthermore, JochenWirtz (2003) also states that the result of customer satisfaction, is to repeat purchase, loyalty, convey a message from mouth-to-mouth (word-of-mouth) until a positive and long-term financial gain is increased. Based on the above studies, customer satisfaction is defined as the result of an assessment of cognitive and affective, with a comparison of the standard compared to the actual performance received.

A number of researchers (Lin and Wang, 2006; Gan et al., 2006; Ndubisi, et al., 2007; Kuusik, 2007) state that satisfaction and customer loyalty have a positive relationship. Usually a very satisfied customer will stay loyal longer, buy more new products and existing products, put less attention to competing brands and cheaper than the cost to serve new customers. However, other studies indicate that the high level of satisfaction is not always interpreted into loyalty or how to create a loyal customer (Mittal & Lassar, 1998; Rowley & Dawes, 2000; Spiteri et al., 2004). Similarly, Kassim & Souiden (2007) from the results of their review, have concluded that satisfaction is not the sole determinant of loyalty in retail banking.



## Quality of Service

This section will give a view on the definition of service quality and its influence on trust, satisfaction and customer loyalty. Quality of services has been seen as a significant issue in banking institutions because improving quality is the most impactful way to improve business, expand market and gain market share (Buzzell & Gale, 1987 and Bowen & Hedges, 1993). Quality of service can be defined as the difference between customer expectations for service performance achieved prior to the perception of services received (Parasuraman et al., 1988; Asubonteng et al., 1996). According to Gefan (2002), quality of service is defined as the ratio of the customer relationship between quality of services they want with what they earn. Tsoukatos and Rand (2006) propose that expectations are also influenced by activity marketing, external influences and word-of-mouth.

The prominent measurement in the literature to measure the quality of service are the measurement of service quality gap analysis model and the SERVQUAL scale (Parasuraman et al., 1985, 1988, 1991b). The development of the SERVQUAL framework decided upon as a pivotal point in the study of service quality. In defining SERVQUAL, Parasuraman et al., (1985) identified 10 factors from quality services, but in subsequent studies 10 factors are summarized into five factors: a real, reliable, responsive, and firm assurance (Parasuraman et al., 1988, 1991a, b). Although there are much criticism on the basic concepts and methodology, SERVQUAL has been used successfully in many different forms of study around the world (Tsoukatos et al., 2004; Ugbona et al., 2004; Tahir & Ismail, 2005).

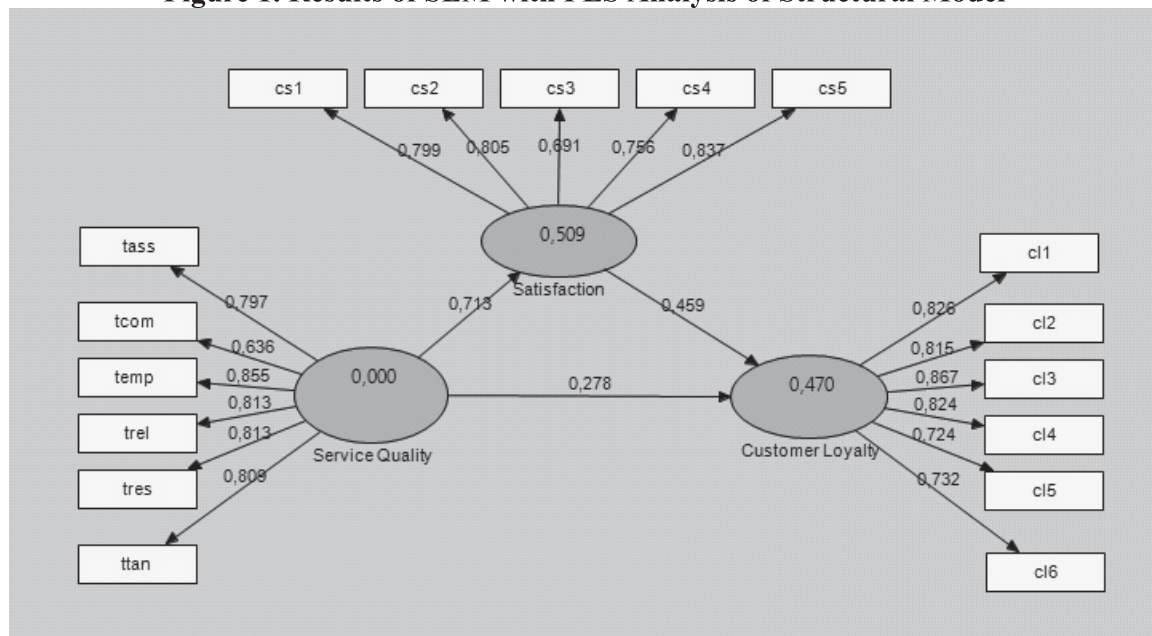
Although many researchers are investigating the quality of services within the company, studies on issues pertaining to Islamic banks is still insufficient (Shafie et al., 2004). However, there are a number of empirical studies on the factors of service quality in Islamic banking that has been done, for example a study conducted by Othman and Owen (2001, 2002) that used the SERVQUAL factor in testing the quality of service in Islamic banks. This is because industrial banks operating under Islamic principles and culture are different compared to other service industries. They have developed SERVQUAL model by adding or setting a new factor, namely the adherence of sharia into six factor model called CARTER (Compliance with the law and sharia principles, Warranty, Reliable, Real, Assertive and Responsive).

In the context of studies on Islamic banking institutions, CARTER model is often used by most reviewers (Othman & Owen, 2001b; Tamimi & Amiri, 2003; Shafie et al., 2004; Jabnoun & Khalifa, 2005). In addition, Amin and Isa (2008) examined the relationship between perceptions of service quality with customer satisfaction in Malaysian Islamic banks by using a Structural Equation Model (SEM). The results showed that the relationship between service quality with customer satisfaction is that a significant proportion of Malaysian Muslim awareness of Islamic banking products and services is high compared to non-Muslim customers. Majority of Islamic bank customers are satisfied with all the quality services provided by banks. In addition, they propose that the CARTER model is suitable to be applied in Islamic banking. In this study, the measurement of quality of service will take CARTER model from Othman & Owen (2002) and Amin & Isa (2008).

The questionnaire above has prompted researchers to examine more deeply about the relationship of direct and indirect influence of the service quality to the trust and customer loyalty through customer satisfaction in Islamic banking in Malang. Based on the study of theory and previous empirical studies the relationship between the constructs either directly or indirectly influence the structural model as depicted in Figure 1.

customers that have Account books of Islamic banks surveyed in the city of Malang. The number of samples taken is as many as 325 respondents, this number is already qualified for using structural equation modeling analysis (SEM) of at least 100 respondents (Hair et al., 1998; Ferdinand, 2002). To answer questionnaire and hypotheses, then the analysis used is descriptive analysis and inferential

**Figure 1. Results of SEM with PLS Analysis of Structural Model**



## Research Methods

Sampling method in this study is a purposive sampling where researchers need to use consideration of itself to choose the most appropriate respondents with the aim of the study (Marican, 2006). Aims sampling is done because researchers have understood that the required information can be obtained from one particular target group. The targeted group is able to provide the desired information, because they have the appropriate information or because the consideration of characteristics has been determined. In this study, survey respondents are

analysis with an engineering Structural Equation Modeling (SEM) with Smart-Partial Least Square (PLS) program.

Validity and reliability conducted by PLS is approached by looking at the value of convergent validity and discriminant validity. According to Chin (1998) an indicator is said to have good reliability if the value is greater than 0.70, but for the model development stage loading factor of 0:50 to 0.60 can still be retained. The analysis showed that all constructs have met high the convergent validity and discriminant validity (see Figure1). In addition, discriminant validity can be

assessed by looking at the value of the composite reliability (composite reliability) and alpha cronbach of each construct that are considered very good, if the values above 0.70 means that all constructs have high levels of reliability (discriminant validity). This means that the test of conformity with PLS models already meet the validity and reliability.

### Research Finding

Profile of respondents in general were distributed following the sex, age, marital status, tertiary education, occupation, income, and analyzed following the old, the source of information and the reasons respondents use Islamic banks. From the analysis, it can be formulated that the vast majority of respondents are male (58.1%), young (70% of the total is between 18-37 years old) and belong to the productive age range, highly educated (72%), married (53.7%), and working in the private sector and trade (66.3%). This information shows that respondents in Malang are the

to Islamic banks. This means that the customer already has a good relationship with Islamic banks. In addition, there is also a relatively high level of stability to maintain the relationship between them. As for the sources of information how the respondents finally use Islamic banks, the data showed that the majority of respondents (47.3%) follow their own initiative, then followed by the information from friends/neighbors and relatives with 22.9% and 12.2% respectively. Then, it followed by the source of information from advertising (radio, tv and newspapers) that is equal to 12.1%. This means that the Islamic banks are less eager to promote through media advertising (radio, tv and newspapers), so most of the general public do not really know or understand about the Islamic banks.

Table 1 shows the summarized results of the analysis of SEM with Smart-PLS either direct or indirect influence on customer loyalty factor which then used for the purposes of answering the purpose, questionnaire and hiphotesis study.

**Table 1. Summary of SEM Analysis of Direct and Indirect Effects  
Customer Loyalty**

Variable	Direct Influence (Path Coefficients)	t Statistics	Indirect Effects (Path Coefficients)
			Satisfaction
Quality of service	0.278	3.193	0.328
Satisfaction	0.459	5.108	-
SQ → CL	0.713	17.713	

*Sources: Primary data processed in 2011*

target market for Islamic banking which have the potential to be developed.

Information based on the length of respondents becoming depositors will provide an overview of the relationship with Islamic banks. The results showed that the majority of respondents, as much as 55.9%, were more than a year related

In Table 1 it appears that all the direct and indirect relationships between independent and dependent variables have a significant impact, because the value t-statistic of each variable is bigger than the critical value ( $\pm 1.96$ ) at 95% confidence level. Table 1 shows that the quality of service contribute as much as 27.8% on customer loyalty,

while satisfaction contribute greater with 45.9%. This means that the higher the customer's attention to the perception of service quality is, the higher the customer satisfaction and they tend to be more loyal to the Islamic bank. Customer satisfaction as a mediator of the relationship between service quality with customer loyalty has a greater contribution of as much as 32.8% compared to a direct relationship between quality of service with the customer loyalty that is only 27.8%. This means that the quality of services directly gives a smaller influence on customer loyalty, rather than directly affecting customer satisfaction. Thus showing that satisfaction as a mediator has a positive impact on the relationship between service quality with customer loyalty.

## Discussion

From the analysis above there is a significant direct effect of the service quality which gives positive impact on customer loyalty. This means that the higher the customer's attention to the trend of customer perceptions of service quality the more loyal they will be. These results indicate that the dimensions of service quality factors, namely: Sharia compliance; assurance; reliability; tangible; empathy and responsiveness offered by banks in Malaysia sharia can create a level of trust, commitment and rational attitude of the customer and can form a cooperative behavior towards consumer muslim Islamic banks. To that end, the bank has to provide good quality services for its customers to create loyalty to the bank. Therefore, the banks should pay special attention to the quality assurance dimension of service to customers that highlights elements of friendliness and courtesy of employees. Another important aspect is the empathy that highlights the elements of bank secrecy and the availability of parking.

The study results are consistent with the findings of Fullerton & Taylor (2002) and Caruana (2002) which state that the quality of services has a significant influence on the level of customer loyalty. In theory, as proposed by Barnes (2003), the level of customer loyalty is usually influenced by the quality of services only if the previous customers are satisfied. Customers who are repetitively satisfied usually make purchases that will lead to loyal attitude toward the product. In addition, customer assessment of quality of services offered by banks can also directly lead to the level of loyalty.

The relationship between service quality, satisfaction and customer loyalty is described as an indirect relationship between service quality with customer loyalty through satisfaction. Quality of services has contributed a greater influence indirectly through satisfaction on customer loyalty that is equal to 32.8%, compared to the direct influence of only 27.8%. Such satisfaction as a mediator has a positive impact on the relationship between service quality and customer loyalty. These results also indicate the importance of factors perceived by the customer satisfaction as a mediator in determining customer loyalty. This means that customers in making purchasing decisions over a product or service in Islamic banks considered satisfaction as the most important factor. Therefore, the banks should pay attention to customer satisfaction that highlights the elements of comfort and satisfaction related to Islamic banks. This is in accordance with the opinion of Barnes (2003) states that when customers feel satisfied with the services provided will tend to make loyal customers feel a sense of satisfaction from it. In addition, the results of this study were also supported by previous empirical studies conducted by Fullerton & Taylor



(2002) and Caruana (2002) who found that perceptions of service quality can be an indirect effect on loyalty via customer satisfaction. Furthermore, according to Seth et al. (2004), service quality is a major concern among the reviewers and the managers of the bank because it has a strong impact on business performance, customer satisfaction, customer loyalty and profits.

### Conclusions and Recommendations

Based on the results of research and discussion on the influence of service quality on Moslem customer loyalty to Islamic banks and customer satisfaction as the mediator will conclude profile respondents and the relationship between variables. Further conclusions from the results of this study will be given advice relating to the further study and policy recommendations for banks.

### Conclusion

From the analysis, it can be formulated that the vast majority of respondents are male (58.1%), young (70% of the total is between 18-37 years old) and belong to the productive age range, highly educated (72%), married (53.7%), and working in the private sector and trade (66.3%). As for the sources of information how the respondents finally use Islamic banks, the data showed that the majority of respondents (47.3%) follow their own initiative, then followed by the information from friends/neighbors and relatives with 22.9% and 12.2% respectively. Then, it is followed by the source of information from advertising (radio, tv and newspapers) that is equal to 12.1%.

The study results showed that all, direct and indirect relationships between variables, lean as apparent in the structural model (Table 1 and Figure 1) have a

significant effect. In addition, satisfaction as a mediator has a positive impact on the relationship between service quality with customer loyalty. This means that the main factor which should be paid much attention by Islamic banking institutions are the quality of service and customer satisfaction in order to keep their customers' loyalty. This study has shown the importance of quality of service as one of the strategies in the competitive market to provide satisfaction to customers.

### Suggestion

For further study, the model suggested in this study can be expanded by adding another variable that is considered more complex, such as religious adherence (religiosity), as a moderator for the results obtained. In addition, the results of this study suggested also that the banks in maintaining customer loyalty should pay attention to quality service and customer satisfaction as a strategic advantage.

### Notes on Contributor

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