

Customer Loyalty in Indonesian Sharia Commercial Banks: Study of Customer Satisfaction and Service Quality as Moderating Variables

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Abstract

Providing quality services is one strategy to achieve business success in the service sector, especially regarding customer satisfaction and loyalty. This study aims to understand the empirical model and analyze the impact of service quality on customer loyalty, mediated by customer satisfaction. To achieve this, an explanatory research design was used, and a sample of 150 customers from the Palembang branch of Islamic Banks was selected using a simple random sampling technique. A questionnaire was used as the research instrument, and its validity and reliability were tested using CFA analysis. A complex causality model was then used, which was pushed through the PLS-SEM technique. The results revealed that service quality has a significant direct effect on customer loyalty, with a substantial immediate impact on customer satisfaction. Additionally, customer satisfaction partially mediates the effects of service quality on customer loyalty. These findings have significant implications for businesses in the service sector, indicating that providing quality services is a critical strategy for achieving success, particularly in customer satisfaction and loyalty. Based on these results, it is suggested that businesses focus on improving the quality of their services by regularly monitoring and assessing the quality of services offered to customers and investing in employee training to enhance the quality of their services.

Keywords:

Service Quality; Customer Loyalty; Customer Satisfaction; Islamic Bank

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1. Introduction

Economic developments are causing increasing competition, particularly in the banking sector. Maintain or increase their market share, and businesses must keep up with current developments (Helmi & Setyadi, 2022). With increased competition, business owners are under pressure to enhance performance through service quality, quality of products, facilities, and pricing (Vieira et al., 2019). Marketing activities require appropriate and effective administration so that the series of activities can be clearly and precisely coordinated and goals can be met (Tambunan, 2019). Marketing, as seen through management research, includes a judgment call process based on marketing and management processes such as planning analysis, policy implementation, strategies and tactics implementation, and control (Prentice et al., 2020). Many businesses prioritize high satisfaction because a better offer easily sways customers with mediocre satisfaction.

Banking institutions are critical components of the modern economic system. A modern country can only function with the involvement of banking institutions (Setyadi, Helmi, Ismail, et al., 2022). According to Law Number 10 of 1998, a bank is an organization that gathers funds from the public in the form of loans and other forms to enhance the community's overall living standard. According to Law Number 21 of 2008, the Indonesian banking system is divided into two types: traditional and Islamic. Islamic banks operate following Islamic principles (Fadilah et al., 2018). With increasingly fierce competition between banks, banks compete to attract customers by optimizing their services and performance (Ibrahim & Verliyantina, 2012). Businesses today need to realize that they need to study and understand the different quality of service from customer loyalty (switching costs, trust, company image, customer satisfaction, Etc.) that helps build a loyal customer base (Sipayung & Sinaga, 2017). By enticing new customers and increasing productivity and financial performance, quality service contributes to customer satisfaction, customer loyalty and market share growth.

Businesses must provide the highest level of service quality to maintain customer trust. Customer satisfaction can result in repeat purchases to increase customer loyalty, and euphoric suggestions for the financial institution (Shokouhyar et al., 2020). The goal of service quality is to meet the needs of the customer and the accuracy with which they are delivered to satisfy customer satisfaction (Abbas, 2020). To meet customer demands and ensure that customers are comfortable and able to meet their needs during the vehicle maintenance process, the company also provides supporting facilities that customers can use directly to avoid boredom while waiting (Haralayya, 2021). Facilities are one of the most basic requirements of human life. Because facilities are such an essential part of life, the company must manage them well throughout its lifespan so that they can always function correctly, economically, efficiently, and effectively (Suchánek & Králová, 2018). Customer satisfaction results and benefits for the business when quality services and facilities are provided (Vasic et al., 2019). The primary way for the company to maintain its market share is to provide satisfaction and value to customers by providing quality services and products at competitive prices. Customer satisfaction has emerged as a critical concept in the business and management debate (Mohammed & Rashid, 2018). Actual competition between companies can be seen in the company's quality of services and facilities to increase customer satisfaction. Customer satisfaction and loyalty are the most critical aspects of the banking industry (Al-Omari & Okasheh, 2017). Any business depends on customers; products and profits fluctuate in response to customer demands, which is why

they should be regarded as the market king. Nowadays, it is widely accepted that providing satisfaction and value to consumers through delivering high-quality product lines and services at reasonable prices is the key to competing successfully (Adebowale et al., 2020). A person's satisfaction or disappointment from comparing his perspective of a product's quality to his expectations is referred to as satisfaction.

Customer satisfaction impacts the company and its products because customers are happier when they can get high-quality products at a reasonable price (Kurdi et al., 2020). According to some studies, 99 % of dissatisfied customers will never purchase the brand again, so recognizing customer satisfaction is the most effective way to reduce customer dissatisfaction and increase profits. Previously, businesses concentrated on internal capabilities, emphasizing product quality, innovation, and technology without understanding customers' requirements. With such fierce competition, many businesses vied to provide better products and services based on market references, giving customers more options.

Customer service and cashiers play critical roles in Islamic banks. They are at the forefront of providing excellent customer service, making them happy, and encouraging them to become loyal customers (Hayati et al., 2020). According to observations made at Islamic Banks' Palembang branch, there are several issues with service quality, including too long lines due to a lack of customer service and slow customer service in the service process. The existence of services like this can reduce customer satisfaction and loyalty at Islamic Banks' Palembang branch. Based on the number of customer loyalty observed in the last three months of October 2021 to December 2021, there are increasing changes from the previous months. It is evidenced by the achievement of the target in 2021, as evidenced by data from customers who open a savings book or time deposit.

The impact of service quality on customer loyalty has been a topic of interest in the service sector, particularly in the banking industry (Sharma & Srivastava, 2018). Previous studies have found that providing quality service is essential for customer satisfaction and loyalty (Bajaj et al., 2022). However, the role of customer satisfaction in mediating the relationship between service quality and customer loyalty in the Islamic banking sector has not been extensively studied (Närvänen et al., 2020). This research aims to fill this gap by exploring the empirical model and analyzing the effect of service quality on customer loyalty mediated by customer satisfaction in the Islamic banking sector.

This study's novelty lies in its focus on the Islamic banking sector, which has expanded significantly in Indonesia, affecting its economy. The results of this study can provide insights into developing and improving customer services in Islamic banks, thereby enhancing customer satisfaction and loyalty. Furthermore, the study's findings can also aid government policymakers in supporting the Islamic banking sector in Indonesia. As a result, this research aims to determine and analyze the impact of service quality on customer loyalty as mediated by customer satisfaction.

Hypotheses

Customer Loyalty and the Impact of Service Quality

Service quality has a direct impact on customer loyalty in addition to influencing satisfaction. According to a study, service quality has a significant impact on customer satisfaction, which leads to the development of customer loyalty (Liat et al., 2014). Ali et al. (2021) discovered through their research that service quality is an essential driver in creating customer loyalty and, as a result, has an indirect impact on customer satisfaction. Service quality has an impact on customer loyalty.

H1: Employee Performance Influences Customer Loyalty in a Significant Way

Customer Satisfaction as a Result of Service Quality

Consumer satisfaction influences the probability of purchasing or reusing a product, and service quality has an impact. It means that the higher the likelihood of customer loyalty, the better the service offered and backed by a high level of satisfaction (Amin et al., 2013). It means that the better the service, the happier the immediate customer is with what they received. Customers who are satisfied with the level of service received will have a positive attitude, resulting in satisfaction (Tabaku & Cerri, 2016). The following research hypothesis is developed based on the explanation:

H2: Service Quality has a significant impact on Customer Satisfaction.

Customer Satisfaction's Influence on Customer Loyalty

Customer satisfaction must be maintained for the company to gain customer loyalty. As a result of a corporation's ability to provide satisfaction by meeting customer expectations, satisfied customers increase their trust and loyalty (Jasinskas et al., 2016). Clients who are loyal to the company will purchase the same commodity and gladly recommend it to others. Aside from that, we will recommend the company to others (Minh et al., 2015). Based on the explanation, the subsequent research hypothesis is developed:

H3: Customer Satisfaction Influences Customer Loyalty in a Significant Way

Customer satisfaction mediated service quality on customer loyalty

When it comes to determining consumer loyalty, quality is inextricably linked to client satisfaction. Customers are more inclined to form close friendships with a firm that provides high-quality products and services (Jasinskas et al., 2016). In the long run, this partnership allows the company to understand its customers' expectations and needs (Närvänen et al., 2020). Thus, companies can boost customer satisfaction by offering enjoyable facilities, leading to high consumer loyalty. The subsequent research hypothesis is developed based on the explanation:

H4: Customer satisfaction mediates the impact of service quality on customer loyalty.

Research Framework

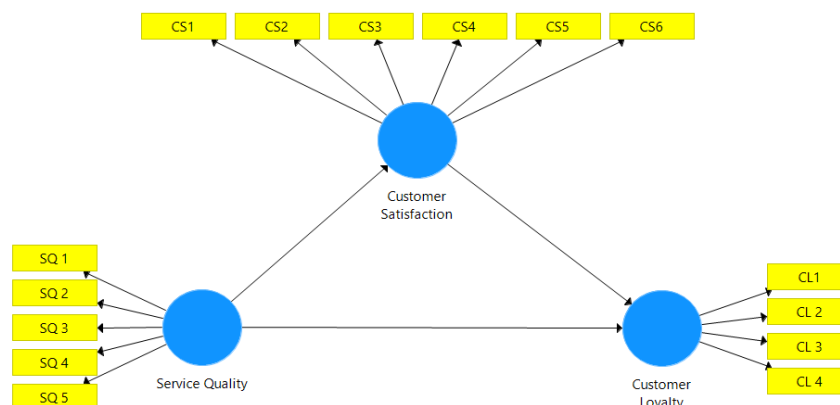


Figure 1. Research Model Framework

2. Method

This is explanatory research, using sample or population data with numbers to describe or provide an overview of the object under study. In this study, the cross-selection survey method was used to conduct explanatory research.

Population dan Sample

The target population of this research is the customers of the Palembang branch of Islamic Banks. However, the main requirement for a good sample is that it accurately represents the

population's characteristics (representative) with a slight bias. The appropriate sample size is 100-200 respondents, or 5-10 times the estimated number of indicators, so the Structural Equation Model (SEM) can be used to estimate interpretation (Setyadi, Helmi, & Hidayat, 2022). The total number of research samples is 150 people, who were chosen at random using a simple random sampling.

Data Analysis Instruments and Techniques

An employee performance questionnaire, a customer satisfaction questionnaire, a service quality questionnaire, and a customer loyalty questionnaire were used in the study. On a Likert scale of 5 (strongly agree), 2 (disagree), 3 (moderately agree), 4 (agree), and 1 (strongly disagree). The details of the construction of each variable are described as follows.

Table 1. List of Instrument Construct

Variables	Indicator	Code
Customer Satisfaction	Fulfilling customer expectations	CS 1
	Always use the product.	CS 2
	Recommend to others	CS 3
	Good Reputation	CS 4
	Fairness in receiving services,	CS 5
	Certainty of the service schedule	CS 6
Service Quality	Reliability	SQ 1
	Responsiveness	SQ 2
	Assurance	SQ 3
	Empathy	SQ 4
	Tangibility	SQ 5
Customer Loyalty	Saving regularly repeatedly	CL 1
	Buying between product and service lines is a top priority	CL 2
	Referring to others	CL 3
	Demonstrates immunity to pulls from competitors	CL 4

Because SEM is a development of linear regression analysis involving many complex variables, data analysis in this study using a complex causality model cannot be done using linear regression. SEM is calculated using a variance analysis via the covariance matrix, which produces more exact outcomes than linear regression analyses using SEM (Hair et al., 2017). Respondents were given the service quality survey questionnaire, customers' satisfaction application forms and customer loyalty questionnaires. Following the data collection process, the researchers randomly selected several retail store customers and contacted them to ensure they had participated in the study (Kline, 2011). The data was analyzed using the Smart PLS 3 software. Following the estimation of the structural equation model (SEM), confirmation factor analysis (CFA) was used to determine the reliability and validity of the identified measuring items. The higher the factor loadings of a model, the more similar the expressions are to the construct. Removing or removing these identifiers from model may result in an increase in the composite reliability score and variance and standard deviation extract (AVE) (Hermina & Yosepha, 2019).

3. Result and Discussion

Result Summary

Test for Data Reliability and Validity

To test the validity of the questionnaire items, the average variance extract (AVE) was used, and the survey's reliability was evaluated in a composite sense, that is, directly on the construct. The value of Construct Reliability, which would be based on the cost of the

regression model, is used in this reliability test (loading factor). The value of each construct's reliability and validity index is shown in the table below.

Table 2. Evaluation Values (AVE and CR)

Variables	Cronbach's Alpha	AVE	CR
Service Quality	0.938	0.802	0.953
Customer Satisfaction	0.937	0.760	0.950
Customer Loyalty	0.905	0.779	0.934

Table 2 shows that each variable have CR of 0.80 and AVE of 0.50. suggesting that all items are reliable and valid. Furthermore, the approximated value of Cronbach's Alpha for all variables is greater than 0.7. It means that the overall instrument employed in this study can be used to accurately measure variables.

Goodness of Fit Model Test

The described hypotheses, a structural equation model, were developed and evaluated in Smart PLS. The model test results, which include the creation of each variable, indicate whether there is a causal connection between customer satisfaction, service quality, and customer loyalty. Structural model's results are described below.

Table 3. The goodness of Fit Test

Model Fit Components	Critical Value	Analysis Result Value	Description
Chi-square	Two times df= 183	265.960	Fit
SRMR	< 0.08	0.057	Fit
NFI	≥ 0,90	0.93	Fit
d_ULS	≥ 0,05	0.391	Fit
d_G	≥ 0,05	0.391	Fit

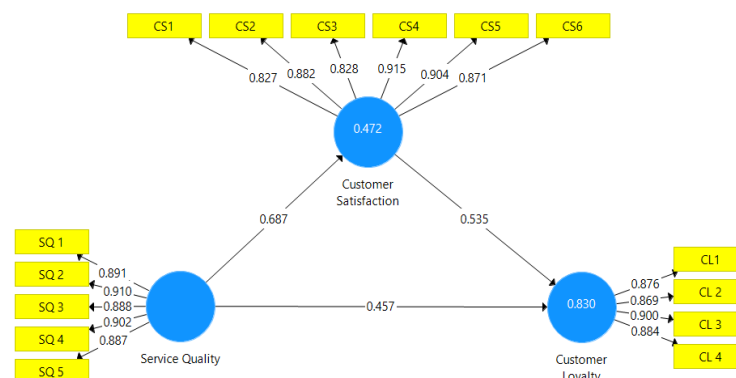


Figure 2. Model Fit Estimate

The structural model test results show that model indicators such as Chi-square, SRMR, NFI, d_ULS, and d_G have met the model fit criteria. On the other hand, the Chi-square, Probability, and RMSEA values have a fixed critical value. These research results indicate that the proposed model adequately fits the empirical data. Because it satisfies several goodness-of-fit models, the proposed model better and more thoroughly explains the process of using customer satisfaction as a mediator, influence customer satisfaction on customer loyalty.

Testing the Hypotheses: Structural Equation Models

Decisions based on descriptive analysis results are certainly not convincing, but they can provide an overview in general. The data must be tested to reach a more accurate conclusion regarding the hypothesis suggested in this study. Table 4 shows the results of the overall testing hypotheses for the direct impact of one parameter on another variable.

Table 4. Hypothesis Tests

Hypothesis	Path	t-statistic	Sig	Description
H1	SQ → CL	12.540	0.000	Significant
H2	SQ → CS	6.503	0.000	Significant
H3	CS → CL	7.516	0.000	Significant

Based on the findings of the table 4 analysis, presented as follows:

- Service quality significantly effect customer loyalty, with sig < 0.05.
- Service quality significantly effect customer satisfaction, with sig < 0.05.
- Customer satisfaction significantly effect customer loyalty, with sig < 0.05.

Putting mediation effects to the test

One of the objectives of this study is to investigate the role of customer satisfaction in mediating the influence of service quality on customer loyalty. It is a complicated mediating effect with multiple estimation pathways. The coefficient of determination can compute both the total and indirect effects (standardized). The results of the analysis are displayed following table.

Table 5. Mediation Effect

Hypothesis	Path	t-statistic	sig	Result
H4	SQ → CS → CL	7.122	0.000	Partial Mediated

Table 5 shows that, the sig. value < 0.05 indicates that customer satisfaction does not mediate the effect of service quality on customer loyalty. In partial mediation, satisfied customer is merely a supporting variable, which means that the impact of service quality on client loyalty improves and has become optimal. Even if customers are dissatisfied, if the bank provides the highest service, they will remain loyal. As a result of the presence of changeable customer's satisfaction, the impact of quality of service on customer's loyalty is heightened.

Discussion

This section will explain the proposed hypotheses based on the research findings. It is because customers have different personalities, so even though the service quality well, it could have been more noteworthy. These findings are consistent with those of (Nunkoo et al., 2020). According to them, there is no link between employee performance and customer satisfaction because physical evidence of good service is felt directly by customers, which can increase their satisfaction with certain services. Even if employees have followed the procedure (SOP) to the letter, they may need help to meet the customer's needs.

Customer loyalty has no bearing on service quality. When a customer is pleased with the quality of a service or product, new customer loyalty is formed. These findings are backed up by (Shokouhyar et al., 2020). They contend that customer satisfaction, rather than the quality of the company's service, has the most influence on the level of client loyalty. It implies that a third variable, namely creating satisfaction with clients for clients to be loyal, is still required.

Service quality has a significant impact on customer satisfaction. Providing excellent service can boost customer satisfaction. Customer satisfaction is affected by service quality; conversely, the higher the level of satisfaction, the more loyal the consumers prefer to be. The level of attention that groups pay to their service quality, especially in large stores, is the most important determinant of customer satisfaction. It is demonstrated by the relationship between service quality and customer satisfaction.

Customer satisfaction has a significant impact on customer loyalty. It is simple to explain because satisfied customers will become loyal to a product or service. Customer loyalty can be seen in several ways, such as shopping again, not switching to another store for needs, and recommending to friends or relatives. This result is backed up by (Otto et al., 2020) research, which proposed that satisfied customers will become loyal customers of stores or companies.

Customer loyalty is influenced by service quality, with and acting as moderators. That is, the quality of service influences the increase in customer loyalty by maximizing and satisfying customers. The findings also reveal an interconnected causality model. Customer satisfaction will rise as service quality improves; good service quality will make customers loyal. Clients who are satisfied with the service will stay with the company. It can be demonstrated by promoting or recommending the store to others on their initiative. This result backs up the findings of Cahyani & Utami (2018) dan Hamzah & Shamsudin (2020), who found that customer satisfaction and service quality serve as intermediaries between employee performance and client loyalty. Thus, the 95 % confidence interval results show that customer service quality builds customer loyalty.

This study found that service quality has a significant impact on customer satisfaction, which in turn leads to customer loyalty. The findings support the findings of Wahyoedi et al., (2021) that providing excellent service can increase customer satisfaction, and satisfied customers are more likely to become loyal customers. In addition, this study shows that customer loyalty is not directly related to service quality but to customer satisfaction. In other words, the third variable creating satisfaction with clients is still necessary for clients to be loyal (Kasdi & Saifudin, 2019). This study also found that service quality and customer satisfaction act as moderators in influencing customer loyalty. In particular, service quality affects customer loyalty by maximizing and satisfying customers. This finding is consistent with that of Abed et al. (2022) and Ahmed et al. (2022), who provide a causal model that can help businesses understand the importance of service quality and customer satisfaction in building customer loyalty.

4. Conclusion

In conclusion, this study highlights significant findings regarding the impact of service quality on customer loyalty and the mediating role of customer satisfaction in the Islamic banking sector. The significance of this study lies in the widespread reach of Islamic banking in Indonesia and its impact on the community's economy. The findings have critical implications for developing and improving of customer services in Islamic banks to enhance competitiveness and satisfy customers. The study found that the quality of service significantly affects customer retention and satisfaction, with customer satisfaction playing a crucial role in customer loyalty. The mediation analysis results also suggest that customer satisfaction modulates the effect of service quality on loyalty to some extent. Therefore, improving customer service can lead to greater satisfaction and customer loyalty.

Although the sample size of this study is limited to a specific area and a small number of people, future research can expand into other areas to increase the sample size and understand the reach of Islamic banks further. Additionally, considering cultural variables influencing consumer behavior, satisfaction, and loyalty differ across countries, it will be interesting to see if the study's findings are consistent in other developing countries.

In a highly competitive environment, this study highlights the importance of Islamic banks

directing corporate resources toward serving, satisfying, retaining, and attracting loyalty in Indonesia. Furthermore, this research can be helpful to government policymakers who support Islamic banking in Indonesia. Overall, this study's findings have critical implications for the Islamic banking sector, and it is essential to implement strategies to improve service quality and enhance customer satisfaction and loyalty.

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