MEASURING THE EFFECT OF ISLAMIC SERVICE QUALITY, CUSTOMER RELATIONSHIP MANAGEMENT, CUSTOMER SATISFACTION, AND LOYALTY IN INDONESIAN ISLAMIC BANKING

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Abstract

Developing loyal consumers is the foundation for services to sustain a competitive edge, particularly in the banking industry. The purpose of this research is to examine the impact of Sharia-compliant service quality and customer relationship management on customer satisfaction and loyalty. Researchers have also looked into how customer satisfaction mediation might increase customer loyalty. The study employs a quantitative methodology and a survey method. Respondents are priority customers of Indonesian Islamic banks. The sample size was 252 people, who were selected using purposive sampling techniques. Structured equation modeling (SEM) with AMOS as an analysis tool is used in data analysis procedures. According to the findings of this study, the quality of Islamic services and customer relationship management has a positive impact on customer happiness and loyalty. According to the study, customer satisfaction is vital in mediating the relationship between Islamic service quality, customer relationship management, and customer loyalty. These findings highlight the significance of measuring Islamic service quality and customer relationship management in the context of Islamic banks. If the compliance dimension is used thoroughly in the operation of Islamic banking businesses, Islamic banking may gain a competitive advantage over traditional banking.
Keywords: Islamic Service Quality, Customer Relationship Management, Customer Satisfaction, Customer Loyalty.

Abstrak

Mengembangkan konsumen yang loyal merupakan landasan bagi layanan untuk mempertahankan daya saing, khususnya di industri perbankan. Tujuan dari penelitian ini adalah untuk menguji pengaruh kualitas layanan yang sesuai syariah dan manajemen hubungan pelanggan terhadap kepuasan dan loyalitas pelanggan. Para peneliti juga melihat bagaimana mediasi kepuasan pelanggan dapat meningkatkan loyalitas pelanggan. Penelitian ini menggunakan metodologi kuantitatif dan metode survei. Responden adalah nasabah prioritas bank syariah Indonesia. Besar sampel adalah 252 orang yang dipilih dengan menggunakan teknik purposive sampling. Model persamaan terstruktur (SEM) dengan AMOS sebagai alat analisis digunakan dalam prosedur analisis data. Menurut temuan penelitian ini, kualitas layanan Islami dan manajemen hubungan pelanggan berdampak positif pada kebahagiaan dan loyalitas pelanggan. Menurut penelitian, kepuasan pelanggan sangat penting dalam memediasi hubungan antara kualitas layanan Islami, manajemen hubungan pelanggan, dan loyalitas pelanggan. Temuan ini menyoroti pentingnya mengukur kualitas layanan syariah dan manajemen hubungan pelanggan dalam konteks bank

syariah. Jika dimensi kepatuhan digunakan secara menyeluruh dalam pengoperasian bisnis perbankan syariah, perbankan syariah dapat memperoleh keunggulan kompetitif dibandingkan perbankan tradisional.
Kata kunci: Kualitas Layanan Islami, Manajemen Hubungan Pelanggan, Kepuasan Pelanggan, Loyalitas Pelanggan.

INTRODUCTION

According to OJK data from June 2021, the performance of Islamic banking in Indonesia continues to increase year after year. During the COVID-19 epidemic, Islamic banking through assets, disbursed financing (PYD), and third-party funds (DPK) outperformed traditional banking. Islamic banking assets were recorded to grow by 15.80% year-on-year, or Rp. 632 trillion, while conventional banking assets grew to Rp by 8.07% year-on-year. 8,945 trillion. Disbursed Financing (PYD), Islamic banking recorded a growth of 7.35% year-on-year to Rp.405 trillion, while conventional banking recorded a growth of 0.17% year-on-year to Rp.5,302 trillion. Then, Islamic banking Third Party Funds (DPK) excelled with 16.54% year-on-year worth Rp.501 trillion and 10.88% year-on-year to Rp.6,586 trillion for conventional banking.[1]

The growth of Islamic banking in Indonesia shows that people have begun recognizing financial transactions following religious teachings. However, public awareness of Islamic financial transactions is not proof that Indonesia has an excellent Islamic banking sector. Based on Islamic Banking Snapshot (SPS) data, the market share of Islamic banks in 2017–2019 did not experience a significant increase, only around 5%. The market share of Islamic banks reached 6.51% from December 2020 until September 2021, of 6.52%, and the market share of conventional banks reached 93.48%. Indonesia has the largest Muslim population in the world, so the market share of conventional banks that still dominate the market is very disappointing. In addition, Islamic banking has experienced fluctuations in other aspects, such as asset growth, disbursed financing (PYD), and third-party financing (DPK), for the past five years, from 2017 to 2021.

Creating loyal customers is at the core of every business.[2] Customers who are loyal to a business's goods or services are likely to stick with it for a long time and have the potential to become word-of-mouth marketers. Consumer loyalty measures customer satisfaction with a company's goods or services. Customer evaluation after purchase, when contrasting impressions of the performance of the chosen good or service can meet or surpass expectations prior to

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[1] Rika Anggraeni, "Kinerja Bank Syariah Lebih Moncer Ketimbang Konvensional Di Era Pandemi," *Finansial.Bisnis.Com*.
[2] Philip Kotler and Kevin Lane Keller, *Marketing Management*, *Marketing Management*, 15th ed. (Harlow: Essex Pearson Education Limited, 2016).

purchase, is analogous to customer contentment. Customer satisfaction is produced if the perception of performance fulfills expectations.[3,4,5]

Customer satisfaction and loyalty will grow if products and services meet consumer expectations.[6] The Islamic banking industry must improve the quality of its services so that customer satisfaction also increases.[7,8,9] The quality of Islamic banking services is different from the services provided by conventional banking. The quality of services provided adheres to Islamic sharia provisions, notably concerning Islamic muamalat procedures. Following Islamic law and principles, services are provided where no interest is taken or given on financing products or savings, but profit-sharing provisions are used.[10]

Othman & Owen developed the CARTER model to assess the quality of services in Islamic banking. This model adds one dimension of compliance, which is a unique characteristic related to consumers' attitudes toward religious beliefs in influencing their decision to purchase a product or service. Compliance refers to the compliance of a business entity or product with principles defined by religion, which makes Islamic banking different from conventional banking. Islamic banking customers perceive the compliance dimension as the most substantial factor. Because if the compliance dimension is used thoroughly in the operation of an Islamic banking business, Islamic banking can have a competitive edge that conventional banking does not.[11,12,13]

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[3] Abu Amar Fauzi and Tatik Suryani, "Measuring the Effects of Service Quality by Using CARTER Model towards Customer Satisfaction, Trust and Loyalty in Indonesian Islamic Banking," *Journal of Islamic Marketing* 10, no. 1 (2019): 269–289.

[4] Mohsin Zafar et al., "Service Quality, Customer Satisfaction and Loyalty: An Empirical Analysis of Banking Sector in Pakistan," *Information Management and Business Review* 4, no. 4 (2012): 159–167.

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[10] Devi Cornelia Sari and R. A. Marlien, "Pengaruh Kualitas Layanan, Kepercayaan, Dan Nilai Pelanggan Terhadap Loyalitas Pelanggan (Studi Pada Nasabah Tabungan Bank BNI Syariah Cabang Semarang)," *Proceeding SENDI_U* (2019): 497–501, https://www.unisbank.ac.id/ojs/index.php/sendi_u/article/view/7341.

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[13] A. Asma Rehman, "Customer Satisfaction and Service Quality in Islamic Banking: A Comparative Study in Pakistan, United Arab Emirates and United Kingdom," *Emerald Group Publishing Limited* 4 (2012).

Islamic banks must be conscious of service quality. Consumers must first embrace Islamic bank goods and services as high-quality goods and services. Second, Islamic banks should prioritize service quality because it directly impacts costs, earnings, customer happiness, consumer memory, and positive word-of-mouth from customers.[14] The quality of Islamic bank services must be increased in order to maximize client satisfaction and establish customer loyalty.[15,16,17]

In addition, customer relationship management is another factor that can affect customer satisfaction and loyalty.[18,19,20] Customer relationship management is the management of precise and comprehensive information about each customer in order to maximize loyalty.[21] Customer relationship management improves customer satisfaction, market share, productivity, and employee morale by focusing on in-depth consumer understanding.[22,23]

The purpose of the survey is to see how influential the quality of Islamic service and customer relationship management are in increasing loyalty through customer satisfaction mediation. by encouraging banks to raise awareness to improve the quality of service and the quality of relationships and partnerships between banks and customers. Sharia service quality and customer relationship management assist Bank Syariah Indonesia in increasing profits and increasing customer loyalty. The stronger the bank's relationship with its customers, the more beneficial it will be for customers as service users and for banks expecting an increase in profit contributions from each customer.

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[14] Abdulqawi Othman and Lynn Owen, *The Multi Dimensionality of Carter Model to Measure Customer Service Quality (SQ) in Islamic Banking Industry: A Study in Kuwait Finance House*, *International Journal of Islamic Financial Services*, vol. 3, 2001.

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[23] Hasan Dehghan Denavi, Seyed Hamid Emadi, and Mehrdad shahbazi Manshadi, "The Effect of Customer Relationship Management on Customer Satisfaction and Competitive Advantage," *International Journal of Engineering and Technology* 10, no. 4 (2018): 987–994.

Based on the aforementioned issues, researchers are interested in investigating the quality of Islamic services and customer relationship management in Indonesia's Islamic banking industry. Researchers link the two to satisfaction and customer loyalty. Researchers tried to follow up on recommendations from several previous studies, such as to conduct research with the same theme and different objects or different samples, to reinforce the research or deny it.

RESEARCH METHODS

This study employs a quantitative technique and a causal research design with the goal of proving that variable X causes variable Y.[24] The survey approach was employed to acquire research data for this study. This research focuses on Islamic banks in Indonesia. Respondents to this survey are priority customers of Indonesian Islamic banks.

Table 3.1 Respondent characteristics

Respondent characteristics	Number	Percent
Age (years)		
21-31	38	15,1%
31-40	79	31,3%
41-50	70	27,8%
51-60	33	13,1%
61 year	32	12,7%
Gender		
Male	128	50,8%
Female	125	49,6%
Education level		
Junior high school	9	3,6%
Diploma	27	10,7%
Undergraduate	131	52%
Postgraduate	85	33,7%
Occupation		
Privet employee	57	22,6%
Government employee	42	16,7%
Teacher/Lecturer	39	15,5%
Self employed	114	45,2%

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[24] Uma Sekaran and Roger Bougie, *Research Methods For Business*, 6th ed. (United Kingdom: John Wilwy & Sons Ltd, 2013).

Bank		
BSI	118	46,8%
Bank Muamalat	58	23%
Bank BTPN Syariah	76	30,2%
Total	252	100%

Source: Primary data processed 2022

This study employed a sampling technique known as purposive sampling. The respondent's criteria are priority customers who have made at least two transactions at Islamic banks in Indonesia. The total sample had 252 respondents. Data was obtained by distributing questionnaires online using Google Forms to customers' Facebook groups and WA to inquire about their willingness to take surveys and confirm whether they would participate through online questionnaires.

Table 3.1 shows the demographic profile of Islamic bank customers in Indonesia who participated in this study. 118 BSI customers, 58 Muamalat customers, and 76 BTPN Syariah customers the screening stage qualified the sample of 252 people who filled out the questionnaire for further analysis.

Measurements

Hypothesis testing is performed using structural equation modeling (SEM) with AMOS as an analysis tool. This study includes variables such as Islamic service quality, customer relationship management, customer satisfaction, and customer loyalty. This attribute is assessed using a Liker scale ranging from 1 to 5. From "strongly disagree" to "strongly agree," in that order.

Validity and reliability testing

The construct validity of each indicator is shown in Table 3.2. It can be seen that each of the variable indicators of Islamic service quality, customer relationship management, customer satisfaction, and customer loyalty is all valid.

Table 3.2 Validity Tests

Variable	Indicators	Loading factor	Ket
Islamic Service Quality	Islamic banks operate in accordance with sharia principles that are mainly guided by the Quran and Hadith. X1.1	0,795	Valid
	Islamic banks have interest-free savings and financing products. X1.2	0,748	Valid
	There is no element of usury in transactions at Islamic banks. X1.3	0,775	Valid
	Islamic banks apply a form of financing based on profit sharing. X1.6	0,788	Valid
	Islamic banks have an experienced and insightful management team regarding Islamic finance. X1.7	0,793	Valid
	Sharia Bank employees provide Islamic financial consulting services to their customers. X1.8	0,783	Valid
	Sharia Bank employees are consistently polite when providing services. X1.9	0,796	Valid
	Islamic banks offer integrated Sharia services to their customers. X1.11	0,757	Valid
	Islamic banks provide fast and promising services. X1.12	0,754	Valid
	Sharia Bank's service room is clean and comfortable. X1.15	0,795	Valid
	Sharia Bank employees look in accordance with Islamic rules. X1.16	0,793	Valid
	Sharia Bank ATM facilities are adequately available and can function properly. X1.17	0,790	Valid
	Islamic banks, in their operations, do not distinguish between tribes, religions, races, and groups in accordance with Islamic principles as rah matan lil alamin. X1.20	0,797	Valid
	Sharia Bank employees understand my specific needs. X1.21	0,757	Valid
	Islamic banks have convenient service hours for me. X1.22	0,798	Valid
	Service features Sharia banks provide Islamic services to make it easier for customers to worship. X1.24	0,765	Valid
	Sharia Bank employees treat their customers well. X1.25	0,778	Valid
	Sharia Bank employees are always willing to help if there is a problem. X1.26	0,761	Valid
Customer relationship management	I believe that Islamic banks always act in my interests. X2.1	0,723	Valid
	I feel that I have a strong bond with Islamic banks. X2.2	0,722	Valid
	I have a high concern for the success of Islamic banks. X2.3	0,773	Valid

Variable	Indicators	Loading factor	Ket
	I received many benefits because of my relationship with the Islamic Bank. X2.4	0,698	Valid
	I am committed to using Sharia Bank products and services. X2.5	0,736	Valid
Customer satisfaction	I am pleased with the overall services provided by Islamic banks. Z.1	0,822	Valid
	Islamic banks' services live up to my expectations. Z.2	0,822	Valid
	Sharia banks' implementation of the sharia system has satisfied me. Z.3	0,754	Valid
	My personal contact with Sharia Bank workers is satisfactory. Z.4	0,831	Valid
	Islamic banks provide top-quality services to their consumers. Z.5	0,832	Valid
Customer loyalty	I will reuse Sharia Bank products and services. Y1	0,735	Valid
	I would recommend a Sharia Bank product or service to the person closest to me. Y2	0,749	Valid
	If someone wants financial services, I would propose a Sharia bank. Y3	0,692	Valid
	I will use other products and services available at Islamic banks. Y4	0,791	Valid
	I am open to revisiting Islamic Bank. Y5	0,805	Valid
	In comparison to conventional banks, I am determined to continue to use Islamic bank products and services. Y6	0,848	Valid

Source: Primary data processed 2022

Table 3.3 Reliability Tests shows the consistency and stability of measurement scales. Reliability is an index that indicates how trustworthy the measurement instrument is. The level of reliability can be determined by calculating a CR (Construct Reliability) value greater than 0.7 and a VE (Variance Extract) value greater than 0.5.[25]

Table 3.3 shows that all variables have a construct reliability (CR) value greater than 0.7 and a variance extract (VE) value greater than 0.5. As a result, all of the indices of Islamic service quality, customer relationship management, customer satisfaction, and customer loyalty in this study can be considered reliable.

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[25] Imam Ghozali, *Model Persamaan Struktural Konsep Dan Aplikasi Dengan Program AMOS 24 Update Bayesian SEM*, VI. (Semarang: Badan Penerbit Universitas Diponegoro, 2017).

Table 3.3 Reliability Test

No	Variable	C.R	AVE	Ket.
1	Islamic service quality	0,956	0,607	Reliable
2	Customer relationship management	0,851	0,534	Reliable
3	Customer satisfaction	0,907	0,661	Reliable
4	Customer loyalty	0,902	0,595	Reliable

Source: primary data processed 2022

Empirical model testing using structural equation modeling (SEM). The model shows Chi-Square= 829,700, CMIN/DF= 1,593, RMSEA= 0.049, GFI= 0.848, AGFI= 0.827, TLI= 0.946, CFI= 0.950, RMR= 0.024. The results of the model can be said to be built quite well. Based on statistical analysis, the results of this research model have met the specified value standards.
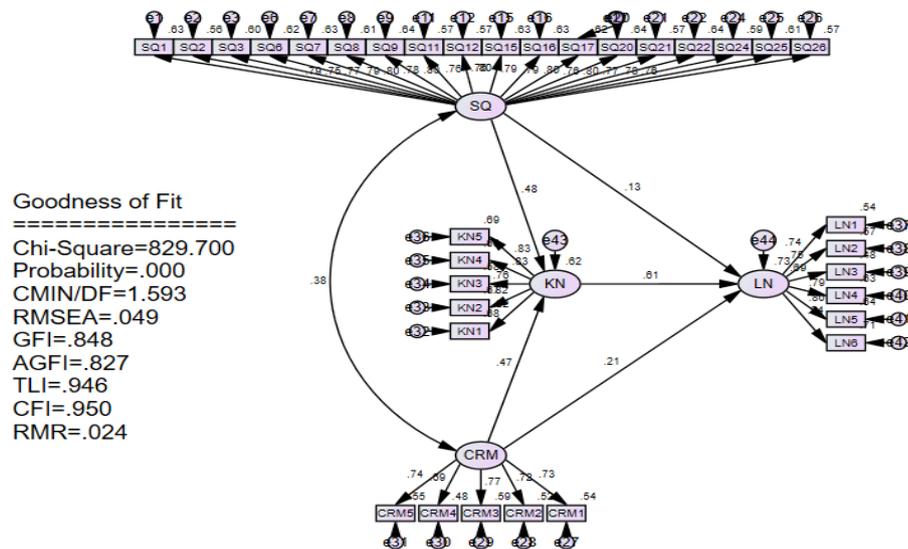

Figure 3.1 Full model analysis results

RESULTS AND DISCUSSION

Table 4 Explain how Islamic service quality, customer relationship management, customer satisfaction, and customer loyalty are related. C.R. values and probability both describe a positive and significant relationship between each other. The model estimation findings' P value will be compared to the critical value of 0.05. And the model estimation results' C.R. value will be compared to the critical value of 1.96.

Table 4 Hypothesis Test Results

Regression Weights	Est.	S.E.	CR	p-value	Information
Islamic service quality and customer satisfaction	0,507	0,064	7,986	0,000	Significant
Customer relationship management and customer satisfaction	0,579	0,079	7,315	0,000	Significant
Islamic service quality and customer loyalty	0,104	0,048	2,185	0,029	Significant
Customer relationship management and customer loyalty	0,198	0,062	3,200	0,001	Significant
Customer satisfaction and customer loyalty	0,459	0,068	6,764	0,000	Significant

Source: primary data processed 2022

Statistically, table 4 shows the test results of hypothesis 1, which tests the relationship between Islamic service quality and customer satisfaction, showing value (CR = 7.986 ≥ 1.96), with a P-value of (0.000 ≤ 0.05). These results show that the quality of Islamic services affects customer satisfaction. Hypothesis 1 is accepted. Hypothesis testing 2 tests the relationship of customer relationship management to customer satisfaction, showing value (CR = 7.315 ≥ 1.96), with a P-value of (0.000 ≤ 0.05). These results show that customer relationship management affects customer satisfaction. Hypothesis 2 is accepted. Hypothesis testing 3 tested the relationship of Islamic service quality to customer loyalty (CR = 2.185 ≥ 1.96), with a P-value of (0.029 ≤ 0.05). These results show that the quality of Islamic services affects customer loyalty. Hypothesis 3 is accepted. Hypothesis testing 4 tests customer relationship management against customer loyalty showing value (CR = 3,200 ≥ 1.96), with a P-value of (0.001 ≤ 0.05). These results show that customer relationship management affects customer loyalty. Hypothesis 4 is accepted. Hypothesis testing 5 tests customer satisfaction with customer loyalty showing value (CR = 6.764 ≥ 1.96), with a P-value of (0.000 ≤ 0.05). These results show that customer satisfaction affects customer loyalty. Hypothesis 5 is accepted.

Table 5 The effect of mediation in the relationship between Islamic service quality and customer loyalty

variable	Direct Effects	Indirect Effects	Total effect
Islamic Service Quality, Customer Satisfaction and Customer Loyalty	0,131	0,292	0,423

Source: Primary data processed 2022

The effect of Islamic service quality on customer loyalty is mediated by customer satisfaction compared to the value of direct effects < the value of indirect effects. According to Tables 4 the relationship test results between the two variables show a direct effect of 0,131 and an indirect effect of 0,292. In other words, customer satisfaction is a significant mediator between customer loyalty and the Islamic service quality variable. Hypothesis 6 is accepted.

Table 6 The effect of mediation in the relationship between customer relationship management and customer loyalty

variable	Direct Effects	Indirect Effects	Total effect
Customer Relationship Management, Customer Satisfaction and Customer Loyalty	0.213	0.286	0,499

Source: Primary data processed 2022

The effect of customer relationship management on customer loyalty is mediated by customer satisfaction compared to the value of direct effects < the value of the direct effect. The test findings for the association between the two variables showed a value of 0,213 for the direct effect and 0,286 for the indirect effect, based on tables 6 In other words, customer satisfaction is a significant mediator between customer loyalty and customer relationship management variables. Hypothesis 7 is accepted.

This research seeks to answer the purpose of the study, which is to see how influential the quality of Islamic services and customer relationship management are in increasing loyalty through mediating customer satisfaction. by encouraging banks to raise awareness to improve the quality of service and the quality of relationships and partnerships between banks and customers. Islamic service quality and customer relationship management assist Bank Syariah Indonesia in increasing profits and increasing customer loyalty. The stronger the quality of the bank's relationship with its customers, the more profitable it will be for customers as service users and for banks that expect an increase in profit contributions from each customer.

Conclusion, Limitations, and Suggestions
Conclusion

The results showed that customer relationship management has the most dominant influence on customer loyalty. Customer relationship management is critical for businesses to maintain and grow their customer base. And the most dominant thing that affects customer

satisfaction is the quality of Islamic services. If business activities based on Sharia principles and compliance are comprehensively applied in carrying out Islamic banking business, then Islamic banking can have a competitive advantage that conventional banking does not have. This research contributes to testing the relationship between Islamic service quality and customer relationship management in increasing customer loyalty through customer satisfaction mediation.

Limitation and suggestions

The results of this study have implications for Islamic banks as they continue to maximize service quality in the Islamic context and maintain close relationships with their customers. It is hoped that with this research, Islamic banking leaders in Indonesia will provide more motivation to employees as an encouragement to be more enthusiastic and committed to work so that they can make a great contribution to the progress of the company. Although improving the quality of service and customer relationship management has been a priority to implement, if one of those variables' performance drops, there will be an evaluation. Although the implementation has been good, the bank must always pay attention to and improve its quality so that customers remain consistent and loyal to Islamic banks. The study provides an important guide for future research, hopefully paying attention to factors that may affect loyalty. Should expand the research by adding other variables so that more complete information is obtained about the factors that may affect customer loyalty that have not been studied in this study. Subsequent research should add or use other intervening variables in addition to satisfaction variables in linking independent variables to dependent variables.

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