



The Effect of Sharia Compliance, Service Quality, Customer Trust, and Customer Satisfaction on Customer Loyalty of Islamic Rural Bank Customers in Indonesia

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ABSTRACT

This study examines the effect of sharia compliance, service quality, customer trust and customer satisfaction towards customer loyalty on the customers of the Islamic People's Financing Bank in Central and East Java provinces in Indonesia. A total of 390 financing customers of Islamic Rural Banks (IRBs) were taken as samples using the cluster random sampling method. The analysis was performed using a factor-based structural equation model. The findings of this study have revealed that sharia compliance, service quality, customer trust and customer satisfaction have significant and direct effects on customer loyalty. The management of IRBs must take proactive actions in managing the Islamic banking transactions since sharia compliance, service quality, customer trust and customer satisfaction are vital determinants of the loyalty of IRBs customers in Indonesia.

Keywords: sharia compliance, service quality, trust, satisfaction, loyalty

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1. INTRODUCTION

As a country with a majority of the Muslim population, the financial crisis in the late 1990s in Indonesia gave rise to a new enthusiasm to elevate the Islamic-based banking system (sharia). Many conventional banks in Indonesia establish subsidiaries that have Islamic characteristics. Islamic Rural Bank (IRB) is also developing to serve micro, small and middle customers in urban and rural areas. Development trends in the banking industry continue to increase, in terms of assets, sources of funds, and financing provided (Hosen & Muhari, 2013).

Although there have been many theoretical studies on sharia banking, limited research seeks to examine sharia banking from a customer perspective (Pepinsky, 2010). Existing research focuses on the religious aspects of customers when determining customer loyalty in Islamic banking (Ayuni, Hussein, & Handrito, 2015; Hidayat & Akhmad, 2015). No research has considered the compliance factor from the banking side regarding the application of sharia principles (Hidayah, 2014).

This paper investigates the effect of sharia compliance factors, service quality, customer trust, and customer satisfaction on

the level of customer loyalty at Islamic Rural Banks (BPR) in Indonesia. This investigation is important because sharia compliance is a kind of banking religiosity. Sharia compliance in banking contributes to the rational decision of customers to trust and be loyal to the bank. Service quality, trust is very important because banking is a service business, satisfaction is important because that causes customer loyalty

This study makes several significant contributions. First, this study describes customer perceptions of banking compliance that claims to be based on sharia principles, enabling a micro-level assessment of the IRB's shariah degree. Second, this study investigates whether compliance with sharia principles, service quality, customer trust, and satisfaction are aspects that customers consider when determining whether to be loyal to a sharia-based bank.

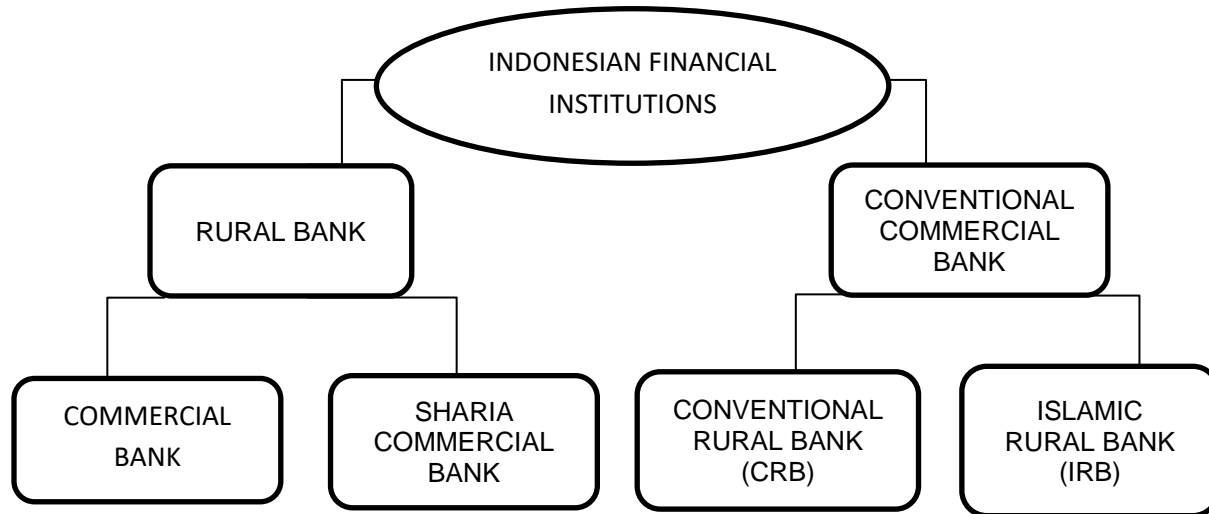
2. LITERATURE REVIEW

In Indonesia, conventional banks emerged earlier than Islamic banks. The birth of Islamic banks in the country was pioneered by Bank Muamalat Indonesia, which started operating in 1990. According to Law Number 10 Year 1998 regarding the banking sectors, there are two types of banks operating in Indonesia, which include commercial banks and people's financing banks

(rural banks). Commercial banks are categorized into two, namely conventional commercial banks (CRBs) and Islamic commercial banks (ICBs). Similarly, rural banks are divided

into two types, which cover conventional rural banks (CRBs) and Sharia rural banks or Islamic rural banks (IRBs).

Figure 1: Financial Institution Structure in Indonesia



The literature review is directed at examining the concepts of sharia compliance, service quality, customer trust, customer satisfaction, and customer loyalty as they relate to the implementation of sharia system banking. The interrelations between these concepts in Islamic banking is elaborated and hypotheses are proposed to determine the significance in the context of IRBs.

2.1. Customer Loyalty

Customer loyalty in general is a repeat purchase of a product or service. This concept then develops to include not only the actions of customers on products or services, but also the behavior of customers to recommend service providers to others (de Ruyter, Wetzels, & Bloemer, 1998). In the banking context, loyalty is defined as a customer's endless investment in a bank (Amin, Isa, & Fontaine, 2013). Customer loyalty is influenced by cognitive antecedents (accessibility, beliefs, centrality, and clarity), affective antecedents (emotions, feelings, prime affection, and satisfaction), and cognitive antecedents (switching costs, sunk costs, and expectations), as well as two contextual variables, which cover social norms and situational influences. Consumer loyalty brings toward the consequences of the motivation to pursue, opposition to counter conversion, and word of mouth (Dick and Basu, 1994). Moreover, it is defined as an intention to behave or continue to purchase so that the correlation between the variables and the elements of planned behavior theory. Within this framework, the variable of subjective norms and perceptions of control does not become the variables examined in this study.

2.2. Sharia Compliance

Research on the concept of compliance generally exhibits a relationship between compliance and customer confidence level. The research by Yousafzai, Pallister, & Foxall (2005) reported that bank compliance statements on banking rules affect the level of customer confidence. Theoretically, the relationship between adherence and a standard, whether

subjective or objective, allows one to feel confident about a partner's future behavior. This, in turn, lends legitimacy to the organization and ensures customers' trust in it (Yousafzai et al, 2005). Compliance with a standard by a bank reflects a careful and explicit policy to protect customer funds and sensitive customer information (Salam, Iyer, Palvia, & Singh, 2005). As a result, the transactional relationship between banks and customers should be enhanced. The following hypothesis proposed:

H1: Sharia compliance has a significant and direct effect on customer loyalty.

2.3. Service Quality

Service quality is generally defined as how well the service is provided following customer expectations (Parasuraman, Zeithaml, & Berry, 1985). Previous research shows that service quality demonstrates a positive effect on trust (Kassim & Asiah Abdullah, 2010; Park, Lee, Lee, & Truex, 2012; Ribbink, van Riel, Liljander, & Streukens, 2004). This is attributable to the fact that the quality of service indicates whether or not something can be trusted (Ribbink et al, 2004). Generally, studies have uncovered that the quality of service encourages customer loyalty (Akbar & Parvez, 2009; Kassim & Asiah Abdullah, 2010). This is because service quality increases customer satisfaction, and satisfied customers will stay loyal to service providers (Kassim and Abdullah, 2010). The following hypothesis is proposed:

H2: Service quality has a significant and direct effect on customer loyalty.

2.4. Customer Trust

Trust is the expectation of positive results that can be obtained following the actions of other parties (Thomas & Kozhikode, 2009). The concept of belief is central to Islamic teachings, as recorded in the Qur'an at 4:58 and 2:283 (Mohamed, Nizam, Badaruddin, & Choong, 2011). Trust becomes even more important in Islamic banking because of some aspects, such as an unclear material difference between Islamic banking and

conventional banking (Tahir, 2007). However, Nawaz (2013) shows that the nature of customer trust in Pakistan in Islamic banking is oblivious, in the sense of having a high tendency to trust, but having a low ability to analyze risk. Regardless, this appears to be contextual, as Mansour, Hajlaoui, Abdulkarim, and Nassief (2016) discover that in Middle Eastern countries, Islamic banks experience a kind of crisis of confidence from customers. According to the trust-commitment theory, trust adds value to transactional relationships. Customers are more likely to make transactions as a result of this added value. This, in turn, increases customer loyalty (Chaudhuri & Holbrook, 2001). This relationship is confirmed by the studies in conventional banking (Hasan, Kiong, & Ainuddin, 2014) and Islamic banking (Hoq, Sultana, & Amin, 2010). However, the results of research on Islamic banking appear to be less consistent because Kishada & Wahab (2015) found no connection between trust and loyalty in Malaysia. The subsequent hypothesis is offered:

H3: Customer trust has a significant and direct effect on customer loyalty.

2.5. Customer Satisfaction

Customer satisfaction is a response to the customer's fulfillment of a consumption experience or a small part of that experience. Customer satisfaction is a pleasant response from the customer because that is expected to be met, while dissatisfaction is a response in the form of disappointment because the expectation is not met (Buttle, 2004; Kotler and Keller, 2006; Arnould et al., 2005; Oliver, 1999). Customer satisfaction is settled by the quality of the products and services that the customer needs, so quality assurance is the bank's main concern. Two major factors influence customer satisfaction with services: customer expectations of service quality (expected quality) and customer perceptions of service quality (perceived quality). Customer weighs a service received and compares it to what is expected or desired (Parasuraman et al., 1993). Customer satisfaction should go together with customer loyalty. It refers to what customers say about their perceptions and expectations of banking services. Loyalty, on the other hand, is related to a customer's action after dealing with a banking service process. This notion infers that simply satisfied or dissatisfied customers are insufficient because feeling pleased or displeased is only one type of reaction. Furthermore, customer loyalty is important for analysis because it develops after the customer is pleased or displeased with the banking services received (Tjiptono, 2004). Customer satisfaction, according to Zeithaml and Bitner (1996), is more exclusive and is motivated by service quality, product quality, price, situation, and human factors. The succeeding hypothesis is recommended:

H4: Customer satisfaction has a significant and direct effect on customer loyalty.

3. RESEARCH METHODOLOGY

Based on the objectives, this present study is applied research based on the problems that arise from the observed setting. Further, this is causal research that explains the relationship between independent variables sharia compliance, service

quality, customer trust and dependent variables customer loyalty. The population includes the financing customers at 3 Islamic Rural Banks in East Java and 3 at Central Java provinces in Indonesia. The samples include 390 customers who have taken financing more than once. Sampling was conducted using cluster random sampling technique with survey instruments, consisting of 64 customized questions. The obtained data were analyzed using SPSS and SEM (AMOS).

3.1. Normality Test and SEM Assumptions

Based on the results of the normality test, both univariate and multivariate distributions are normal, because the CR kurtosis value is < 7 . Following the outcomes of the outlier test, it has been proven that there are no observations experiencing outlier problems. The test results of the modified model depict that all goodness of fit measurements has been fit or met the measurement criteria, implying that the data and models in this study are appropriate.

3.2. Evaluation of Measurement Models

At this stage, the assessment of the measurement model was performed with confirmatory factor analysis (CFA) by examining the validity and reliability of the construct. To evaluate the validity, the construct was examined by considering the value of the loading factor (λ). If the value of the loading factor (λ) on the indicator is > 0.5 , the indicator is confirmed valid. Meanwhile, the reliability test was done by considering the CR and AVE values in each construct. If the CR value is ≥ 0.7 and AVE is ≥ 0.5 , the construct is considered reliable. The following are the details of the validity and reliability test results for each construct.

Table 3.1. Sharia Compliance Construct CFA Test

Construct	Item	λ	λ^2	CR	AVE
Sharia Compliance	1	0.777	0.604	0.953	0.631
	2	0.802	0.643		
	3	0.867	0.752		
	4	0.827	0.684		
	5	0.772	0.659		
	6	0.779	0.607		
	7	0.775	0.601		
	8	0.785	0.616		
	9	0.826	0.682		
	10	0.782	0.612		
	11	0.733	0.537		
	12	0.799	0.638		

The table above demonstrates that each indicator in the CFA of sharia compliance has a loading factor value (λ) greater than 0.5, and thus, each indicator in the sharia compliance CFA is valid. The CR value is greater than 0.7 and the AVE

value is greater than 0.5, indicating that the sharia compliance CFA is reliable.

Table 3.2. Construct Service Quality CFA Test

	Item	Λ	λ^2	CR	AVE
Service Quality	1	0.816	0.666	0.972	0.664
	2	0.846	0.716		
	3	0.818	0.669		
	4	0.633	0.703		
	5	0.634	0.689		
	6	0.635	0.673		
	7	0.663	0.752		
	8	0.720	0.671		
	9	0.630	0.793		
	10	0.861	0.741		
	11	0.926	0.857		
	12	0.896	0.803		
	13	0.932	0.869		
	14	0.902	0.814		
	15	0.925	0.856		
	16	0.842	0.709		

Table 3.2 presents that each indicator in the service quality CFA has a loading factor value (Λ) greater than 0.5, exemplifying that each indicator in the service quality CFA is valid. The CR value obtained is greater than 0.7 and the AVE value is greater than 0.5, signaling that the CFA of service quality is trustworthy.

Table 3.3. Customer Trust CFA Test

Construct	Item	Λ	λ^2	e	CR	AVE
Customer Trust	1	0.828	0.686	0.314	0.972	0.776
	2	0.914	0.835	0.165		
	3	0.808	0.653	0.347		
	4	0.922	0.850	0.150		
	5	0.836	0.699	0.301		
	6	0.944	0.891	0.109		
	7	0.958	0.918	0.082		
	8	0.956	0.914	0.086		
	9	0.713	0.508	0.492		
	10	0.899	0.808	0.192		

As presented in Table 3.3, each indicator in the customer trust CFA has a loading factor value (Λ) greater than 0.5, indicating that each indicator in the customer trust CFA is valid. The resulted CR value is greater than 0.7 and the VE value is greater than 0.5, implying that the CFA of customer trust is reliable.

Table 3.4. Customer Satisfaction CFA Test

Construct	Item	Λ	λ^2	e	CR	AVE
Customer Satisfaction	1	0.802	0.643	0.357	0.982	0.781
	2	0.802	0.672	0.328		
	3	0.911	0.830	0.170		
	4	0.855	0.731	0.269		
	5	0.908	0.824	0.176		
	6	0.913	0.834	0.166		
	7	0.883	0.780	0.220		
	8	0.857	0.734	0.266		
	9	0.907	0.823	0.177		
	10	0.892	0.796	0.204		
	11	0.889	0.790	0.210		
	12	0.907	0.823	0.177		
	13	0.896	0.803	0.197		
	14	0.914	0.835	0.165		
	15	0.896	0.803	0.197		

Each indicator in the customer satisfaction CFA, as demonstrated in Table 3.4, has a loading factor value (Λ) greater than 0.5 and this represents that the indicator is valid. The table also illustrates that the CR value is greater than 0.7 and the AVE value is greater than 0.5. The values signify that the CFA of customer satisfaction is reliable.

Table 3.5. Customer Satisfaction CFA Test

Construct	Item	Λ	λ^2	e	CR	AVE
Customer Loyalty	1	0.776	0.602	0.398	0.952	0.643
	2	0.738	0.545	0.455		
	3	0.752	0.566	0.434		
	4	0.705	0.749	0.503		
	5	0.749	0.561	0.439		
	6	0.818	0.669	0.331		
	7	0.806	0.650	0.350		
	8	0.809	0.654	0.346		
	9	0.820	0.672	0.328		
	10	0.869	0.755	0.245		
	11	0.947	0.897	0.103		

Grounded from the results of the analysis presented in Table 3.5, the loading value (Λ) of each indicator in the customer loyalty CFA is greater than 0.5, making it considered valid. The CR value greater than 0.7 and the AVE value greater than 0.5 indicates the reliable CFA of customer loyalty.

3.3. Hypothesis testing

Causality analysis was conducted to decide the relationship between variables. It is estimated that causality testing can define the effect that occurs between exogenous variables and endogenous variables consisting of sharia compliance, service quality, customer trust, customer satisfaction, and

customer loyalty. The complete results of each relationship are described in Table 3.6.

Table 3.6. Summary of Hypothesis Testing

			Standardized	S.E.	C.R.	P	Conclusion
Customer loyalty	<---	Sharia compliance	.195	.060	4.114	***	H1 is accepted
Customer loyalty	<---	Service quality	.408	.053	8.119	***	H2 is accepted
Customer loyalty	<---	Customer trust	.170	.037	3.830	***	H3 is accepted
Customer loyalty	<---	Customer satisfaction	.224	.048	4.533	***	H4 is accepted

H1: Sharia compliance affects customer loyalty.

The first finding in this study has depicted that sharia compliance affects customer loyalty. The regression coefficient for sharia compliance is 0.195, with a positive direction indicating a unidirectional relationship that if sharia compliance increases by 1 unit, then customer loyalty increases by 0.195. Thus H1 is accepted, where if the better implementation of sharia compliance is known to the customer, customer loyalty increases. Sharia compliance is one of the key aspects in building customer loyalty to service/service provider companies, particularly Islamic banking.

H2: Service quality affects customer loyalty.

The second finding in this study has shown that service quality affects customer loyalty. The regression coefficient for service quality is 0.408, with a positive direction indicating a unidirectional relationship that if service quality rises by 1 unit, customer loyalty increases by 0.408. Therefore, H2 is accepted, where better service quality improves customer loyalty. Service quality is a key factor in fostering customer loyalty to service/service provider companies, especially Islamic banking.

H3: Customer trust affects customer loyalty.

The third finding in this study has revealed that customer trust puts an effect on customer loyalty. The regression coefficient for customer trust is 0.170, with a positive direction representing a unidirectional association that if customer trust rises by 1 unit then customer loyalty intensifies by 0.170. Hence, H3 is accepted, where the better the customer trust, the more customer loyalty will increase. Customer trust is one of the substantial sources in establishing customer loyalty to service or service provider companies, mainly Islamic banking.

H4: Customer satisfaction affects customer loyalty.

The fourth finding in this study has demonstrated that customer satisfaction impacts customer loyalty. The regression coefficient for customer satisfaction is 0.224, with a positive direction signifying a unidirectional relationship that if customer satisfaction grows by 1 unit then customer loyalty will increase by 0.224. Consequently, H4 is accepted, where

the better customer satisfaction received by customers, the more customer loyalty will rise. Customer satisfaction is vital in shaping customer loyalty in service/service provider companies, principally Islamic banking.

4. CONCLUSION

This study concludes that sharia compliance influences customer loyalty, signifying that improved implementation of sharia compliance at Islamic Rural Banks in Indonesia can increase customer loyalty. This is following the Bank Indonesia Regulation Number 13/2/PBI/2011, which encourages Islamic banks to be aware of the importance of properly managing compliance risks in the future. The service quality variable also affects customer loyalty, where better service quality provided to customers can lead to higher customer loyalty to IRBs in Indonesia. Moreover, customer trust contributes to customer loyalty, in which higher customer trust in IRBs' management can improve customer loyalty, and thus, the management must maintain customer trust well. Customer loyalty is also attributed to customer satisfaction. If the perceived customer satisfaction is higher, the customer loyalty of IRBs in Indonesia can rise.

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