

DRIVERS OF CUSTOMER LOYALTY TOWARDS BANKING SERVICES. THE CASE OF ISLAMIC BANK IN INDONESIA

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***Abstract**---*The purpose of this study is to evaluate the relationships between the factors that drive customer loyalty towards Islamic Banking in Indonesia. The study tested six predictors that were recommended by previous research and literature review. Those factors are competitiveness, efficiency, services, competency of managers, accessibility and ranges of services. This research used quantitative method thus data were collected using the questionnaire. 275 questionnaires were distributed at selected banking outlets in 5 major cities and out of that, only 252 are usable. The balance 23 were rejected mainly because not meeting the selection criteria and incomplete data. Results indicates that all factors were significantly influence towards customer loyalty except accessibility and services. Markets' players should take note on the findings as it is important for their future marketing plan in capturing more customers and strengthen their business strategy towards business growth and sustainability.

***Keywords**---*Customer loyalty, Islamic Bank, Indonesia

I. Introduction

The topic of customer loyalty has been discussed since a few decades ago but it remains interesting until today. The change of generations and change in customer concern about the level of service quality create a continuous gap for the business organizations to address. Competition in banking especially related to Islamic banking is getting fierce. Customer slowly start to accept the benefits of the Islamic banking services and products as well as move away from the conventional banking. Such situation could be the best possible and ideal should there is no competition in the industry. The fact that today customer is uploaded with information. They are smart and knowledgeable. In fact, Ali and Naeem (2019) claimed that customer today hold strong bargaining power rather than the banking sectors due to strong competition.

Past studies (M.F. Shamsudin, Ali, Ali, & Shabi, 2019) emphasized the important of keeping customer especially in banking. Banking sectors need to understand the requirements and needs from customer and make their service more customer driven. Satisfied and loyal customer will definitely bring positive impact to the banking (Baharudin Kadir, Shamsudin, Nurul, & Mohd, 2020). Recent research indicates that customer in a bank will get satisfied if the bank provides fast response to their transactions and banking activities. Such situation could be involving in loan applications, insurance matters or anything that related a service from bank to customer. It was mentioned by Salem, Shawtari, Shamsudin and Hussain (2016) that 21st century customer is different from the customer before as they like to complaint and raise issue

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(Hu & Liao, 2011; Radomir & Nistor, 2012; Shareef, Baabdullah, Dutta, Kumar, & Dwivedi, 2018). Therefore, to meet their expectations is quite challenges. Customer in banking also are looking for a simple process rather than lengthy procedures. The remarks were based on the research made by Ariff, Yun, Zakuan and Jusoh (2012). Furthermore, customer would also like to be updated from time to time about their progress rather than they need to call and followed up (Zulkifli, Faizun, & Yazid, 2020). Among others are also things such as clarity and simplicity about the banking products. Most of customer claimed that they are actually do not understand on the terms used and how the products work (B. Kadir & Shamsudin, 2019).

On the other study M.F. Shamsudin, Razak and Salem (2018) it was highlighted that customer is looking forward for a more personalized service rather than a standard offering that may not suit customer portfolio, financial needs and capability (Boonlertvanich, 2019). Added to that, Shankar and Jebarajakirthy (2019) suggested that banking services especially Islamic banking need to conduct regular customer engagement in order to foster close relationship between customer and service provider.

Based on all the findings and recommendations from past studies, it is vital for the Islamic banking to take part more serious towards fulfilling customer needs in order to gain more market share in the industry.

II. Literature review

Customer loyalty

Past research (Kabir, Worthington, & Gupta, 2015; Metawa & Almosawi, 1998; Osman, Ali, Zainuddin, Rashid, & Jusoff, 2009) concluded that customer loyalty in banking's is affiliated towards the brand loyalty. It is when the customer is having an overall positive preferences and attitude towards the banking services provided by a specific bank's brand. According to Johnes, Izzeldin and Pappas (2014), customer loyalty can only be achieved if a customer has a continuous positive experiences over the services provided by the service providers. The services should meet the customer expectations and needs (Mohd Farid Shamsudin, Ali, Wahid, & Nadzri, 2019). Banking services should understand their customer better based on segmentations so that they can customized their services better according to the market segment (Zhang & Geng, 2019). People comes to banks with various kind of intentions based on their needs with high expectations and banks through their employee should focused more in serving their needs by providing positive customer experiences (Santos, Hernandez, & Leão, 2019). There is less room for banking sectors or any service providers to overlooked of the need of their customer as the competitor is more than willing to take the opportunity based on the service failure and frustrated or disappointed feeling of a customer's (M. F. Shamsudin, Razak, & Salem, 2018).

Study on customer loyalty have been conducted since many years ago (Ali & Naeem, 2019) and the important of customer loyalty have been well described for the benefits of service providers and the customer itself. To the service providers, loyal customers is much likely to introduce and recommend the brand names to their family and friends (Özkan, Süer, Keser, & Kocakoç, 2019). Happy customer will be acting as a spokesperson to the service providers (M. F. Shamsudin, Shabi, & Salem, 2018). They voluntarily promoted the products or services to their nearest groups to promote and provide their testimonial based on their positive experiences (Santos et al., 2019). Banking sectors should make the opportunity to satisfied and make their customer happy as the results and outcome will be benefited to them as a whole. Issues of customer attrition or dropout have been raised since last year by the banking sectors worldwide since the year 2018. Banking services experienced customers' attrition due to many reasons and one of the factors is because of better services from the competitors. Disappointed customer may just withdraw themselves and become a customer to other service providers that are more tolerates and understanding customer needs and wants (Mohd Farid Shamsudin & Razali,

2015). According to Özkan et al., (2019), satisfied customer tends to stay in the banking lifecycles for a long time and continued to use the services. Such thing will bring benefits to banking's in terms of profit earned or sharing of profit from customer's investment.

Loyal customer according to Hauff (2019) will continues to renew their favorite product or services. A loyal customer will continue to placed their fixed deposit to the same banks until there is something that make them frustrated and switch to other service providers (M. Shamsudin et al., 2015). The same goes to the other facilities such as bank's loans and insurances services. Loyal customer will repeatedly renew their insurance on yearly basis without intention to churn. Loyal customer will keep on applying loans from the same service providers as they feel satisfied with the level of services. Overall, loyal customer brings a lot of benefits to banks over a long period of time.

Past research (Reis, Amorim, & Melão, 2019) claimed that loyal customer will remain in the cycle regardless some increase in the fees or interest charged by the banks (Odoom, Agbemabiese, & Hinson, 2019). Loyal customer is more tolerable on the services fees as long as they enjoyed the same level of services that they have trusted over time. There could be a possibility that competitors offering customer a better profit or interest based on what the customer currently enjoyed, but loyal customer will keep themselves distance from the buyout of competitor's acquisitions' drives.

Recent research (M. F. Shamsudin, Nurana, Aesya, & Nabi, 2018) claimed that loyal customer is easy to managed in the case of service failures. Loyal customer can easily understand on the service failure and may not lead to their disappointed should the bank managed to explain on the cause of happens. Loyal customer has more trust than a normal customer (Johnes et al., 2014). Loyal customer at the same time, willing to give feedback and comments on how to improves services. Bank should make used of their loyalty segments as their feeder for improvements especially related to the service delivery.

Past research (Misbach, Surachman, Hadiwidjojo, & Armanu, 2013) conducted in customer loyalty claimed that service provider must keep on engaged with the loyal customer in order to strengthen their bonding relationship. Bank should also have focused on relationship quality in order to keep customer in the lifecycle. Customer loyalty is not about being stay in the customer life cycle without nothing, but it is more towards on how banks can make more profit based on the cross selling and extends the customer life time value to the maximum (Razak & Shamsudin, 2019).

Factors of customer's loyalty

Competitiveness

Various past research based on compilation of literatures (Hutapea & Kasri, 2010; Souiden & Rani, 2015) indicates that customer stay loyal with the bank that manage to be competitive in the market. There all too many options for customer to choose and (Souiden & Rani, 2015) claimed that customer will prefer the banks that managed to offer attractive interest rate. For the case of Islamic banking, the interest is replaced with the sharing of profit and loss (Razak & Shamsudin, 2019). Customer today have the access to compare the overall rates between the charges of one bank to another. Customer can make a prudent decision especially for a long term mortgage commitment. According to Wibowo, Syaichu and Manajemen (2013) customer will choose the best loan rates or overall benefits that is favoring to customer before making any decisions. On the same vein, customer who are looking for long term savings benefits may choose the bank that can offer interesting returns for their fixed deposit (Ramlan & Adnan, 2016). It is also means that customer will be loyal to those bank that managed to provide them high returns on the investments products that are offered by banks (Zhang & Geng, 2019). Besides that, attractive loyalty program by the banking or financial institutions will definitely attract customer to stay loyal.

Efficiency

High performance of service delivered to customer through the teller counter or customer services have been recorded by (M. F. M. F. Shamsudin, Esa, & Ali, 2019) as part of the drivers to keep customer satisfied. Excellent services by the support staff either on the special counters related to investment, loans and insurances can be one of the factors that keep customer stay loyal. Customer have been recorded to not willing to wait for long time for services to be delivered (Kang, 2006). As such, good maintenance of the Automated Teller Machine (ATM) is important. Bank need to ensure that there are enough machines available to support the numbers of traffics in certain locations. The machine should be made available around the clock without frequent service failure such as system failure, lack of money, absent of receipt and system error. The machine should be made available all the time and cleans (Jung & Seock, 2017). According to (Jin, Nicely, Fan, & Adler, 2019), most customer will talk bad about banking's' help care or call centre. Customer will get frustrated when they could not get support at the time they really need for advice and support. Such situation will lead to disappointed and negative word of mouth (S. Hassan & Shamsudin, 2019). Overall bank need to ensure that they provide efficient services whether online or traditional method.

Service

Many past research (Akinci & Aksoy, 2019) claimed that good customer services are one of the factors that drive customer to satisfied and stay loyal. According to past research (Shankar & Jebarajakirthy, 2019), a good service either by the personnel or machine would contribute to the highest satisfaction as customer always need things to be done as quick as possible. Customer requested excellent customer care that is ever ready to serve them as a when required (M. F. Shamsudin, Nurana, et al., 2018). To the certain extends they also need a personalized service to be given for loyal customers (Seth, Momaya, & Gupta, 2008). Banking's is more related to services and therefore the service delivery must be efficient. The process and procedures in most of the banking's sometimes is too complicated because it involves security and money (Seth et al., 2008). Bank cannot afford to make mistake at their side as it may have involved a loss in terms of money value. Customer at the same time just wanted to have the solutions without much thinking's on the process and procedure's (Chang & Chang, 2010). The best is for the banking personnel to communicate and explain to customer the overall process and the reason behind the actions so that customer can understand be more reasonable (M. Shamsudin et al., 2015). Failure to communicate the steps and updates the progress will make customer in waiting and that is among the most difficult thing to compromise with customers (Mattila & Ro, 2008).

Competency of manager

It is important for the banking sectors to assigned a dedicated employee and banking's manager that have experience and knowledge in all the products. To certain extends, the knowledge should not limit to their own products but should be able to make comparison of other products (Shankar & Jebarajakirthy, 2019). Employee and managers should have knowledge on competitors' product and services so that they can provide clear benefits and features during the discussion with customers (Iqbal, Roy, & Alam, 2019). Employee should be empowered so that they can make judgments based on their working experiences, knowledge and banking policy. Empowerments managed to solve customers; problem at one point rather than keep customer to wait and hold for the solutions from other people. According to Mohd Farid Shamsudin and Razali (2015), customer wish that a single contact point could solve all their problems. Bank manager should also have knowledge on the market based on the current economy situations (E. M. Hassan & Mahmoud, 2019). Customer put high

expectations on bank manager and therefore they should be competent not only on the domestic products but includes on the latest happening in the markets. In other words, customer wanted to have an expert to handle them so that they can have a firsthand advice especially related to investments products and those involved long term commitments.

Accessibility

According to (Joe & Choi, 2019; Mohd-Any, Mutum, Ghazali, & Mohamed-Zulkifli, 2019), banks' accessibility is one of the main factors that customer choose to be a customer. In the case of Indonesia, customer will choose the banks that can be easily access based on their locations (M. F. Shamsudin, Shabi, et al., 2018). Banks' location is important although most of the time after transactions completed such as loan processing or deposits can be done elsewhere or through internet (Hauff, 2019). Customer still look for the accessibility instead of the popularity of e-commerce and online banking (Reis et al., 2019). It is also important for the bank to provide ATM machines everywhere in the nation to provide services to customers. ATM machines should be made available with the functions of Cash Deposit Machine (CDM), cheque depository and cash withdrawals. Another concerns that highlighted by M. F. Shamsudin, Razak, et al., (2018) is the support of banking services. The support team must be made available 24/7 for customers to call and make enquiries, check status and reports issues (Odoom et al., 2019). Support banking services have been reported as one of the factors that may lead to customer loyalty (Ariff et al., 2012).

Range of services

The competition in the industry have led to a more branches and outlets exist in the market covering every expect of demographical areas. Customer would be happy to deal with bank that offer one stop services (Radomir & Nistor, 2012). They would like a single place that can solve all their financial needs at single locations and dealing with same people (Odoom et al., 2019). Such thing is important as customer at every occasions will put trust on someone that they know and have a good relations (Shareef et al., 2018). One stop banking services may enable the customer to all the banking's need at a single contact points (Kranias & Bourlessa, 2013). It is also important that the banks offer wide range of services and products such as credit cards and insurances. In the case for insurance for example, includes the motor insurance, hospitalizations, life insurances and so on. There should be a wide range of products that may make customer stay in the life cycle and enable the bank to promote cross selling and up selling. Besides that, banks should also provide multi types of mortgage loans to customers. It should be made options top customer with their freedom of choice based on recommendations from the expert at the banks. It was also reported by (Shareef et al., 2018) that customer will stay loyal with the banks that provides all type of loans services from the hire purchase, housing loans and up to the personal loans that can make them stay and loyal.

III. Methodology

This research is about measuring the drivers of customer loyalty towards Islamic bank in Indonesia. The scope of the study is the Bank's customers that at least have a single account with the bank. This research used quantitative method thus data were collected using the questionnaire. 275 questionnaires were distributed at selected banking outlets in 5 major cities and out of that, only 252 are usable. The balance 23 were rejected mainly because not meeting the selection criteria and incomplete data. Questionnaire is divided into 2 sections. Section A is on respondents' profile and section B is on the items to be measured. Section B consisted of 25 questions in which 4 questions (competitiveness), 4 questions (efficiency), 4 questions (service), 4 questions (competency of managers), 3 questions (accessibility) and finally 3 questions

representing range of services Customer loyalty is measured using 5 items. All the questions were adapted from the literature and were asked using the 7 point Likert scales. All data will be analyzed using structural equation model.

IV. Results

Table 1 below is the summary of the questionnaire survey where it indicates the mean, standard deviations and Cronbach's alpha values. From the table highest mean is from the customer loyalty followed by range of services. The lowest mean derived from competitiveness. Highest Cronbach's alpha recorded is for competency of manager but overall the results is between the range of 0.821 to 0.893

Table 1: Summary of statistics of the questionnaire survey

Constructs	No. of items	Mean	SD	α
Competitiveness	4	4.569	1.037	0.875
Efficiency	4	5.150	1.032	0.871
Service	4	5.302	1.371	0.863
Competency of manager	4	4.570	1.269	0.893
Accessibility	3	4.980	1.324	0.821
Range of services	3	5.250	1.258	0.836
Customer Loyalty	5	5.367	1.358	0.865

Notes: SD, standard deviation; α , Cronbach's α ; overall $\alpha = 0.860$

Table 2 below is about the results of principal components analysis where it recorded all values under the accepted ranges as recommended by Hair (2017).

Table 2: Result of principal component analysis

No	Competitiveness	Efficiency	Service	Competency of manager	Accessibility	Range of services	Customer Loyalty
COMPT1	0.851						
COMPT2	0.750						
COMPT3	0.823						
COMPT4	0.897						
EFF1		0.798					
EFF2		0.778					
EFF3		0.765					
EFF4		0.797					
SVS1			0.859				
SVS2			0.796				

SVS3			0.774				
SVS4			0.787				
COM1				0.826			
COM2				0.887			
COM3				0.863			
COM4				0.824			
ACC1					0.788		
ACC2					0.803		
ACC3					0.891		
ROS1						0.901	
ROS2						0.875	
ROS3						0.756	
COL1							0.910
COL2							0.933
COL3							0.874
COL4							0.825
COL5							0.845
Eigenvalu	8.527	4.117	2.763	1.413	8.265	7.695	3.687
e							
Variance explained (%)	35.521	17.135	11.531	5.889	9.879	8.741	5.639

Table 3, shows the measurement model where CR is between the range of 0.81 to 0.94 and the AVE is between the range of 0.75 to 0.85.

Table 3: Measurement model results

Constructs variables	Standardized loadings	t-statistics	CR	AVE
Competitiveness				
COMPT1	0.873	14.563**	0.81	0.78
COMPT2	0.904	17.421**		
COMPT3	0.740	12.227**		
COMPT4	0.676	11.582**		
Efficiency				
EFF1	0.712	12.978**	0.84	0.85
EFF2	0.763	13.874**		
EFF3	0.813	14.984**		
EFF4	0.763	13.685**		

Service				
SVS1	0.823	18.365**	0.94	0.78
SVS2	0.824	17.668**		
SVS3	0.821	18.364**		
SVS4	0.932	19.687**		
Competency of manager				
COM1	0.722	12.336**	0.90	0.87
COM2	0.835	18.394**		
COM3	0.875	16.687**		
COM4	0.912	18.389**		
Accessibility				
ACC1	0.798	14.689**	0.87	0.81
ACC2	0.896	16.541**		
ACC3	0.912	17.632**		
Range of services				
ROS1	0.856	16.368**	0.82	0.75
ROS2	0.877	16.879**		
ROS3	0.785	14.699**		
Customer Loyalty				
COL1	0.782	14.224**	0.95	0.83
COL2	0.714	14.369**		
COL3	0.879	16.887**		
COL4	0.971	19.885**		
COL5	0.899	18.874**		

Table 4 presents SIC values, and the supportive evidence for discriminant validity was found. For example, (table 4), in case of competency, SIC values were 0.02, 0.13, 0.11 and 0.04 for accessibility, range of services and customer loyalty, respectively, which is an indication of discriminant validity. Therefore, all latent construct confirmed the discriminant validity

Table 4: Squared correlations between constructs

	Competitiveness	Efficiency	Service	Competency of manager	Accessibility	Range of services	Customer Loyalty
Competitiveness	0.12						
Efficiency	0.06	0.01					

Service	0.11	0.10	0.04				
Competency of manager	0.04	0.22	0.01	0.02			
Accessibility	0.06	0.26	0.23	0.13	0.04		
Range of services	0.08	0.15	0.21	0.11	0.12	0.08	
Customer Loyalty	0.09	0.19	0.14	0.04	0.07	0.09	0.04

Table 5 is the details of path analysis where it shows that 2 variables are not significant towards the customer loyalty. Those two are service and accessibility. The other 4 variables competitiveness, efficiency, competency of managers and range of services positively influences the customer loyalty. Figure 1 is the diagram that indicates the same with a relationship arrow. The dotted lines represent insignificant relationships.

Table 5: Path analysis of structural model

Casual path	Path coefficient	t-statistics	Results
Competitiveness → Customer Loyalty	0.385*	2.042	Supported
Efficiency → Customer Loyalty	0.374**	2.698	Supported
Service → Customer Loyalty	-1.172*	-5.225	Not supported
Competency of manager → Customer Loyalty	0.368*	2.668	Supported
Accessibility → Customer Loyalty	-1.189*	-4.568	Not supported
Range of services → Customer Loyalty	0.325**	2.369	Supported

Note: *,**Significant at $p < 0.05$ and $p < 0.01$ levels, respectively

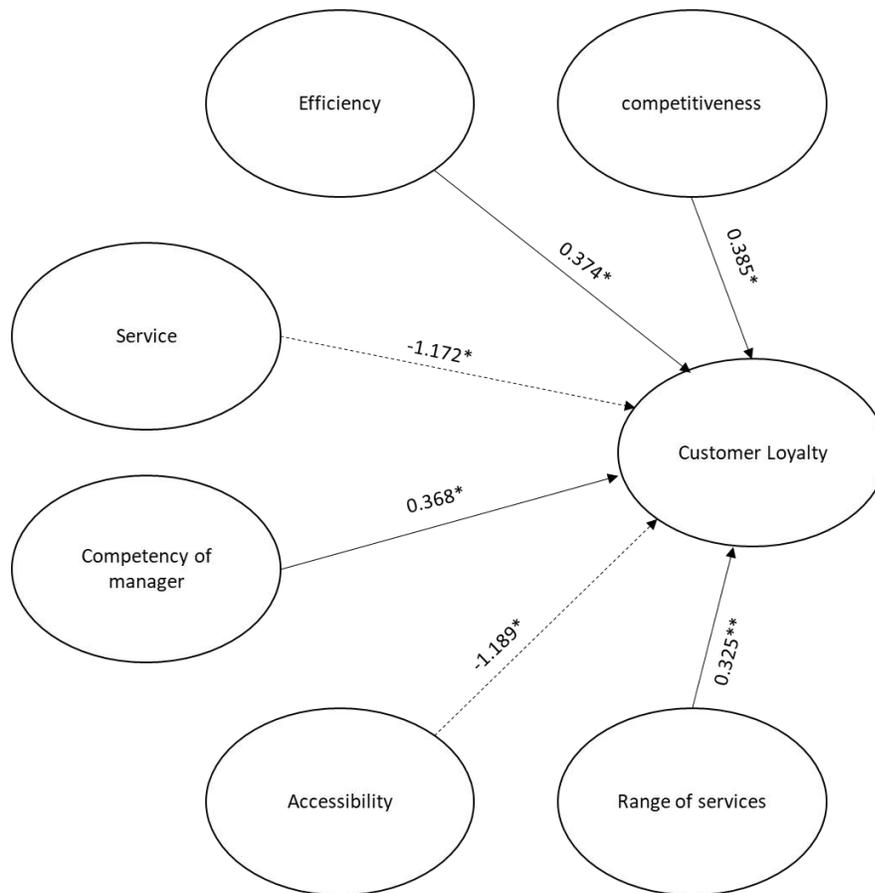


Figure 1: Hypothesized relationships

V. Discussions and conclusions

The study related to the drivers of customer loyalty towards Islamic banks in Indonesia revealed that four factors were significant towards the main objective. Competitiveness, efficiency, competency of managers and accessibility were recorded as positively influences towards the customer loyalty. However, two factors which are services and accessibility were recorded as not significant towards the customer loyalty.

Further investigation on the results for services indicates that customer did not fully aware of the role of services in the banking sectors either for conventional or Islamic, To the customers the services are mere similar and customer would like to know or pay attention when it is related to their matters or concerns. Example given by a customer stated that her concerns is related to hire purchase loans which most or all banking sectors offer the same with slight different in terms of the interest or profit sharing amount. A customer who focused on hire purchase loans for example may not bother about other services such as long term deposits or any other type of savings because their ultimate objectives is to get the car release immediately upon disbursements. It can be considering that from the perspective of customer, all services are the same either comparable between Islamic bank only or bank as a whole. There is actually less introductions and awareness of the benefits offered to the customer that may lead them to compare in details. Some banks offer monthly lucky draw to attract attentions and some may just promote below the line.

Another factor that was identified as less important is the role of accessibility. The negative results indicate that accessibility is no longer an important to customer as they have access to all the information's using other means such as internet or inline transactions. Accessibility could be one of the important over last decade because most of the transactions must be done personally and face to face. Today, installments can be made using auto debit or online banking. Customers does not feel that they were left behind, despite the less number of physical branches in specifics locations, it is because the availability of mobile banking's, ATM and CDM services made the services available anywhere regardless of the territorial.

Banking's players especially Islamic banks service providers must take note on the feedback and results of the study as they can make used of the findings as part of their elements for long term strategic marketing and management.

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