

CUSTOMER LOYALTY BASED ON SERVICE QUALITY, BANKING IMAGE, AND FAIRNESS MEDIATING ROLE OF CUSTOMER SATISFACTION

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Abstract:

Background: Technological advances have impacted intense business competition in the banking world, requiring all banks to compete in updating systems to maintain customer loyalty, which is essential to a business' success. Influencing factors influencing customer loyalty are service quality, banking image, and fairness.

Purpose: The purpose of this study is to examine how customer satisfaction functions as a mediating factor between service quality, banking image, fairness and customer loyalty.

Design/methodology/approach: Quantitative methods are used in this study. The population consists of Bank Muamalat customers. Accidental sampling was utilized as a research sampling method. The sample amounted to 210 respondents with research data using primary data. The SmartPLS 3.3 analysis tool was used to assist this research.

Findings/Result: The findings of this study show that CARTER service quality can significantly improve customer loyalty at Bank Muamalat Malang. A favorable banking image has a strong positive impact on customer loyalty. Likewise, the Maqashid Syari'ah Index (MSI) fairness concept can have a direct impact on consumer loyalty. In addition, the study's findings suggest that customer happiness can mediate the impact of service quality, image, and fairness on customer loyalty.

Conclusion: This study shows that service quality and banking image have a substantial impact on customer loyalty. At the same time, the concept of fairness has a substantial impact on customer loyalty. Customer satisfaction can mediate the impact of service quality, banking image, and the concept of fairness on customer loyalty.

Originality/Value (State of The Art): This study attempts to explain service quality based on an Islamic perspective; it is hoped that this model development will reduce the scarcity of literature on service quality.

Keywords: service quality, banking image, fairness, customer loyalty, customer satisfaction

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INTRODUCTION

Marketing plays a vital role in achieving a company's success, on increasingly tight business competition in the world economy (Anggaraini et al. 2021). Marketing carried out by a company can also create customers who can become critical assets in the company's success (Dewi, 2016). To survive in this business competition, all banks are competing to update their systems to maintain customer loyalty, which is one of the keys to a company's success (Lady & Selvia, 2021). Loyalty is a commitment to buy regularly and repeatedly, where they continuously visit the same place to satisfy their desires by having a product or service and are willing to recommend to other people about the product to advance the recommended company (Hasan, 2013). Several factors can influence customer loyalty, such as service quality, image, and fairness (Agustina, 2018; Saleh et al. 2017; Sutanto & Keni, 2021).

Sharia banking in Indonesia can also feel business competition in the banking world. We need to pay close attention to the existence of Bank Muamalat Indonesia (BMI) in the national Sharia banking industry, where BMI is the pioneer of Sharia banking in Indonesia. Should be able to be the best in various aspects of assessment (Fauzi, 2019). In the continuity of business operations, it implements excellent service that focuses on customer needs. Customer service at Bank Muamalat Malang uses an ISS (Individual Service Score) form to deliver exceptional service. ISS is a customer service form to be given and filled out by customers who carry out transactions such as opening an account or using products offered by customer service. Every month, the sales manager reports the ISS form on excellent service performance from customer service to the supervisor (Age, 2022). To Improve Excellent Service, Bank Muamalat Malang implements several methods: first, conducting briefings or directions in the morning on weekdays (Monday-Friday), which is attended by all frontline employees (customer service and tellers). Second, creating a comfortable work environment that can help customer service improve their excellent service to customers. Third, strengthen their Customer Service skills (Age, 2022).

The problem of this research is that Bank Muamalat Malang has made various efforts. Between 2022 and 2023, Bank Muamalat's customer has reduced from 905 to 216. The decrease in customer loyalty at Bank Muamalat Malang, characterized by reduced feelings

of recommending Bank Muamalat. Based on the results of interviews for pre-research, several customers complained about time in providing services, which were still relatively slow; the understanding of the application of the fairness and services was still poorly; so, customer satisfaction decreases, and reducing customers' desire to recommend the bank to others.

Service quality is one of the factors that can affect customer loyalty, as found from the results of research (Saleh et al. 2017; Suhartanto et al. 2020) that when Islamic bank customers get quality service, they tend to continue to be customers, as well as recommend Islamic banks to others and increase their transactions with these Islamic banks. On the other hand, the research results (Abror et al. 2020) found that service quality does not significantly affect customer loyalty. The next factor that can also contribute to influencing customer loyalty is the image of the bank as the results of (Agustina, 2018; Aziz, 2018) that the bank's image has a positive and significant effect on customer loyalty. However, it is different from the results of research (Kartika et al. 2018), where the company's image has no significant effect on customer loyalty.

Another factor determining customer loyalty is fairness (Sutanto & Keni, 2021). Fairness has a beneficial impact on customer loyalty; by embracing fairness, people will voluntarily become more loyal to the company. However, this contradicts the results of research Bakri & Masrurroh (2018), which states that there is no significant effect between fairness and customer loyalty.

There are other variables that can influence consumer loyalty, such as customer satisfaction. Rokhman & Abduh (2020) which states that customer satisfaction positively affects customer loyalty. Where customers will be more loyal when their customers feel satisfaction. Tjiptono also suggests that service quality is a characteristic of a product or service in content and ability to fulfil desired needs with the aim of compatibility in use (Tjiptono, 2014).

Service quality contributes to creating differentiation, positioning and strategy in competing for every service and manufacturing organization (Tjiptono, 2014). Meanwhile, according to Nasution and Sikumbank (2004), service quality is the level of excellence expected and control over that level of excellence to fulfil customer desires.

The service quality used in this study is service quality based on an Islamic perspective known as the CARTER method (Compliance, Assurance, Reliability, Tangibility, Empathy, Responsiveness) (Othman & Owen, 2001): (a) Compliance (Shari'ah Compliance). Compliance in Islamic banking fulfils sharia values and principles in every bank operational activity (Ningsih et al. 2019); (b) Assurance is a form of justification of the nature of trust. In addition, the nature of trust (responsibility, trustworthiness, credibility) is also a life mission for every Muslim (Sugiarti & Meilani, 2021); (c) Reliability is the ability to improve services immediately, on time, accurately and satisfactorily (Sugiarti & Meilani, 2021); (d) Tangibility is the ability to display physical facilities, improve building conditions that are clean and comfortable, with attractive interiors, safe parking lots, escalators, security, and air conditioning, and maintain employee appearance and skills (Sugiarti & Meilani, 2021); (e) Empathy means providing genuine and individual or personal attention to customers (Saragih et al. 2020); (f) Responsiveness is the ability to help customers and provide services quickly, coupled with providing clear information (Priyanto et al. 2021).

According to Innayah et al. (2022), the company's image is the public's perception of the company about the business name, architecture, variety of products, traditions, ideologies and impressions of quality communicated by every employee who interacts with the organization's clients (Kotler & Keller, 2012). Meanwhile, according to Bill Canton (2012), the company's image is the impression, feeling, or image of the community or public towards the company. This impression is deliberately created from a product or service (Lestari & Astuti, 2021). According to Nugroho et al. (2022), three types of images can be highlighted: an exclusive image, an innovative image, and a festive image of the company.

Bertens (2000), economics and fairness have a close relationship, especially if seen based on their source, which both come from the scarcity or limitation of something. As is known, economics is the study of how people manage and use scarce and limited resources. Meanwhile, the issue of fairness arises when there is scarcity that causes an insufficient portion for everyone (Kholifah, 2020).

Islam also provides a view on the meaning of the word justice, as interpreted by Abi al-Fadhl Jamaluddin

Muhammad ibn Mukarram ibn Manzur al-Afriqiy Al-Mishriy, that justice etymologically means not one-sided or determining something (law) correctly (Al-Mishriy, 1990). Meanwhile, according to Salim (2002), fairness is fair actions, decisions, treatment, and so on, such as not reducing or exceeding what is reasonable, not being one-sided in making decisions, and not being arbitrary in acting, and always siding with the truth (Siska et al. 2021). Meanwhile, fairness in economics is a trait imprinted in a person's soul always to have piety, maintain self-respect, and not oppress others (Husni, 2020). Without fairness, humans will be divided into several groups where one group will do tzhalm to another group so that it can lead to human exploitation where each person will try to get more significant results than the effort, he expends due to his greed (Syantoso et al. 2018).

The concept of fairness is based on the Maqashid Sharia Index (MSI), developed by Mustafa and Dzuljastri which is based on maqashid Sharia according to Abu Zahrah. The concept of MSI can be realized by the existence of fair contracts, affordable prices for products and services, and the elimination of the principle of injustice (Musyafa et al. 2018).

Customer loyalty is a deep-seated commitment to re-subscribe or repurchase selected products or services consistently in the future, even though the influence of the situation and marketing efforts can potentially cause behaviour change (Oliver, 2010). Furthermore, Parasuraman (1996) defines customer loyalty in the context of service marketing as a response that is closely related to a pledge or promise to uphold the commitment underlying the continuity of the relationship and is usually reflected in continued purchases from the same service provider based on dedication and pragmatic constraints (Parasuraman & Zeithaml, 1996). Loyal customers can be seen from their characteristics, namely by making regular purchases across all product or service lines, recommending products to others, and being immune to the attractiveness of similar products from competitors (Fleet & Griffin, 2013).

According to Kotler (2012), customer satisfaction is a person's feeling of pleasure or disappointment that arises after comparing his perceptions or impressions of performance. This satisfaction will certainly be felt after the Customer consumes the product (Kotler & Keller, 2012). Hansemark and Albinsson (2004) reveal that overall customer satisfaction shows an attitude

towards service providers or an emotional reaction to the difference between what customers expect and receive (Tamon et al. 2021).

Research on the quality of Islamic services is still limited, this could be a research gap from earlier studies using customer loyalty mapping. The contradictory findings of earlier studies prompted the researchers to investigate and assess the impact of service quality, banking image, and fairness on customer loyalty, mediated by customer satisfaction.

METHODS

Conceptually, this study was designed using a quantitative approach with explanatory research. This research was conducted at Bank Muamalat, with the research population, refers to customers of Bank Muamalat. The data collection technique used a questionnaire given to the customers. The sample consisted of 210 customers and the sampling technique used was accidental sampling. The characters of samples are respondents are customers aged 20-50 years and over; respondents are customers registered at Bank Muamalat: respondents are customers who have made transactions using Bank Muamalat no less than 3 times.

Data collection was conducted using a questionnaire distributed to all respondents, with a Likert scale of five. Service quality indicator refers to Othman and Owen (2001) and Khaliq (2019), include compliance, Assurance, Reliability, tangibility, empathy, and responsiveness. Banking image indicator refers to Pangandaheng (2019). includes personality, reputation, values, and corporate identity. Fairness Indicator refers to Mustafa et al. (2018), including fair contracts, affordable products and services, and the elimination of the principle of injustice. Indicators of loyalty refers to Meesala and Paul (2018) and Ligouri and Samuel (2018), namely recommendation, refusal, and repeat purchase. The last variable is customer satisfaction; adopted from Gunawan and Kempa (2016), includes product quality, service quality, emotions, convenience, and price.

Descriptive statistical analysis determines the frequency distribution of questionnaire responses and provides a detailed description of the variables evaluated. In addition, researchers used the SmartPLS

3.3 analysis tool to assist in this study. Data were gathered using PLS-SEM to test the changed results of several models. In addition, the PLS was used since the offered indicators did not fit the reflective measurement model (Baharuddin et al. 2023).

The purpose of hypothesis testing is to outline the hypotheses that will undergo testing in this research. The hypotheses (H1-H6), posit that the independent variables of service quality, banking image, fairness, on the dependent variables of customer loyalty and customer satisfaction. These hypotheses are grounded in previous research on the factors that influence customer loyalty, such as shari'ah compliance, responsibility, trustworthiness, and credibility.

According to Kotler and Keller (2012), quality refers to the traits and characteristics of a product or service that are dependent on its capacity to meet demands, either explicitly or implicitly. According to Saleh et al. (2017), service quality is one aspect that can influence customer loyalty. Customers who receive excellent service from a bank are more likely to remain loyal and willing to recommend the bank to others.

Customer loyalty is the persistent repurchase of specific items or services in the future, even though the situation and marketing efforts may create behavioral changes (Oliver, 2010). Saleh et al. (2017) support previous studies (Fusva et al. 2020; Koduah & Farley, 2015; Omoregie et al. 2019; Özkan et al. 2020) indicating that service quality positively impacts customer loyalty.

H1: Service quality impacts customer loyalty.

The company's image is the public's impression of the company based on the business name, architecture, product variety, traditions, philosophies, and quality impressions communicated by all employees that engage with the organization's clients (Kotler & Keller, 2012). Corporate or banking image might influence client loyalty. According to Fusva et al. (2020), the banking image has a favorable and significant effect on customers loyalty, with the better the bank's image, the more loyal customers will be. One strategy to improve the image of banking is to increase its success and accomplishments. This aligns with the research results (Agustina, 2018; Aziz, 2018; Nurjanah et al. 2021; Özkan et al. 2020), where the banking image positively and significantly affects customer loyalty.

H2: Banking image affects customer loyalty.

Fairness is the central pillar of Islam, where there should be no discrimination between people (Qutb, 1994). Fairness is another factor that can determine customer loyalty. According to research results (Sutanto & Keni, 2021), fairness positively impacts customer loyalty. By implementing the concept of fairness, customers will voluntarily be loyal, not hesitate to use the bank's products, and even be willing to recommend them to others.

H3: The concept of fairness influences customer loyalty.

According to (Abror et al. 2020; Haron et al. 2020; Putra & Andjarwati, 2019; Suhartanto et al. 2020), service quality can influence customer satisfaction. The quality of Islamic banking services is realized by implementing Islamic principles, courteous, safe, comfortable, fast service, caring employees, attention and attractive appearance of employees and physical banking, customers will feel satisfaction.

Customer satisfaction is a feeling of pleasure or disappointment for someone that arises after comparing their impressions of performance. Customers will feel disappointed; if performance does not meet customer expectations, customers will feel satisfied, if performance exceeds expectations. This satisfaction will certainly be felt after the customer consumes the product (Kotler & Keller, 2012). Consumer loyalty is also influenced by satisfaction. This is consistent with previous studies (Haron et al. 2020; Moosa & Kashiramka, 2022; Omoregie et al. 2019), which found that customer satisfaction had a considerable effect on customer loyalty. Customers will always show loyal behaviour preceded by satisfaction, such as making repeat purchases and recommending others to use products from Islamic banks if they feel the quality of Islamic bank services is by their expectations. As mentioned earlier, if service quality increases, consumer satisfaction would increase. Furthermore, if the consumer is satisfied, the attitude towards customer loyalty will improve.

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

Bank image can affect customer satisfaction. Iqbal et al. (2018); Omoregie et al. (2019); Fusva et al. (2020) and Nurjanah et al. (2021) reveal that banking image positively and significantly affects customer

satisfaction. If the bank's image is in customers' eyes, it will increase customer loyalty. Omoregie et al. (2019); Haron et al. (2020) and Moosa & Kashiramka (2022) shows that customer satisfaction significantly affects customer loyalty. When customers feel satisfied with what the bank has provided, they will not hesitate to increase their loyalty towards the bank. After describing the relationship between the banking image and customer satisfaction and customer loyalty, it will be feasible to conclude that if the banking image improves, there will be more opportunities to enhance customer satisfaction. Furthermore, if the customer is satisfied, they will be more loyal to the bank. H5: Customer satisfaction mediates the impact of banking image on customer loyalty.

Fairness is one of the factors that can affect customer satisfaction, as research (Jan & Shafiq, 2021) revealed that fairness has a significant impact on satisfaction. Where if the concept of fairness is increasingly applied appropriately, it is not impossible for customers to feel satisfaction from what has been implemented by the bank. In addition, customer satisfaction can also affect customer loyalty. Omoregie et al. (2019); Aron et al. (2020); Moosa and Kashiramka (2022) show that customer satisfaction significantly affects customer loyalty. With the customer more satisfied with what the bank gives him, the customer will also become more loyal. It will be possible to achieve customer satisfaction based on the description of the relationship between the actualization of the concept of fairness and customer satisfaction to customer loyalty. If the customer is satisfied, he becomes loyal.

H6: Customer satisfaction mediates the impact of fairness on customer loyalty.

RESULTS

Structural Model Testing (Inner Model)

Testing the structural model (inner model) determines the relationship between constructs R-Square value and significance value of the research model. R-Square is used to verify model feasibility on each independent latent variable associated with the dependent variable. Table 1 shows the results of testing the R-square value using SmartPLS.

Table 1 shows that the customer satisfaction variable has an R-Square value of 0.994 or 99.4% which is influenced by service quality, image, and the concept of fairness. The remaining 0.6% is a contribution from other variables. Customer loyalty, service quality, image, and the concept of fairness have an influence of 0.971 or 97.1%. The remaining 2.9% is influenced by other variables.

Tabel 1. R Square

Variable	R Square
Customer Satisfaction (Z)	0.994
Customer Loyalty (Y)	0.971

Hypothesis Testing Results (Inner Model)

In this study, hypotheses were tested using the t-statistic and P-values. The hypothesis can be accepted if the P-value is less than 0.05. The output or value of path coefficients and indirect effects serves as the basis for explicitly evaluating the hypothesis. Structural model testing helps to explain the correlation between variables.

Hypothesis Testing of Direct Influence

Service quality has a t-statistic value is $14.115 > 1.96$, with significance values of $0.00 < 0.05$, means service quality has a direct effect on customer loyalty. Thus, H1 is statistically accepted (Table 2). The image has a direct effect on customer loyalty. The t statistical value is $5.282 > 1.96$ with a p-value of $0.000 < 0.005$. Therefore, image can directly improve customer loyalty and H2 is said to be accepted statistically. The concept of fairness has a t-statistic value is $11.606 > 1.96$ with significance values of $0.00 < 0.05$. So, the concept of fairness directly negatively and significantly affects customer loyalty, thus H3 is also statistically accepted. Consistency in applying the concept of fairness in banking can lead to a decrease in customers' loyalty. One reason for this occurs since the concept of fairness is consistently applied by Bank Muamalat Malang, customer loyalty has not increased. This is because customers still need to understand how the concept of fairness is applied to the products and services provided by Bank Muamalat, such as understanding the ratio or proportion of profit sharing.

The findings demonstrated that customer loyalty at Bank Muamalat can be impacted by service quality. The quality of service that Bank Muamalat has implemented

by the theory expressed by Kotler and Keller and the quality of Islamic services (CARTER), namely by providing the best service to customers with the aim that customers are satisfied with the services from Bank Muamalat. The results obtained in this study also prove that such service quality can increase customer loyalty where customers have a sense of loyalty, will always give an upbeat assessment of the Bank Muamalat is willing to be loyal and always supports all products and services provided by Bank Muamalat.

Some previous studies that support the results of this study are research conducted by (Omoregie et al. 2019; Saleh et al. 2017; Suhartanto et al. 2020), that service quality has a positive and significant effect on customer loyalty, where improving the quality of service provided to customers, the more excellent the opportunity for a bank to get a loyal attitude from its customers.

The findings demonstrated that the banking image significantly influenced customer loyalty. Thus, it can be concluded that the attitude of customer loyalty can be influenced by the banking image that has been successfully realized. The better the image of Bank Muamalat, the higher the likelihood that customers will be loyal. The findings showed that the efforts of Bank Muamalat, in realizing a good image, is in line with the image theory expressed by Kotler and Keller and image theory based on Islamic perspectives, namely the efforts of banks to bring up good feelings, understanding, and impressions in the minds of customers to influence customers to be more loyal.

Some previous studies that support the results of this study are research conducted by (Aziz, 2018; Fusva et al. 2020; and Nurjanah et al. 2021), that banking image has a positive and significant effect on customer loyalty, where the better the image of a bank, the higher the possibility for a bank to get customer loyalty.

This study provides the results that the variable concept of fairness with the concept of the Maqashid Shari'ah Index (MSI) influences customer loyalty negatively and significantly. Where with the consistency of Bank Muamalat applied the concept of fairness, followed by a decrease in customer loyalty, one of the causes of the consistent application of the concept of fairness applied by Bank Muamalat is not balanced with the increase in customer loyalty. There is still a need to understand the customers regarding the application of the concept of fairness to the products and services offered by Bank

Muamalat, in providing an understanding of the ratio or proportion of profit sharing.

This is due to the problem of a need for more understanding of human resources in Sharia banking so that the impact on Sharia banking products such as low profit-sharing financing. This problem is also a global phenomenon that occurs not only in Sharia banking in Indonesia but also in Sharia banking worldwide (Prasetyo, 2013). Previous research that supports the results of this study is research conducted by (Darma, 2015; and Sutanto & Keni, 2021), that shows fairness influences customer loyalty.

Hypothesis Testing of Indirect Influence (Mediation Effect)

Table 3 shows that the indirect effect value is $2.964 > 1.96$ with significance values of $0.000 < 0.05$ means customer satisfaction mediates the impact of service quality on customer loyalty. The indirect effect value is $2.248 > 1.96$ with significance values of $0.025 < 0.05$ means customer satisfaction mediates the impact of banking image on customer loyalty. Fairness on customer loyalty mediated by customer satisfaction shows a t-statistic value is $3.390 > 1.96$ with significance value of $0.001 < 0.05$, means customer satisfaction mediates the impact of fairness on customer loyalty.

The inner model showed that customer satisfaction mediates the effect of service quality variables on customer loyalty. The results of previous research by (Haron et al. 2020) show a positive influence between satisfaction and loyalty. According to research by (Suhartanto et al. 2020), service quality has a positive

and significant effect on customer satisfaction. This study's results align with research (Rahmadiane et al. 2022), which shows that satisfaction variables can mediate between service quality and loyalty.

Customer satisfaction mediates the effect of banking image and customer loyalty. The results of previous research (Moosa & Kashiramka, 2022) prove that there is a positive and significant influence between satisfaction and loyalty. As a result of research (Fusva & Dean, 2020), banking image has a positive and significant effect on customer satisfaction, so there is an indirect influence between banking image and customer loyalty with satisfaction as a mediator.

Thus, it can be concluded that a good image of Bank Muamalat can affect customer satisfaction and loyalty, where customers will always be willing to use the products and services on an ongoing basis. The results of this study are also supported by previous research (Andriyani & Rizal, 2022), where the satisfaction variable can mediate between banking image and loyalty.

The findings indicate that customer satisfaction can fully mediate the impact of MSI fairness on customer loyalty. Previous research by (Omoregie et al. 2019) shows that satisfaction positively and significantly affects loyalty. Customer satisfaction and fairness are both components that might impact customer loyalty. Research results (Jan & Shafiq, 2021) show that fairness has a positive and significant effect on customer satisfaction. Thus, there is an indirect influence between fairness and customer loyalty mediated by customer satisfaction.

Table 2. Path Coefficients

Variabel	Original Sample (O)	t-Statistic (O/STDEV)	P Values
Service Quality - Customer Loyalty	1.425	14.115	0.000
Banking Image - Customer Loyalty	0.146	5.282	0.000
Fairness - Customer Loyalty	-1.274	11.606	0.000

Table 3. Mediation Effect

	Path Coefficients	t-Statistic	P Values
Service Quality - Customer Satisfaction - Customer Loyalty	0.209	2.964	0.003
Banking Image - Customer Satisfaction - Customer Loyalty	-0.029	2.248	0.025
Fairness - Customer Satisfaction - Customer Loyalty	0.447	3.390	0.001

Managerial Implications

Bank Muamalat must further improve its services, especially for customer service, because customer service is at the forefront in serving customers, which affects the assessment of service to customers and can build the image and good name of banking. Improving service quality and the image of banking is intended to boost consumer satisfaction and loyalty. Furthermore, PT Bank Muamalat must be more active in socializing the concept of fairness in all Sharia products in the banking world, ensuring that consumers always use Sharia products to acquire and prevent harm. We can achieve consumer satisfaction and loyalty by utilizing the benefits obtained.

CONCLUSIONS AND RECOMMENDATIONS

Conclusions

This study reveals that service quality and banking image have a substantial impact on customer loyalty. At the same time, the concept of fairness has a significant influence on customer loyalty. Customer satisfaction can mediate the impact of service quality, banking image, and the concept of fairness on customer loyalty.

Recommendations

Future studies need to be carried out on the development of this research, several variables can build customer satisfaction and loyalty, such as religiosity variables, banking digitalization, and others.

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