INDONESIAN ISLAMIC BANK CREDIBILITY AND CUSTOMER LOYALTY: DOES CUSTOMER SATISFACTION REALLY SERVE AS A MEDIATOR VARIABLE?

Naufal Bachri
Department of Management Science, Universitas Malikussaleh, Indonesia

Widyana Verawaty Siregar♣
Department of Management Science, Universitas Malikussaleh, Indonesia

Syamsul Bahri
Department of Management Science, Universitas Malikussaleh, Indonesia

Hamdiah
Department of Management Science, Universitas Malikussaleh, Indonesia

Sutan Febriansyah
Department of Economics, Sekolah Tinggi Ilmu Ekonomi (STIE) Bumi Persada, Indonesia

ABSTRACT

This research examined the influence of credibility on customer satisfaction and loyalty and to know whether the satisfaction mediated the credibility effects on customer loyalty of Islamic Banks in Indonesia or not. This study used primary data taken by distributing questionnaires to 280 respondents using a purposive sampling technique. The method of data analysis was Structural Equation Modelling (SEM) using Amos. The results indicated that the credibility of Indonesian Islamic banks significantly influenced customer satisfaction, Customer satisfaction significantly influenced customer loyalty, and Customer satisfaction could mediate the effect of credibility on customer loyalty. Then, credibility did not directly affect customer loyalty at Islamic banks but indirectly influenced customer loyalty. This research can be meaningful for universities to develop curricula, lecturers to develop teaching materials, students as references, Islamic banks to improve policies to increase customer loyalty, and central banks to develop regulations related to customers. Besides, in this research, the models of Islamic bank credibility, customer satisfaction, and loyalty were presented comprehensively and completely.

Keywords: Credibility, Satisfaction, Loyalty, Islamic bank.

♣ Corresponding author: Department of Management Science, Universitas Malikussaleh, 24351, Indonesia, Tel no.: +62 85362761002, Email: widyana.verawaty@unimal.ac.id.

1. INTRODUCTION

The study of loyalty has been widely discussed by previous researchers. Loyalty can be shaped by customer commitment (van Vuuren et al., 2012; Haghkhah et al., 2013; Tu et al., 2014; Lariviere et al., 2014) and customer value (Ghorban & Tahernejad, 2012). Loyalty is the high satisfaction results and makes customers willing to buyback. Satisfaction is a substantial element in realizing loyalty (Keisidou et al., 2013; Matthews, 2012; Karim, 2012). Satisfied customers can voluntarily promote products to their colleagues (Bachri, 2018). It helps the company in carrying out its marketing duties.

Not only satisfaction can increase customer loyalty, but also company credibility (Ali et al., 2021; Osakwe et al., 2021; Kemp & Bui, 2011; Ghorban, 2012, Careras et al., 2013). Credibility means the ability, knowledge, and attractiveness of a company to attract prospective customers and retain existing customers. Also, credibility can be an element that mediates the relationship between corporate social responsibility and customer loyalty (Islam et al., 2020; Osakwe & Yusuf, 2021). Credibility is a signal to influence customers (Ghorban & Tahernejad, 2012). Credible companies can increase customer commitment to have word of mouth. Corporate credibility is a substantial element in Islamic banking companies (Bachri et al., 2016). Credibility has been suggested in the world of Islamic banking studies (Butt & Aftab, 2013).

Today, Islamic banks are prestigious banks that show remarkable developments (Rizwan et al., 2014). The bank is not only interested in Muslims but also non-Muslims (Khan et al., 2011). Islamic banks in Indonesia experience slower growth compared to the six Countries of Rapid-Growth Market (Ernst & Young, 2016). It is due to the minimal variation in Islamic Bank financing and the lack of efficiency of Islamic banks in carrying out operational activities (Syafrida & Aminah, 2015). From several previous research studies and issues concerning Islamic banks, a review needs to be conducted involving variables of credibility, customer satisfaction, and customer loyalty in an integrated model.

2. LITERATURE REVIEW

2.1. *Company Credibility*

Credibility is a concept where consumers believe that the company can design and deliver products and services that can satisfy the needs and desires of consumers (Keller & Aaker, 1998). Credibility is the optimal power that can change the attitudes, opinions, and perceptions of customers (Cangara, 2007), and Credibility can be formed from quality experience (Kumar & Polonsky, 2019). Credible information can influence beliefs, opinions, attitudes, and behaviors towards recipients of information (Belch & Belch, 2012). It is part of the concept of trust and a sub-process of the reputation of a company (Adams & Mehran, 2008). Credibility can influence behavior and increase value for stakeholders (Careras et al., 2013). Company credibility is one aspect of the company's reputation that is considered influential for the company's success (Newell & Goldsmith, 2001). Company credibility "*berpengaruh signifikan terhadap kepuasan pelanggan*" (Filieri et al., 2021; Monoarfa et al., 2020; Othman et al., 2017).
Components of credibility (Keller & Aaker, 1998) consist of; (1) Reliability/trustworthiness is the level at which an object is considered a trusted source of information, products, and services; (2)

Expertise is the level at which an object has relevant knowledge and skills; (3) Attractiveness is the level at which an object is measured by sympathetic behavior, ambition, intelligence, and other characteristics. Besides, credibility can produce growth and profits (Zhang & Rezaee, 2009; Goldsmith et al., 2000). Company credibility has a relationship between customer satisfaction and loyalty (Ghorban & Tahernejad, 2012; Sallam, 2014). Thus, credibility is a primary driver in changing potential customers' perceptions (Kemp & Bui, 2011; Careras et al., 2013).

2.2.   *Customer Satisfaction*

Satisfying customers means the company makes a profit (Wang et al., 2021; Bhattacharya et al., 2021; Ghorban & Tahernejad, 2012; Cheng et al., 2011; Chae, 2009). Customer satisfaction is an important indicator of business performance (Otto et al., 2020; Wei et al., 2020; Sandada, 2013). Customer satisfaction is critical for banks to remain competitive because customers are the primary source of income for the organization (Ali et al., 2020; Saad, 2012). True customer satisfaction is the satisfaction that continues to be customer loyalty, which results in greater sales volume, more productive assets, and a higher return on investment (Nicod et al., 2020; Hasan, 2009). Customer satisfaction has several relationships. Satisfaction is positively and significantly related to customer loyalty (Slack et al., 2020; Raza et al., 2020; Islam et al., 2020; Zeithaml et al., 2009; Karim, 2012; Ghorban & Tahernejad, 2012). Besides, satisfaction can increase customer commitment (Alketbi et al., 2020; Iglesias et al., 2019).

Customer satisfaction is often suggested to be the main determining factor of customer loyalty (Slack et al., 2020; Raza et al., 2020; Abror et al., 2020; Lam & Burton, 2006). There is a positive and significant relationship between satisfaction with customer loyalty (Islam et al., 2020; Masudin et al., 2020; Deng et al., 2010; Auka, 2012). Customer satisfaction positively and significantly influenced organizational performance (Matthews, 2012; Ghorban & Tahernejad, 2012). Sharia bank profits can be created from satisfied customers, directly or indirectly (Karim, 2012). There are seven indicators of customer satisfaction of Islamic banking; (1) service efficiency; (2) employee friendliness; (3) employee competency; (4) availability of parking spaces; (5) physical facilities; (6) strategic locations; and (7) ease of public transportation (Saad, 2012).

2.3.   *Customer Loyalty*

Companies that can survive in the fierce business competition can increase customer loyalty on an ongoing basis. Loyalty is conceptualized as a combination of customer attitudes that are happy with the service and wish to repurchase the service (Oliver et al., 1997; Wu, 2015; Esmaeili et al., 2021). *Loyalitas konsumen dibentuk dari perilaku perusahan yang beretika* (Wijaya et al. 2021). Some companies identify customer loyalty as a guarantee of short-term and long-term benefits (Nobar & Rostamzadeh, 2018; Alavijeh et al., 2018; Goutam & Gopalakrishna, 2018; Myo et al., 2019).

There are five indicators of customer loyalty in the Islamic finance industry, namely: (1) customers will maintain and follow applicable regulations, (2) Customers will continue to use the product at the company even though other companies offer more profitable products, (3) Despite the price products increase, the company is still the first choice, (4) when customers need other products/services, this company is the best, (5) when customers continue to extend the use of products/services, customers will continue to use products/services at this company for the next

period (Hassan et al., 2014). Loyalty consists of cognitive loyalty, which is the ability to assess banks. In this condition, the customer knows the right time to choose a bank and can judge that the bank has excellent ability. Affective loyalty is the customer's perception of services and facilities and likes all the activities carried out by the bank. Conative loyalty is the customer's perception of sustainability in using the bank, and the final act of loyalty is a real action to realize loyalty (Oliver et al., 1997).

2.4.   *Hypotheses and Proposed Model*

This study investigated four hypotheses as follows:

*H1:   Credibility affects significantly on customer loyalty.*
H2:   Credibility affects significantly on customer satisfaction.
H3:   Customer satisfaction affects significantly on customer loyalty.
H4:   Credibility affects significantly on customer loyalty through ccustomer satisfaction as a mediator variable.

Therefore, we use the model of the hypotheses' tests in the following research framework:

Figure 1: Research Framework
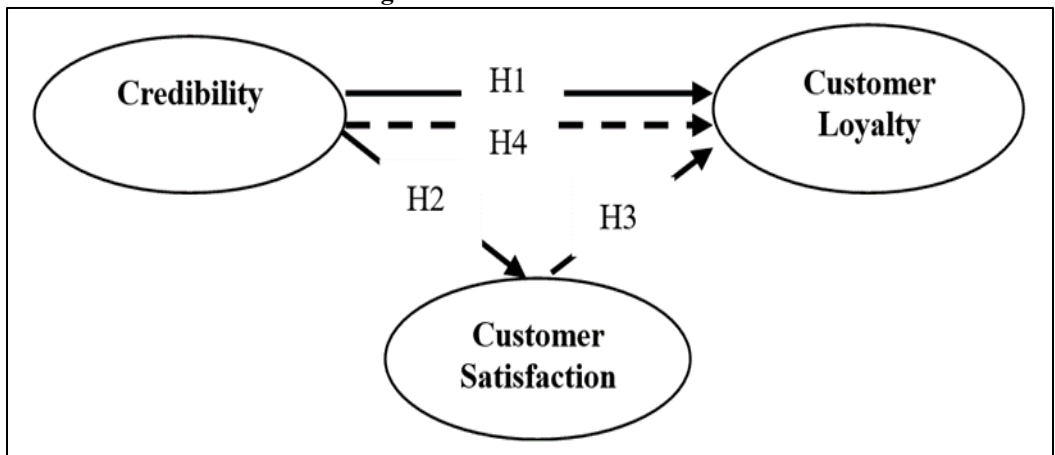
Hypotheses and frameworks can be developed by involving the variables of credibility, satisfaction, and customer loyalty. Aceh is one of the provinces in Indonesia that implements an Islamic sharia-based banking system, so the credibility variable is an important variable. In addition, credibility is substantial for new customers and existing customers in improving the performance of Islamic banking. Credibility can have a direct effect on customer loyalty (Ali et al., 2021, Osakwe & Yusuf, 2021, Islam et al., 2020). Also, credibility can affect loyalty through customer satisfaction (Filieri et al., 2021; Monoarfa et al., 2020; Rifi & Mostafa, 2022; Othman et al., 2017).

3. METHODOLOGY

In analyzing the relationship between credibility and customer loyalty, this research used 280 customers of Islamic banks as the respondents by using the purposive sampling technique. The purposive sampling technique refers to collecting sample techniques based on particular characteristics, such as their minimum age of 18 years old, having been the customer at least for one year, and having more than three transactions within the last three months. The data was collected by distributing the structured questionnaires from May to July 2019.

In measuring credibility, this research adopted and adapted the work of Keller and Aaker (1998), which has three dimensions; reliability/trustworthiness, expertise, and attractiveness, and were measured in eleven indicators. Meanwhile, to measure customer loyalty, this research adopted and adapted the work of Oliver et al. (1997), which has four dimensions; cognitive loyalty, affective loyalty, conative loyalty, and action loyalty, and were quantified in eight indicators. It used seven indicators to measure customer satisfaction (Saad, 2012). The measurement scales used are five-point Likert, ranging from 1 (strongly disagree) to 5 (strongly agree).

Hypotheses were tested using Structural Equation Model (SEM) with AMOS. Before examining the data using SEM AMOS, this study tested the reliability and validity of construct/indicators. For the constructs of credibility, customer satisfaction, and customer loyalty, all items had values more than 0.334 (the value for df = 33, $\alpha < 0.05$). It indicated that all the items used to measure credibility, customer satisfaction, and customer loyalty were valid. The sample item for credibility is "Islamic bank employees are pleasant." The sample item for customer loyalty is "Islamic bank customers are willing to provide positive information to others." Also, the sample item form customer satisfaction is "Customers are satisfied with friendly service." Meanwhile, the values of Cronbach's alpha for credibility, customer satisfaction, and customer loyalty were 0.903, 0.808, and 0.772. Therefore, it concluded that all constructs used in this study were reliable.

4. RESULTS AND DISCUSSIONS

4.1. *Demography*

A total of 300 questionnaires were distributed to customers, but only 280 samples could be used (93.3 percent of response level). In the case of genders, men were more dominant than women (65.4 percent). The most dominant age was 41-50 years old (38.5 percent) due to its productive age for carrying out activities (Arum, 2019). The most dominant professions were entrepreneurs (27.8 percent) as follows:

Table 1: Respondents' Profiles

Profiles	Frequency	Percentage
Gender		
Men	183	65.4
Women	97	34.6
Age (years old)		
18-20	10	3.6
21-30	42	15.0

Table 1: continued

31-40	85	30.4
41-50	108	38.5
More than 50	35	12.5
Occupations		
Civil Servant/ Government	56	20.0
Private workers	37	13,2
Lecturers/ teachers	49	17.5
Police/ Indonesian Army	17	6.1
Entrepreneurs	78	27.8
University Students/ students	28	10.0
Others	15	5.4

4.2.   Results

Assumption Test for SEM. In this research, data were distributed normally proven by the value of the critical ratio for skew and kurtosis. Those values in the critical ratio for skew and kurtosis were in the range between -2.580 and +2.580 (Hair et al. 2009). It was no outlier data because the values for Mahalanobis distance ($\rho 1$ and $\rho 2$) were less than 0.05.

Structural Equation Modelling. The measurement model test was conducted to know the accuracy of all combined constructs. It was based on the Goodness of Fit Test criteria; the value of Goodness of Fit Index, Adjusted Goodness of Fit Test, Tucker-Lewis Index, Comparative Fit Index, Root Mean Square Error of Approximation, CMIN, and P-Value (Hair et al., 2009). The measurement model indices reveal that the proposed model is fit and parsimony. It appears in Table 2.

Table 2: The Goodness of Fit Test for Measurement Model

Criteria	Cut Off	Results	Conclusion
Chi-Square	-	164.22	Good
The Degree of Freedom	-	138	Good
The Goodness of Fit Index (GFI)	≥ 0.90	0.943	Good
Adjusted Goodness of Fit Index (AGFI)	≥ 0.90	0.922	Good
Tucker Lewis Index (TLI)	≥ 0.95	0.986	Good
Comparative Fit Index (CFI)	≥ 0.95	0.988	Good
Root Mean Square Error of Approximation (RMSEA)	≤ 0.08	0.026	Good
CMIN	≤ 2.00	1.190	Good
P-Value	≥ 0.05	0.063	Good

Thus, all variables were measured in the proposed model. The results were viewed in Figure 2.

Figure 2: Relationships Estimation

4.3.   Discussions

The result of the first hypothesis test showed that credibility did not affect customer loyalty (β = 0.08, Prob. > 0.10), and it was in line with the studies of Maliyah (2015) and Inglis et al. (2006). Customers still have doubts about the sharia system carried out by banks. Islamic banks in Indonesia have a dual window system, namely conventional and sharia. Customers perceive transactions carried out by Islamic banks as mixed with conventional bank transactions. It means that Islamic banks do not run their business perfectly. In addition to the system, Islamic banks have predominantly young employees and are lack experience in serving customers (Triansyah, 2021; Illahi, 2019). The credibility of a company can be an important variable in changing attitudes, opinions, and customer behavior (Ghorban & Tahernejad, 2012). Changes in customer attitudes, opinions, and behavior in a positive direction can improve organizational performance in the long run (Fombrun & & van Riel, 1997; Bachri, 2018).

The second hypothesis test revealed that credibility significantly affected customer satisfaction (β = 0.76, Prob. < 0.01). It is in line with Ballentine (2006) and Ghorban and Tahernejad (2012). A credible company increases customer satisfaction. Islamic bank customers are satisfied with the products and services offered. Islamic bank products are more diverse than conventional banks, and employees of Islamic banks have the ability, care, sincerity, and consistency in delivering products and services. Employee competency is a substantial asset in supporting organizational success (Zeithaml et al., 2009; Bachri et al., 2016).

The third hypothesis test showed that customer satisfaction significantly affected customer loyalty (β = 0.67, Prob. <0.01). This finding is in line with the studies of Amin et al. (2013); Alonso (2000); and Akarapanich (2006). Satisfied customers will often conduct banking transactions and use more than one type of product. Customers will last longer if satisfied (Bachri, 2018; Keller & Aaker, 1998). Customer satisfaction can reduce price elasticity, make it difficult for competitors to attract customers, and reduce costs and time to transact (Anderson & Weitz, 1992). Besides, banks will have high confidence and be proud to compete. Customer satisfaction is the key to long-term business success (Wills, 2009).

The final hypothesis test demonstrated customer satisfaction as a mediator variable. The indirect effect of credibility on customer loyalty through customer satisfaction was 0.51 (0.76 x 0.67). This indirect effect was higher than the direct effect (0.08). In the Islamic bank industry context, customer loyalty is not directly affected by Islamic bank credibility. Islamic banks must be customer-oriented by increasing employee competence and front-line knowledge about Islamic systems and products. Thus, banks must carry out customer-oriented strategies, and the success of a service company is to focus on customers.

4.4. *Managerial Implications*

There are several practical implications of this research. Islamic banks must focus more on customers than on profits. To improve the experience of young employees, banks must provide training or include employees in training with the Islamic-based curriculum. Islamic banks should upgrade their information technology systems to strengthen partnerships between banks and customers and make it easier to customers to transact. However, these efforts are undertaken to increase satisfaction and customer loyalty.

5. CONCLUSIONS

This empirical study examined the effect of credibility on customer loyalty through customer satisfaction of Islamic banks and confirmed that credibility did not directly affect customer loyalty. The researcher argued that Islamic banks are more oriented toward bank profits. Islamic banks must return to their goals and be oriented towards social interests (Nor et al., 2016). Islamic banks should focus more on customers by improving service quality so that Islamic banks can improve performance and profitability.

This research reaffirms the importance of customer satisfaction that satisfied customers will stay loyal to the bank and convey a positive word of mouth to use Islamic products. Therefore, banks need to improve competence and upgrade information technology to increase customer satisfaction and loyalty.

Also, this research was limited because it only used three variables; credibility of Islamic banks, customer satisfaction, and customer loyalty as valuable contributions to the academic and banking world. The next researcher should use variables related to information technology to improve customer-focused services.

REFERENCES

Abror, A., Patrisia, D., Engriani, Y., Evanita, S., Yasri, Y. & Dastgir, S. (2020), Service quality, religiosity, customer satisfaction, customer engagement and Islamic bank's customer loyalty. *Journal of Islamic Marketing*, *11*(6), 1691-1705. https://doi.org/10.1108/JIMA-03-2019-0044

Adams, R. B., & Mehran, H. (2008). *Corporate performance, board structure, and their determinants in the banking industry* (FRB of New York Staff Report No. 330). Federal Reserve Bank. http://dx.doi.org/10.2139/ssrn.1150266

Akarapanich, S. (2006). *Comparing customer loyalty intentions using trust, satisfaction, and*

commitment of online MBA students versus traditional MBA students [Unpublished doctoral dissertation]. Nova Southeastern University.

Alavijeh, M. R. K., Esmaeili, A., Sepahvand, A., & Davidaviciene, V. (2018). The effect of customer equity drivers on word-of-mouth behavior with mediating role of customer loyalty and purchase intention. *Engineering Economics*, *29*(2), 236-246. https://doi.org/10.5755/j01.ee.29.2.17718

Ali, W., Danni, Y., Latif, B., Kouser, R., & Baqader, S. (2021). Corporate social responsibility and customer loyalty in food chains—Mediating role of customer satisfaction and corporate reputation. *Sustainability*, *13*(16), 8681. https://doi.org/10.3390/su13168681

Ali, H. Y., Danish, R. Q., & Asrar-ul-Haq, M. (2020). How corporate social responsibility boosts firm financial performance: The mediating role of corporate image and customer satisfaction. *Corporate Social Responsibility and Environmental Management*, *27*(1), 166-177. https://doi.org/10.1002/csr.1781

Alketbi, S., Alshurideh, M., & Al Kurdi, B. (2020). The influence of service quality on customers' retention and loyalty in the UAE Hotel sector with respect to the impact of customer' satisfaction, trust, and commitment: A qualitative study. *PalArch's Journal of Archaeology of Egypt/Egyptology*, *17*(4), 541-561.

Alonso, S. (2000). *The antecedents and consequences of customer loyalty:The roles of customer satisfaction and consumer trust-commitment* (Order No. 9994774) [Doctoral dissertation, The University of Texas-Pan American]. ProQuest Dissertations & Theses Global. https://www.proquest.com/dissertations-theses/antecedents-consequences-customer-loyalty-roles/docview/304681262/se-2

Amin, M., Isa, Z., & Fontaine, R. (2013). Islamic banks: Contrasting the drivers of customer satisfaction on image, trust, and loyalty of Muslim and non-Muslim customers in Malaysia. *International Journal of Bank Marketing*, *31*(2), 79-97. https:// doi.org/10.1108/02652321311298627

Anderson, E., & Weitz, B. (1992). The use of pledges to build and sustain commitment in distribution channels. *Journal of Marketing Research*, *29*(1), 18-34. https://doi.org/10.1177/002224379202900103

Arum, Y. (2019). Hipertensi pada penduduk usia produktif (15-64 tahun). *HIGEIA (Journal of Public Health Research and Development)*, *3*(3), 345-356.

Auka, D. O. (2012). Service quality , satisfaction , perceived value and loyalty among customers in commercial banking in Nakuru municipality, Kenya. *African Journal of Marketing Management*, *4*(5), 185-203.

Bachri, N., Lubis, A. R., Nurdasila, & Majid, M. S. A. (2016). Credibility and consumer behavior of Islamic bank in Indonesia: A literature review. *Expert Journal of Marketing*, *4*(1), 20-23.

Bachri, N. (2018). Credibility-profit chain in Indonesian Islamic banking industry. *Indian Journal of Public Health Research & Development*, *9*(12), 321-326.

Ballentine, A. J. (2006). *Measuring organizational sponsorship credibility: The application of source credibility theory in determining the most effective advocacy advertisement sponsor* (Order No. 3228679) [Doctoral dissertation, University of Florida]. ProQuest Dissertations & Theses Global. https://www.proquest.com/dissertations-theses/measuring-organizational-sponsorship-credibility/docview/305327006/se-2

Bhattacharya, A., Morgan, N. A., & Rego, L. L. (2021). Customer satisfaction and firm profits in monopolies: A study of utilities. *Journal of Marketing Research*, *58*(1), 202-222. https://doi.org/10.1177/0022243720962405

Butt, M. M., & Aftab, M. (2013). Incorporating attitude towards Halal banking in an integrated

service quality, satisfaction, trust and loyalty model in online Islamic banking context. *International Journal of Bank Marketing*, *31*(1), 6-23. https://doi.org/10.1108/02652321311292029

Belch, G. E., & Belch, M. A. (2012). *Advertising and promotion. An integrated marketing communication perspective* (6th ed.). McGraw-Hill.

Cangara, H. (2007). *Pengantar ilmu komunikasi* (Revised ed.). Raja Grafindo Persada.

Careras, E., Alloza A., & Careras, A. (2013). *Corporate reputation*. LID Publishing Ltd.

Chae, H. C. (2009). *The impact of IT capability on employee capability, customer value, customer satisfaction, and business performance* (Order No. 3399399) [Doctoral dissertation, University of North Texas]. ProQuest Dissertations & Theses Global. https://www.proquest.com/dissertations-theses/impact-capability-on-employee-customer-value/docview/304962236/se-2

Cheng, C. C., Chiu, S. I., Hu, H. Y., & Chang, Y. Y. (2011). A study on exploring the relationship between customer and loyalty in the fast food industry: With relationship inertia as a mediator. *African Journal of Business Management*, *5*(13), 5118-5126.

Deng, Z., Lu, Y., Wei, K. K., & Zhang, J. (2010). Understanding customer satisfaction and loyalty: An empirical study of mobile instant messages in China. *International Journal of Information Management*, *30*(4), 289-300. https://doi.org/10.1016/j.ijinfomgt.2009.10.001

Esmaeili, A., Haghgoo, I., Davidavičienė, V., & Meidutė-Kavaliauskienė, I. (2021). Customer loyalty in mobile banking: Evaluation of perceived risk, relative advantages, and usability factors. *Engineering Economics*, *32*(1), 70-81. https://doi.org/10.5755/j01.ee.32.1.25286

Ernst & Young. (2016). *World Islamic Banking Competitiveness Report 2016. Ernst & Young Global Limited*. https://ceif.iba.edu.pk/pdf/EY-WorldIslamicBankingCompetitiveness Report2016.pdf

Filieri, R., Acikgoz, F., Ndou, V., & Dwivedi, Y. (2021). Is TripAdvisor still relevant? The influence of review credibility, review usefulness, and ease of use on consumers' continuance intention. *International Journal of Contemporary Hospitality Management*, *33*(1), 199-223. https://doi.org/10.1108/IJCHM-05-2020-0402

Fombrun, C. J., & van Riel, C. B. M. (1997). The reputational landscape. *Corporate Reputation Review*, *1*, 5-13. https://doi.org/10.1057/palgrave.crr.1540008

Ghorban, Z. S. (2012). The relationship between brand credibility and customers' behavioral intentions. With reference to Iranian service market. *IOSR Journal of Business and Management (IOSR-JBM)*, *1*(6), 34-38.

Ghorban, Z. S., & Tahernejad, H. (2012). A study on effect of brand credibility on word of mouth: With reference to internet service providers in Malaysia. *International Journal of Marketing Studies*, *4*(1), 26-38. https://doi.org/10.5539/ijms.v4n1p26

Goldsmith, R. E., Lafferty, B. A., & Newell, S. J. (2000). The impact of corporate credibility and celebrity credibility on consumer reaction to advertisements and brands. *Corporate Reputation Review*, *3*(3), 304–318. https://doi.org/10.1080/00913367.2000.10673616

Goutam, D., & Gopalakrishna, B. (2018). Customer loyalty development in online shopping: An integration of e-service quality model and commitment-trust theory. *Management Science Letters*, *8*(11), 1149-1158. https://doi.org/10.5267/j.msl.2018.8.009

Haghkhah, A., Hamid, A. B. B. A., & Ebrahimpour, A. (2013). Commitment and customer loyalty in business-to-business context. *European Journal of Business and Management*, *5*(19), 156-164.

Hair, J. F., Black, W. C., Babin, B. J., & Anderson, R. E. (2009). *Multivariate data analysis* (7th ed.). Prentice Hall.

Hasan, A. (2009). *Marketing*. Penerbit Media Presindo.

Hassan, L. F. A., Jusoh, W. J. W., & Hamid, Z. (2014). Determinant of customer loyalty in Malaysian takaful industry. *Procedia - Social and Behavioral Sciences*, *130*, 362-370. https://doi.org/10.1016/j.sbspro.2014.04.043

Iglesias, O., Markovic, S., & Rialp, J. (2019). How does sensory brand experience influence brand equity? Considering the roles of customer satisfaction, customer affective commitment, and employee empathy. *Journal of Business Research*, *96*, 343-354. https://doi.org/10.1016/j.jbusres.2018.05.043

Illahi, A. P. (2019). *Pengaruh pengalaman kerja, pendidikan dan motivasi kerja terhadap kinerja karyawan bank syariah: Studi kasus di BTN Syariah KCS Semarang* [Doctoral dissertation, Universitas Islam Negeri Walisongo Semarang]. UIN Walisongo. https://eprints.walisongo.ac.id/id/eprint/10153/1/SKRIPSI%20FULL.pdf

Inglis, R., Morley, C., & Sammut, P. (2006). Corporate reputation and organisational performance: An Australian study. *Managerial Auditing Journal*, *21*(9), 934-947. https://doi.org/10.1108/02686900610705028

Islam, R., Ahmed, S., Rahman, M., & Al Asheq, A. (2020). Determinants of service quality and its effect on customer satisfaction and loyalty: An empirical study of private banking sector. *The TQM Journal*, *33*(6), 1163-1182. https://doi.org/10.1108/TQM-05-2020-0119

Karim, F. (2012). Customer satisfaction and awareness of Islamic banking product and services in Pakistan. *Journal of Contemporary Research in Business*, *4*(4), 384-401.

Keisidou, E., Sarigiannidis, L., Maditinos, D. I., & Thalassinos, E. I. (2013). Customer satisfaction, loyalty and financial performance. *International Journal of Bank Marketing*, *31*(4), 259-288. https://doi.org/10.1108/IJBM-11-2012-0114

Keller, K. L., & Aaker, D. A. (1998). The impact of corporate marketing on a company's brand extensions. *Corporate Reputation Review*, *1*(4), 356-378. https://doi.org/10.1057/palgrave.crr.1540057

Kemp, E., & Bui, M. (2011). Healthy brands: Establishing brand credibility, commitment and connection among consumers. *Journal of Consumer Marketing*, *28*(6), 429-437. https://doi.org/10.1108/07363761111165949

Khan, G. M., Amine, L. S., Uddin, S. J., & Zaman, M. (2011). The internationalization of an Arab bank: The case of Ahli United Bank of Bahrain. *Thunderbird International Business Review*, *53*(5), 581-600. https://doi.org/10.1002/tie.20436

Kumar, P., & Polonsky, M. J. (2019). In-store experience quality and perceived credibility: A green retailer context. *Journal of Retailing and Consumer Services*, *49*, 23-34. https://doi.org/10.1016/j.jretconser.2019.02.022

Lariviere, B., Keiningham, T. L., Cooil, B., Aksoy, L., & C. Malthouse, E. (2014). A longitudinal examination of customer commitment and loyalty. *Journal of Service Management*, *25*(1), 75-100. https://doi.org/10.1108/JOSM-01-2013-0025

Lam, R., & Burton, S. (2006). SME banking loyalty (and disloyalty): A qualitative study in Hong Kong. *International Journal of Bank Marketing*, *24*(1), 37-52. https://doi.org/10.1108/02652320610642335

Maliyah, S. (2015). Pengaruh citra merek, kepercayaan (trust) dan komitmen terhadap loyalitas nasabah pada Pt. Henan Putihrai asset management?. *Jurnal Ilmiah Manajemen dan Bisnis*, *1*(1), 9-21.

Masudin, I., Fernanda, F. W., Zulfikarijah, F., & Restuputri, D. P. (2020). Customer loyalty on Halal meat product: A case study of Indonesian logistics performance perspective. *International Journal of Business and Society*, *21*(1), 433-453.

https://doi.org/10.33736/ijbs.3262.2020

Matthews, A. G. (2012). *Impact of A High-Involvement Approach to Customer Satisfaction on Employess and Organizational performance* [Master thesis, Pepperdine University]. Theses and Dissertation 272. https://digitalcommons.pepperdine.edu/etd/272

Monoarfa, T., Usman, O., & Tausyanah, T. (2020). The implication of AIRQUAL and brand credibility on passengers' satisfaction in airlines industry. *Management Science Letters*, *10*(15), 3655-3662. https://doi.org/10.5267/j.msl.2020.6.028

Myo, Y. N., Khalifa, G. S., & Aye, T. T. (2019). The impact of service quality on customer loyalty of Myanmar hospitality industry: The mediating role of customer satisfaction. *International Journal of Management and Human Science (IJMHS)*, *3*(3), 1-11.

Newell, S. J., & Goldsmith, R. E. (2001). The development of a scale to measure perceived corporate credibility. *Journal of Business Research*, *52*(3), 235-247. https://doi.org/10.1016/S0148-2963(99)00104-6

Nicod, L., Llosa, S., & Bowen, D. (2020). Customer proactive training vs customer reactive training in retail store settings: Effects on script proficiency, customer satisfaction, and sales volume. *Journal of Retailing and Consumer Services*, *55*, 102069. https://doi.org/10.1016/j.jretconser.2020.102069

Nobar, H. B. K., & Rostamzadeh, R. (2018). The impact of customer satisfaction, customer experience and customer loyalty on brand power: Empirical evidence from hotel industry. *Journal of Business Economics and Management*, *19*(2), 417-430. https://doi.org/10.3846/jbem.2018.5678

Nor, S. M., Ruzita Abdul Rahim, & Senik, Z. C. (2016). The potentials of internalising social banking among the Malaysian Islamic banks. *Environment, Development and Sustainability*, *18*(2), 347-372. https://doi.org/10.1007/s10668-015-9651-0

Oliver, R. L., Rust, R. T., & Varki, S. (1997). Customer delight: Foundations, findings, and managerial insights. *Journal of Retailing*, *73*(3), 311–336. https://doi.org/10.1016/S0022-4359(97)90021-X

Otto, A. S., Szymanski, D. M., & Varadarajan, R. (2020). Customer satisfaction and firm performance: Insights from over a quarter century of empirical research. *Journal of the Academy of Marketing Science*, *48*(3), 543-564. https://doi.org/10.1007/s11747-019-00657-7

Osakwe, C. N., & Yusuf, T. O. (2021). CSR: A roadmap towards customer loyalty. *Total Quality Management & Business Excellence*, *32*(13-14), 1424-1440. https://doi.org/10.1080/14783363.2020.1730174

Othman, M., Kamarohim, N., & Nizam, F. M. (2017). Brand credibility, perceived quality and perceived value: A study of customer satisfaction. *International Journal of Economics and Management*, *11*(S3), 763-775.

Raza, S. A., Umer, A., Qureshi, M. A., & Dahri, A. S. (2020). Internet banking service quality, e-customer satisfaction and loyalty: The modified e-SERVQUAL model. *The TQM Journal*, *32*(6), 1443-1466. https://doi.org/10.1108/TQM-02-2020-0019

Rifi, A., & Mostafa, R. B. (2022). Brand credibility and customer-based brand equity: A service recovery perspective. *Journal of Financial Services Marketing*, *27*, 1-16. https://doi.org/10.1057/s41264-021-00097-x

Rizwan, M., Javed, P. A., Aslam, J., Khan, R., & Bibi, H. (2014). The relationship of brand commitment, brand credibility, perceived quality, customer satisfaction and brand loyalty: An empirical study on Stylo shoes, *5*(1), 377–404. https://doi.org/10.5296/jsr.v5i1.6572

Saad, N. M. (2012). Comparative analysis of customer satisfaction on Islamic and conventional

banks in Malaysia. *Asian Social Science*, 8(1), 73-80. https://doi.org/10.5539/ass.v8n1p73

Sallam, M. A. (2014). The effects of brand credibility on customer's WOM communication: The moderator role of brand commitment (A conceptual paper). *International Journal of Marketing Studies*, 6(5), 112-118. https://doi.org/10.5539/ijms.v6n5p112

Sandada, M. (2013). *Strategic Planning and its Relationship with the performance of small and medium sized enterprises in Gauteng* [Unpublished doctoral dissertation]. Vaal University of Technology.

Slack, N., Singh, G., & Sharma, S. (2020), The effect of supermarket service quality dimensions and customer satisfaction on customer loyalty and disloyalty dimensions. *International Journal of Quality and Service Sciences*, 12(3), 297-318. https://doi.org/10.1108/IJQSS-10-2019-0114

Syafrida, Ida., Aminah, Indianik (2015). Faktor Perlambatan Pertumbuhan Bank Syariah Di Indonesia Dan Upaya Penanganannya. Jurnal Ekonomi dan Bisnis. 14 (1), 7-20. https://doi.org/10.32722/eb.v14i1.753

Triansyah, F. (2021). Pengaruh pemberian insentif kerja terhadap kinerja karyawan pada PT Bank Syariah Bukopin Kantor Cabang Sidoarjo. *Jurnal Ekonomika dan Bisnis Islam*, 4(1), 164-171. https://doi.org/10.26740/jekobi.v4n1.p164-171

Tu, Y. T., Liu, W. C., & Chang, Y. Y. (2014). Customer commitment as a mediating variable between corporate brand image and customer loyalty. *Journal of Education and Vocational Research*, 5(1), 17-27. https://doi.org/10.22610/jevr.v5i1.148

van Vuuren, T., Robert-Lombar, M., & van Tonder, E. (2012). Customer satisfaction , trust and commitment as predictors of customer loyalty within an optometric practice environment. *Southern African Business Review*, 16(3), 81-96.

Wei, A. P., Peng, C. L., Huang, H. C., & Yeh, S. P. (2020). Effects of corporate social responsibility on firm performance: Does customer satisfaction matter?. *Sustainability*, 12(18), 7545. https://doi.org/10.3390/su12187545

Wijaya, T., Nasuka, M., & Hidayat, A. (2021). Salesperson ethics behavior as antecedent of Islamic banking customer loyalty. *Journal of Islamic Marketing*, 13(7), 1535-1550. https://doi.org/10.1108/JIMA-04-2020-0100

Wills, B. (2009). *The business case for environmental sustainability (green): Achieving rapid returns from the practical integration of lean & green* [White paper]. Green Enterprise Movement. http://greenenterprise.ca/GEM/wp-content/uploads/2013/04/Green-Business-Case-GEM.pdf

Wu, L. W. (2015). Inertia: Spurious loyalty or action loyalty. *Asia Pacific Management Review*, 16(1), 31-50.

Wang, Y., Wu, J., Lin, L., & Shafiee, S. (2021) An online community-based dynamic customisation model: The trade-off between customer satisfaction and enterprise profit. *International Journal of Production Research*, 59(1), 1-29. https://doi.org/10.1080/00207543.2019.1693649

Zeithaml, V. A., Bitner, M. J., & Gremler, D. D. (2009). *Service marketing: Integrating customer focus across the Firm*. McGraw Hill and Irwin.

Zhang, R., & Rezaee, Z. (2009). Do credible firms perform better in emerging markets? Evidence from China. *Journal of Business Ethics*, 90, 221. https://doi.org/10.1007/s10551-009-0038-8