The Influence of Service Quality on Customer Loyalty Is Mediated by Customer Satisfaction in Islamic Bank

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Abstract: - Providing quality service is one of the strategies to achieve business success in the service sector, especially in getting customer satisfaction and loyalty. This study focuses on knowing the empirical model and analyzing the effect of service quality on customer loyalty mediated by customer satisfaction. The type of research used in this research is explanatory research. The sample consisted of 150 customers from the Palembang branch of Islamic Banks selected by a simple random sampling technique. The research instrument is in the form of a questionnaire that has been tested for the level of validity and reliability using CFA analysis. This study uses a complex causality model tested with the PLS-SEM technique. The study's results resulted in a fit structural model which showed that service quality had a significant direct effect on customer loyalty. Service quality has a substantial immediate impact on customer satisfaction. Furthermore, information obtained shows that customer satisfaction partially mediates the impact of service quality on customer loyalty.

Key-Words: - Service Quality, Customer Loyalty, Customer Satisfaction

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1 Introduction

Economic developments are causing increasing competition, particularly in the banking sector. To maintain or increase their market share, businesses must keep up with current developments [1]. With increased competition, business owners are under pressure to enhance performance through service quality, quality of products, facilities, and pricing [2]. Marketing activities require appropriate and effective administration so that the series of activities can be clearly and precisely coordinated and goals can be met [3]. Marketing, as seen through the lens of management research, includes a judgement call process based on marketing and management processes such as planning analysis, policy implementation, strategies and tactics implementation, and control [4]. Many businesses prioritize high satisfaction because a better offer easily sways customers with mediocre satisfaction.

Banking institutions are critical components of the modern economic system. No modern country can function without the involvement of banking institutions [5]. According to Law Number 10 of 1998, a bank is an organization that gathers funds from the general public in the form of loans and other forms to enhance the community's overall living standard. According to Law Number 21 of 2008, the Indonesian banking system is divided into two types: traditional and Islamic. Islamic banks are those that operate following Islamic principles. With increasingly fierce competition between banks, banks compete to attract customers by optimizing their services and performance [6]. Businesses today need to realize that they need to study and understand the different quality of service from customer loyalty (switching costs, trust, company image, customer satisfaction, Etc.) that helps build a loyal customer base [7]. By enticing new customers and increasing productivity and financial performance, quality service contributes to customer satisfaction, customer loyalty, and market share growth.

Businesses must provide the highest level of service quality to maintain customer trust. Customer satisfaction can result in positive relationships between the company and its customers, repeat purchases to increase customer loyalty, and euphoric suggestions for the financial institution [8]. The goal of service quality is to meet the needs of the customer and the accuracy with which they are delivered to satisfy customer satisfaction [9]. To meet customer demands and ensure that customers are comfortable and able to meet their needs during the vehicle maintenance process, the company also provides supporting facilities that customers can use directly to avoid boredom while waiting [10]. Facilities are one of the most basic requirements of human life. Because facilities are such an essential part of life, the company must manage them well throughout its lifespan so that they can always function correctly, economically, efficiently, and effectively [11]. Customer satisfaction results and benefits for the business when quality services and facilities are provided [12]. The primary way for the company to maintain its market share is to provide satisfaction and value to customers by providing quality services and products at competitive prices. Customer satisfaction has emerged as a critical concept in the business and management debate [13]. Actual competition between companies can be seen in the company's quality of services and facilities to increase customer satisfaction. Customer satisfaction and loyalty are the most critical aspects of the banking industry [14]. Any business depends on customers; products and profits fluctuate in response to customer demands, which is why they should be regarded as the market king. Nowadays, it is widely accepted that providing satisfaction and value to consumers through delivering high-quality product lines and services at reasonable prices is the key to competing successfully. A person's feelings of satisfaction or disappointment arising from comparing his perspective of a product's quality to his expectations are referred to as satisfaction.

Customer satisfaction is currently a significant issue for business products that measure the level of expectation between the product and the customer. Customer satisfaction impacts the company and its products because customers are happier when they can get high-quality products at a reasonable price [15]. According to some studies, 99 % of dissatisfied customers will never purchase the brand again, so recognizing customer satisfaction is the most effective way to reduce customer dissatisfaction and

increase profits. Previously, businesses concentrated on internal capabilities, emphasizing product quality, innovation, and technology without understanding customers' requirements. With such fierce competition, many businesses are vying to provide better products and services based on market references, giving customers more options.

Service quality influences customer satisfaction, loyalty, and purchase intent. One of the strategies for achieving business success in the service sector is to provide quality service [16]. To compete in the market, business actors must employ the appropriate strategy, particularly those involved in goods or services [17]. Furthermore, loyalty has been recognized as the dominant factor influencing the success of today's business because customer loyalty has recently become the company's most important strategic goal [18]. Loyal customers can increase bank profits in a banking company because the primary profit of banking comes from the difference between interest on customer deposits and interest on loans or loans from customers [19]. Customers who consistently perform banking transactions in a banking company over a long period will thus provide significant benefits to the bank.

Customer service and cashiers play critical roles in Islamic banks. They are at the forefront of providing excellent customer service, making them happy and encouraging them to become loyal customers [20]. According to observations made at Islamic Banks' Palembang branch, there are several issues with service quality, including too long lines due to a lack of customer service and slow customer service in the service process. The existence of services like this can reduce customer satisfaction and loyalty at Islamic Banks' Palembang branch. Based on the number of customer loyalty observed in the last three months of October 2021 to December 2021, there are increasing changes from the previous months. It is evidenced by the achievement of the target in 2021, as evidenced by data from customers who open a savings book or time deposit. As a result, this research aims to determine and analyze the impact of service quality on customer loyalty as mediated by customer satisfaction.

2 Literature Review and Hypothesis

2.1 Literature Review

2.1.1 Service Quality

Service quality includes all of the features and characteristics of a product or service that influence its ability to meet customers' needs. According to [21] quality is defined as a defect-free product or one that facilitates possibilities. Any action or benefit that one person can provide to another that is intangible, does not result in ownership of anything, and may or may not be associated with the generation of a physical product is referred to as service [22]. Service refers to any task or activity which that party can perform for another. It is intangible and results in no ownership. Three guiding principles guide customer service: 1. Knowledge of customer needs and desires and customer types 2. The development of a more accurate database than competing companies, including information on the needs and desires of each consumer group and shifting competitive conditions [23]. [24] define service as "any action or activity that that party may provide to another that is essentially intangible and does not result in any ownership." The following factors are used to assess service quality: 1) dependability, 2) responsiveness, 3) assurance, 4) empathy, and 5) tangibility are all critical [25].

2.1.2 Customer Satisfaction

Customer satisfaction refers to a customer's attitude toward goods and services after buying and using them. Customer satisfaction is the state of being satisfied by a transaction that meets or exceeds a customer's needs, desires, and expectations, resulting in repeat purchases [26]. The primary goal of any business is to create satisfied customers. Constructing satisfaction could provide several benefits, such as positive relations between the company's customers, an excellent platform for repeat purchases, customer loyalty, and word-of-mouth referrals [15]. Customer satisfaction can also be defined as a company's attitude toward services or products after purchasing and using them. Customer satisfaction is essential for a company's success because it allows companies to increase their profit margins [27]. Customers are more likely to be satisfied with a product or service if they do not have

to incur additional costs or waste time in order to obtain it [28]. Previous experiences, remarks from relatives, and marketing and competitor promises and information can shape customer expectations. Customer satisfaction is measured using the following indicators: 1) meeting customer expectations, 2) using the product consistently, 3) suggesting to others, 4) good reputation, 5) equity in receiving services, and 6) service schedule certainty [29].

2.1.3 Customer Loyalty

Loyalty can be defined as loyalty to a specific object. Customers who are brand loyal have a healthy attitude toward the brand, are devoted to it, and intend to purchase from it in the future [30]. Customer loyalty is a product-related behaviour that includes the likelihood of renewing the product contract in the future, the likelihood of the customer changing his support for the brand, and how much the customer wants to boost the positive image of a product [31]. Suppose the product fails to satisfy the customer. In that case, the customer will respond through the exit (customers say they stop purchasing the brand name) and voice (customers express their dissatisfaction directly with the company) [32]. Customer loyalty refers to people who buy, particularly those who buy frequently and repeatedly. A customer repeatedly comes to the same place to satisfy his desire by purchasing a product or receiving a service and paying for the service or product [33]. Based on some of these understandings, it is possible to conclude that customer loyalty is defined as a customer's commitment to a brand and suppliers, expressed through a positive attitude and consistent repeat purchases [34]. Indicators of customer loyalty to customers include 1) regular savings (no switching); and 2) purchasing between brand and product lines as the primary priority. 3) referring others, 4) demonstrating resistance to competitor pull [35].

2.2 Hypotheses

2.2.1 The Effect of Service Quality on Customer Loyalty

In addition to influencing satisfaction, service quality directly impacts customer loyalty. Service quality significantly impacts customer satisfaction, which leads to the development of customer loyalty, according to the findings of a study by[36]. [37]discovered through his research that service quality is an essential driver in creating customer loyalty and indirectly impacts customer satisfaction. Customer loyalty is influenced by service quality.

H1: Employee Performance has a positive and significant effect on Customer Loyalty

2.2.2 The Effect of Service Quality on Customer Satisfaction

Consumer satisfaction influences the probability of purchasing or reusing a product, and service quality has an impact. It means that the higher the likelihood of customer loyalty, the better the service offered and backed by a high level of satisfaction [38]. It means that the better the service, the happier the immediate customer is with what they received. Customers who are satisfied with the level of service received will have a positive attitude, resulting in satisfaction [39]. The following research hypothesis is developed based on the explanation:

H2: Service Quality has a positive and significant effect on Customer Satisfaction

2.2.3 The Effect of Customer Satisfaction on Customer Loyalty

To gain customer loyalty, the company must maintain customer satisfaction. So because a corporation can provide satisfaction by meeting customer satisfaction, satisfied customer increases customer loyalty and trust [40]. Clients loyal to the company will buy the same product and gladly recommend the company to others. Aside from that, we will suggest the business to others [41]. The following research hypothesis is developed based on the explanation:

H3: Customer Satisfaction has a positive and significant effect on Customer Loyalty

2.2.4 Customer satisfaction mediate the influence of service quality on customer loyalty

Quality is closely linked to client satisfaction when determining consumer loyalty. Customers are more likely to form long-term relationships with a company that provides high quality [40]. In the long

term, this type of relationship allows the business to understand the expectations and needs of its customers [18]. Thus, companies can boost customer satisfaction by offering enjoyable facilities, which will almost definitely lead to high consumer loyalty. The subsequent research hypothesis is developed based on the explanation:

H4: Customer satisfaction act as a mediator of the influence of service quality on customer loyalty

2.3. Research Framework

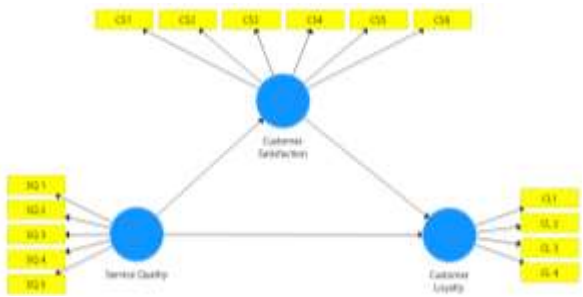

Figure 1. Research Model Framework

3 Methodology

This research is explanatory, using sample or population data with numbers to describe or provide an overview of the object under study. The cross-selection survey method was used in this study to conduct explanatory research.

3.1 Population dan Sample

The target population of this research is the customers of the Palembang branch of Islamic Banks. However, the main requirement for a good sample is that it accurately represents the population's characteristics (representative) with a slight bias. The appropriate sample size is 100-200 respondents, or 5-10 times the estimated number of indicators, so the Structural Equation Model (SEM) can be used to estimate interpretation [42]. The total number of research samples is 150 people, who were chosen at random using a simple random sampling.

3.2 Data Analysis Instruments and Techniques

An employee performance questionnaire, a customer satisfaction questionnaire, a service quality questionnaire, and a customer loyalty questionnaire were used in the study. They were graded on a Likert scale of 1 (strongly disagree), 2 (disagree), 3 (moderately agree), 4 (agree), and 5 (strongly agree) (strongly disagree). The details of the construction of each variable are described as follows.

Table 1. List of Instrument Construct

Variables	Indicator	Code
Customer Satisfaction	Fulfilling customer expectations	CS 1
	Always use the product.	CS 2
	Recommend to others	CS 3
	Good Reputation	CS 4
	Fairness in receiving services,	CS 5
	Certainty of the service schedule	CS 6
Service Quality	Reliability	SQ 1
	Responsiveness	SQ 2
	Assurance	SQ 3
	Empathy	SQ 4
	Tangibility	SQ 5

Variables	Indicator	Code
Customer Loyalty	Saving regularly repeatedly	CL 1
	Buying between product and service lines is a top priority	CL 2
	Referring to others	CL 3
	Demonstrates immunity to pulls from competitors	CL 4

Because SEM is a development of linear regression analysis involving many complex variables, data analysis in this study using a complex causality model cannot be done using linear regression. SEM is calculated using a variance analysis via the covariance matrix, which produces more exact outcomes than linear regression analyses using SEM [43]. A structured questionnaire was used to collect information. Respondents were given the quality of service survey questionnaire, customers ' satisfaction application forms, and customer loyalty questionnaires. Following the data collection process, the researchers randomly selected several retail store customers and contacted them to ensure they had participated in the study [44]. Smart PLS 3 software was used to analyze the data. Following the estimation of the structural equation model (SEM), the latent variables, confirmation factor analysis (CFA), was used to assess the validity and reliability of the identified measurement items. The reflecting measurement model was tested in this study utilizing internal reliability (construct reliability), reliability factors, and concurrent validity (extracted mean variance) [45]. The higher the value of a model's factor loadings, the more similar the manifestations are to the construct. It ought to be noted that removing or expelling these identifiers from the model may increase the reliability coefficient score and average variance extract (AVE) [46].

4 Result and Discussion

4.1 Data Validity and Reliability Test

The average variance extract (AVE) was used to test the validity of the questionnaire items, and the reliability of the survey was evaluated in a composite sense, that is, directly on the construct. The Construct Reliability value, which would be based on the cost of the regression model, is used in this reliability test (loading factor). The value of each construct's reliability and validity index is shown in the table below.

Table 2. AVE and CR Evaluation Value

Variables	Cronbach's Alpha	AVE	CR	Category
Service Quality	0.938	0.802	0.953	Valid and Reliable
Customer Satisfaction	0.937	0.760	0.950	Valid and Reliable
Customer Loyalty	0.905	0.779	0.934	Valid and Reliable

Based on table 2, all variables have an Average Variance Extract (AVE) value of 0.50 and a Construct Reliability (CR) value of 0.80, indicating that all items are valid and reliable. In addition, the estimated value of Cronbach's Alpha of all variables is above 0.7. It means that the overall instrument used in this study can be appropriately used in measuring variables.

4.2. Goodness of Fit Model Test

The described hypotheses, a structural equation model, were developed and evaluated in Smart PLS. The model test results, which include the creation of each variable, indicate whether there is a causal connection between service quality, customer satisfaction, and customer loyalty. The structural model's results are described below

Table 3. The goodness of Fit Test

Model Fit Index Components	Critical Value	Analysis Value	Description
Chi-square	2 times df= 183	265.960	Fit
SOME	< 0.08	0.057	Fit
NFI	≥ 0,90	0.93	Fit
d_ULS	≥ 0,05	0.391	Fit
d_G	≥ 0,05	0.391	Fit

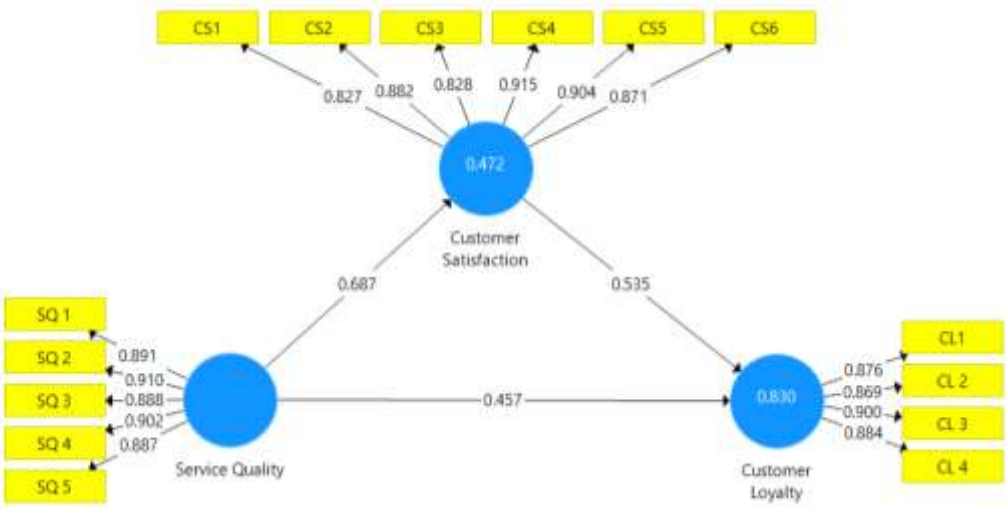

Figure 2. Model Fit

The structural model test results show that model indicators such as Chi-square, SRMR, NFI, d_ULS, and d_G have met the model fit criteria. On the other hand, the Chi-square, Probability, and RMSEA values have a fixed critical value. These research results indicate that the proposed model adequately fits the empirical data. Because it satisfies several goodness-of-fit models, it can be illustrated that the proposed model explains the process of influencing customer satisfaction on customer loyalty through customer satisfaction as a mediator better and more thoroughly.

4.3. Testing the Hypotheses: Structural Equation Models

Decisions based on descriptive analysis results are certainly not convincing, but they can provide an overview in general. The data must be tested to reach a more accurate conclusion regarding the hypothesis suggested in this study. In SEM analysis, hypothesis testing is referred to as structural model testing. The table below shows the results of the overall testing hypotheses for the direct impact of one parameter on another variable.

Table 4. Summary of Hypothesis Tests on Relationships

Hypothesis	Path	t-value	p-value	Result
H1	SQ → CL	12.540	0.000	Significant
H2	SQ → CS	6.503	0.000	Significant
H3	CS → CL	7.516	0.000	Significant

Note: *significant at critical ratio > 1.96

Based on the findings of the table 4 analysis, it is known that:

- Service quality positively and significantly affects customer loyalty, with a t-value of 12.540 < 1.96.
- Service quality positively and significantly affects customer satisfaction, with a t-value of 6.503 > 1.96.
- Customer satisfaction positively and significantly affects customer loyalty, with a t-value of 7.516 > 1.96.

4.4. Testing mediation effects

One of the objectives of this study is to investigate the importance of customer satisfaction in mediating the effect of service quality on customer loyalty. It is a complicated mediating effect with multiple estimation pathways. The coefficient of determination can calculate the total and indirect effects (standardized). The results of the analysis are displayed in the table below.

Table 5. Mediation Effect

Hypothesis	Path	t-value	p-value	Result
H4	SQ → CS → CL	7.122	0.000	Partial Mediated

Table 5 shows that customer satisfaction now mediates the influence of service quality on customer loyalty, with a value of 6.18 > 1.96 and a T value greater than 1.96. Customer satisfaction, according to the findings of the mediation test, has a partial mediating effect on the effect of service quality on customer loyalty. Customer satisfaction is only a supporting variable in partial mediation, which means that the influence of service quality on customer loyalty improves and becomes optimal. However, even if customers are not satisfied, they will remain loyal if the bank provides high-quality service. As a result, the presence of variable customer satisfaction strengthens the impact of service quality on customer loyalty.

4.5 Discussion

This section will explain the proposed hypotheses based on the research findings. It is because customers have different personalities, so even though the service quality well, it was not noteworthy to the customers. This finding is consistent with the findings of [47]. They state that there is no relationship between employee performance and customer satisfaction because physical evidence of good service is felt directly by customers, which can increase their satisfaction with certain services. Even if employees have followed the procedure (SOP) to the letter, they may be unable to meet the customer's needs.

Service quality does not affect customer loyalty. It is because new customer loyalty is formed when a customer is pleased with a service or product quality. These findings are supported by [8]. They argue that the most influential factor on the level of client loyalty is customer satisfaction rather than the quality of the service provided by the company. It implies that a third variable, namely creating satisfaction with clients in order for clients to be loyal, is still required.

Customer satisfaction is heavily influenced by service quality. Customer satisfaction can be increased by providing excellent service. Service quality affects customer satisfaction; conversely, the higher the customer's satisfaction, the more loyal the customers tend to be. According to the findings, the level of attention that groups pay to their quality of service, particularly in major retailers, is the most important determinant of customer satisfaction. It is demonstrated by the relationship between the concepts of service quality and customer satisfaction.

Customer satisfaction has a significant impact on customer loyalty. It is simple to explain because satisfied customers will become loyal to a product or service. Customer loyalty can be seen in several

ways, such as shopping again, not switching to another store for needs, and recommending to friends or relatives. This finding is supported by [48] research proposed that satisfied customers will become loyal customers of stores or companies.

Customer loyalty is influenced by service quality, with and acting as moderators. That is the quality of service influences the increase in customer loyalty by maximizing and satisfying customers. The findings also reveal an interconnected causality model. Customer satisfaction will rise as service quality improves; good service quality will make customers loyal. Customers who are pleased with the service will remain loyal to the company. It can be demonstrated by promoting or recommending the store to others on their initiative. This finding backs up the findings of [49], who discovered that service quality and customer satisfaction mediate between employee performance and customer loyalty. Thus, the 95 % confidence interval results show that customer service quality builds customer loyalty.

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5 Conclusions

This research helps us understand the effect of service quality on customer loyalty and the role of customer satisfaction in mediating relationships in the Islamic banking sector. This study is significant because Islamic banking, particularly in Indonesia, has spread to almost all parts of the country, significantly impacting the community's economy. It is suggested that these findings are essential for the development and improvement of Islamic banks' customer services. If nothing changes, it will be difficult for Islamic banks to compete in the industry, and customers will be unsatisfied. Furthermore, it may provide opportunities for competitors to capitalize on these flaws to increase market share and strengthen their position in the banking sector. According to the study's findings, service quality significantly impacts customer loyalty and satisfaction. In line with this, research has found that customer satisfaction significantly impacts customer loyalty. Furthermore, the mediation analysis results show that customer satisfaction partially modifies the effect of service quality on customer loyalty. Improving customer service will increase customer satisfaction and, thus, customer loyalty.

The sample size of this study is limited to a specific area and a small number of people. In order to better understand the reach of Islamic banks and increase the sample size, future research may decide to expand into the research area. Second, because the study's premise is that cultural variables influencing consumer behaviour, satisfaction, and loyalty differ across countries, it will be interesting to see if the study's findings are consistent in other developing countries. Finally, in a highly competitive environment, this study suggests that Islamic banks direct corporate resources to serve, satisfy, retain, and attract loyalty in Indonesia. This research may also be helpful to government policymakers who support Islamic banking in Indonesia.

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