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**CUSTOMER RELATIONSHIP MANAGEMENT ANALYSIS:
THE FACTORS ENHANCING CUSTOMER LOYALTY IN
INDONESIAN ISLAMIC BANK**

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ABSTRACT

Purpose – *The study aims to determine the role of trust, image and customer satisfaction in improving customer loyalty to Islamic banks. Research examined new indicators related Islamic banks to conventional banks. Study also analyzed differences in the loyalty of two groups of observation, deposan and financing, loyal customer and dual customer.*

Design/methodology/ approach – *The study consisted of 3 stages: in-depth study of literature, interview and survey. The unit of analysis is seven major Indonesin Islamic Banks: Bank Muamalat, Bank Syariah Mandiri, BNI Syariah, etc. The analysis methods used in testing the hypothesis is Structural Equation Modeling by using Partial Least Square.*

Findings – *Customer trust has positive and significant impact to develop customer loyalty. Both Image and customer satisfaction significantly influence on building customer trust. Image also has a significant effect on increasing customer satisfaction. The new indicator for image, improvement and innovation as well as strategic and sustainability proved to be valid and reliable in measuring the image of Islamic banks. The new indicator for trust, legal compliance proven valid and reliable in measuring customer trust dimension. Research also shows differences loyalty between groups of depositor customer and financing customer.*

Keywords : *Customer Loyalty, Image, Customer trust, Customer Satisfaction*

I. INTRODUCTION

Indonesia and ASEAN countries was busy welcoming the implementation of the Asean Economic Community (AEC), December 31, 2015. All ASEAN countries, companies and individuals are expected to respond to the opportunities and challenges ahead of the implementation of AECs. Entirely local players will compete in the arena of regional markets. This is the first step towards global trade in Asia and world level.

According to Najib (2015), the impact of globalization on the activity and economic growth in a country is not in doubt. In the context of business and marketing, globalization has three meanings, namely the economic integration, the emergence of global competition and the presence of universal consumer. The implication is how marketers confront the dynamics of the market which is currently undergoing many changes.

Indonesia is the country with the largest Muslim population in the world. Thus Indonesia hopes to become the Qibla of Islamic financial industry development in the world. It is not an 'impossible dream'. Indonesia has the potential and the opportunity to become a global Islamic financial players, especially in the face of AEC 2015.

Potential or opportunities that are: (i) the large number of Muslim population into potential clients Islamic finance industry; (ii) the economic outlook stable (iii) improving Indonesia's sovereign credit rating to investment grade will increase the interest of investors to invest in the domestic financial sector, including Islamic finance industry; and (iv) has abundant natural resources that can be used as underlying Islamic finance industry.

Another opportunity is the nature of the development of Islamic finance in Indonesia more market driven and bottom-up impulse in meeting the needs of the community so it rests on the real sector. In contrast to the development of Islamic finance in Iran, Saudi Arabia, and Malaysia, where sharia financial developments are more reliant on the financial sector, not the real sector, and the government's role is dominant.

On the other hand, the challenge that must be faced towards the implementation of AEC 2015 is the performance of the Islamic banking sector throughout 2014 experienced a slowdown. The mean growth of Islamic banks in a few years ago could reach 39%, but in 2014 only 12%. For comparison in the same period, conventional banks grew 15%. Market share held by Islamic banking is still difficult to move at 5%. It reflects that customers of Islamic banks are still low.

A slowdown in the development of Islamic banks in 2014 to make the government and activists of Islamic banks must apply the right strategy. By 2015 the government implemented a strategy to help Islamic banks to initiate discourse to convert state banks into Islamic banks. Meanwhile, the Islamic banks themselves should be more active in exploring the potential customers who are still large.

According to Najib (2015), although the company's strategy should be adapted in the context of globalization, the company still needs to maintain its domestic market or its local customers. Moreover for Islamic banks, its market share is still moving at 5% -6%. Islamic banks still have a great opportunity to maximize the domestic market. Departing from the commitment to the customer, the customer loyalty study to be important, considering the following factors:

1. Customer loyalty is important. According to Hill & Alexander (2000) and Rafique & Kristensen (2009) the amount of effort and expense required the company to retain existing customers is easier and cheaper than the cost of business and seek new customers. Loyal customers will tend to buy more often and they would recommend to friends and relations about your business. More and more Islamic banks have a high level of customer loyalty, the market share of Islamic banks in Indonesia by itself will increase. Loyal customers will be the advocate or partner (Hill & Alexander, 2000: Rafique & Kristensen, 2009) for Islamic banks. One of its characteristics is the customer believes the Islamic financial system, has been left entirely conventional banks and would be an agent of Islamic banks whom recommending to colleagues and relationships.
2. Customer loyalty will ultimately affect bank earnings. This is an indicator of the success of bank. According to the concept of Maslahah Performa (MaP), one of pillars of organizational maslahah is customer orientation (Firdaus, 2013). Islamic business concept must be perceived difference by customers. In this case the customer perception

is critical views, the extent to which the concept has offered Islamic banks, different and better than conventional banks. Muslim population in Indonesia has reached more than 80%, Islamic banks should have market share higher than conventional banks. But the reality, Islamic banks have 5% of market share.

3. According Hoq et al (2010), customer loyalty in Malaysian Islamic banks are influenced by the trust, customer satisfaction and image. Differences in typical Islamic banks than conventional banks is on the concept of obedience to the rule of sharia. Studies on whether sharia compliance effect on customer trust was published by Othman and Owen (2002), Ball et al (2004), Flavian et al (2005) and Hoq et al (2010) who found that adherence to sharia is an indicator of customer trust which then affects customer loyalty.
4. Study about customer loyalty of Islamic banks in Indonesia have not been widely revealed. From pre research interviews, at this time, the level of customer loyalty of Islamic banks is varied. There are many customers that only have a bank account in sharia (loyal customers) but some groups of customers of Islamic banks are also as conventional bank customers (dual customers). For bank itself, loyalty associated with the mobility of entry and exit of the two groups of customers, namely depositors (savings, time deposits, demand deposits) and customer financing.

Based on problem identification, the study aims to:

- a. Analyze the effect of customer trust, image of Islamic banks and customer satisfaction to customer loyalty in Islamic banks.
- b. Test new indicators for the image of Islamic banks namely improvement and innovation and the strategic and sustainability and new indicators for the variable of trusts that is legal compliance.
- c. Analyze the difference customer loyalty based on certain observations of a group: (1) depositors vs financing customer and (2) loyal customer vs dual customer.

II. LITERATURE REVIEW

2.1. Commercial Islamic bank

Commercial Islamic bank (BUS) is the bank which is its activities providing services in payment traffic and operates on the principle of Sharia. Meanwhile, Sharia Business Unit (UUS) is a unit of Conventional Commercial Bank that serves as the head office or unit conducting business based on sharia principles, or a unit at the branch office of a bank based in overseas conducting conventional business that serves as the parent office of sharia branch offices and / or sharia units.

UUS in other words is dual window banking, banks can have two units under one roof, one for operating conventional banking and other transactions usury-free according to the rules of sharia (Warde, 2000 quoted from Hoq et al, 2010). Generally, UUS is not an independent financial institution, but is specifically designed in a conventional bank that offers products and services to its customers (Iqbal and Mirakhor 2007: p.120 quoted from Hoq et al, 2010). Number of sharia business unit is increasing rapidly and aggressively enter the market. Right now there are 11 BUS and 24 UUS offering products and services based on Islamic principles.

2.2. Customer Loyalty

Kotler (2000) said that "the long term success of the a particular brand is not based on the Number of consumer who purchase it only once, but on the number who Become repeat purchase". In this case can be concluded that a loyal customer is not measured by how much he bought, but of how often he re-purchase, including recommending others to buy. Meanwhile, according to Zeithaml et al (1996) the ultimate goal of the company's success to

establish relationships with customers is to form a strong loyalty. Indicators of loyalty are say positive things, recommend, continue and advice.

Loyalty is simply defined as the intention or tendency of customers to buy back from the same company (Kishada & Wahab, 2013;Edvardsson et al, 2000). Customer loyalty is one of the themes marketing research that the major concern of managers and increasingly in demand due to the trend of increasingly strong competition, particularly in the service industry where there are a lot of options and innovations offered (Kishada & Wahab, 2013;Stevens, 2000). Customers loyal defined as those who have a supportive attitude towards the company, recommending the company to other customers and is willing to buy back the same product or another product of the company (Kishada & Wahab, 2013; Dimitriades,2006).

Loyalty is important because it sell more to existing customers is easier and cheaper than finding and selling to new customers. Loyal customers will tend to buy more often and they would recommend to friends and relations about your business (Rafique & Kristensen, 2009; Hill & Alexander, 2000).

According Hoq et al (2010), Customer loyalty of Islamic banks in Malaysia are influenced by customer trust. This significant relationship applies to both Muslims and non-Muslim customers. However, when customers are not willing to trust the Islamic bank, at the same time they refuse to loyal. When customers believe that the operations of Islamic banks earnestly adhere to the principles of Islam, the intention of customers to switch to another bank can be minimized. This means that there is trust in the hearts of customers both Muslims and non-Muslims against Islamic bank. Furthermore, the Muslim customers not only obtain benefits in the form of profit sharing savings, tranquility, but also received spiritual gains to avoid usury.

This is in line with the findings of Fournier (1998), customer trust plays an important role in increasing customer loyalty. because when customers trust each other, then the customer build positive behaviors to others. Furthermore, the importance of customer trust in improving consumer loyalty is supported by many researchers (Lim and Razzaque, (1997); Garbarino and Johnson (1999); Singh and Sirdeshmukh (2000); BA (2001) Choudhuri and Holbrook (2001); Sirdeshmukh et al (2002); Rexha et al (2003); and Flavian et al (2006). More and more Islamic banks have a high level of customer loyalty, the market share of Islamic banks in Indonesia by itself will increase. Loyal customers will tend to move from customer to client, even advocate or partner. One of its characteristics is the customer believes the Islamic financial system, has been left entirely conventional banks and would be an agent which Islamic banks recommending to colleagues and relationships. According Hoq et al, (2010), customer loyalty in Islamic banks in Malaysia are influenced by the trust (confidence), customer satisfaction (customer satisfaction) and image (images) indirectly.

There are several indicators that are used to measure customer loyalty. Zeitham et al (1996) use indicators Positive Agent, Recommendations, Continue and Advice. The fourth indicator is also used by the Hoq, et al (2010) in his research. This study will use a customer loyalty indicator according Zeitham, et al and Hoq, et al, namely:

1. **Say positive things**: say something positive about the product that has been consumed. Is a form of submission to others in the form of words positively about a provider, usually in the form of reviews, stories or description of experience
2. **Recommend friend**: recommend a product that has been consumed to a friend. Is a process that leads to invite others to share in the service provider as a result of the perceived positive experience.
3. **Continue purchasing**: purchases made continuously to the product has been consumed. Is the attitude to buy back continuously by the consumer in certain service providers resulting in looping that can be based on loyalty.

4. **Advice:** advice or suggestions. Attitude is willing to provide advice and suggestions for using services or purchasing products, whenever and requested by anyone

2.3. Islamic Bank Image (Image)

Image (image) is defined as an attitude or demeanor (Hirschman et al, 1978), and as a combination of the characteristics of the product which is not a physical product but identical to the product (Erickson et al, 1984). In the company's viewpoint, the image is defined as the perception of the company are reflected in the association in the mind or memory of consumers (Keller, 1993). From this perspective, Kennedy (1997) insists that the image has two components namely the principles of functional and emotional. Functional components is associated with tangible or measurable dimension, that can easily be measured and identified, while the emotional component diasosiasi right with the psychological aspect which is manifested by the experience of the individual and his attitude towards company.

Findings Hoq et al (2010) states that a good image is a very important aspect for banks in maintaining its market position and establish long-term relationships with customers. These findings are consistent with the Flavian et al (2005) who found that the bank's image plays an important role in building customer trust in conventional banks and online banking. According to research Subhasini et al (2007) found empirical evidence that the image of a company has a significant effect on the customers' trust.

Adapting the image measured dengan 2 indicators suggested by LeBlanc and Nguyen (1996) and Flavian et al (2004), namely:

1. **Reputation:** Islamic banks have a good reputation with the staff of competent and efficient.
2. **Attractive:** Islamic banks offer products and services that are interesting and different from the conventional

From the results of studies according to the concept Maslahah Performance, one of the pillars of the organization that maslahah is oriented to the interests of customers (Firdaus, 2013). To ensure adherence to sharia and legislation, as well as the sustainability of an organization (Firdaus, 2014), the organization should ensure the implementation of the steps or the process as follows:

1. Compliance with Shariah (shariah compliance):
2. Compliance with the applicable regulations (legal compliance)
3. Improvement and innovation
4. Strategic and sustainability
5. CSR
6. Risk management
7. The management of disasters and emergencies

Islamic Bank as an organization which is based maqasid al shariah, and refers to the satisfaction of customers and all stakeholders, should do the process as above. In this study we want to know whether the processes are the demands of today's customers to islamic banks that can affect customer trust and the bank's image shariah Islamic bank itself. Therefore, the authors incorporate two new indicators of image that will be examined, namely:

3. **Improvement and Innovation:** Islamic Bank continuously improvement and innovation in products and services.
4. **Strategy and Sustainability:** the philosophy, systems and contract different from conventional banks, Islamic banks have a strategy to survive in the long term.

2.4. Customer Trust

In business, trust is seen as something that should be there and most relevant in the creation of a stable and collaborative relationships. Researchers have found that trust is very

important in building and maintaining long-term relationships (Rousseau et al, 1998) and (Sirdeshmukh, 2000).

According to Morgan and Hunt (1994) that there is trust only if one of the parties have confidence in the reliability and integrity of the partners in the exchange process. Definition of trust according to Moorman et al (1993), was referring to the willingness to trust or rely on an exchange partner believed. Accordingly, Lau and Lee (1999) states that if one party believes the other to finally create goals and a positive attitude from both sides.

Customer trust measurable indicators of trust which is adapted from Hoq, et al (2010) that is safe, concern and based on Islamic sharia , as well as an indicator of trust from Firdaus(2013), namely shariah compliance, legal compliance, risk management (safe) and CSR as well as disaster management and emergency (concern).

In this study, the operational definition of these indicators are:

1. **Sharia compliance:** Islamic banks adhere to the principles of Islamic law. All policies, regulations, systems dan prosedur carried out by Islamic banks in accordance with the provisions of the MUI Fatwa, and the determination of the law as set out in international standards IFSB, AAOIFI, Sharia Supervisory Board (SSB). The expected quality, among them: savings products and services of Islamic banks free of transaction that is gharar, usury and gambling. Islamic banks have Shariah Supervisory Board (DPS) which is a special division to oversee and ensure compliance of the products and services of sharia-compliant bank. Islamic bank staff give an adequate explanation about the suitability of products and services to Islamic principles.
2. **Legal compliance:** Islamic banks comply with the provisions of existing law. All policies, regulations, systems and procedures carried out by Islamic banks in accordance with the rules and regulations of Bank Indonesia, the Government, Bapepam-LK,
The expected quality among them are: savings products and services of Islamic banks are in accordance with the rules of the Financial Services Authority (FSA) and the Bank of Indonesia, a special division to ensure compliance of products and services to the rules of the FSA and Bank Indonesia, Bank staff sharia give an adequate explanation of the suitability products and services to the provisions of the FSA and Bank Indonesia.
3. **Safe:** deposits in Islamic banks secured. The expected quality is
 - a. Deposits in Islamic banks are safe and secured the relevant authorities (FSA and Bank Indonesia)
 - b. With a contract agreement and a revenue sharing system in accordance sharia I would feel safe and secure in storing funds in Islamic banks
 - c. Islamic banks have good risk management system that can minimize my risk of loss in dealing with Islamic banks.
4. **Concern:** is concern about the Islamic bank to be realized by CSR, distribution of zakat and anticipatory to disasters and other emergencies. The expected quality is:
 - a. Islamic banks care about the conditions surrounding communities
 - b. that most of the results of my savings set aside for charity
 - c. Islamic banks care about the conditions surrounding communities
 - d. Islamic bank anticipatory to disasters and other emergencies

2.5. Customer Satisfaction

According to Kotler (2005: 36) satisfaction is feeling happy or upset someone who comes from a comparison between the impression of a product performance or results and

expectations. Customer satisfaction is a measure of how total the company's products meet a set of consumer expectations (Hill & Alexander, 2000) and (Armstrong & Kotler, 2009; Rafique & Kristensen (2010). Customer Satisfaction is the level of acceptance of the product according to the expectations of the buyer. If the achievement of products in accordance with customer expectations, they will be satisfied . If the achievement of products exceed customer expectations, then they will be very satisfied or happy (Rafique & Kristensen, 2010).

Customer satisfaction relating to the assessment of the quality of service. According Tjiptono, (2007: 34) there are five dimensions servqual following Tangible, Reliability, Responsiveness, Assurance, and Empathy.

Operational definitions of the indicators in this study are:

- a. **Tangible** : the real benefits that directly perceived customer when interacting with Islamic banks. Such as banks in general, customers will expect returns to great results and cost competitive cost and maximum services such as real time transfer online, the ease of e banking transactions, access to foreign exchange transactions related to the foreign country of residence, etc.
- b. **Reliability** : is the ability to provide services in accordance with the promised with accurate and reliable. It is very important for some customers, so that they made Islamic banks as an option, or switch to another bank. The expected quality the customers are: the staff are friendly and care about the customers, reliable staff when customers require financial information and products, reliable staff in providing information on the contract agreement, the sharing system and provision of sharia and staff of Islamic banks can serve in a timely manner
- c. **Responsiveness** : is the willingness to help customers and provide services promptly and appropriately. The expected quality of this dimension among them are: speed in dealing with requests, questions, concerns and difficulties of customers.
- d. **Assurance**: is the knowledge and friendliness of employees and the ability to give the impression of a trustworthy and full of confidence. The expected quality the customers are: During transact all problems can be solved by good; working hours, location and physical facilities are comfortable and meet the needs of customers
- e. **Empathy**: is to have a sense of attention and nurturing to each customer. The expected quality of this dimension are: Islamic bank staff who have empathy for the needs of customers, the convenience of transacting in Islamic banks and interacting with staff in Islamic banks.

III. RESEARCH METHODS

3.1. Operationalization of Research Variables

This study will examine the effect of the image of Islamic banks, customer satisfaction and customer trust in the loyalty of customers in Islamic banks. This study uses a quantitative paradigm. To test the hypothesis used analysis Partial Least Square.

This research analyzes the influence of variables Islamic bank's image, customer satisfaction, customer trust and loyalty of customers, Here is the operational definition of the variables:

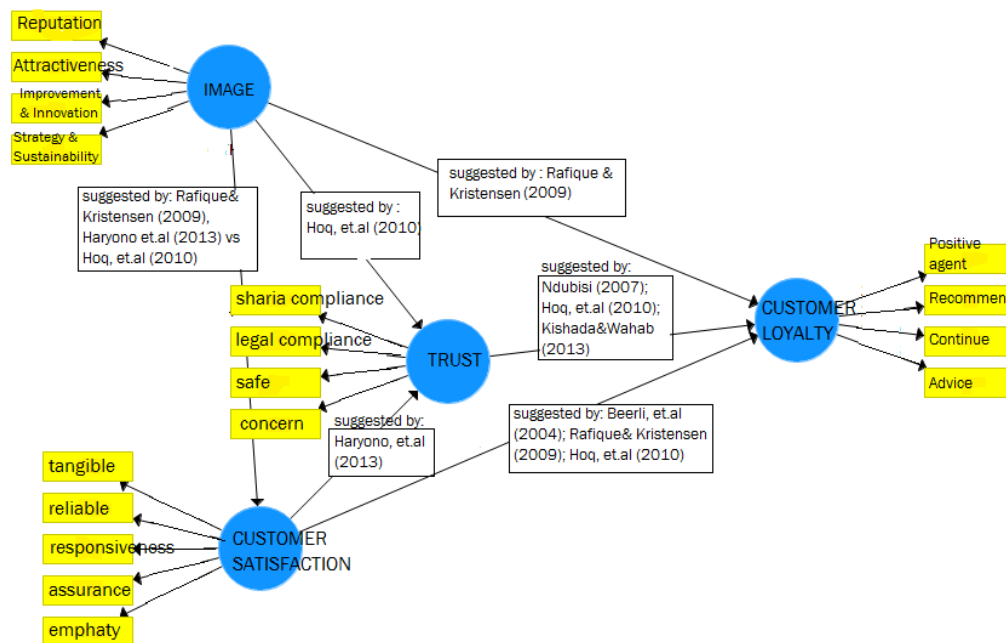
- a. **Customer Loyalty**: Loyalty is simply defined as the intention or tendency of customers to buy back from the same company (Edvardsson et al, 2000; kishada & Wahab, 2013). Loyal customers are not measured by how much he bought, but of how often he re-purchase, including recommend others to buy. (Kotler, 2000). The final goal of success companies establish relationships with customers is to form a strong loyalty (Zeithaml et. Al., 1996).
- b. **The image of Islamic banking**: attitude or customer perception of Islamic banks is reflected in the existing associations in the mind or memory customers. Image has a

functional and emotional components, based on the merits and experience of the individual and his attitude towards Islamic banks (Keller, 1993; Kennedy, 1997)

c. **Customer satisfaction:** satisfaction is feeling happy or upset someone who comes from a comparison between the impression of a product performance or results and expectations. Customer satisfaction is a measure of how total the company's products meet a set of consumer expectations (Hill & Alexander (2000); Amstrong & Kotler, (2009); Rafique & Kristensen (2010). In other words Customer Satisfaction is the level of acceptance of the product according to the expectations of the buyer. If the achievements of the products according to customer expectations, they will be satisfied. If achievement products exceed customer expectations, then they will be very satisfied or happy (Kotler (2005: 36); Rafique & Kristensen, 2010)

d. **Customer Trust:** is the customer confidence in the reliability and integrity of the partners, in this case the Islamic bank, to the creation of a stable long-term relationships and collaborative, which gave birth to the purpose and the positive attitude of both parties. (Moorman et al (1993); Morgan and Hunt (1994); Rousseau et al, (1998); Lau and Lee (1999); Sirdeshmukh, 2000)

Operationalisi research variables are as follows:



(Source : summary of the literature)

Figure 1. Operationalization of research variables

Empirical indicators of the four variables used is attached in Appendix 1.

3.2. Research Hypothesis:

The hypotheses are:

- H1 : image of islamic banks has a positive effect on customer trust
- H2 : image of islamic banks has a positive impact on customer satisfaction
- H3 : image of Islamic has a positive effect on loyalty
- H4 : customer trust has a positive impact on customer loyalty
- H5 : customer satisfaction has a positive impact on customer trust
- H6 : customer satisfaction has a positive effect on customer loyalty

3.3. Data Sample and Population Research

Population of this research are all customers of Islamic banks in the city of Bogor. Of the population of Islamic bank customers in the city of Bogor, samples will be taken of customers who can represent the entire population by Purposive Sampling Technique.

In case the research will perform with multivariate analysis (eg correlation or regression), then the number of sample members at least 10 times the number of variables studied (Roscoe, 1982 in Sugiyono, 2010). there are four research variables (independent + dependent), the number of members of the sample = $4 \times 10 = 40$ respondents (sample minimum).

Because the sample is divided into two categories, depositors and financing, then the number of samples in each category at least 40 respondents.

Questionnaire data obtained from questionnaires distributed to customers in 7 islamic banks (BUS) with the largest asset in the city of Bogor, Indonesia, namely Bank Muamalat, Bank Syariah Mandiri, BNI Syariah, Bank Jabar Sharia, BTN Syariah BRI Syariah and Bank Permata Syariah.

Questionnaires were distributed amounted to 140, 29 respondent did not return the questionnaire, and 6 data questionnaires were not included due to incomplete data. Total respondents were viable and meet the criteria of the sample to be analyzed there were 105 respondents, consisting of 53 depositors and 52 customer financing.

3.4. Data processing

This hypothesis will be tested using analysis Partial Least Square (PLS). PLS election for the following reasons: PLS can process data with a small sample size, suitable for weak theoretical foundation models or models with new indicators and not require the classical assumption test.

Software used is SmartPLS version 3.0. PLS analysis examines two models, namely the outer model (outer relations / measurement model) shows the specification of the relationship between variables with the indicator. While the inner model (inner relations / structural model) shows the specification of the relationship between latent variables, namely between exogenous / endogenous variables independent / dependent (Ghozali, 2008).

IV. RESULTS AND DISCUSSION

4.1. RESULTS

A. Overview of Indonesian Islamic Banking

After experiencing significant growth in the period 2010-2013, in 2014-2015, the development of Islamic banks in Indonesia stagnant. The value of assets, deposits and financing Islamic banks in September 2014 respectively amounting to Rp 244.2 trillion, Rp 185.51 billion and Rp 188.06 trillion. This value is still smaller when compared with the conventional total banking assets amounted to 50.000 trillion. Then the total Islamic banking assets per June 2015 amounted to only Rp273,49 trillion. Despite the increase, but in the same period the market share of Islamic bank assets decreased compared to the previous periode. The market share of Islamic banks assets in 2013 was 4.89 percent and in September 2014 decreased to 4.51 percent.

According to the General Secretary of the Community Eco-nomi Sharia (MES) DIJ Priyonggo Suseno delays sharia economic development because of the lack of full commitment of the community and the government in implementing the Islamic economic system. In addition, the ministry is still relatively inefficient. But when compared with the conventional system, Islamic banks are more resistant to the crisis. This is evidenced when the economic crisis of 1998, in which Islamic banks are still fairly stable.

According Sukamto, an official from the Financial Services Authority (FSA) revealed that there are five policies to increase the role of Islamic banking in Indonesia. :

1. Encourage sharia office channeling services at the main office of Islamic banks,
2. Facilitate the adoption of Islamic banking financing models to meet the needs of industry
3. Provide incentives expansion of the productive sector financing of infrastructure.
4. Develop funding instruments / alternative investments based on profit-sharing and appropriate life cycle management investrasi customers.
5. Strengthen collaboration with education and consumer protection as well as the main stakeholders in improving the financial literacy of sharia.
6. Education has been very important and long-term effect, good education for the public and employers is essential to develop the economy and Islamic finance in Indonesia. This education will arise from the awareness, concern is the forerunner of public loyalty to the Islamic banks.

B. Overview of Respondents

Respondents of this study was 70% aged 26-45 years, 18% aged 18-25 and 12% aged over 46 years. For 44% of respondents are Gender Male and 56% Female. For the category of education, 50% of respondents educated to degree level (s1), 17% D3, s2-s3 education and high school, respectively 12%. For the category of work, the majority of respondents work as a private employees (60%), then teachers and lecturers as much as 14%, the remaining entrepreneurs as much as 11%, 12% housewives, students 5% and 3% of civil servants. Furthermore, the respondents are customers of Bank Syariah Mandiri (53%), Bank Muamalat 17%, 12% BNI sharia, Islamic Bank Jabar 10%, the remaining 7% are customers of Bank Permata Syariah, BRI and BTN sharia.

For the comparison group Customer divided into two groups of observations: (1) depositors Customer (50%) vs. Financing customer (50%) and (2) Loyal customer (41%) Vs dual Customer (59%). By categories as follows: (1) depositors Customer: Bank customers who have a savings account / deposit / current accounts in Islamic banks (2) financing customers are customers who have outstanding financing in Islamic banks or has been a client of financing in Islamic banks. (3) loyal customers, who have accounts in Islamic banks only (4) dual customers: customers of islamic banks also have accounts in conventional banks.

C. Measurement Model Evaluation

Indicators and construct in this study has met convergen validity. As shown in Appendix 2 (Table 1. The value of loading factor), and Appendix 3 (Figure 1. Model of measurement and loading factor values), the value of loading factor entirely above 0.5 to destination construct . All the indicators also have to meet discriminan validity. As shown in appendix 4 (Table 2. .Cross Loading factor) the loading indicators value on the construct of the target is greater than the value of the loading indicator to another construct.

Other Convergen validity criteria are seeing value AVE, in Table 3. (Average Variance Extracted Value), constructs proved to be valid because the AVE value of the four constructs, namely image, trust, customer satisfaction, and loyalty are respectively 0.547; 0.726; 0.661; 0.817. The entire AVE value > 0.5. The whole construct is also said to be reliable because the Composite Reliability values consecutive to the four constructs (0.828; 0.913; 0.906; 0.947) and the Cronbach Alpha (0.721; 0.872; 0.867; 0.925) above 0.70. This means that the indicator can consistently measure latent variables (see Table 4 and Table 5. Composite Reliability Cronbach Alpha value below).

Tabel 3. *Average Variance Extracted (AVE)*

	AVE
Image	0.547 *
Customer Trust	0.726 *
Customer Satisfaction	0.661 *
Customer Loyalty	0.817 *

*>0.5 valid

(source: SmartPLS ourput processed)

In general, the reliability of a construct, or how the indicator can consistently measure latent variables indicated by the Composite Reliability and Cronbach Alpha. Constructs said to be reliable if it has a value of Composite Reliability and Cronbach Alpha above 0.70 (Ghozali (2008).

Tabel 4. *Cronbachs Alpha*

	Cronbachs Alpha
Image	0.721 *
Customer Trust	0.872 *
Customer Satisfaction	0.867 *
Customer Loyalty	0.925 *

*> 0.7 valid

(source: SmartPLS ourput processed)

Tabel 5. *Composite Reliability*

	Composite Reliability
Image	0.828 *
Customer Trust	0.913*
Customer Satisfaction	0.906*
Customer Loyalty	0.947*

*> 0.7 valid

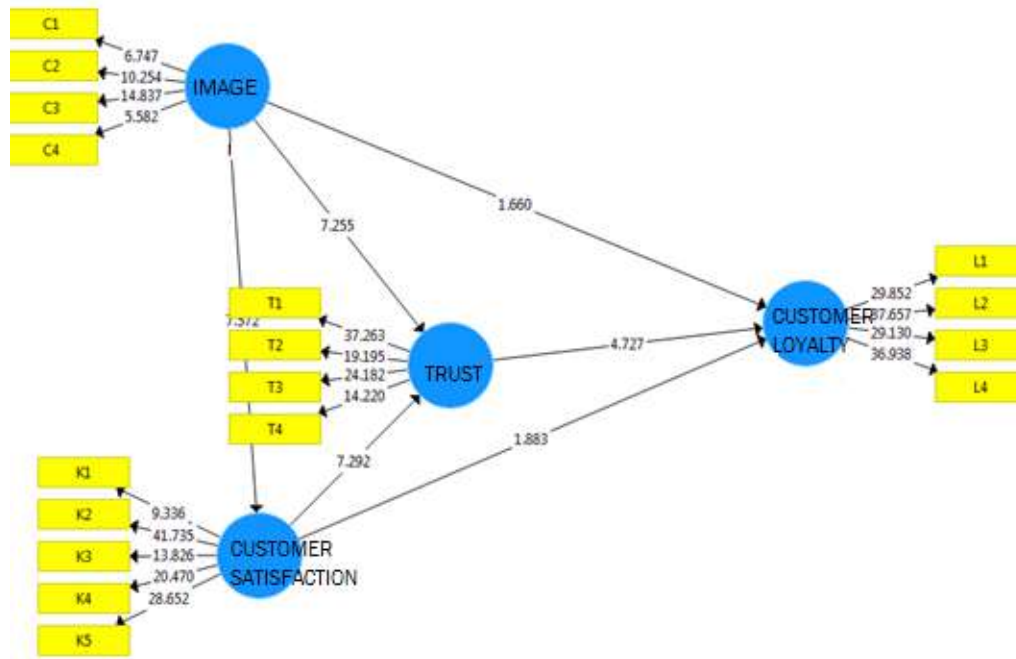
(source: SmartPLS ourput processed)

D. Structural Model Evaluation

To test the inner model or relationship between the latent variables is done by testing hypotheses and Goodness of Fit Model test:

D.1. Hypothesis testing

- a. Hypothesis testing is done by analyzing the test results and the t-statistic obtained from the bootstrapping test SmartPLS program.
- b. Estimate for Path Coefficients, the path coefficient value or magnitude of the relationship / influence latent constructs. Performed with bootstrapping procedure. Results of the study are as follows:



Source: smartPLS Output Processed

Figure 3. Output path analysis to test the hypothesis model of customer loyalty (bootstrapping)

Tabel 5. Result t-Statistik test of the Relationship between constructs

	Original Sample (O)	Sample Mean (M)	Standard Error (STERR)	T Statistics ((O/STERR))	P Values
Uji T-Statistik					
Image -> Customer Trust *	0.478	0.476	0.066	7.255 *	0.000
Image -> Customer Satisfaction *	0.557	0.567	0.074	7.572 *	0.000
Image -> Customer Loyalty	0.197	0.200	0.119	1.660	0.098
Customer Trust -> Customer Loyalty *	0.476	0.459	0.101	4.727 *	0.000
Customer Satisfaction -> Customer Trust*	0.443	0.440	0.061	7.292 *	0.000
Customer Satisfaction -> Customer Loyalty	0.210	0.216	0.111	1.883	0.060

* significant

(Source: SmartPLS Output Processed)

The result of hypothesis testing is in the tabel below :

Tabel 6. Result of hypothesis testing

Hypothesis	t-statistic	t-table sig-95%	Result
H1 :the image of islamic banks has a positive and significant effect on customer trust	7.255 *	1.96	Accepted
H2 :the image of islamic banks has a positive and significant impact on customer satisfaction	7.572 *	1.96	Accepted
H3 : the image of Islamic has a positive and significant effect on loyalty	1.660	1.96	Rejected
H4 :customer trust has a positive and significant impact on customer loyalty	4.727 *	1.96	Accepted
H5 :customer satisfaction has a positive and significant impact on customer trust	7.292 *	1.96	Accepted

H6 :customer satisfaction has a positive and significant effect on customer loyalty	1.883	1.96	Rejected
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D. 2. Goodness of Fit Model

R Square is the coefficient of determination to construct an endogenous (dependent) The following table shows the R-square value for each construct or endogenous variables: Tabel 7. the R-square value for each construct

	Original Sample (O)	Sample Mean (M)	Standard Error (STERR)	T Statistics ((O/STERR))	P Values
Customer Trust	0.660*	0.663	0.074	8.887	0.000
Customer Satisfaction	0.310**	0.327	0.083	3.741	0.000
Customer Loyalty	0.634*	0.639	0.093	6.846	0.000

Description : * : strong ** : moderate
 (Source: SmartPLS Output Processed)

Research found the value of R^2 : 0.660 to customer trust construct meaning that the Image and Customer Satisfaction able to explain the variance of customer trust at 66%. (see Table 6. The R^2 for endogenous constructs). According to Chin (1998), the value of R^2 of 0.67 (strong), 0:33 (moderate) and 0:19 (weak). Which means that the customer trust can be explained strongly by image and customer satisfaction.

The R^2 is also available on the Customer's satisfaction is influenced by the image that is equal to 0.310, which means that the image is able to explain the variance of Customer Satisfaction at 31%. This value is included in the moderate category. Next the value of R^2 to construct customer loyalty is 0.634, which means that the customers trust able to explain the variance of 63.4% Customer Loyalty. This value includes the model has good ability to explain the customer Loyalty .

Based on the estimate of the value of the original sample is obtained that the image and customer satisfaction at the same impact on the customer trust (ie, 0.478 image and customer satisfaction in value 0.443). value of image slightly higher than customer satisfaction. Furthermore, of the three variables that affect Loyalty (L) directly, ie image, customer satisfaction and customer trust, the greatest influence is customer trust because it has the highest estimate the value of the original sample in the amount of 0.476 compared to the two other variables. Thus the trust of customers is the most dominant variable in influencing customer loyalty.

D.3 Model Prediction Capacity

Table 8. Value of Q^2 (Construct Crossvalidated Redundancy) for Capacity Prediction of Model

Total	SSO	SSE	$Q^2 (=1- SE/SS)$
Image	420.000	420. 00	
Customer Trust	420.000	23 .5 2	0.449*
Customer Satisfaction	525.000	422.519	0.195**
Customer Loyalty	420.000	211.303	0.497*

(Source: SmartPLS Output Processed)

Description:

*:> 0.35 strong

** : > 0.15 moderat

Furthermore, to determine the predictive capacity of each model tested the relevance Prediction (Q square) or known as the Stone-Geisser's test. This test is done to determine the predictive capabilities with blindfolding procedure. The values obtained compared with standard values as follows: 0:02 (prediction capacity: minor), 0:15 (prediction capacity: medium) and 0:35 (prediction capacity: large). This test can only be performed

for endogenous constructs with reflective indicators. From the test results in Table 7. Value Q^2 (Construct Crossvalidated Redundancy) to the capacity of the model predictions, obtained predictive capacity construct Customer trust and loyalty of customers is worth > 0.35 , this means that the model constructs has a strong capacity for predictions. customers satisfaction has Q^2 valued of 0.195, which means that the capacity predictions of variable at the moderate level.

D.4 Multigroup Analysis

Table 9. The test results for PLS-Multigroup observation group: Financing Customer vs. Depositor Customer

PLS-MGA	Total Effects-diff (GROUP_PDP(1.0) - GROUP_PDP(2.0))	p-Value (GROUP_PDP(1.0) vs GROUP_PDP(2.0))
Image -> Customer Trust	0.293	0.002 *
Image -> Customer Satisfaction	0.115	0.208
Image -> Customer Loyalty	0.444	0.004*
Customer Trust -> Customer Loyalty	0.132	0.262
Customer Satisfaction -> Customer Trust	0.023	0.575*
Customer Satisfaction -> Customer Loyalty	0.203	0.823

(Source: SmartPLS Output Processed)

Table 10. The test results for PLS-Multigroup observation group: Loyal Customer vs Dual Customer

PLS-MGA	Path Coefficients-diff (GROUP_DUALITAS(1.0) - GROUP_DUALITAS(2.0))	p-Value (GROUP_DUALITAS(1.0) vs GROUP_DUALITAS(2.0))
Image -> Customer Trust	0.113	0.783
Image -> Customer Satisfaction	0.157	0.881
Image -> Customer Loyalty	0.145	0.731
Customer Trust -> Customer Loyalty	0.141	0.756
Customer Satisfaction -> Customer Trust	0.025	0.446 *
Customer Satisfaction -> Customer Loyalty	0.202	0.155

(Source: SmartPLS Output Processed)

* : significant

4.2. DISCUSSION

A. Image and Customer Satisfaction

Image: Indicators of image that is the reputation, attractiveness, improvement and innovation and the strategic and sustainability proven valid and reliable measure image of Islamic banks. The study also proves that the new indicators for the image of Islamic banks is based on the theory Maslahah Performance (Firdaus, 2010) the improvement & innovation and the strategic & sustainability valid and reliable (the value of each loading factor 0.871 and 0.760) in measuring variable image of Islamic banks. Indicators of improvement and innovation has

the greatest value of loading factor among all indicators to the image (0.871). This means that Islamic banks need to conduct continuous improvement and innovation, and banks need to have a good strategy for both of these is the expectation of the customer and strengthen the bank's image in the eyes of customers.

Customer satisfaction: Indicator for customer satisfaction consists of: Tangible, Reliability, Responsiveness, Assurance, and Empathy. All the indicators here is valid and reliable in measuring the construct of customer satisfaction (value loading factor > 0.8) except for tangible indicator, the value of its loading factor low of 0.638, but still within the recommended criteria (> 0.5).

Then from Table 5 and Table 6, shows that the relationship between the image of the Customer Satisfaction is significantly with T-statistic of 7.572 (> 1.96). Estimate the value of the original sample was positive in the amount of 0.557 which indicates that the direction of the relationship between the image of the Customer Satisfaction is positive. Thus the hypothesis H2 in this study which states that 'the effect on the image of Customer Satisfaction' is accepted.

This is in line with the findings of Rafique and Kristensen (2009) in Denmark to examine the relationship with the image of customer satisfaction, but contrary to the findings of Hoq et al (2010) in Malaysia which shows the opposite direction of customer satisfaction that affects the image. The different findings of this can be explained by the fact that Islamic banking in Malaysia own branches as well as comprehensive services. The market share of the Malaysian Islamic banks around 25%. This causes customers have more choices in determining the bank that has quality products and good service, which then affects on their image of the Islamic banks. According to Kotler (2005) increasing levels of competition, will cause customers have many choices of alternative products, prices and quality. Therefore customers will always find the highest values regarded of products. While the findings in Bogor city image affects the level of customer satisfaction to Islamic banks.

B. Image and Customer Trust

Customer Trust : the Customer trust indicators to variables, namely shariah compliance, legal compliance, safe and concern entirely valid and reliable in measuring customer trust. Indicators of shariah compliance has the highest loading factor value that is 0.9 among all indicators to trust customers, so according to the study of Islamic banks need to maintain customer trust by sticking firmly to the Islamic principles and continuously ensure that its products and services in accordance with Islamic principles. The study also proves that the new indicator, which is based on the theory of legal compliance Maslahah Performance, valid and reliable measure of customer trust with variable loading factor 0.887, thus very important to keep the legal aspects of every product and service in Islamic banks. Deposit products and services of Islamic banks which are in accordance with the rules of the Financial Services Authority (FSA) and the Bank of Indonesia, a special division to ensure compliance of products and services to the legal rules and staff Islamic banks are capable to give an explanation of the related legal compliance adds to the trusts of customers to the bank Shariah.

Indicators safe (loading factor: 0.861) in this study is strengthened by risk management criteria. Indicators concern (loading factor: 0.735) reinforced with CSR criteria and instruments zakat. Both of these indicators proved to be a valid and reliable measure of the trust of customers.

The relationship between image and customer trust are shown in Table 5 and Table 6. The relationship between the image and the trust is significant with T-statistics for 7.255 or > 1.96. Referring to the original value of positive samples for 0.478 which showed that the

direction of the relationship between the image and customer trust is positive. Thus the hypothesis H1 in this study that states that the image of Islamic banks has a significant positive effect on customer trust is accepted.

These findings suggest that a good image is a very important aspect for the bank in maintaining its market position and establish long-term relationships with customers. This is in line with the findings of Hoq et al (2010) on research customers of Islamic banks in Malaysia. He stated that a good image is a very important aspect for the bank in maintaining its market position and establish long-term relationships with customers. This finding is also consistent with the findings of Flavian et al (2006) who found that the bank's image plays an important role in building customer trust in conventional banks and online banking. For the relationship with the image of customer trust, customer financing has a more powerful influence. To achieve the trust of financing customer, banks should approaches to do with strengthening the bank's image. This will be explained further in Chapter 4.2.5 Multigrup Analysis.

C. Customer satisfaction to Customer Trust

The relationship between customer satisfaction with customer trust is positive and significant. As shown in Table 4.7 and Table 4.8 (result) Test of the hypothesis resulted in statistically significant T-7.292 (> 1.96). And refers to the value of the original sample of 0.443 which showed that the direction of the relationship between customer satisfaction with customer confidence is positive. Thus the hypothesis H5 in this study that states that customer satisfaction has significant positive effect on customer trust is accepted. This is in line with the findings Haryono et al (2013) in the study of the variables that affect the trust that one of them is customer satisfaction. This view is consistent with research on marketing (Morgan and Hunt, 1994) which showed that the company will strive beyond satisfaction to develop trust to ensure an economical and long-term relationship. Levesque and McDougall's (2000) found that customer satisfaction in terms of **service** recovery have a good qualitative effects on trust.

Customer satisfaction significantly influence customer's trust, mainly found in groups of depositors. Approach to win the trust of customers should be done with a strategy to increase customer satisfaction. This will be explained further in section 4.5.2 Multigrup. Analysis

D. Customer Trust to Customer Loyalty

The construct of customer loyalty is measured by indicators consisting of Positive Agents, Recommendations, Continue and Advice. The indicator has proven entirely valid and reliable (the value of loading factor: from 0.8 to 0.9). Further testing the hypothesis of a relationship between the trust with customer loyalty is significant with T-statistics for 4.727 (> 1.96). Referring to the original value of positive samples for 0.476 which showed that the direction of the relationship between customer trust with customer loyalty is positive. Thus the hypothesis H4 in this study that states the customer trust has significant positive effect on customer loyalty accepted.

This significant relationship caused by either depositors and financing customers and also loyal customers and dual customers, has a high level of trust to the Islamic banks. This is in line with the findings Kishada and Wahab (2013), Hoq et al(2010) and Ndubisi (2007). The difference, in this study, the variable trust becomes the only variable that directly affects loyalty. Findings Hoq et.al (2010) loyalty influenced by two variables, namely the customer trust along with customer satisfaction. While Ibrahim, et.al (2015) found that trust, commitment and conflict has positive and significant impact on customer loyalty in Khartoum banks, Sudan.

In this study, three variables were hypothesized to affect the loyalty directly, including image, customer satisfaction and customer trust, the greatest effect is the trust of customers because it has the t-statistic: 4.73 and the value of the original sample of 0.476 compared to the two other variables that test is not significant. So the trust of customers is the most dominant variable in influencing customer loyalty.

This explanation makes additional literature on the importance of trust in a good relationship with God (worship) and among people (Muamalat) in Islam. According to Iqbal and Mirakhor (2007), trust is a moral virtue and obligation of duty of Moslems in his dealings with others, and the foundation of the individual's relationship with God (Allah) and the individual's relationship with others in the community. When customers believe that Islamic banks operate according to Islamic principles, the intention of customers to switch to another bank can be minimized. Islamic bank customers not only enjoy the benefits of savings or profit deposits, but also the spiritual advantage because avoid usury and enjoy the treasures of kosher (Hoq et al, 2010).

The results of this study are also consistent with the findings of Ndubisi (2007) that customer loyalty can be built by means of: strengthening strategy marketing in building customer trust, commitment to service, communicate with customers dg proactive way and reliable, as well as handling conflicts efficiently (Ndubisi, 2007).

Furthermore the importance of trust in building loyalty is supported by investigators as follows Lim & Razzaque, (1997); Singh and Sirdeshmukh (2000); Flavian, et.al (2006). According to Singh and Sirdeshmukh (2000), relationship marketing that consists of trust, commitment and communication have positive effect on loyalty. The different results found by Toelle (2006), that customer value (employee performance and reliability) as well as customer satisfaction have directly positive effect on customer loyalty in a conventional bank. Likewise in research in the field of retail banking, service quality can directly affect customer loyalty (Zeithaml et al, 1996) and influence customer loyalty indirectly through satisfaction (Caruana, 2002). This difference is due to contrariety characteristics of Islamic banks and conventional banks.

E. Multygroup Analysis

E.1 Financing Customer Vs Depositors Customer

The test results PLS multi-group to group observations: Financing Customer vs Depositor Customer, by reference to the path coefficient (pc), the total effect difference, and p-Value , it can be seen that model relationship model between image and customer trust, and relationship between customer satisfaction and customer trust have significant differences between depositors customer group and financing customer group. For the relationship with the image of customer trust, customer financing has a more powerful influence. (Value pc: 0614> 0354). (See: Table 9).

Result from Interviews with the Islamic bank, the manager stated that generally customers, especially financing customers want to be served in accordance with customers' expectations about the Islamic bank where customers want their obvious differences between Islamic banks and conventional banks. Financing customers are aware of the contract agreement in Islamic banks. For example, customers know the difference murabahah and lending money at conventional banks. Islamic banks then realized that the sharia compliance is critical in maintaining customer trust.

While the relationship between customer satisfaction and customer trust, stronger group influence is depositor customers (value pc: 0408> 0385). This is consistent with findings in the field, that to increase the trust and loyalty of depositors / savings, managers should directly approach customer satisfaction. For example: the strategy of funding products where the banks give present when customers top up or add funds, granting the discount outlets who

have cooperated with Islamic banks related, improve services and add to the ATM network, their priority (special services, for example: executive lounges in certain airports and gifts when customers birthday). Also strategy approach (personal) amicably with customers (ie the motto Smile, Greeting, wellcome), and special marketing funding that ensures customer satisfaction. Another strategy is the existence of special ratio for depositors with a certain value.

As for relationships that directly affect loyalty, there was no significant difference between financing customers and depositors customer. However, interviews with the Islamic banks found that based on the data, judging from the growth in 2015 is used as a benchmark where the growth of funding (one of which deposits) continued to rise, while financing has decreased. Mobility of financing customer is higher than mobility of depositors customer.

E.2 Loyal Customer Vs Dual Customer

The study also found that the test results PLS Multigroup Observations: Loyal Customer vs Dual (see Table 10), with reference to the path coefficient (pc), the total effect difference, and p-Value her relationship model customer satisfaction with customer trust that differ significantly between the two groups. Customer loyalty has a stronger effect in the relationship between customer satisfaction with customer trust (pc = 0454) (See Table 10). This can be explained by the interests of the two groups that loyal customers (who only have accounts in Islamic banks) as well as dual customers (customers who also have account at a conventional bank) there is a difference in assessing the satisfaction and trust to Islamic banks.

The question is how to attract customers to become loyal customers dual? According to Najib (2009), factors that have the highest influence on consumers in the brand switching is internal factors and followed by external factors. Internal reason is the reason which born from within the customer who encouraged him to switch to another brand. Based on the above data, the highest reason why they switch to another brand is due in accordance with the values held (46%) followed by reasons of curiosity (25%). This may explain why they move from conventional banks to Islamic banks. While factors disillusionment with the previous bank is the factor most minor influence on consumers in the brand switching.

For that reason, in order to retain customers of Islamic banks to be customers who remain loyal, the strategies that can be implemented among them are: first, an increase in Islamic interbank cooperation to conduct joint promotions. This increases the chances of customers of Islamic banks collectively reach customers. An example is the logo iB (ai-Bi) popularized as a marker of identity along with Islamic banking industry in Indonesia. More and more banks are offering Islamic banking products and services, the presence of iB logo will be easier for people to quickly identify and locate the advantages of Islamic banking services to the needs of financial transactions (Bank Indonesia, 2009). Another example is the holding of joint events such as the Islamic Bank Award and Islamic Common Market. Second, to increase customer loyalty can be done by improving education about sharia obedient to customers and communities and maintain the products and services of Islamic banks to always obey the sharia. It is based on research results that prove that the concept obey sharia becomes a component of customer trust later became the antecedent of customer loyalty and reinforced by the results of studies showing the reasons displacement customers of conventional banks to Islamic banks are internal factors in the form of conformity with the values held by 46 % (Najib 2009).

V. MANAGERIAL IMPLICATION

The summary of discussion that important to apply in managerial action is :

1. Islamic banks need to maintain a good image to establish long-term relationships with customers.
2. It is important for islamic bank to maintain the good service quality to build strong, trustworthiness and long life relationship with customer.
3. Islamic bank need to keep the products and services comply with sharia and obey the legal aspects, and make sure that the staffs are able to explain those to the customer. Management of Islamic banks is also important to have good risk management systems, so that customers feel safe transactions with Islamic banks. In addition Islamic banks as companies must demonstrate social responsibility by carry out CSR as a form of awareness to the surrounding community. These efforts are intended to increase customer loyalty. Loyal customer will be a positive agent who can recommend Islamic bank into their colleagues, relatives and others to keep doing business with the Islamic bank.

VI. CONCLUSION

1. Customer trust has positive and significant impact on developing customer loyalty. And also, image and customer satisfaction has positive and significant impact on enhancing customer trust. Image is also positive and significant impact on increasing customer satisfaction.
2. The new indicator that is improvement and innovation as well as strategic and sustainability proved to be valid and reliable in measuring the image variable of Islamic banks as well as new indicators of legal compliance in a valid and reliable measure the customer trust dimension.
3. There are significant differences in the level of loyalty among groups of depositors customer and financing customer group. The differences found in the relationship between the image and the customer trust, loyalty and image , and relationship between customer satisfaction and customer trust. This is because there are differences in assessing the customers' image of Islamic banks based on their interests in the transaction. In assessing the quality of service that refers to customer satisfaction, there are differences in the factors considered by financing customers and depositors. Also there is a significant difference between the groups of loyal customers and dual customer groups, on the relationship between customer satisfaction with customer trust. For loyal customers, because they simply chose Islamic banks could be the customer is quite satisfied with the quality service Islamic bank. As for the dual customers who still have accounts in conventional banks, most likely still need a quality service that is better able to be provided by conventional banks. Thus a record for Islamic banks to continue developing its technology services and improve service quality to its customers.

Appendix 1. Operationalization of Research Indicators

	Construct (Latent Variabel)	Indicator (manifest Variable)	Description of indicators (The core of the questionnaire)	Literature
1.	<i>Image (C)</i>	<i>C1 :Attractiveness</i>	Offer interesting products and services	LeBlanc dan Nguyen (1996) , Flavian dkk (2004), Hoq dkk,(2010)
		<i>C2 :Reputation</i>	Reputation and competence of compani's	LeBlanc dan Nguyen (1996) ,Flavian dkk (2004) dan Hoq dkk,(2010)
		<i>C3 :Improvement &</i>	Company continuously	Firdaus, 2013

		<i>innovation</i>	make improvements and innovations	
		<i>C4: Strategic & sustainability</i>	have a good & sustainable corporate strategies	Firdaus, 2013
2.	<i>Customer Trust (T)</i>	<i>T1 : Shariah compliance</i>	Comply with sharia principles (products and services)	Firdaus, 2013, Othman dan Owen (2002)., Ball dkk (2004), Flavian dkk (2005), Hoq dkk (2010)
		<i>T2: Legal compliance</i>	Comply with legal, Obeying the rules of the BI and the Constitution	Firdaus, 2013
		<i>T3 : Safe</i>	<ul style="list-style-type: none"> safe Deposit and guaranteed by the authority Healthy Risk Management 	Firdaus, 2013, Othman dan Owen (2002)., Ball dkk 2004, Flavian dkk (2005), Hoq dkk (2010)
		<i>T4 : Concern</i>	<ul style="list-style-type: none"> Corporate social Responsibility (CSR) Disaster and emergencies anticipation 	Firdaus, 2013
3.	<i>Customer Satisfaction (K)</i>	<i>K1 :Tangible</i>	Tangible products, services and prices	Parasuraman, dkk, 1985 dikutip dari Haryono dkk, 2013 Hoq dkk, (2010)
		<i>K2 :Reliability</i>	Reliable staff	Parasuraman, dkk, 1985 dalam Haryono dkk, 2013 Hoq dkk, (2010)
		<i>K3 :Responsiveness</i>	Responsive staff	Parasuraman, dkk, 1985 dikutip dari Haryono dkk, 2013, Hoq dkk, (2010)
		<i>K4 : Assurance</i>	Security Assurance in services and others	Parasuraman, dkk, 1985 dikutip dari Haryono dkk, 2013
		<i>K5 : Emphaty</i>	Staff that empathy	Parasuraman, dkk, 1985 dalam Haryono dkk, 2013
4.	<i>Customer Loyalty (L)</i>	<i>L1 :Positif agent</i>	Customer prepared to say positive things about the Islamic banks	Zeitham dkk (1996), Hoq dkk (2010)
		<i>L2 :Rekomendasi</i>	Customers are willing to recommend the Islamic banks on the family and relation	Zeitham dkk (1996), Hoq dkk (2010)
		<i>L3 : Continue</i>	Customer continuously willing to do business with the Islamic banks	Zeitham dkk (1996), Hoq dkk (2010)
		<i>L4 :Advice</i>	Willing to recommend Islamic banks to those who need banking advice	Zeitham dkk (1996), Hoq dkk (2010)

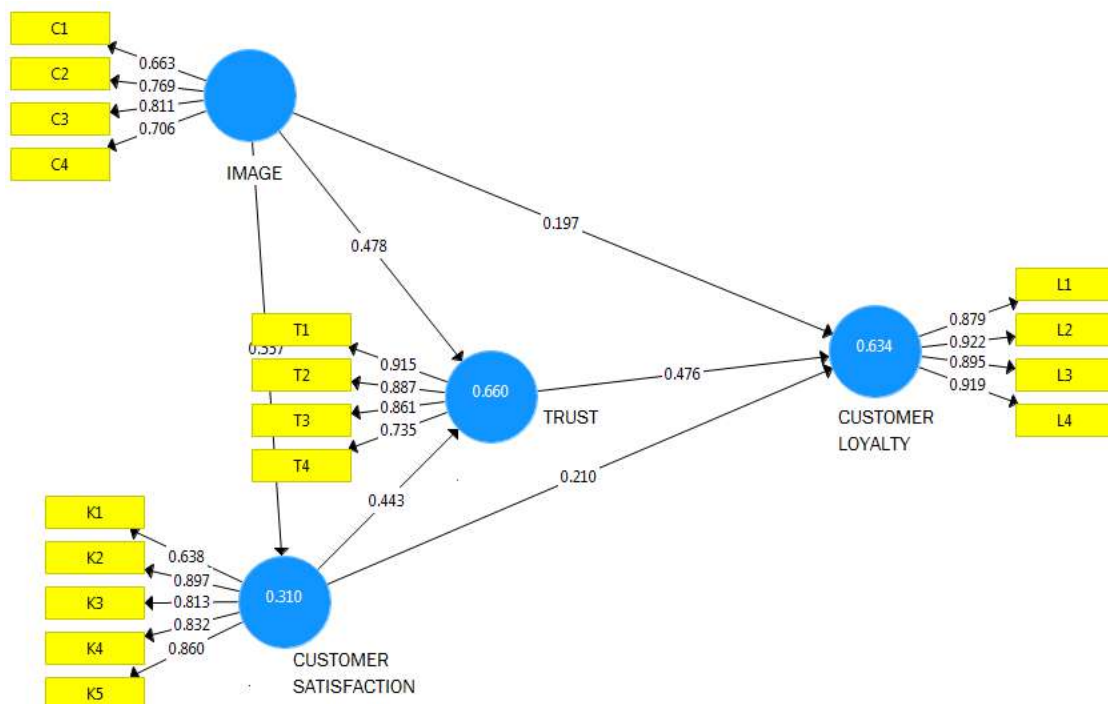
Appendix 2.

Table 1. Value Loading factor

	Image	Customer Trust	Customer Satisfaction	Customer Loyalty
C1	0.663			
C2	0.769			
C3	0.811			
C4	0.706			
K1			0.638	
K2			0.897	
K3			0.813	
K4			0.832	
K5			0.860	
L1				0.879
L2				0.922
L3				0.895
L4				0.919
T1		0.915		
T2		0.887		
T3		0.861		
T4		0.735		

(Source: SmartPLS Output Processed)

Appendix 3.



(Source: SmartPLS Output processed)

Figure 1. Measurement Model with its Loading Factor value

Appendix 4

. Table 2. Cross Loading Factor

	Image	Customer Trust	Customer Satisfaction	Customer Loyalty
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C1	0.663	0.561	0.559	0.414
C2	0.769	0.582	0.399	0.487
C3	0.811	0.538	0.353	0.480
C4	0.706	0.445	0.311	0.569
K1	0.399	0.565	0.638	0.497
K2	0.487	0.609	0.897	0.585
K3	0.445	0.507	0.813	0.496
K4	0.466	0.605	0.832	0.507
K5	0.457	0.583	0.860	0.574
L1	0.568	0.652	0.696	0.879
L2	0.626	0.694	0.585	0.922
L3	0.596	0.723	0.533	0.895
L4	0.591	0.708	0.564	0.919
T1	0.725	0.915	0.634	0.699
T2	0.621	0.887	0.593	0.644
T3	0.654	0.861	0.604	0.727
T4	0.437	0.735	0.591	0.527

(source: SmartPLS ourput processed)

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