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Paper “**Customer Loyalty to Islamic Banks: Evidence from Indonesia**”, Jurnal **Cogent Business and Management**

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MARKETING | RESEARCH ARTICLE

Customer loyalty to Islamic banks: Evidence from Indonesia

Bayu Arie Fianto^{1*}, Christopher Gan², Tika Widiastuti¹ and Raditya Sukmana¹

Abstract: This study identifies determinants of customer loyalty to Islamic banking in Indonesia using a structural equation model (SEM) and confirmatory factor analysis (CFA). Data of 362 respondents from two cities of East Java Indonesia have been used to determine the factors of customer loyalty of state-owned and private Islamic bank. The findings suggest that the customers have different perceptions about state-owned and private Islamic banks; with customer engagement is the strongest influence on customer loyalty in state-owned and customer satisfaction is the strongest influence in private Islamic banks.

Subjects: Marketing; Services Marketing; Marketing Research

Keywords: Islamic bank; customer loyalty; state-owned bank; private bank; Indonesia

1. Introduction

Technological advancements of the modern era have facilitated customers to decide on retailer offerings at lower switching costs with more transparency (Grewal et al., 2017; Närvänen et al., 2020). This has created customer loyalty a tricky phenomenon (YouGov, 2018). Customer loyalty is considered as the crux of customer relationship management (Nastasoiu & Vandenbosch, 2019; Uncles et al., 2003). It is a significant factor in firm survival, given its significant relationship with profitability. The literature documents a positive relationship between customer loyalty and firm profitability (Yang & Peterson, 2004; Kaura, 2013; Bressolles et al., 2015; Kaura et al., 2015; Huang & Cheng, 2016; Makanyeza & Chikazhe, 2017).

Operations of an Islamic organization are based on customer orientation (Firdaus & Yusuf, 2014). To maintain existing customers and attract new are the primary customer relationship objectives that help sustain an organization according to Shariah objectives (Kartika et al., 2019). Seeking loyalty of customers therefore can be regarded as an ingredient of relationship management in Islam (Kartika et al., 2019). Al-Tamimi et al. (2009) opine that customer loyalty is not



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ABOUT THE AUTHOR

Bayu Arie Fianto completed his master degree in business administration from International Islamic University Malaysia and PhD in finance from Lincoln University, New Zealand. He is now an Assistant Professor at Islamic Economics Department, Faculty of Economic and Business, Universitas Airlangga, Indonesia. He has published more than thirty articles in both national and international journals. His current research interest includes Islamic microfinance, Islamic bank, and equity financing in Islamic finance.

PUBLIC INTEREST STATEMENT

Islamic bank is an institution that offers products and services which comply with Islamic law. Islamic banking customers have a special preference to use products that parallel with their religious beliefs. Islamic bank is based on Shariah compliant products such as profit and loss sharing. This concept implies that the customer and the bank share profits using pre-determined ratios. Indonesia is a country with the largest Muslim population in the world and presents a broader market for Islamic financial products and services. This study focus on the determinants of customer loyalty in private and state-owned Islamic banks in Indonesia.