

# Comparative Analysis of Customer Loyalty in Islamic and Conventional Banks A Literature Review\_penulis ke-1 (sinta 2)\_2021

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**Submission date:** 09-Dec-2022 12:38PM (UTC+0700)

**Submission ID:** 1976090450

**File name:** ntional\_Banks\_A\_Literature\_Review\_penulis\_ke-1\_sinta\_2\_2021.pdf (354.09K)

**Word count:** 9525

**Character count:** 54883

## Comparative Analysis of Customer Loyalty in Islamic and Conventional Banks: A Literature Review

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**Abstract:** *This paper aims to analyze customer loyalty to Islamic banks and conventional banks through variables studied from previous research. This study used a qualitative approach to research literature, with data collected from reputable international journal articles indexed Q3 to Q1 and nationally accredited Sinta 3 to Sinta 2. This study examines 55 selected articles about customer loyalty from 1998-2019. The analysis results show that the independent variables, moderating variables, and intervening variables in determining customer loyalty to Islamic banks and conventional banks overlap (have similarities).*

**Keywords:** *Customer loyalty; Islamic Bank; Conventional bank*

**Paper type:** *Literature review*

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Received: September 06, 2020; Accepted: December 29, 2020; Available online: December 30, 2020; Published regularly: January 2021

**Cite this document:**

Subagiyo, R., Djamiluddin, B., Ahsan, M. (2021). Comparative Analysis of Customer Loyalty in Islamic and Conventional Banks: A Literature Review. *Al-Uqud: Journal of Islamic Economics*, 5(1), 97-118. doi: <http://dx.doi.org/10.26740/al-uqud.v5n1.p97-118>

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**Abstrak:** Makalah ini bertujuan untuk menganalisis loyalitas nasabah pada bank syariah dan bank konvensional melalui variabel yang diteliti dari penelitian sebelumnya. Penelitian ini menggunakan pendekatan kualitatif dengan penelitian literatur, dengan data yang dikumpulkan dari artikel jurnal internasional bereputasi baik yang diindeks Q3 sampai Q1 dan terakreditasi nasional Sinta 3 sampai Sinta 2. Penelitian ini meneliti 55 artikel terpilih tentang loyalitas pelanggan dari tahun 1998-2019. Hasil analisis menunjukkan bahwa variabel independen, variabel moderasi, dan variabel intervening dalam menentukan loyalitas nasabah bank syariah dan bank konvensional saling tumpang tindih (memiliki kesamaan).

**Kata Kunci:** Loyalitas pelanggan; Bank Islam; bank konvensional

## INTRODUCTION

The number of Islamic bank customers has increased significantly. The customer growth can be identified from the number of funds raised by Islamic banks. Data published by the Financial Services Authority (OJK) for the 2016-2019 period indicates that Third Party Funds (*Dana Pihak Ketiga*) have increased (Otoritas Jasa Keuangan, 2019). The highest third-party funds occurred in 2019, about 288,978 billion rupiahs, while the lowest third-party funds in 2016 were 206,407 billion rupiahs. The development of TPF can be seen in table 1.

Table 1. The Development of Third Party Funds of Islamic Banks and Conventional Banks in Indonesia for 2016-2019

Third Party Funds (in billion rupiah)	2016	2017	2018	2019
Islamic banks	206,407	238,393	257,606	288,978
Conventional banks	5,836,758	5,289,377	5,630,448	5,998,648

Source: processed from OJK, 2019

In contrast to conventional bank's third-party fund's data released on 2016-2019 period (Otoritas Jasa Keuangan, 2019) in Table 1, which shows that the highest amount of Third Party Funds (TPF) occurred in 2019 is 5,998, 648 billion rupiahs and 5,289.377 billion rupiahs in 2017. In aggregate, the nominal amount of conventional bank deposits is still in the range of 5 trillion rupiahs, indicating that it is relatively stable. The accumulated amount of TPF continues to increase, even though it had experienced a decline in 2017.

Table 1 shows that the amount of TPF for Islamic banks is smaller than the amount of TPF in conventional banks. This means that the public preference for saving in Islamic banks is lower than in conventional banks. Islamic banks seem to have difficulty adding new customers, so they only keep customers who are truly loyal and consistent in saving their Islamic banks' funds.

Many studies discuss customer loyalty in Islamic banks. Among them, customer loyalty in Islamic banking is influenced by religiosity (customer attitudes regarding adherence to Islamic values) (Suhartanto et al., 2018), motivation for seeking God's blessings (Abror et al., 2019), and customer service quality, which accommodates Islamic values, sharia compliance principle, honesty, politeness, humanity, and trust (Asnawi et al., 2019).

There is a contradiction in the variables that affect customer loyalty in Islamic banks and conventional banks. Customer loyalty to conventional banks is determined by all service quality attributes and their ATMs' performance (Aslam et al., 2019). In other words, the customer's ease of access to banking services, reliability, security, and privacy of ATM facilities influence increased customer loyalty in conventional banks.

Building and maintaining customer loyalty for banks, especially Islamic banks, is an effective way to gain a competitive advantage and advantage. Islamic banks must always try to provide the best service to their customers. For Islamic banks, customer loyalty is important to maintain its existence in the banking industry. As a financial institution, the Islamic bank has contributed to driving the economy and people's welfare.

Customer satisfaction is the main indicator of customer loyalty (Oliver, 1996; Umar, 2000; Cheng et al., 2008). If the level of customer satisfaction is low, then the customer tends to be disloyal. However, if customer satisfaction is high, then customer loyalty will also tend to be high. Customer satisfaction is influenced by consumer perceptions about the quality of products and services (Kotler, 2012; Deng et al., 2010). The quality of products and services depends on their exclusive comfort, color, shape, and packaging (Rangkuti, 2009). Consumers tend to choose quality products according to taste and affordable prices (Horovitz, 2000).

Quality products and services influence switching costs and price perceptions (Bloemer et al., 1999). The sensitivity of consumers at the price level is influenced by switching costs (Tsai et al., 2010). A customer can incur switching costs at a certain time when the customer switches from one bank to another (Lee et al., 2001). Transition costs are one of the factors in increasing competitiveness in winning the competition. The more efficient the management of a bank, the lower the costs of consumers. If other banks are inefficient, the costs that must be borne by consumers in dealing with these banks will be high. The more efficient the management, the lower the customer's costs so that the customer will be loyal. This indicates that the higher the cost of switching, the more loyal consumers are and vice versa (Afsar et al., 2013; Deng et al., 2010).

In addition to switching costs, customer loyalty is determined by the brand equity in the form of bank image, reputation, service awareness and brand awareness (Wan Omar & Mohd Ali, 2010; Kabir et al., 2015), customer value (Zeithaml et al., 2020), lifestyle dimensions include emotions, habits, household socio-demographic characteristics, expectations, skills and religiosity (Blackwell et al., 2006; Peter & Olson, 2009), corporate social responsibility (Kim & Kim, 2016), customer relationship management (Kotler & Armstrong, 2008) and the factors of relationship marketing (RM) such as trust, communication, commitment,

competence, cooperation, service handling according to sharia principles and cooperation (Tse & Wilton, 1988; Kotler, 2012).

The basis for customer loyalty is different because it depends on the objectivity of each customer. A person's attitude is formed from three components: cognitive / evaluation, affective / feeling, and behavior/action (Robbins & Judge, 2013). Therefore, attributes are needed as a basis for measuring customer loyalty such as (1) saying positive things about the company; (2) recommending the company to others; (3) considering the company to be the first choice when needed and (4) interacting more frequently with the company in the next few years (Jill, 2002). Hence, this paper aims to compare the variables influence customer loyalty in conventional and Islamic bank with literature review approach.

### RESEARCH METHODS

This study used qualitative descriptive research with a literature review approach. This literature review is synthesized using a narrative method by grouping similar data according to the measured results to answer the research objectives. The data is obtained by searching for published articles in publications on academic search complete, Medline with full text, Proquest and Pubmed, EBSCO using the selected keywords such as *customer loyalty, Islamic banks, and conventional banks*.

Articles or journals accredited Sinta 3 to Sinta 2, and international journals indexed by Scopus ranked Q3 to Q1 from 1998-2019 that match the theme of customer loyalty are selected for further analysis. Among 55 (fifty-five) selected journals, 17 journals discuss Islamic banking and 38 conventional banking journals. The criteria for choosing these journals are: (1) journals relevant to the problem statement and (2) the journals can be accounted for their validity. Furthermore, the review process is carried out by (1) collecting and reading articles in journals that discuss customer loyalty to Islamic banks and conventional banks; (2) evaluating all journal articles read; (3) creating a literature review mapping with the help of NVIVO12 plus and (4) analyzing and presenting the findings.

### RESULTS AND DISCUSSION

Customer loyalty studies in Islamic banks and conventional banks are categorized into two. First, the variables that have a direct effect on customer loyalty. Second, variables that do not have a direct effect on customer loyalty.

#### Loyalty to Islamic Banks

The independent variables that directly affect customer loyalty in Islamic banks are presented in Table 2.

As presented in Table 2, seven independent variables influence customer loyalty in Islamic banks. Among them, service quality (Kurniati et al., 2015; Hidayat et al., 2015), customer satisfaction (Sayani, 2015; Arwani & Suprehatin, 2011; Hidayat et al., 2015), bank image (Saleh et al., 2017; Suhartanto et al., 2018), determinants of RM (Relationship Marketing) such as customer trust (Tabrani et al., 2018), communication, competence, commitment and cooperation (Kurniati et al., 2015), handling according to sharia, costs diversion (Ireland, 2018), and

religious commitment (Hidayat et al., 2015; Suhartanto et al., 2018) influence customer loyalty.

Table 2. Variables Directly Influence on Customer Loyalty (Based on Quantitative Research on Islamic Banks)

No	Independent Variable/(s)	Authors	Amount
1	Service quality	(Kurniati et al., 2015; Hidayat et al., 2015)	2
2	Customer satisfaction	(Sayani, 2015; Arwani & Suprehatin, 2011; Hidayat et al., 2015)	3
3	Bank image	(Saleh et al., 2017; Suhartanto et al., 2018)	2
4	RM ( <i>Relationship Marketing</i> ) with trust as a proxy	(Tabrani et al., 2018; Suhartanto et al., 2018)	2
5	RM ( <i>Relationship Marketing</i> ) with communication, competency, commitment, and cooperation as proxies	(Kurniati et al., 2015)	1
6	RM ( <i>Relationship Marketing</i> ) with sharia complaint-handling and transfer fee as proxies	(Ireland, 2018)	1
7	Religious commitment	(Hidayat et al., 2015; Suhartanto et al., 2018)	2

Source: Data processed (2019)

Apart from the independent variables that directly affect customer loyalty, several moderating and intervening variables were also found. The moderating variable becomes the amplifying variable or does not affect the dependent variable. While the intervening variable, the independent variable affects the dependent variable through the intervening variable or does not affect the dependent variable through intervening, as shown in table 3.

Table 3 shows five intervening variables and one moderating variable that indirectly contributes to customer loyalty in Islamic banks. The most widely used intervening variable by researchers is customer satisfaction, as many as six researchers. Meanwhile, the least observed intervening variable with each researcher is the determinant of RM (*Relationship Marketing*) in the form of experience quality, commitment, and customer intimacy. For the moderating variable, only one researcher uses religiosity.

The results of the study reveal that customer satisfaction is an intervening variable in the dimensions of service quality (Mohsin Butt & Aftab, 2013; Hidayat et al., 2015; Elmontaser & Alhabshi, 2016; Kashif et al., 2016; Aisyah, 2018; Asnawi et al., 2019) towards customer loyalty. However, study results Mohsin Butt & Aftab (2013), Kashif et al., (2016), Elmontaser & Alhabshi (2016), Aisyah (2018) and Asnawi et al., (2019) are not the same as the study results Hidayat et al., (2015) which states that customer satisfaction variables do not become intervening

from a religious commitment to customer loyalty. Religious commitment is a consumer's personal commitment to practicing Islamic teachings. Customer religious commitment does not directly affect service quality, but customers with confidence in the function and the benefits of Islamic banks directly state their loyalty to Islamic banks. Customers choose and loyal to Islamic banks based on their religious beliefs and obligations to implement sharia in their daily life.

Table 3 Moderating and Intervening Variables on Customer Loyalty (Based on Quantitative Research on Islamic Banks)

No	Moderating variable	Intervening Variable	Authors	Amount
1	-	Customer satisfaction	(Mohsin Butt & Aftab, 2013; Hidayat et al., 2015; Kashif et al., 2016; Elmontaser & Alhabshi, 2016; Aisyah, 2018; Asnawi et al., 2019)	6
2	-	RM ( <i>Relationship Marketing</i> ) with trust as a proxy	(Mohsin Butt & Aftab, 2013; Suhartanto et al., 2018; Wu et al., 2019)	4
3	-	RM ( <i>Relationship Marketing</i> ) with customer commitment and customer intimacy as proxies	(Tabrani et al., 2018)	1
4	-	The determinant of brand equity with brand Image as a proxy	(Dewi et al., 2018; Suhartanto et al., 2018)	2
5	-	Experience quality	(Wu et al., 2019)	1
6	Religiosity	-	(Abror et al., 2019)	1

Source: Data processed (2019)

Likewise, the research results conducted by Mohsin Butt & Aftab (2013) stated that the determinant of relationship marketing in the form of customer trust is an intervening variable of customer attitudes regarding halal elements of the bank. Suhartanto et al. (2018) and Wu et al. (2019) stated that religiosity, quality of interaction, the quality of the physical environment, and the quality of the service results influence customer loyalty.

Tabrani et al. (2018) show that the determinants of RM, such as customer commitment and intimacy, are the intervening variables of customer trust in customer loyalty. Customer commitment is the customer's desire for a long time to maintain a profitable relationship with the banking sector. The bank must be committed to the products and services issued so that customers remain loyal. Customer intimacy is relatively high in the banking industry due to high interactions between customers and bank employees. The relationship between the bank and the

customer will be successful when the customer has confidence in its reliability and integrity. The higher the customer's trust in their bank, the higher customer loyalty.

Also, research results state that the determinant of brand equity in the form of brand image is an intervening variable from service quality to customer loyalty (Dewi et al., 2018). A bank will be assessed positively or negatively through its image. A positive image has an impact on the level of customer loyalty and vice versa. However, the research results conducted by Dewi et al. (2018) are not supported by the research results conducted by Suhartanto et al. (2018), which show that brand image does not interfere with religiosity towards customer loyalty.

Another finding related to the moderation variable carried out (Abror et al., 2019) shows that religiosity is a reinforcing variable between service quality and customer satisfaction with customer loyalty. This indicates that a high customer's religious appreciation can moderate service quality and customer loyalty by giving Islamic banks confidence. Religiosity is related to religious aspects that a person has lived in his heart, such as the religious belief of someone who believes that "bank interest" is haram and motivates them to choose Islamic banks. Thus, religiosity includes conditions within a person that encourages him to think, behave, and act following his religion's teachings.

### **Loyalty to Conventional Banks**

In conventional banks, the distribution of the independent variables that have been studied and directly affect customer loyalty is presented in Table 4.

It can be seen in Table 4 that eighteen independent variables directly affect the loyalty of conventional bank customers. The independent variable that is often observed by researchers is customer satisfaction that studied in eight articles. Meanwhile, the least independent variable is observed with each variable is RM (Relationship Marketing) with trust, household socio-demographic characteristics, habits, persistence not to change, risk received, service awareness, perceived benefits, perceived ease of use, CRM (Customer Relationship Management), CSR (Corporate Social Responsible), customer expectations, banking expertise, or e-banking as proxies.

Independent variables that have a direct influence on customer loyalty in conventional banks include dimensions of customer service quality consisting of reliability, reliability, responsibility, assurance, and empathy (Ehigie, 2006; Fathima & Muthumani, 2015; Makanyeza & Chikazhe, 2017; Boonlertvanich, 2019), customer satisfaction (Ehigie, 2006; Seiler et al., 2013; Narteh, 2013; Nguyen et al., 2020; Hansen et al., 2013; Afsar et al., 2013; Fathima & Muthumani, 2015; Makanyeza & Chikazhe, 2017); determinants of RM (Relationship Marketing) such as trust (Fathima & Muthumani, 2015; Aramburu & Pescador, 2019). This is followed by brand equity determinants, including bank image (Narteh, 2013; Makanyeza & Chikazhe, 2017; Özkan et al., 2019) and brand reputation (Fathima & Muthumani, 2015; Aramburu & Pescador, 2019). Then, customer value (Seiler et al., 2013; Fathima & Muthumani, 2015), switching costs (Fathima & Muthumani, 2015; Aramburu & Pescador, 2019), household socio-demographic characteristics (Jain et al., 2007), habits (Fathima & Muthumani, 2015), persistence not to change, accepted risks, service awareness, perceived



benefits and perceived ease of use (Siyal et al., 2019), CRM (Customer Relationship Management) (Bhat & Darzi, 2016), CSR (Corporate Social Responsible) (Aramburu & Pescador, 2019), customer expectations (Ehigie, 2006), banking expertise (Jain et al., 2007) and e-banking (Narteh, 2013).

Table 4. Variables Influence Directly on Customer Loyalty (Based on Quantitative Research on Conventional Banks)

No	Independent Variables	Authors	Amount
1	Service quality dimension	(Ehigie, 2006; Fathima & Muthumani, 2015; Makanyeza & Chikazhe, 2017; Boonlertvanich, 2019)	4
2	Customer satisfaction	(Ehigie, 2006; Seiler et al., 2013; Narteh, 2013; Nguyen et al., 2020; Hansen et al., 2013; Afsar et al., 2013; Fathima & Muthumani, 2015; Makanyeza & Chikazhe, 2017)	8
3	RM ( <i>Relationship Marketing</i> ) in terms of a trust	(Fathima & Muthumani, 2015)	1
4	Brand equity with bank image as a proxy	(Narteh, 2013; Makanyeza & Chikazhe, 2017; Özkan et al., 2019)	3
8	Brand equity with brand reputation as a proxy	(Fathima & Muthumani, 2015; Aramburu & Pescador, 2019)	2
9	Customer value	(Seiler et al., 2013; Fathima & Muthumani, 2015)	2
10	Transfer fee	(Fathima & Muthumani, 2015; Nguyen et al., 2020)	2
11	Socio-demographic characteristics of household	(Jain et al., 2007)	1
12	Habit	(Fathima & Muthumani, 2015)	1
13	Survive not to change, Accepted risk, Service awareness, Perceived Benefits, Perceived ease of use	(Siyal et al., 2019)	1
14	CRM ( <i>Customer Relationship Management</i> )	(Bhat & Darzi, 2016)	1
15	CSR ( <i>Corporate Social Responsible</i> )	(Aramburu & Pescador, 2019)	1
16	Customer expectation	(Ehigie, 2006)	1
17	Banking expertise	(Jain et al., 2007)	1
18	<i>e-banking</i>	(Narteh, 2013)	1

Source: Data processed (2019)

In addition to the independent variables that directly affect customer loyalty, several intervening variables are found in conventional banks. This can be seen in Table 5 below.

Table 5. Intervening Variables on Customer Loyalty (Based on Quantitative Research on Conventional Banks)

No	Intervening Variable	Article with the intervening variable that has a contribution to customer loyalty	Article with the intervening variable that has no contribution to customer loyalty	Amount
1	Customer satisfaction	(Shergill & Li, 2006; Jones & Farquhar, 2007; Chu et al., 2012; Seiler et al., 2013; Lee & Moghavvemi, 2015; Amin, 2016; Chang & Hung, 2018; Famiyeh et al., 2018; Aslam et al., 2019; Kant et al., 2019; Boonlertvanich, 2019)	(Kaura et al., 2015; Salim et al., 2018)	13
2	RM ( <i>Relationship Marketing</i> ) with trust as a proxy	(Chu et al., 2012; Lee & Moghavvemi, 2015; Bhat et al., 2018; Chang & Hung, 2018)	-	4
3	RM ( <i>Relationship Marketing</i> ) with commitment as a proxy	(Faryabi et al., 2015; Reydet & Carsana, 2017)	-	2
4	Brand equity with bank image as a proxy.	(Lee & Moghavvemi, 2015; Kant et al., 2019)	-	2
5	Service quality	(Hajiyana et al., 2015)	(Jones & Farquhar, 2007)	2
6	Switching cost	(Shergill & Li, 2006)	-	1
7	Customer complaint handling	(Cengiz et al., 2007)	-	1
8	Repetition patronage	(Mandhachitara & Poolthong, 2011)	-	1

Source: Data processed (2019)

Table 5 shows eight intervening variables that have an indirect contribution to customer loyalty in conventional banks. The most frequently observed

intervening variables were customer satisfaction by 13 articles, while other intervening variables (one researcher each) included: switching costs, handling customer complaints, and repetition patronage.

Customer satisfaction variables are not an intervening variable from the dimensions of service convenience such as decision convenience, access convenience, transaction convenience, convenience benefits, and postpaid convenience (Kaura et al., 2015), service quality dimensions, and customer complaint handling (Salim et al., 2018) towards customer loyalty. However, customer satisfaction intervenes from staff competence (Lee & Moghavvemi, 2015), customer value (Kant et al., 2019; Seiler et al., 2013), service quality dimensions (Chu et al., 2012; Amin, 2016; Kant et al., 2019; Famiyeh et al., 2018; Aslam et al., 2019; Boonlertvanich, 2019), service recovery and rational sales behavior (Chang & Hung, 2018), communication, control of opportunistic behavior, and trust (Shergill & Li, 2006) on customer loyalty.

Furthermore, it was found that the determinant variables of RM (relationship marketing) such as brand trust (Chu et al., 2012; Lee & Moghavvemi, 2015; Bhat et al., 2018; Chang & Hung, 2018) intervene in the determinants of brand equity in customer loyalty. Customer trust becomes an intervening variable from service quality dimensions (Chu et al., 2012) on customer loyalty. It is reinforced by the finding that the determinants of RM (Relationship Marketing) in the form of dimensions of service quality, profit value and staff competence (Lee & Moghavvemi, 2015), service recovery and rational sales behavior (Chang & Hung, 2018) are intervening variables of brand equity to customer loyalty. In line with the results of research which prove that the determinant of RM (Relationship Marketing) in the form of commitment becomes an intervention variable of customer trust, customer satisfaction, bank reliability, and conflict resolution by banks (Faryabi et al., 2015), digital factors (Reydet & Carsana, 2017) customer loyalty.

The research results from Lee & Moghavvemi (2015) show that the determinant variable of brand equity in the form of bank image intervenes in the dimensions of service quality, profit value, and staff competence on customer loyalty. However, service quality is not an intervening variable of service for minor customer loyalty failures (Jones & Farquhar, 2007). However, it is different from the research (Jones & Farquhar, 2007), which states that service quality is an intervening variable of CRM (Customer Relationship Management) on customer loyalty.

Switching costs become an intervening variable of customer value, communication, and control of opportunistic behavior on customer loyalty (Shergill & Li, 2006). Switching cost is a voting behavior and a determining factor for competitiveness in winning the competition. If the switching costs are high, then customer loyalty is also high.

Other variables that become intervening are handling customer complaints from advertisements, bank image, service quality, and customer expectations of customer loyalty (Cengiz et al., 2007). The handling of customer complaints by the bank will impact customer loyalty because this handling can improve relationships with customers in creating customer loyalty. If the strategy for handling customer

complaints is carried out efficiently, it will change the customer from dissatisfaction.

Repetition patronage is a reflection of the loyalty of customer behavior towards received bank services. Field analysis results found the repetition of patronage to be an intervening variable of service quality and Corporate Social Responsibility (CSR) to customer loyalty (Mandhachitara & Poolthong, 2011).

Customers' relative attitude is customer evaluation of one bank name that dominates other bank names. However, the relative attitude of customers is part of the attitudinal approach. The attitude approach understands loyalty as a manifestation of taste, preference, and commitment to certain objects. If the relative attitude is low, then it is considered spurious loyalty (false loyalty). In this condition, the customer may repurchase only because of situational factors, such as limited funds, time, and others. Meanwhile, a high relative attitude, but not followed by a high patronage repetition, is considered latent loyalty.

Besides, there are moderating variables in conventional banks. The distribution is shown in table 6 below.

Table 6. Moderating Variables on Customer Loyalty (Based on Quantitative Research in Conventional Bank)

No	Moderating Variables	Article with a moderating variable that has a contribution to customer loyalty	Article with a moderating variable that has no contribution to customer loyalty	Amount
1	Demography effect	(Seiler et al., 2013; Henrique & de Matos, 2015)	-	2
2	Bank size	(Levy, 2014; Boonlertvanich, 2019)	-	2
3	Customer satisfaction	-	(Helal et al., 2019)	1
4	Emotion	(Dayan et al., 2008)	-	1
5	Need for cognition (NFC) and firm value	(Hansen et al., 2013)	-	1
6	Gender	(Ndubisi, 2007)	-	1
7	Customer wealth	-	(Boonlertvanich, 2019)	1
8	Organization culture	(Famiyeh et al., 2018)	-	1

Source: Data processed (2019)

Table 6 above shows that eight moderating variables have a strong influence on customer loyalty in conventional banks. Most tested variables were demographic variables by two articles, and other moderating variables with one article: customer

satisfaction, emotion, need for cognition (NFC), firm value, gender, customer wealth, and organizational culture.

After that, the analysis results from Seiler et al. (2013) and Henrique & de Matos (2015) show that demographic effects become a moderating variable of convenience, service quality, customer satisfaction, and customer personal value to customer loyalty. Demographic characteristics form the basis for banking to determine customer wants and needs. Therefore, differences in demographic characteristics influence consumer behavior, such as customer values and lifestyle. Customer value and lifestyle contribute to customer satisfaction and have a positive impact on customer loyalty.

Bank size (bank status) moderates the quality of online banking services, customer satisfaction, and convenience to customer loyalty (Levy, 2014). Bank size is a scale that classifies the size of a bank based on total assets, total sales, or total capital. The bigger a bank is, the greater the total assets, which means that the bank has large funds. The bank's size is considered capable of strengthening its influence on the quality of banking services to be satisfied and comfortable. Therefore, it will contribute to the high level of customer loyalty of conventional banks.

Meanwhile, the results of Boonlertvanich (2019) research show that the variable customer wealth does not moderate the quality of service on conventional customer loyalty. Customers who have large assets are usually priority customers. As priority customers, they will get better service quality, which impacts high customer satisfaction. If there is a mismatch between customer expectations and perceptions, customer satisfaction will decrease, and customer loyalty will also decrease.

Furthermore, the research results conducted by Helal et al. (2019) stated that customer satisfaction could not moderate customer loyalty at once. On the other hand, the emotional variable has moderated service justice towards customer loyalty (Dayan et al., 2008). Emotion has a strong influence on customer thinking, and thoughts influence judgment. Assessment shapes customer behavior. Therefore, banks must pay attention to customer emotions and try to influence their emotions to be positive, so that customer behavior towards the bank becomes positive. When customer emotions are positive, customer loyalty will strengthen.

Research conducted by Hansen et al. (2013) said that the need to seek cognition (NFC) had moderated satisfaction, bank image, customer value, and credibility towards loyalty. The need for information on bank products and services influences customer behavior patterns. If the customer is satisfied with fulfilling their information needs, then the customer will be satisfied. Meanwhile, company value is how successfully management carries out its duties in increasing customer satisfaction. If the company value increases, customer loyalty will increase.

Customer loyalty is also influenced by gender. Gender becomes a moderating variable of trust, commitment, communication, and conflict handling on customer loyalty. Female customers are more loyal than men (Ndubisi, 2007). Banks should know customers' wants and needs based on gender because men and women have different views about a product and service. These findings can be used to study marketing strategies for banks in marketing their products and services.

Furthermore, organizational culture is also useful for developing strategic marketing for banks. These results are supported by Famiyeh et al. (2018)'s findings, which show that organizational culture can be a moderating variable of service quality and customer satisfaction with loyalty. Organizational culture is the values that become the source of guidance for employees in solving problems that arise and efforts to integrate into the company. Therefore, the employees who are in it must understand the values that exist and how to act. A good organizational culture will increase customer loyalty.

Also, Ferreira et al. (2015) found that customer loyalty and bank attractiveness could reduce and even provide banking financial difficulties. In this regard, the bank must focus all its efforts on increasing profit margins to obtain the expected profit. However, an adequate measure of customer loyalty is required. When adequately managed, the measurement process enables banks to (1) increase the level of compliance, intervention, and/or monitoring of bank managers; (2) anticipate customer needs; (3) establish a suitable business profile for each customer; (4) understand and target customers; (5) adapt promotional campaigns to customer needs and (6) monitor the level of profitability of each customer.

Valipour et al. (2018) explained four customer loyalty dimensions: behavioral loyalty, attitude loyalty, cognitive loyalty, and affective loyalty. These four dimensions of loyalty are the result of grouping the 25 observed loyalty variables. The basis for customer loyalty classification into four dimensions is measured from the weakest customer loyalty level to the strongest customer loyalty. First, behavioral loyalty is customers who only use products and services from the bank repeatedly without including feelings in them. Second, attitude loyalty is defined as the level of customer preference that must be higher than that of competing banks, so there is a clear preference for focusing on a particular bank name. Third, customer loyalty is based on consumer confidence, which must focus on a particular bank's name. Fourth, affective loyalty, that is, customers must have the intention before deciding to use banking products and services.

#### **Qualitative Research on Customer Loyalty**

Qualitative research conducted by Larsson & Viitaoja (2017) shows that customer loyalty is built on bank managers' perceptions. Bank managers cannot understand customer expectations regarding the transformation of digital services and the knowledge that customers have before contacting bank employees, which impacts customer loyalty. Bank managers should involve an active role of customers. Forms of active customer roles include bank employees inviting customers to attend socialization related to manual services transformation into digital services. The goal is to find out the wants and needs of customers. If there are still things that are not suitable, banks will improve their digital services. Thus, the level of customer loyalty will increase.

This is supported by Kotler & Armstrong (2008) that culture is a set of values, beliefs, habits, desires, and behaviors that are learned by society, originating from family or institutions as a guide in behavior. Meanwhile, religiosity is the aspect that must be fulfilled as instructions on how to live life properly so that humans can achieve happiness, both in the world and the hereafter, according to Islamic

teachings. Banks must understand the impact of culture and religiosity in increasing customer loyalty to encourage bank customers (Islamic and conventional) to be more loyal.

Islamic bank and conventional bank customer loyalty emphasize consumer behavior, regular purchases, and positive customer attitudes towards the banking sector. The key to success in the banking industry is the customer. Therefore, banks should develop strategies or accurate tips to attract new customers to be interested and willing to become customers or use their services. Furthermore, banks must always strive to improve their services so that customer satisfaction is realized and can impact customer loyalty.

The findings indicate that Islamic bank customers will compare the profit-sharing they receive with other Islamic banks from the presentation of the research results. If the customer considers the profit-sharing value he receives each month to be greater or equal to other Islamic banks' profit-sharing value, they will remain loyal to the Islamic bank. However, if the customer feels that the profit-sharing amount received is lower than the profit-sharing amount for other Islamic banks, they tend to switch to other Islamic banks.

However, conventional bank customers will pay attention to the amount of deposit interest rates. Conventional bank customers will remain loyal to conventional banks if the amount of interest on deposits they receive is greater or equal to the amount of interest on deposits from conventional banks' competitors. Vice versa, conventional bank customers will turn to other conventional bank customers.

Besides, Islamic banks and conventional banks must be able and willing to serve customers' needs and desire well. Customers will find it helpful to switch to other services, for example, replacing or adding new products. No less important, the determinant of brand equity in the form of bank image is a description of expectations and external marketing, such as advertising, sales of products and services, and oral communication. If the bank's image is positive, the customer will feel proud to be a bank customer.

Furthermore, the names of products and services that use Arabic or Islamic names determine the level of customer loyalty in an Islamic bank because they consider it part of obedience to carrying out Islamic religious orders. It is strengthened by [Szwarc's \(2005\)](#) opinion, which states that the religious factor is not only related to commitment but a strong individual feeling in carrying out the beliefs he believes. In particular, some loyal Islamic bank customers are determined by a firm and strong attitude in implementing sharia principles; even though the cost is higher, they are still loyal in using the products and services provided.

Likewise, there are intervening variables that only affect customer loyalty in Islamic banks, namely: relationship marketing determinants in customer intimacy and customer experience quality. This result is in line with the statement that if the bank cannot meet customer expectations, it will cause customer dissatisfaction to complain and even move to compete for banks. Strengthened by [Cavallone \(2017\)](#), relationship marketing aims to increase strong relationships between marketers and customers by converting or making indifferent customers more loyal.

Additionally, the moderating variable is religiosity. Religiosity is adherence to the principles of shari'ah as a form of human commitment or obedience to Allah's commandments or prohibitions under the Al-Qur'an and Hadith. This shows that customers of Islamic banks assess the products and services received are under sharia principles. However, customers of Islamic banks will move to other banks if they feel the products and services provided are against the principles of sharia. This result is consistent with the statement that religious behavior is Islamic religious behavior formed from cognition, affection, and creationary behavior in faith and aspects of a Muslim's worship of God (Antonio, 2007; Ghufron & R, 2010).

Currently, customer loyalty is a non-financial measure that is relevant to banking business conditions. Customer loyalty can provide more additional information than customer satisfaction. Customer loyalty is an important factor in ensuring repeat purchases of banks' products and services (Caruana, 2002; Gupta & Zeithaml, 2006). In fact, customer loyalty can increase banking value and attract new customers (Beerli et al., 2004). In the short term, customer loyalty can increase banking profits. In the long term, customer loyalty can be used to manage customers. Thus, it will increase more profit for banks. In this case, loyal customers will be willing to pay higher fees to provide the bank's services (Szwarc, 2005).

## CONCLUSION

There are similarities in the observed variables to measure and test customer loyalty, independent variables, moderating variables, and intervening variables in Islamic banks and conventional banks. In particular, customer loyalty in Islamic banks is measured by Islamic banks' understanding and concern for customer personal needs, knowledge of bank employees on Islamic financial products and services. Islamic bank customers will remain loyal as long as Islamic banks consistently carry out all their service activities based on Islamic teachings.

In conventional banks, the variables that determine high and low customer loyalty are more likely to be physical attributes such as service office networks, internet networks, ATMs, to ATM cards. Customers at conventional banks remain loyal if the services provided follow the expectations of the physical attributes display.

Rational consumer behavior affects the level of customer loyalty of Islamic banks and conventional banks. This means that customers of Islamic banks and conventional banks are customers who remain rational. There are 'fanatic' loyalist customers of Islamic bank customers because of their obedience (unfortunately, this is still not supported by the percentage of customer data), but most Islamic bank customers are still rational. If it is profitable for Islamic bank customers, the customer will be loyal; if it is not profitable for Islamic bank customers, he will move to another Islamic bank, even move to a conventional bank.

Islamic banks need to consider the variables that affect the loyalty of conventional bank customers. It must be adjusted to the uniqueness of Islamic banks to develop beyond conventional banks. This means that Islamic banks need to expand other variables to not rely only on fanatical consumers. Existing variables,



independent variables, moderating variables, and intervening variables in conventional banks need to be adapted or even developed/expanded.

This research's limitation is the number of research journals related to Islamic banks' customer loyalty, which are still very limited from journals whose validity can be justified. The next research needs to examine customer value's effect on customer loyalty directly in Islamic banks and conventional banks. Besides, it is also necessary to study and test the influence of brand equity determinants in Islamic banks and conventional banks by including brand assets on customer loyalty.

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