# ISLAMIC BANK CUSTOMER LOYALTY:
## An Analysis of Griffin's Theory and Relevant Research

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*Abstract*

*The study discusses the indicator of customer loyalty of Islamic banks according to Griffin's perspective and several relevant studies. The problems solved in this study are 1) what is the indicator of customer loyalty of Islamic banks according to Griffin? 2) what is the indicator of customer loyalty of Islamic banks according to some relevant studies? and 3) how is the comparison of Islamic bank customer loyalty indicators according to Griffin and other relevant studies? Based on the theoretical assumption, a customer is considered loyal if he/she makes regular purchase in a certain time interval. This study utilizes descriptive qualitative research with a library research approach. Deduction and comparative are done in analysis technique. Griffin's theory focuses on behavioral and attitudinal approach. Meanwhile, other relevant research studies emphasize more on physical things, the availability of banking facilities and infrastructure. They also classified the loyalty into affective, conative, and action loyalty. There is a difference in Griffin's theory and other studies, that customer loyalty is influenced by maqāṣid al-sharī'ah. It means that the customer loyalty is determined by satisfactory level referring to sharia values.*

*Penelitian ini mendiskusikan ukuran loyalitas nasabah bank syariah menurut perspektif Griffin dan beberapa penelitian yang relevan. Pertanyaan dalam penelitian ini adalah 1) bagaimana ukuran loyalitas nasabah bank Syariah menurut Griffin? 2) bagaimana ukuran loyalitas nasabah bank Syariah menurut beberapa riset yang relevan? dan 3) bagaimana perbandingan ukuran loyalitas nasabah bank Syariah menurut Griffin dan beberapa riset yang relevan? Berdasarkan asumsi teori, nasabah disebut loyal jika ia melakukan pembelian secara teratur dalam selang waktu tertentu. Jenis penelitian ini adalah kualitatif deskriptif dengan pendekatan kepustakaan (library research). Teknis analisis yang diterapkan ialah deduksi dan komparasi. Artikel ini menemukan bahwa ukuran loyalitas nasabah bank Syariah menurut Griffin lebih memfokuskan pada pendekatan perilaku dan pendekatan attitudinal. Sementara itu, ukuran loyalitas nasabah di beberapa riset yang relevan antara lain: lebih menekankan kepada hal-hal fisik berupa ketersediaan sarana dan prasarana perbankan. Mereka juga mengklasifikasikan loyalitas menjadi beberapa macam, yakni, loyalitas afektif, kognatif, dan loyalitas tindakan. Terdapat perbedaan antara ukuran loyalitas nasabah menurut teori Griffin dengan beberapa riset tersebut. Di antaranya, loyalitas nasabah dipengaruhi oleh maqâṣid al-sharî'ah yaitu loyalitas nasabah ditentukan oleh tingkat kepuasan nasabah yang merujuk terhadap nilai-nilai syariah.*

## Introduction

Banking plays an important role for the Indonesian economy, as it is experiencing positive growth. It indicates that Islamic banking products and services are starting to be in demand by Indonesian citizen. This situation encourages conventional commercial banks to launch a Sharia Business Unit (UUS) by opening a network of operational offices throughout Indonesia.

Figure 1
Islamic Banking Office Network in Indonesia (December 2021)

| Indicator | Number |
|---|---|
| Number of Islamic Commercial Banks | 12 |
| Number of Offices:<br>✓ KC (Branch Office)<br>✓ KCP (Sub-Branch Office)<br>✓ KK (Cash Office)<br>✓ ATM<br>✓ Sharia Business Unit (UUS) | <br>500<br>1.343<br>192<br>218<br>21 |

Source: The OJK Data, 2021

Figure 1 released by the Financial Services Authority (OJK) shows the number of sharia banking office networks in Indonesia as of December 2021 (Otoritas Jasa Keuangan 2022). The rapid development of Islamic Commercial Banks also occurs in the East Java Province. Statistical data published by the OJK on December 31, 2021 (Figure 2) presents the distribution of existing Sharia Commercial Bank office networks in East Java (Otoritas Jasa Keuangan 2022).

Figure 2
Sharia Banking Office Network in East Java in 2021

| Indicator | Number |
|---|---|
| Number of Islamic Commercial Banks | 12 |
| Number of Offices:<br>✓ KC (Branch Office)<br>✓ KCP (Sub-Branch Office)<br>✓ KK (Cash Office) | <br>47<br>137<br>28 |

Source: The OJK Data, 2021

There are several reasons why Islamic Commercial Banks are experiencing rapid growth. They are to fulfill the call for sharia or Islamic banks (Suhartanto et al. 2018, 137; Abror et al. 2019, 1691) managed in accordance with sharia (Ireland 2018, 410), brand reputation (Saleh et al. 2017, 878; Dewi et al. 2018, 308; Suhartanto et al. 2019, 66), service quality (Kurniati et al. 2015, 107), commitment (Tabrani et al. 2018, 823), trust (Mohsin Butt & Aftab 2013, 823; Wu et al. 2019, 595), the level of satisfaction (Arwani & Suprehatin 2011, 341; Sayani 2015, 351; Abd Ghani et al. 2017, 1), and customer loyalty (Istikomah & Mulazid 2018, 78;

Asnawi et al. 2019, 192). Bank managers will continue to strive to provide quality products and services at competitive prices.

Loyalty is generally defined as a customer's commitment to remain willing to buy or use products, either goods or services within a certain period of time (Swastha 2003, 10; Kotler & Keller 2012, 18). Customer loyalty is a reflection of customer behavior towards certain objects. It can be in the form of a certain brand, product or service outlet to build and maintain customer loyalty, which is a strategic policy for the company. Customer loyalty is considered as part of company's strategy to face competitors and become an intermediary (mediator) between the company and the market or customers.

In line with the definition, a loyal customer shows an attitude of buying behavior on a regular basis or a situation that requires the customer to buy at least twice in a certain time (Griffin 2002, 4). The indicators of customer loyalty are 1) making purchases on a regular basis; 2) buying outside the product or service line; 3) rejecting products or services from other companies; 4) being immune to the competitors' appeals; 5) attracting new customers to the company; and 6) reporting the weaknesses or shortcomings to the company (Henrique & de Matos 2015, 571)

Several theories that discuss customer loyalty, the degree to which a customer shows repeat purchase behavior from a service provider, has a positive attitude toward the service provider, and only considers using the service provider when it is necessary (Caruana 2002, 814). Meanwhile, in the study of Islamic economics, loyalty is included in the concept of *al-walâ*, namely obedience and submission to Allah SWT in carrying out religious practices as a whole. (Mashuri 2020, 56). The link between *al-walâ* and customer loyalty in the Islamic context is the existence of *mu'âmalah* activities that can provide mutual benefits for the parties involved, under the requirement that each party can fulfill the rights and obligations in accordance with the Islamic teachings or values.

According to Griffin, customer loyalty indicators do not always support relevant research. Some relevant research focuses on the physical attributes of Islamic banking, such as ATM machines and cards (Asnawi et al. 2019, 196). In this theory, loyalty is divided into three namely effective loyalty, conative loyalty, and action loyalty (Pedersen & Nysveen 2004, 4). Customer loyalty uses the concept of Islamic marketing with a *maqâsid al-sharî'ah* approach. According to Yuni Sahara in (Mashuri 2020, 62), there are three things of loyalty concept in Islam, namely a) the implementation

of monotheism, b) the implementation of knowledge and c) the implementation of worship.

The above explanation about customer loyalty in Islamic banks is interesting to discuss. There is quite a lot of correlation with other variables and there are various ways of measuring (indicators), from behavioral and attitudinal approaches, to positive attitudes and reflected in consistent repeat purchases by consumers.

The study implements a descriptive qualitative approach. The data were collected from nine (9) selected scientific articles published in national accredited (Sinta 2 and Sinta 3) journals and international accredited journals (Q1 to Q4); all the articles were published within 2013-2021. The articles were chosen because a) they are relevant to this study topic, and b) they are published in reliable journals. The review process was carried out by 1) collecting and reading articles in journals that discuss customer loyalty to Islamic banks; 2) evaluating all journal articles; 3) mapping the literature review; and 4) analyzing and presenting the findings (Afwadzi & Miski 2021, 206).

**Discussion**
**Islamic Bank**
Law No. 10 of 1998, concerning Banking Principles defines bank as a financial institution and its main business is providing credit and services in payment traffic and money circulation. Banks collect and redistribute funds to the public and provide other banking services (Subagiyo et al. 2021, 99). In another source, a bank accepts various types of deposits and uses the collected funds for providing credit (Puspopranoto 2004, 5).

Furthermore, the definition of Sharia Banking according to Law of the Republic of Indonesia No. 21 of 2008 concerning Sharia Banking, is a bank which bases their business activities on Sharia Principles and it consists of Sharia Commercial Banks and Sharia People Financing Bank (*Bank Pembiayaan Rakyat Syariah/BPRS*). It functions as a business institution that collects and distributes funds, from and to the public, or as a financial intermediary institution (Sumitro 2002, 5; Subagiyo 2021, 62). From the description, Islamic banks are financial institutions based on sharia or Islamic values which are interest-free.

**Customer Loyalty**

Linguistically, loyalty can be defined as faithfulness, one's loyalty to an object. Customer loyalty is not limited by a short time, but through a learning process and based on the results of customer's experience of purchasing consistently over time (Istikomah & Mulazid 2018, 78). From this definition, a loyal customer is not only a buyer who repetitively purchases, but also maintains a positive attitude towards service providers.

The term *loyalty* is actually quite conservative to describe a consumer's faith in a particular product, brand, or company. Another way to say is that it is a commitment of a customer to the products or services provided by bank providers and managers. That is proven by a positive attitude in staying loyal and consistent to use the products or services.

The key to a company's success is customers. Therefore, a company will always try to make strategies or tips to attract customers, so that they are interested and want to buy company's goods or services. The company will continue to strive for customers' satisfaction of the purchased products. All efforts are done to aim at one specific objective, that is customer's loyalty; it is to the extent that every time a company offers a product, the customer will surely buy it.

Customer loyalty is a reflection of customer faithfulness to a particular object. Objects can be in the form of a particular brand, product or service outlet. It is in accordance with the opinion that reveals a lot of literature on customer loyalty by relating to brand loyalty (Rowley & Dawes 1999, 345). Loyalty can also be interpreted as a customers' positive attitude towards a product/service that they will repurchase the same product/service in the future (Wijayanti 2017, 149). This is in line with the opinion that customer loyalty reflects the psychological commitment to certain products/services, showing in the repetitive purchase behavior (Tjiptono & Chandra 2012, 80). Thus, in this article the words or terms customer loyalty and brand loyalty are not distinguished and are used interchangeably.

**Customer Perception as the Basis of Customer Loyalty**

Generally, customers expect products or services that can fulfill all their needs, as a result, the customer-oriented companies, such as banks, will provide the best service. This expectation is a form of perception, defined as one's process of selecting, organizing, and interpreting stimuli into meaningful images and words (Schiffman 2008, 122). There are three

(3) stages that form perception, namely selection, organization, and interpretation.

*First*, the selection stage. It is where the individual only chooses information related to his needs, supports his beliefs, remembers appropriate information, and strengthens his beliefs. *Second,* the organization stage is where the individual processes and organizes the information received into a unified whole. *The last is* the stage of interpretation, where an individual provides an interpretation of the stimuli received by consumers either consciously or not. Consumers will eventually interpret the information they got.

Several factors can influence one's perception of an object, including needs, past experiences, and other personal factors (Rahmat 2005, 55). Perception is determined in addition to the type or form of stimuli, also by the characteristics of people responding to stimuli, which originate from their biological state. Three (3) factors that influence perception are: 1) psychological factors. This includes memory, knowledge, belief, and values that are considered important and useful; 2) physical factors; it is based on what consumers' see and feel; and 3) the image; it is the consumers' impression of a company or a product (Horovitz 2000, 3-7).

**Griffin's Theory on Customer Loyalty**

Customers are considered loyal or faithful if they show the purchasing behavior regularly or there is a condition requiring them to buy at least twice in a certain time interval (Griffin 2010, 147). Customer attitudes are influenced by the company's efforts to provide satisfactory service. This is different from customer behavior which is more concerned on the concept of loyalty than the attitude.

Griffin mentions 12 factors that can enhance customer loyalty to a company; they are 1) improving staff loyalty. It means that customer will be pleased to staff who are close and attentive to them; 2) practicing the 80/20 rule i.e., 80% of a company's revenue is generated from 20% of consumers; 3) loyalty stages. A company must improve their level of loyalty and ensure that the customers are aware of the level. This way, customer will advance their level step by step; 4) selling after serving. It means that services are prioritized because the product sales are a result of a good service; 5) detecting customers' complaints. A company should actively search for problems faced by its customers. This is done by providing an information network that can be used widely by the customers so they can make a report

anytime; 6) being responsive. A company should have and maintain a responsive attitude; 7) understanding the values expected by the customers; 8) tracking the former customers. A company should approach them and do an in-depth interview to find the reasons why they moved to another company. It is expected that the former customer will eventually rejoin the first company; 9) giving the similar service for the customers. It means that the customers will not get different information related to a product when they are served by different staffs. It is to avoid dissimilarity in information received by customers; 10) skill development for frontliner staff. A company's frontliners must be skillful and professional. A skill for answering customers' questions and solving problems is a must, besides understanding the basic of using technology such as telephone, mails, emails, facsimiles, and so forth; 11) collaboration with some channel partners. Having a cooperation with others, both from government and non-government institutions, will attract more customers and improve their loyalty; and the last 12) owning an accessible database. It is for the staffs to easily access any information and for management analysis purposes (Griffin 2010, 147).

The above factors imply that companies must always target the customers satisfaction in all provided services. The companies also have to be attentive and responsive to all customers' complaints. This is different from the meaning of customer loyalty. The loyalty is a commitment to be a company's customer by purchasing the products and services repetitively. This is a behavior shown by someone as a result of a company or bank's good services so they bond a long-term relationship.

Numerous marketing experts has also shared their perspectives on customer loyalty. It is related to a positive outcome as a result of purchasing activities done by customer in a long period (Assael 2002, 103), thus, it shows that a customer loyalty is indicated by using of similar products repetitively (Swastha 2003, 75). Customer loyalty will increase if a product or service can give a high satisfaction, so the customers will not switch to another brand or product.

The statement is in line with Oliver's opinion that customers' commitment in repurchasing or reusing a favorite product or service shows the level of their loyalty. They do not think to switch to other products despite the attractive offers from another brand (Oliver 2010, 432). In other words, they choose to trust the same product (Asnawi et al. 2019, 197) and be consistent in using it for a long time (Tjiptono & Chandra 2012, 80).

The various perspectives from the experts show that loyalty emphasizes more on a consumer behavior, that is purchasing regularly in accordance with purchase policies. Customer loyalty is not always related to brand selection. It can also relate to providers of banking products or services. These many providers encourage customers to have different choices. The one they bought is selected based on different reasons. When they decide to repurchase the product, it definitely depends on their objective opinion and that shows their loyalty in a certain product.

**The Indicators of Customer Loyalty According to Griffin**

Some previous studies such as the one done by Sangadji and Sopiah (2013, 114) try to measure customer loyalty in various aspects. However, their measurement is also similar with the one stated by Griffin. Griffin states that there are many characteristics used to measure customer loyalty. Those include, 1) making regular and repetitive purchases. They repurchase the products provided by a company in bulk. They even buy additional services to complete the previous one; 2) purchasing product and service of different lines. The customers will also consider to look for other products from the company they are loyal to. When they feel the necessary on a certain product or service in different program (but from the same company), they will definitely purchase it; 3) giving recommendation. The loyal customer will not hesitate from giving recommendation for others to purchase the same product when they are asked. The product recommended by them is the one they are loyal to. The product is always their first choice when they want to purchase goods or choose a service. This can be a form of free promotion for a company's product as the customer will only say good things about the product that will indirectly affect the company's image or brand; and 4) being unwavering of other companies' products. There must be many competitors of similar business lines offering the products to customers. However, if the already-chosen product has no problems, they will not be easily influenced to competitor's persuasion (Hurriyati 2010, 130). This will prove how positive their impression is toward the company, in comparison to others. This devoted behavior will be repetitively shown in the next few years when they need to seek for the same product.

Loyalty behavior and company's existence works in the same line. Loyalty is a weighty factor for company's survival. Companies must be able to maintain and increase their customer loyalty continuously. Hence, they

need to build an intimate relationship with their customers by understanding the needs and expectations in whatever way possible. From this perspective, it is not an excessive opinion if we say that loyalty is an important asset for a company. A company will use customers behavior toward their products as an indication of development, whereas customer will keep using the company's product as a form of loyalty.

For a company, numerous advantages are achieved in when it has loyal customers. Among them are, 1) reducing marketing costs. When they have many loyal customers, they need no promotion for introducing a new product as they have customers who will buy it without question. It is not a secret that marketing process costs a lot; 2) reducing transaction costs; 3) reducing turnover costs due to less of customer; 4) increasing cross-selling by increasing the company's market share; 5) encouraging more positive impression toward a company. When a customer is satisfied to a certain product, they will say only good things about it. They will also tell others about the product they use; and the last 6) reducing failure costs, that includes replacement costs (Hurriyati 2010, 129).

From the description above, it can be assumed that loyalty consists of two dimensions (Darsono 2004, 163-167). *First*, loyalty is behavioral; it shows in the sequence, the proportion, and the probability of purchase. It is also known as a behavioral approach. *Second*, loyalty is an attitude; it means that loyalty is shown in attitude tendency. This dimension considers customer loyalty as an object, that it is often called as an attitudinal approach.

**The Customer Loyalty Indicators According to Relevant Research**
There are many ways to measure customer loyalty. Some use different attributes of a bank, display menu, quality, technology, and security (Sunyoto 2015, 86-88). The other measurements focus more on ATM machine and ATM card services at a bank. Meanwhile, Parasuraman also shares his opinion on indicators of customer loyalty. They are incentive price, positive word-of-mouth, repeat patronage, recommending to others, and repurchase intentions (Harsoyo 2009, 6). However, this indicator of customer loyalty has yet to answer the relation between customer satisfaction and customer loyalty.

The customer loyalty indicator is derived from the operational definition that says, "the tendency where customers will invest more in their relationship with service providers over time". The loyalty can be indicated

from 1) the intention to spread positive things about the bank (*word of mouth*); 2) the intention to recommend the bank to others; 3) the intention to prioritize the bank; and 4) the intention to extend the relationship with the bank (Ilmaniati & Wiratmadja 2016, 97).

Dewi et al. gives the example of customer loyalty measurement as mentioned in the following sentences; 1) customers consider Bank Muamalat, BNI Syariah, Bank Permata Syariah, Bank BTN Syariah as the first choice among other banks; (2) Bank Muamalat, BNI Syariah, Bank Permata Syariah, Bank BTN Syariah first appear in the customers' minds when making decisions on bank services; (3) customers continue to make transactions at Bank Muamalat, BNI Syariah, Bank Permata Syariah, Bank BTN Syariah; and (4) customers are willing to provide positive news to other customers about Bank Muamalat, BNI Syariah, Bank Permata Syariah, Bank BTN Syariah ( Dewi et al. 2018, 312) .

Loyalty measurement is divided into four i.e., cognitive loyalty, affective loyalty, conative loyalty, and action loyalty. Each type has its own indicators that will be presented in the following paragraphs (Sujianto & Subagiyo 2014, 55).

The cognitive loyalty can be seen from the possibility of customers in continuing to choose the BPRS because a) customer get the information that BPRS fully works in accordance with sharia principles or Islamic values; b) BPRS provides a high quality of services; and c) BPRS always strive to make an innovation following the time development.

Affective loyalty has two indicators. They are the belief that BPRS is better than other type of banks and the preference to choose BPRS because of some consideration. The next one is conative loyalty. This type also has its indicators, namely 1) customers are interested to only use BPRS service; and 2) they are also interested to constantly use BPRS services in the future. The last type is action loyalty. The indicators of this loyalty type are the customers' intention to continue using the BPRS services when needed and they are also ready to give positive statements the BPRS services to other prospective customers.

Furthermore, another study explaining the loyalty customer states that being unaffected toward negative information about the product or service is included in loyalty indicators (Dick & Basu 1994, 12). This factor sits in the same level with other indicators i.e., giving recommendation to other prospective customers about the products, and using the products

continuously, and considering the products as priority (Dick & Basu 1994, 12).

According to the Islamic concept, customer loyalty that occurs is a way to implement the monotheism of customers, where customers have confidence that the product chosen is a good product and in accordance with Islamic teachings (Nurhayati & Sukesti 2017, 150). With this confidence, it encourages customers to recommend the product to other prospective customers. Another implementation in Islam that is manifested in loyalty is science, where the product selection is determined by considering the products. Customers seek for information in advance about which products are the most profitable and the most beneficial for personal use. It is done so the products can be used continuously, not just for a one-time trial. The next thing to do is to implement worship, where the good intention of loyal customers to provide information or recommend products is a form of worship to God. It means that providing positive information to other people will be valued as a good behavior.

**Analysis of the Implementation of Griffin's Theory and Other Relevant Studies**

Not only Griffin, other studies also discussed about the measure of customer loyalty. Griffin assumes that customer loyalty has the following measures; making regular purchases based on the needs, buying another product or service other than what was used, giving recommendation of other products, and being immune from the appeal of other companies' similar products. The results of the field research are the summary of a comparison between Griffin's theory and other relevant research studies (published within 2013-2021 period) which are presented in Figure 3.

Figure 3
Comparative Analysis between Griffin's Theory and Other Studies

| Researcher Name | Objective | Theory | Study Results | Similarities & Differences |
|---|---|---|---|---|
| (Mohsin Butt & Aftab 2013, 6) | To find out the relationship between customer attitudes about | Theories of e-service quality, e-satisfaction and customer e-loyalty (Kassim & Zain | Customer attitudes about banking *halalness*, e- | **Similarities**: Customers are loyal to Islamic banks in the future. |

| | banking *halalness*, e-service quality, e-customer satisfaction, e-trust and customer e-loyalty | 2016, 351-371), customer attitudes about banking *halalness* (Lada et al. 2009, 66-76) , and trust (Ribbink et al. 2004 , 446-556) | service quality, e-customer satisfaction, e-trust in customer e-loyalty | **Differences**: Islamic bank customer loyalty is influenced by halal attitudes about banking and e-trust. |
|---|---|---|---|---|
| (Sayani 2015, 351) | To identify the determinants of customer loyalty to Islamic and conventional banks in the United Arab Emirates (UAE) | Service quality theory (Parasuraman et al. 1988, 12-40), customer satisfaction (Oliver 1999, 34) | Customer satisfaction such as cost, efficiency in dealing with telephone and other issues, confidentiality, management and board of directors, advice by personnel, knowledge of personnel, and reputation of the bank affect customer loyalty | **Similarities**: Customers are loyal to Islamic banks in the future.<br><br>**Differences**: Islamic bank customer loyalty is influenced by customer satisfaction. |
| (Hidayat et al. 2015, 151-164) | To explain the influence of service quality, customer trust and commitment to | Service quality theory (Cronin & Taylor 1992, 57), commitment to religiosity, customer | Service quality, customer trust and customer satisfaction | **Similarities**: The customers' attitude of being loyal to Islamic banks |

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|---|---|---|---|---|
| | religiosity on customer satisfaction and loyalty of Islamic banks in East Java. | satisfaction (F Tjiptono 2014, 80), and customer loyalty (Caruana 2002, 813) | affect customer loyalty. Commitment to religiosity has no direct/indirect effect on customer loyalty. | in the future. **Differences:** Customer loyalty of Islamic banks in East Java is influenced by service quality, customer trust, and customer commitment to religiosity |
| (Nurhayati & Sukesti 2016, 141-153) | To test the effect of service quality and customer satisfaction on customer loyalty with religiosity as an intervening variable | Service quality theory (Zeithaml et al. 2010), customer satisfaction (Beerli et al. 2004, 262), religiosity and customer loyalty (Ahmad & Haron 2002, 1-16) | The variables of service quality, customer satisfaction and religiosity have an effect to Islamic bank customer loyalty. | **Similarities**: Customers are willing to pay higher administrative fees and are willing to recommend to new customers **Differences:** Bank customer loyalty-influenced service quality, customer trust, and customer religiosity |
| (Wijaya et al. 2017, 417-426) | To analyze the factors that influence the satisfaction and loyalty of Islamic bank | Theory of banking service quality (Pourkiani et al. 2014, 1774-1775), customer satisfaction | The dimensions of price, service portfolio, reliability, | **Similarities**: The customer does not close the account, |

| | customers | (Oliver, 2010), and customer loyalty (Lovelock, 2002) | and tangible have a positive effect on customer satisfaction and have a positive effect on customer loyalty. | makes transactions, talks positive about the products, and recommends Islamic banks to others **Differences:** Customer loyalty is influenced by *price*, service portfolio, reliability, and customer satisfaction |
|---|---|---|---|---|
| (Tabrani et al. 2018, 828-848) | To examine the effect of trust in increasing customer loyalty, and to examine the mediating role of customer commitment and intimacy in the relationship between trust and customer loyalty. | Theory of belief (Amin et al. 2013, 82; Sumedi et al. 2015, 410-411), customer commitment (Sumaedi et al. 2015, 409-411), customer intimacy (Bügel et al. 2011, 248), and customer loyalty (Amin et al. 2013 , 82) | Trust has a significant relationship with customer commitmen t and intimacy, but no significant relationship was found with customer loyalty. Customer commitmen t and intimacy have a significant relationship with | **Similarities**: Customers are willing to remain as a customer of Islamic banks in the future, recommend friends to become customers of Islamic banks, and convey positive things. **Differences:** The loyalty of Islamic bank customers is determined by customer trust, |

| | | | customer loyalty | commitment, and customer intimacy. |
|---|---|---|---|---|
| Abror et al., (2019) | To find out the effect of service quality, customer satisfaction, customer involvement, and religiosity on customer loyalty | Quality of service (Vera & Trujillo 2013, 582), customer satisfaction (Han & Hyun 2018, 76), customer engagement (Verhagen et al. 2015, 354-355), religiosity (Eid & El-Gohary 2015, 486) and customer loyalty (Karatepe et al. 2005, 376) | Service quality affects customer satisfaction and has no effect through religiosity. Customer satisfaction has no effect on customer loyalty. However, customer satisfaction is an interning variable of customer involvement on customer loyalty | **Similarity:** Customers are willing to continue to be customers of Islamic banks in the future. **Differences:** The loyalty of Islamic bank customers is determined by religiosity, customer involvement. |
| (Noble et al. 2020, 1097-1123 ) | To develop extended technology acceptance model (TAM) by adding external variables, namely customer intimacy, risk perception, trust and Sharia | Customer intimacy theory (Bügel et al. 2011, 250), ease of use (Adams et al. 1992, 229; Gao et al. 2011, 49), perceived usefulness ( Gao et al. 2011, 49), risk perception (Choon Ling et al. 2011, 176), trust | Customer intimacy affects the factors that determine customer loyalty, such as usefulness, ease of use, risk, trust, sharia compliance, | **Similarities:** Customers are willing to continue to use e-banking or m-banking facilities, willing to recommend e-banking or m-banking, and say positive |

| | | | |
|---|---|---|---|
| | compliance, and studying the role of customer intimacy in increasing satisfaction and encouraging customer loyalty. | (Choon Ling et al. 2011, 168), sharia compliance (Ramdhani et al. 2011, 1102), customer satisfaction (Amen 2016, 4-5) and customer loyalty (Amen 2016, 6) | and satisfaction factors. | things about the facilities **Differences:** Islamic bank customer loyalty is determined by religiosity, and other factors i.e., usefulness, ease of use, trust, risk and sharia compliance. |
| (Albaity & Rahman 2021, 1-19) | To examine the effect of direct variables and mediating variables on customer loyalty of Islamic banks | Customer loyalty (Lam et al. 2004, 299; Tweneboah-Koduah & Yuty Duweh Farley 2015, 250), customer trust (Järvinen 2014, 554), customer satisfaction (Gallarza et al. 2011, 185), religious obligations (Newaz et al ., 2016, 147; Souiden & Jabeur 2015, 432) and Islamic banking services to customer complaints (Jaffar & Musa 2014, 139) | Respondents' attitudes and beliefs have a significant effect on Islamic banks. Customer satisfaction and religious obligations indirectly affect customer loyalty. | **Similarities:** Customers chose to stay loyal to Islamic banks in the future. **Differences:** Islamic bank customer loyalty is determined by customer trust, customer satisfaction, religious obligations, and Islamic banking services |

The view on the customer loyalty indicators is more directed to the behavioral approach and attitudinal approach (Griffin 2010, 31). *First,* it is said to be a behavioral approach, because it focuses on customer behavior to keep purchasing the products and other different products in the same company. *Second,* it is called the attitudinal approach because it shows customer attitudes, such as giving recommendations to others about products or services and is not easily provoked about offers from competitors' products or services (Griffin 2010, 31).

The measure of customer loyalty is different in the field research. The indicators emphasize more on physical things, namely bank attributes, more specifically ATM machine and card (Fauzi & Suryani 2019, 283). However, this is different from the results of research which reveals that it focuses more on the behavioral approach, because it is related to prices, recommendations to others, repeat patronage and repurchase intentions (Asnawi et al. 2019, 205).

Furthermore, there are three classifications of customer loyalty, namely affective loyalty, conative loyalty and action loyalty (Dick & Basu 1994, 104-105; Oliver 1999, 43). Indicators of customer loyalty of Islamic banks based on customer satisfaction are built on sharia values taken from the Quran and Sunnah. So, in providing services to customers, the banks always behave politely, generously, and always prioritize customers (Albaity & Rahman 2021, 14).

**Conclusion**

The results of the implementation of customer loyalty indicators according to Griffin and other relevant studies found different results. The finding is that loyal customers are those who focus more on the physical attributes of the bank e.g., building ATM facilities and providing the ATM machines. In addition, customer loyalty is classified into several levels, namely affective, conative and action loyalty and is influenced by the principles of *maqâṣid al-sharî'ah.*

The following are suggestions for developing the concept of customer loyalty. *First*, it is necessary to conduct further studies on the theory of other figures besides Griffin. This is needed to do to increase the scientific repertoire related to the topic being discussed in this study, namely customer loyalty. The theory can also be used as a tool to understand what is needed and expected by Islamic bank customers. *Second*, there needs to be a lot of field research related to measures or indicators of customer loyalty

that really approach the real conditions in the community. It is to ensure that the theory of the relevant experts published in textbooks or scientific journals and what really happens in the real life are in line; there is no gap between theory and practice.

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