Loyalty Intention towards Islamic Bank: The Role of Religiosity, Image, and Trust

DWI SUHARTANTO[A], NURAENI HADIATI FARHANI[A*], MUHAMMAD MUFLIH[A] AND SETIAWAN[A]

[A] *Politeknik Negeri Bandung, Bandung, Indonesia.*

ABSTRACT

Having customer loyalty is an important strategy in the competitive banking industry. However, literature shows a lack of attention on assessing loyalty in the context of Islamic banking. This study examines the loyalty intention towards Islamic banks including three important determinants, namely religiosity, trust, and image. This study surveyed 200 samples of Islamic bank customers collected from Bandung, Indonesia. To analyze the data, this study applies variance-based structural equation modelling (PLS). The results of this study offer a plausible explanation on the direct effect of religiosity on loyalty intention. Besides direct effect, this study shows that the effect of religiosity on loyalty intention is mediated by trust and image towards Islamic banks. This study highlights the importance of religiosity for loyalty of Islamic bank customers. Theoretical and managerial implications of these findings are discussed.

JEL Classification: G21, M10

Keywords: Banking, image, Islamic, loyalty, religiosity

* Corresponding author: E-mail: nuraeni.hadiati@polban.ac.id

INTRODUCTION

Islamic banking is a dynamic segment in the banking industry (Abou-Youssef et al., 2015). This industry has a huge potential in appealing Muslims to fulfil their banking services needs as well as their religious obligations (Muslim et al., 2013). Further, with the principles of sharing benefit and risk, the Islamic Bank could also potentially attracts non-Muslim customers (Saleh et al., 2017). Although having enormous potential, Islamic banks which have emerged only recently are perceived as less popular and as less experienced than conventional banking (Nizar and Marzouki, 2015). As a result, Islamic banks face a tough environment in attracting customers. Faced with this challenging environment, developing and having customer loyalty is imperative as they could favorably impact business outcomes such as deposit amounts, cost of operation and marketing, customer retention rates, and subsequently future revenues (Bakar et al., 2017, Saleh et al., 2017, Bloemer et al., 1998). Considering the important role of having loyal customers, recent literature has shown an increasing attention on customer loyalty in the context of Islamic banking (Muslim et al., 2013, Hoq et al., 2010, Saleh et al., 2017, Rehman and Shabbir, 2010). While religiosity is regarded as an important determinant of customer attitude and behavior in general (Nizar and Marzouki, 2015, Mathras et al., 2016), surprisingly few studies have examined this factor as a loyalty determinant in Islamic banking (Hidayat et al., 2015, Hoq et al., 2010). Additionally, current studies in Islamic banking loyalty mostly focus on service quality and customer satisfaction as loyalty drivers (Muslim et al., 2013, Hoq et al., 2010, Saleh et al., 2017, Rehman and Shabbir, 2010). In contrast, although widely reported as important loyalty drivers in conventional banks (Bloemer et al., 1998, Bakar et al., 2017, Brandon and Randall, 2007), there are few studies that include trust and image as loyalty determinants in examining Islamic bank loyalty. Thus, as suggested by Nizar and Marzouki (2015) religiosity, the image of Islamic banks, and customer trust towards Islamic banks need to be included in research on customer attitude towards Islamic banks.

Driven by this research gap, this study tries to examine the loyalty towards Islamic banks through three important determinants, namely religiosity, trust, and image. More specifically, this study is intended to (a) assess the direct effect of religiosity on customer intention loyalty and (2) to evaluate the mediation effect of trust and image on the relationship between religiosity and loyalty intention. This study is conducted in the Indonesian banking context for two reasons. First, as the most populous Muslim country with a huge middle class (Vujanovic and Dutu, 2015), Indonesia is an enormous potential market for Islamic banking. Second, Indonesian Central Bank Report (2017) shows that the Indonesian Islamic banking performance is relatively unsatisfactory, indicated by its small assets (5% of nation's banking assets), small market share (4.6%), and since 2012, its growth is stagnant. Thus, understanding how to create customer loyalty is imperative for the Indonesian Islamic banking industry.

CONCEPTUAL REVIEW AND HYPOTHESES DEVELOPMENT

Customer Loyalty

As an important concept in marketing, there are a plethora of studies on loyalty which basically uses two approaches; behavioral and attitudinal. The behavioral approach theorizes loyalty as behavior, where a consumer is considered loyal if he or she systematically purchases a product or service within a certain period. In the context of banking, behavioural loyalty is typically measured by the length of the relationship (Bakar et al., 2017, Bloemer et al., 1998, Hidayat et al., 2015). This method is able to give a realistic picture of how the performance of a firm compares to other firms. However, behavioral measures of loyalty, such as repeat purchases, have been criticized for a lack of conceptual basis and provide only a narrow view of what is in fact a dynamic and complex of consumer behavior (Bloemer et al., 1998). Further, scholars (Day, 1969, Hennig-Thurau and Hansen, 2000) maintain that measuring loyalty based on this approach covers up substantial spurious loyalty. In other words, in the banking context, the usage of this method cannot differentiate a loyal bank customer from consumers who consume the banking service for cost or convenience reasons only. Thus, behavioral loyalty is insufficient to explain how loyalty towards a bank is developed.

The second approach of studying customer loyalty is the attitudinal approach, that is loyalty intention, some references using the term conative loyalty or attitudinal loyalty (Suhartanto et al., 2018). Loyalty intention is "a loyalty state that contains what, at first, appears to be the deeply held commitment to buy" (Johnson et al., 2006). In a similar tone, Yoon and Uysal (2005) contend that loyalty intention is not only the intention to buy but also observable behaviors such as intention to recommend and intention to repurchase even if the price increases. This contention is in line with the Tripartite Theory of attitude which postulates that attitude consists of three elements: the cognitive, affective, and conative. According to this theory, behavioral intention is an element of a conative component of attitude (Ajzen, 2005). Although the attitudinal approach has been criticized for lack of the predictive power of the actual behavior, this approach allows researchers to uncover the strength of loyalty from very loyal to the very disloyal (Suhartanto et al., 2018). Thus, conceptualizing and measuring loyalty toward Islamic bank based on attitudinal approach, that is loyalty intention, is appropriate. The following subsections discuss religiosity, image and trust as the drivers of customer loyalty in the context of Islamic banking.

Religiosity

The terms "Religiosity" and "Religion" are often used interchangeably to define the same concept; that is an individual's veneration, devotion, and conviction towards a divinity (Nizar and Marzouki, 2015). Religion refers to a structured order of beliefs, symbols, and practices to enable an individual to feel close to God and as a guide for the

individual relationship with others (Nizar and Marzouki, 2015). This definition notes that a religion offers its followers a specific set of beliefs, rituals, values, and community (Mathras et al., 2016). In a similar vein, Kim Shyan et al. (2004) define religion as the ideals for life, reflected in the followers' values and attitudes. Religiosity indicates a person's degree of adherence to his or her religious beliefs and practices in daily living (Mansour and Diab, 2016). Likewise, McDaniel and Burnett (1990) maintain that religiosity is a faith in God with the allegiance to comply with the rules set by God. These definitions imply that religiosity is an indication of one's derivative towards his or her religion. The personal commitment to comply with divine rule could affect not only his or her personal social communication but also his or her decision on selecting and consuming the product and service.

Religiosity is an important concept in marketing and social studies. However, literature shows conflicting results on the dimensionality and the measurement of religiosity. Early studies (Allport and Ross, 1967, King and Hunt, 1972) treat the religiosity concept not as a single dimension, but consisting of many elements such as belief, knowledge, practices which affects a person's daily life. Other scholars believe that, rather than discrete, religiosity is a continuum (Beit-Hallahmi and Argyle, 1997). Recent studies (Nizar and Marzouki, 2015, Tang and Li, 2015, Wahyuni and Fitriani, 2017) report that religiosity is a multidimensional construct consisting of many dimensions such as beliefs, values, involvement, rituals, and fear of divine punishment. However, some recent studies (Rehman and Shabbir, 2010, Alam et al., 2011) still use a single dimension to measure religiosity. This discussion leads to the conclusion that literature is still diverse in identifying the dimension of religiosity.

Several studies have tried to measure religiosity in Islamic context. Abou-Youssef et al. (2015) use religious affiliation and religious commitment dimensions to evaluate the consequences of religiosity on consumer attitude and behavior. They conclude that religiosity is stronger than religious affiliations in influencing consumer behaviors. Khraim (2010), in an attempt to introduce constructs for measuring religiosity in the Islamic context, uses elementswhich are focused on practical behavior including: pursuing Islamic teachings, seeking financial services, perception on current Islamic issues, and consuming subtle products. His result shows that the combination of these elements is the most suitable method to measure Islamic religiosity. Rehman and Shabbir (2010) propose five dimensions of religiosity, namely: ritualistic, ideological, consequential, intellectual, and experimental. Ritualistic relates to a person's behavior advocated by religion, such as praying, fastin etc. The ideological dimension signifies the persons' beliefs in the religious teaching. The consequential dimension denotes the importance of religion in a person's life. Intellectual designates a person's knowledge about Islamic teaching, while experimental refers to a person' religion practices. Testing on the measurement scale of Rehman and Sabir in the Malaysian banking context, Alam et al. (2011) report that the scale is psychometrically robust. Thus, this study adapts Rehman and Shabbir (2010)' religiosity scale.

The discussion on the definition of religiosity and its dimensions indicates that religiosity is strongly related to customer attitude and behavior (Mathras et al., 2016, Khalil et al., 2012). Fishbein and Ajzen (2010) maintain that attitude is the amount of affect for or against to an object. They stated that belief represents the information an individual has about an object. A person's beliefs are likely to be strongly related to his/her religion, either by direct effect via sacred texts or by indirect effect through individual culture (Nizar and Marzouki, 2015, Tang and Li, 2015). If individuals perceive that the Islamic bank's services are in line with Islamic values, their attitude will be favorable towards the Islamic bank. The impact of religiosity on attitude toward Islamic banking is also reported in past studies (Abou-Youssef et al., 2015, Syed Shah et al., 2011, Nizar and Marzouki, 2015) and on consumer behavior of various products in Malaysia (Alam et al., 2011). Thus, in the context of loyalty intention towards Islamic bank, the following hypothesis is formulated.

H1: The religiosity has a positive effect on loyalty intention

Image

Image refers to the formation of the whole object, customer's disposition, and the attitudinal screen through which customers observe (Dichter, 1985). Image consists of two main elements: functional quality and emotional quality (Grönroos, 1984). The functional quality refers to tangible aspects that can be recognized and appraised. The emotional quality is related to the psychological components which are expressed by customer attitude and experience towards the business organization. Other scholars (Lee et al., 2008, Park et al., 1996) suggest that besides both functional and emotional quality, image in a consumer's mind is shaped by communication strategies such as advertising, public relations and through association with other entities related to the object of image such as country, person, place, or event. Among these factors, in the banking context, scholars argue that a consumer' direct experience with the service is the most important aspect in shaping bank image (Saleh et al., 2017, Mauri and Minazzi, 2013).

The image of a bank is the consequence of the relations of all beliefs, experiences, feelings, impressions, and knowledge that a person has about the bank (Muslim et al., 2013). This explanation indicates that religiosity is a driver of image (Wahyuni and Fitriani, 2017). As a consequence of satisfactory experience with the service, a favorable image causes a positive assessment of the service and affects customer future behavioral intention. In the banking context, scholars (Hoq et al., 2010, Muslim et al., 2013, Saleh et al., 2017) report a positive effect of image on customer' behavioral intentions towards Islamic banks. This discussion indicates that bank image could mediate the relationship between customer religiosity and loyalty intention. Thus, the following hypothesis on the mediation role of image of an Islamic bank is proposed.

H2. Image mediates the relationship between religiosity and loyalty intention

Trust

Trust is a person's belief that the other party will fulfil his or her need in the future (Carlos et al., 2005). In the Islamic banking context, Muslim et al.(2013) defines trust as "a moral obligation of every individual in the performance of his or her duties in society". Sauer (2002) maintains that in the banking system, honesty, trustworthiness, moral values, and equality among customers are symbols of trust to develop the relationship between the bank as a financial service provider for their customers. In Islamic banking, compliance with Sharia (Islamic principle) is considered the pillar of developing customers' trust (Kayed and Hassan, 2011). This discussion suggests that religiosity affects trust; the religious Muslim will tend to have high trust on the bank that claims that they are practicing Sharia values. As trust is widely acknowledged as a loyalty driver (Muslim et al., 2013, Hoq et al., 2010), thus it can be said that trust mediates the relationship between religiosity and loyalty. A customer with high religious commitment will have high trust of Islamic bank which triggers their intention to be loyal to the bank. Accordingly, the following hypothesis is formulated as follow.

H3. Trust mediates the relationship between religiosity and loyalty intention

In summary the formation of loyalty intention towards Islamic banks have three important determinants as delineated in Figure 1.
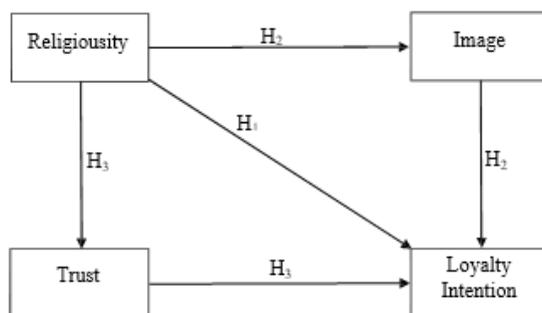

Figure 1 The relationship between religiosity, trust, image, and loyalty intention model

RESEARCH METHOD

This study adapts six items of the religiosity scale from Rehman and Shabbir (2010) and one item 'Keep away from earning through "haram" means added and adapted from the work of Alam et al. (2011). The adoption of these religiosity scales is because it is developed based on Islamic value and psychometrically reliable and valid. To adjust the identified measurement scales to the context of current research, interviews with several Islamic banking experts and consumers were performed. Based on this process, the seven items (see Table 2) reflecting religiosity elements are used as the measurement scale of religiosity.

The image of the Islamic bank is measured by four items adopted from past studies (Bloemer et al., 1998, Bakar et al., 2017, Saleh et al., 2017). While trust towards Islamic banks is also measured with four items (Muslim et al., 2013, Caceres and Paparoidamis, 2007). Finally, loyalty intention is measured by three items, namely intention to use the service, recommend and inform positive things about the Islamic bank (Hoq et al., 2010, Johnson et al., 2006, Wahyuni and Fitriani, 2017). All indicators of religiosity, image, trust, and loyalty intention were anchored with a 5-point Likert scale, 5 (strongly agree) and 1 (strongly disagree).

As the purpose of this study is to examine the direct and indirect effect of religiosity on customer loyalty intention towards Islamic banks, the respondents of this study are customers of Islamic banks. The proposed loyalty intention model was tested on customers of Islamic banks in the Indonesian city of Bandung. Due to a lack of sampling frame, applying random sampling methods cannot be used in this study. Thus, purposive sampling was utilized to ensure heterogeneity and variance between the customers of the Islamic banks. The data was collected during the period of May-June, 2017. In collecting the data, the potential respondents were invited to respond to the questionnaire. Out off 277 distributed, 200 questionnaires returned were useful for analysis.

This study examines the construct validity and reliability by applying Partial Least Squares (PLS)-based SEM. This method is also used to verify the proposed model. The arguments for using PLS is that this technique enables a researcher to assess the latent constructs using a small and medium sample and non-normality distributed data (Chin et al., 2008). Additionally, SEM-PLS is a well acknowledged technique to estimate the coefficient path in structural models (Hair et al., 2014).

RESULTS

Table 1 depicts the description of the respondent's characteristic.

Table 1 The respondent demographic characteristics

Variable	Description	Frequency
Gender	Male	65
	Female	135
Age	17-25 years	90
	26-35 years	68
	36-45 years	31
	>45 years	11
Highest education level	<High School	4
	High School	91
	Bachelor / Diploma	76
	Post Graduate	29
Job Position	Student	97
	Staff	103
	Supervisor / Manager	2

Measurement model

To examine the measurement model, this study evaluates the average variance extracted (AVE), outer loading, and composite reliability (CR). The convergent validity test (Table 2) reveals that the prerequisite for validity is fulfilled as AVE is higher than 0.5 and factor loadings exceed 0.6 (Hair et al., 2010). This result satisfies the requirement of discriminant validity of the construct variables.

Table 2 Measurement Model Indicators

Variable/item	Loading**	α	CR	AVE
Religiosity		0.909	0.928	0.648
- Regularly offer compulsory prayer	0.797			
-Fast during the month of Ramadan	0.762			
-Pay Zakat as prescribed criteria	0.795			
- Always avoid sin	0.881			
- Follow Islamic commands in all life affairs	0.862			
- Keep away from haram earnings	0.753			
- Recite the Koran regularly	0.776			
Image		0.765	0.851	0.59
- Reputable to keep promise to clients	0.671			
- Has goodwill in the banking industry	0.863			
- Well known to mass people	0.768			
- Overall image	0.758			
Trust		0.865	0.908	0.712
- Truly concerned with Islamic principles	0.867			
- Keep the deposit safe	0.787			
- Keep the privacy safe	0.847			
- Overall trust	0.872			
Loyalty		0.858	0.914	0.779
- Intent to use the banking service in the future	0.922			
- Intent to recommend the bank	0.859			
- Want to continue to be the client the bank	0.866			

Note: **Significant at p<0.01

Henseler and colleagues (2015) recommend the Heterotrait-Monotrait Ratio (HTMT) to check construct discriminant validity, with suggested cut-off value of 0.9. The HTMT test results in a value from 0.412 to 0.888, indicating that the discriminant validity is satisfied. The reliability test specifies that the constructs are reliable as their composite reliability (CR) values are over the advocated the level of 0.7 (Hair et al., 2010). Further, Cronbach Alpha is also more than cut of level of 0.7.

Structural Model

In testing the structural model, this study uses the procedure of bootstrapping with 5000 repetitions to assess the significance of indicators and the coefficient of the path (Chin et al., 2008). The result of data analysis shows that the GOF of the model has a value of 0.547 demonstrating that the model fit is satisfactory, above the suggested level of 0.36 (Tenenhaus et al., 2005). In other words, this finding suggests that the proposed model of loyalty intention can be used to evaluate the sample.

The data analysis indicates that the religiosity, image, and trust explain loyalty intention 0.515 (51.5%). Chin (2008) classifies the R^2 into three groups, weak ($R^2 = 0.19$), moderate ($R^2 = 0.33$) and substantial ($R^2 = 0.76$). Using this contention, it can be concluded that R^2 is between moderate and substantial. Additionally, the result of Q^2 test reveals that all constructs has a positive value, indicating that all constructs satisfy the predictive of relevance (Chin et al., 2008).

Table 3 exhibits the association amongst the tested variables. The results show that among the relationships tested in the sample, only the relationship between image and loyalty ($\beta = 0.045$) are not significant ($p > 0.05$), while the other relationships are significant. Table 3 shows the β of the path between religiosity and loyalty is 0.348 and significant ($p < 0.01$). Thus, there is a support for hypothesis H1.

Table 3 Structural estimates

Path	β	t-values
Religiosity => Trust	0.691	7.606**
Religiosity => Image	0.569	7.769**
Religiosity => Loyalty	0.348	3.264**
Image => Loyalty	0.045	0.488
Trust => Loyalty	0.393	3.192**

Note: **Significant at $p < 0.01$, *Significant at $p < 0.05$

The Mediation Test

The mediation test was examined by comparing the path coefficient of the model with and without mediation variable as recommended by Baron and Kenny (1986). Table 3 shows that all of the paths between religiosity, trust, and loyalty are positive and significant. The Sobel test of testing trust mediation role is 3.465 and significant at $p < 0.01$. This result specifies the mediation role of trust on the relationship between religiosity and loyalty. However, the lessening of path coefficient between religiosity and loyalty because of trust presence in the model implies that the mediation role of trust is partial. Therefore, the hypothesis on the median role of trust (H2) is partially supported. Table 3 depicts that the path between religiosity and image is significant but the relationship between loyalty and image is insignificant. Thus, the mediation role of image on the association between religiosity and loyalty intention is not verified. Thus, hypothesis H3 is not supported.

DISCUSSION

The literature has clearly identified that religiosity, image, and trust are determinants of customer loyalty (Hoq et al., 2010, Muslim et al., 2013, Hidayat et al., 2015). However, there are a lack of studies that examine religiosity's direct effect on loyalty intention and its indirect effect through image and trust. The results of this study offer a plausible explanation on the direct effect of religiosity on loyalty intention and indirect effect

through trust and image towards an Islamic bank. The current study widens our understanding on the drivers of loyalty intention by customers of Islamic banks.

First, this study shows that religiosity is an important determinant of trust, image, and loyalty. This finding suggests that as customers increasingly commit to their religion, they tend to have an increasingly positive image, develop trust, and become more loyal towards the Islamic bank. This study corroborates with past studies on the positive association between religiosity and image as well as trust (Hoq et al., 2010, Muslim et al., 2013) and the effect of religiosity on loyalty (Wahyuni and Fitriani, 2017, Hidayat et al., 2015) in various products and services. However, the result of the mediation test suggests that the effect of religiosity on loyalty is neither simple nor direct. For Islamic bank customers, in addition to affecting directly on loyalty, religiosity affects loyalty through strengthening trust towards the Islamic bank as a financial institution. While related to the role of image mediation, the insignificant effect of image on loyalty suggests that Islamic customers do not rely on the image of Islamic banks to continue to be the client and recommend the Islamic bank to others. As image is mainly developed based on the customers' perception of technical and functional service quality (Grönroos, 1984, Bloemer et al., 1998), the loyalty of Islamic bank customers is not driven by how the service is delivered. Further, as the effect of religiosity on loyalty is higher compared to that of image and trust, this study stresses the importance of religiosity as the main driver of Islamic bank clients to continue their banking relationship and behave favorably towards the Islamic bank.

Second, this study discloses that the consequence of image on loyalty intention is insignificant. This insignificant effect of image on loyalty intention insinuates that to continue to be clients and recommend Islamic banks to others, Islamic bank customers do not rely on the image of the Islamic bank. In other words, a poor image of an Islamic bank will not directly affect customers' loyalty towards Islamic banks. This result refutes past studies (Zeithaml et al., 1996, Suhartanto et al., 2016) reporting the significant effect of image on customer loyalty. One possible explanation on this insignificant effect is that the impact of image on loyalty intention may be due to other variables which are not included in this study, such as customer satisfaction. Past studies in the banking industry report a positive and significant effect of image and satisfaction (Bloemer et al., 1998, Muslim et al., 2013) and customer satisfaction on loyalty intention (Hoq et al., 2010). It seems that a favorable image will not affect directly loyalty intention but tends to influence customer satisfaction before strengthening the loyalty intention. Thus, although there is no direct relationship, this study recommends that future researchers do not ignore the image factor when examining the development of customer loyalty intention.

Third, from a theoretical perspective, this study extends our knowledge on the relationship between religiosity and customer loyalty intention in Islamic banks by integrating image and trust as mediation factors. This study lends support to the religiosity-attitude model (Mathras et al., 2016, Khalil et al., 2012) to explain customer loyalty intention in the Islamic bank context. The support for this model is evident from

the positive link between religiosity and customer loyalty towards Islamic banks. This study shows that a customer who has a high religious commitment tends to continue his or her clientele and recommend the Islamic bank to others.

Managerial implication

From managerial perspective, this study demonstrates from the important impact, both directly and indirectly, of religiosity on loyalty intention of Islamic bank customers. Thus, convincing the customer that the bank is fully compliant with Islamic principles (Sharia) will prevent their customers switching to another Islamic bank. This study implies that Islamic values are the platform for managing the customers of Islamic banks. This platform subsequently forms an operational system and procedures that enable the bank to create loyalty amongst current customers. To maintain to be Sharia compliant, the Islamic bank can establish a Sharia Advisory Council to observe and guarantee that the banking activities and operations are in accordance with Sharia. Establishing this council is important to enhance customer trust towards the Islamic bank. Further, a communication strategy focusing on the compatibility of Islamic banks with Sharia values could convince the Islamic bank customers on the suitability of Islamic bank services to meet their banking and religious needs.

LIMITATION AND FUTURE RESEARCH

First, this study focuses on customers of Islamic banks in Bandung, Indonesia. Thus, the sample of this study is not fully typical of the Muslim population. Therefore, the findings of this study should not be oversimplified and applied to the whole Indonesian or Muslim population. To obtain a better and more representative result of the model, future research could test the relationship between the variables in other locations/countries. Second, the focus of this research is attributed to the role of religiosity in influencing trust, image, and loyalty towards Islamic banks. They are many other variables influencing customer loyalty, such as quality, satisfaction, and value. To obtain a comprehensive model of loyalty, future studies could include these variables in the model. Including these additional variables can shed further light on consumer loyalty towards Islamic bank services. Lastly, the extended loyalty model could also be tested in other Islamic products and services (e.g., Islamic insurance, halal food etc.).

REFERENCE

Abou-youssef, M. M. H., Kortam, W., Abou-Aish, E. and El-Bassiouny, N. (2015), "Effects of religiosity on consumer attitudes toward Islamic banking in Egypt", *International Journal of Bank Marketing*, Vol. 33, pp, 786-807.

Ajzen, I. (2005), "Attitude, personality, and behavior", Open University Press.

Alam, S. S., Mohd, R. and Hisham, B. (2011), "Is religiosity an important determinant on Muslim consumer behavior in Malaysia?", *Journal of Islamic Marketing*, Vol. 2, pp. 83-96.

Allport, G. and Ross, J. (1967), "Personal religious orientation and prejudice", *Journal of Personality and Social Psychology*, Vol. 2, pp. 423-443.

Bakar, J. A., Clemes, M. D. and Bicknell, K. (2017), "A comprehensive hierarchical model of retail banking", *International Journal of Bank Marketing*, Vol. 35, pp. 662-684.

Baron, R. M. and Kenny, D. A. (1986), "The moderator-mediator variable distinction in social psychological research: Conceptual, strategic, and statistical considerations", *Journal of Personality and Social Psychology*, Vol. 51, pp. 1173-1182.

Beit-Hallahmi, B. and Argyle, M. (1997), "The Psychology of Religious Behavior, Belief and Experience", London and New York, Rutledge.

Bloemer, J., Ruyter, K. and Peeters, P. (1998), "Investigating drivers of bank loyalty: The complex relationship between image, service quality and satisfaction", *The International Journal of Bank Marketing*, Vol. 16, pp. 276-286.

Brandon, R. and Randall, C. C. (2007), "Being new-customer friendly: determinants of service perceptions in retail banking", *International Journal of Bank Marketing*, Vol. 25, pp. 56-67.

Caceres, R. and Paparoidamis, N. (2007), "Service quality, relationship satisfaction, trust, commitment and business-to-business loyalty", *European Journal of Marketing*, Vol. 41, pp. 836-867.

Carlos, F., Miguel, G. and Eduardo, T. (2005), "The influence of corporate image on consumer trust: A comparative analysis in traditional versus internet banking", *Internet Research*, Vol. 15, pp. 447-470.

Chin, W. W., Peterson, R. A. and Brown, S. P. (2008), "Structural Equation Modeling in Marketing: Some Practical Reminders", *Journal of Marketing Theory and Practice*, Vol. 16, pp. 287-298.

Day, G. S. (1969), "A two-dimensional concept of brand loyalty", *Journal of Advertising Research*, Vol. 9, pp. 29 - 35.

Dichter, E. (1985), "Commentary: What's in an image?", *The Journal of Consumer Marketing*, Vol. 2, pp. 75-81.

Fishbein, M. and Ajzen, I. (2010), "Predicting and changing behavior: The reasoned action approach", New York, Psychology Press.

Grönroos, C. (1984), "A Service Quality Model and its Marketing Implications", *European Journal of Marketing*, Vol. 18, pp. 36-44.

Hair, J. E., Hult, G. T., Ringle, C. M. and Sarstedt, M. (2014), "A Primer on Partial Least Squares Structural Equation Modeling (PLS-SEM)", Los Angeles, Sage.

Hair, J. F., Black, W. C., Babin, B. J. and Anderson, R. E. (2010), "Multivariate data analysis: A global perspective", Upper Saddle River, Pearson Education.

Hamza, K. (2010), "Measuring Religiosity in Consumer Research from an Islamic Perspective", *Journal of Economic and Administrative Sciences*, Vol. 26, pp. 52-78.

Hennig-Thurau, T. and Hansen, U. (2000), "Relationship marketing", Berlin, Springer.

Henseler, J., Ringle, C. M. and Sarstedt, M. (2015), "A new criterion for assessing discriminant validity in variance-based structural equation modeling", *Journal of the Academy of Marketing Science*, Vol. 43, pp. 115-135.

Hidayat, R., Akhmad, S. and Machmud (2015), "Effects of service quality, customer trust and customer religious commitment on customer satisfaction and loyalty of Islamic banks in East Java", *Al-Iqtishad*, Vol. 7, pp. 151-164.

Hoq, M. Z., Sultana, N. and Amin, M. (2010), "The effect of trust, customer satisfaction and image on customers' loyalty in Islamic banking sector", *South Asian Journal of Management*, Vol. 17, pp. 70-93.

Indonesia, B. (2017), Sharia Banking: Islamic Banking in Indonesia in Brief. Jakarta: Bank Indonesia.

Johnson, M. D., Herrmann, A. and Huber, F. (2006), "The evolution of loyalty intentions", *Journal of Marketing*, Vol. 70, pp. 122-132.

Kayed, R. N. and Hassan, M. K. (2011), "The global financial crisis and Islamic finance", *Thunderbird International Business Review*, Vol. 53, pp. 551-564.

Khalil, A.-H., Muhammed, A., Ghazi, A.-W. and Mohamed, H. (2012), "Religious beliefs and consumer behavior: from loyalty to boycotts", *Journal of Islamic Marketing*, Vol. 3, pp. 155-174.

Kim Shyan, F., David, S. W. and Erdogan, B. Z. (2004), "The influence of religion on attitudes towards the advertising of controversial products", *European Journal of Marketing*, Vol. 38, pp. 537-555.

King, M. B. and Hunt, R. A. (1972), "Measuring the Religious Variable: Replication", *Journal for the Scientific Study of religion*, Vol. 11, pp. 240-251.

Lee, M., Knight, D. & Kim, Y. (2008), "Brand analysis of a US global brand in comparison with domestic brands in Mexico, Korea, and Japan", *The Journal of Product and Brand Management*, Vol. 17, pp. 163-174.

Mansour, I. H. F. and Diab, D. M. E. (2016), "The relationship between celebrities' credibility and advertising effectiveness: The mediation role of religiosity", *Journal of Islamic Marketing*, Vol. 7, pp. 148-166.

Mathras, D., Cohen, A. B., Mandel, N. & Mick, D. G. (2016), "The effects of religion on consumer behavior: A conceptual framework and research agenda", *Journal of Consumer Psychology*, Vol. 26, pp. 298-311.

Mauri, A. G. and Minazzi, R. (2013), "Web reviews influence on expectations and purchasing intentions of hotel potential customers", *International Journal of Hospitality Management*, Vol. 34, pp. 99-107.

Mcdaniel, S. W. and Burnett, J. J. (1990), "Consumer Religiosity and Retail Store Evaluative Criteria", *Journal of the Academy of Marketing Science*, Vol. 18, pp. 101-112.

Muslim, A., Zaidi, I. and Rodrigue, F. (2013), "Islamic banks: Contrasting the drivers of customer satisfaction on image, trust, and loyalty of Muslim and non-Muslim customers in Malaysia", *International Journal of Bank Marketing*, Vol. 31, pp. 79-97.

Nizar, S. and Marzouki, R. (2015), "Consumer attitudes and purchase intentions toward Islamic banks: the influence of religiosity", *International Journal of Bank Marketing*, Vol. 33, pp. 143-161.

Park, C. W., Jun, S. Y. and Shocker, A. D. (1996), "Composite branding alliances: An investigation of extension and feedback effects", *Journal of Marketing Research*, Vol 33, pp. 453-466.

Rehman, A. and Shabbir, M. S. (2010), "The relationship between religiosity and new product adoption", *Journal of Islamic Marketing*, Vol. 1, pp. 63-69.

Saleh, M. A., Quazi, A., Keating, B. and Gaur, S. (2017), "Quality and image of banking services: a comparative study of conventional and Islamic banks", *International Journal of Bank Marketing*, Vol. 35, pp. 878-902.

Sauer, J. B. (2002), "Metaphysics and economy – the problem of interest: A comparison of the practice and ethics of interest in Islamic and Christian cultures", *International Journal of Social Economics*, Vol. 29, pp. 97-118.

Suhartanto, D., Chen, B. T., Mohi, Z. And Sosianika, A. (2018). "Exploring loyalty to specialty foods among tourists and residents". *British Food Journal,* Vol. 120, pp. 1120-1131.

Suhartanto, D., Ruhadi and Triyuni, N. (2016), "Tourist loyalty towards shopping destination: The role of shopping satisfaction and destination image", *European Journal of Tourism Research*, Vol. 13, pp. 84-102.

Syed Shah, A., Rohani, M. and Badrul, H. (2011), "Is religiosity an important determinant on Muslim consumer behavior in Malaysia?", *Journal of Islamic Marketing*, Vol. 2, pp. 83-96.

Tang, G. & Li, D. (2015). "Is there a relation between religiosity and customer loyalty in the Chinese context?", *International Journal of Consumer Studies*, Vol. 39, pp. 639-647.

Tenenhaus, S. M., Esposito, V., Chatelin, Y.-M. & Laura, C. (2005), "PLS path modeling:, *Computational Statistics & Data Analysis*, Vol. 48, pp. 159-205.

Vujanovic, P. and Dutu, R. (2015), "OECD Economic Surveys Indonesia", March ed. Paris, France: The Organization for Economic Co-operation and Development (OECD).

Wahyuni, S. and Fitriani, N. (2017), "Brand religiosity aura and brand loyalty in Indonesia Islamic banking", *Journal of Islamic Marketing*, pp. 1-16.

Yoon, Y. & Uysal, M. (2005), "An examination of the effects of motivation and satisfaction on destination loyalty: A structural model", *Tourism Management*, Vol. 26, pp. 45-56.

Zeithaml, V. A., Berry, L. L. and Parasuraman, A. (1996), "The behavioral consequences of service quality", *Journal of Marketing*, Vol. 60, pp. 31-46.