

# The Effect of Service Quality, Bank Image, Customer Satisfaction, and Customer Attitude Mediation Role on The Loyalty of Sharia Banking Customer in Islamic Perspective in Pekanbaru

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**Submission date:** 03-Dec-2024 10:59AM (UTC+0700)

**Submission ID:** 2538766731

**File name:** ffect\_of\_Service\_Quality,\_Bank\_Image,\_Customer\_Satisfaction,.pdf (673.49K)

**Word count:** 9490

**Character count:** 51900

Original Article

# The Effect of Service Quality, Bank Image, Customer Satisfaction, and Customer Attitude Mediation Role on the Loyalty of Sharia Banking Customer in Islamic Perspective in Pekanbaru

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**Abstract** - In order to face competition, sharia banking needs to know their customers' loyalty, so that it can encourage the growth and development of sharia banking. This research aims to analyze the effect of the service quality, bank image, and customers' satisfaction, mediated by the customers' attitude on the loyalty of the sharia banking customers in the Islamic perspective in Pekanbaru. This research used purposive sampling and snowball sampling techniques with 172 respondents from 5 (five) sharia bankings in Pekanbaru. The data analysis method used is AMOS (Analysis of Moment Structure) application, while the technique used is SEM (Structural Equation Model). The finding of this research shows that the service quality significantly affects the bank image, the bank image significantly affects the customers' attitude, the customers' attitude significantly affects the customers' satisfaction, the customers' satisfaction significantly affects the customers' loyalty the bank image significantly affects the loyalty, and the service quality does not significantly affect the customers' satisfaction, where attitude acts as intervening variable.

**Keywords** - Service Quality, Bank Image, Customers' Satisfaction, Customers' Attitude, and Customers' Loyalty.

## I. INTRODUCTION

The development of sharia banking in Indonesia cannot be separated from the banking system in Indonesia which is set in Law No. 21 of 2008 in which sharia banking is the bank that carries out business activity based on sharia principles. The bank is a financial institution whose main activity is raising and redistributing funds to the community as well as providing service to the community (Kasmir, 2004). Therefore, they can trigger a productive economic sector as well as increase the community's standard of living. These activities significantly depend on the bank's ability in raising the fund obtained from the community. The amount of the third party's fund that can be raised by sharia banking can be seen in the following table:

Table 1. The Composition of the Third Party's Fund of Sharia Commercial Banking (TrillionRp)

No.	Tally	2014	2015	2016	2017	2018 (January)
1.	Wadiah Deposit Fund	<b>22,705</b>	<b>24,915</b>	<b>29,470</b>	<b>35,788</b>	<b>34,518</b>
	a. Giro	12,867	12,991	15,375	18,649	17,357
	b. Saving	9,838	11,924	14,095	17,139	17,161
2.	Non Profit Sharing Investment Fund	<b>146,901</b>	<b>148,896</b>	<b>176,937</b>	<b>202,437</b>	<b>204,801</b>
	a. Giro	935	1,872	4,278	7,619	7,514
	b. Saving	40,515	40,758	50,637	57,442	56,887
	c. Deposit	105,451	106,266	122,022	137,377	140,699



3.	Profit Sharing Investment Fund	<b>1,117</b>	<b>1,083</b>	-	-	-
	a. Giro	4	8	-	-	-
	b.Saving	65	50	-	-	-
	c.Deposit	1,047	1,025	-	-	-
	<b>Total of Third Prty Fund</b>	<b>170,723</b>	<b>174,894</b>	<b>206,407</b>	<b>238,225</b>	<b>239,319</b>

Source: Sharia Banking Statistic, January 2018.

Table 1 above shows that there was an increase in the third party fund development percentage raised by sharia commercial banking as much as 13% (thirteen percent) from 2015 until 2016. From 2016 until 2017, there was an increase of the third-party fundraised by sharia commercial banking as much as 2% (2 percent). From 2017 until 2018, there was also an increase of the third-party fundraised by sharia commercial banking as much as 0.5% (zero point five percent). As a whole, even though the total of the third-party fundraised from

2014 until 2018 experienced an increase, however, the total increase does not show any percentage increase of the total of the third-party fund. Instead, there was a tendency of a percentage decrease of the third-party fund of Sharia Commercial Banking.

The third-party fund depends on the number of sharia banking customers so much. This can be seen based on the number of sharia banking account. The success of a bank depends on the number of service users or the customers owned (Kotler, 2012).

**Table 2. Number of the Third Party Fund Account of Sharia Commercial Banking (Unit)**

	Tally	2014	2015	2016	2017	2018 (Januari)
	<b>The Third Party Fund</b>	<b>11,313,806</b>	<b>15,476,183</b>	<b>18,543,305</b>	<b>21,338,956</b>	<b>21,622,178</b>
1.	Wadiah Deposit Fund	6,586,628	7,876,839	10,583,944	12,396,231	12,580,988
	a.Giro	119,928	144,289	219,538	176,463	177,325
	b.Savings	6,466,700	7,732,550	10,364,406	12,219,768	12,403,663
2.	Non Profit Sharing Investment Fund	5,136,029	7,593,422	7,959,361	6,942,727	9,041,190
	a.Giro	1,535	2,932	56,687	56,030	54,672
	b.Saving	4,908,717	7,349,403	7,649,029	8,616,964	8,711,814
	c.Deposit	225,777	241,087	253,645	270,733	274,704
3.	Profit-Sharing Investment fund	7,352	5,922	-	-	-
	a.Giro	2	2	-	-	-
	b.Saving	6,684	5,322	-	-	-
	c.Deposit	666	598	-	-	-

Source: Sharia Banking Statistic, January 2018

According to table 2, in January 2018, the third-party fund account reached 21,622,178 units. If it is compared to the number of Indonesian Muslims, it will support a better prospect and future for sharia banking in Indonesia. This is due to 83% of Indonesian people being Muslim. Meanwhile, the total number of all Indonesian people is 250 million people (BPS 2013).

However, similar to the development of sharia banking in Indonesia, it also reflects the development of sharia banking in Pekanbaru. The total number of Pekanbaru citizens is 1,005,014 people (BPS 2014), of which 84.8% of the total population is Muslim (Census

2010). In Al-Qur'an, it is stated that Muslims should not take any usury (QS Al-Baqarah: 275: 2).

In providing products and services for the community, sharia banking cannot be separated from the competition with a conventional bank. Therefore, customers' loyalty becomes an important thing for sharia banking to grow and develop as well as anticipate the existing competition condition. Customers' loyalty is a condition expected by each company, especially service providers including banking. The high level of customers loyalty can indicate the long-term and deep commitment from the customers toward a product and service (Oliver, 2008).

The effort of fulfilling and customers' need should be accommodated maximally so that it can satisfy the customers. Customers' loyalty is defined as an effective response to the specific consumption experience or a suitability evaluation or discrepancy felt between the expectation and the actual product performance after being used (Kotler & Keller, 2014). There is some research that shows that customers' satisfaction gives a positive effect on the sharia banking customers' loyalty, including the research conducted by Muhammad Rizwan Pakistan (2014), Zeyad M. Mem Kishada Malaysia (2013), M. Taimoor Hassan Pakistan (2012), Rachmad Hidayat and Sabarudin Akhmad (2015), M. Abduh (2015). However, the result of the research conducted by Mahyuni, et al. (2014) found different results in which customers' satisfaction does not significantly affect the customers' loyalty.

Sharia banking service quality must be started from the understanding of the customers' needs and ended by the customers' satisfaction as well as a positive attitude towards the service quality (Kotler, 2000, dalam Tjiptono, 2005). "The assumption behind this definition is that the customers form a perception of service quality according to the service performance they experienced. It is therefore the customer's perception that rates the services quality of an entity (Anderson and Sullivan, 1993). The result of research conducted by Mu'azu Saidu Badara, Malaysia (2013), Rachmad Hidayat, Sabarudin Akhmad, Machmud (2015), Sri Astuti Pratminingsih, Meriza Hendri Ahmad Tasyrifan, (2011), and the result of the research conducted by Rizwan Ali, China (2014) stated that the service quality significantly affects the customers' satisfaction, while the result of the research conducted by Hendri Wijaya et al. (2017), found that the service quality does not significantly affect the customers' satisfaction.

Kotler & Keller (2014) stated that image is an impression grows based on the knowledge and understanding level of someone regarding a product fact, someone, or company. According to Lagergren (in Malhotra, 2008), an image is an expression or message from a company, and the result of the company effort and how the targeted people define those messages and impressions. The result of the research conducted by Syed Akif Hasan and Muhammadiyah Imtiaz Subhani and Ms. Amber Osman, Pakistan, (2012), Abdul Ghafoor Awan & Maliha Azhar Pakistan (2014), Sana Chebab, Tunisia (2012), found that image significantly affects the customers' loyalty. Research conducted by Muhamad Abduh, Kuwait (2015), Khaerilet al (2014) also found that sharia banking image significantly affects the customers' loyalty.

The customers' attitude is the basic thing to decide the use of banking services. The customers' attitude forms a consistent pattern so that it directs the customers to

behave consistently towards the same object, and to change the attitude, it may necessarily need a large adjustment in the other attitude (Schiffman, 2004). The customers' attitude after using the banking service will affect their satisfaction according to the research conducted by Muh. Rizwan Pakistan (2014), Muhammed Mamman, Ahmad Faosiy Ogunbado, and Abu Sufian Abu-Bakri, Malaysia (2016).

A Muslim should also be loyal to Allah and His Prophet. He must love and follow what has been asked and avoid what has been forbidden (QS Al-Ma'idah: 54-55).

Based on the first empirical fact, which is the research gap that stated that there is still controversy of research results regarding the service quality, bank image, and customers' satisfaction on the sharia banking loyalty where the customers' attitude is the intervening variable in this research. The gap phenomenon is shown by the existence of the increase of total third part fundraised by the sharia banking but cannot show any percentage increase of the growth of the third-party fund total raised by the sharia banking. Therefore the research questions formed are:

1. Is there any effect of service quality on the sharia banking image?
2. Is there any effect of sharia banking image on sharia banking customers' attitude?
3. Is there any effect of service quality on the sharia banking customers' attitude?
4. Is there any effect of service quality on the sharia banking customers' satisfaction?
5. Is there any effect of customers' attitude on the sharia banking customers' satisfaction?
6. Is there any effect of customers' satisfaction on the sharia banking customers' loyalty?
7. Is there any effect of sharia banking image on the sharia banking customers' loyalty?
8. Is there any effect of the service quality on the customers' satisfaction through the mediation of customers' mediation as the intervening variable?

#### Tawhidi String Relation

Tawhidi String Relation (TSR) method admits Alqur'an science system based on Al-Qur'an so that the implication which is in accordance with Quran and Sunnah will produce something promised by Allah in Quran for the sake of the people's welfare as a whole. This is undoubted as it is in accordance with Sura Al-Baqarah verse 2.

#### Service Quality

According to Parasuraman, Zethhamland Berry in Tjiptono (2005), the service quality concept expected and felt is determined by the service quality. The service quality consists of response-ability, guarantee, physical evidence, empathy, and capability.

#### Sharia Banking Service Quality

A.Othman and L.Owen (2002), added the element of the service quality dimension studied by Parasuraman, known as Compliance Islamic Law, consisting of:

1. Compliance, which means the ability to fulfill Islamic Law and operate under the principle of Islamic banking and economy
2. Assurance, is the knowledge and courtesy of employees and their ability to convey trust and confidence. It also includes verbal and written communication between bank staff and customers.
3. Reliability, ability to perform the promised service, dependability, and accuracy.
4. Tangibles, which means the appearance of physical facilities, equipment, personnel, and communication material.
5. Empathy caring, individualized attention which the Islamic bank providers
6. Responsiveness is the willingness to help customers and provide prompt service.

#### Company Image

According to Kotler and Keller (2014), an image is an "impression felt by someone regarding an object or thing or organization as a whole which is then stored in the consumer and community's memory towards the company or its product." Meanwhile, Riordan et al. in Malhotra (2008) characterized image as an individual perception towards the action, activity, and achievement of a company.

According to Lagergren in Malhotra (2008), corporate identity is an expression or message from a company, while the image is the branding effort result and how the targeted people obtain the message delivered by the company.

A company has an identity described as an ideal company image. The definition of an ideal image is the image perceived by the customers and general public according to the sharia banking willingness. Corporate identity is the characteristic of corporate personality chosen wisely and shown to the public in an effort to affect the public perception towards the company. The company identity ensures through the company product or service, building/office, communication tool, and how the company behaves. These things are delivered through the name, logo, slogan, and everything used by the company to distinguish itself from the competitor. The company identity indeed does not become the company image directly, however it does affect the building of company image.

#### Company Image Based on Islam Perspective

Activities in building the company image can be done through public relations activities. Public Relation is an activity carrying out two-way communication between the company or organization institution aiming to create understanding and goodwill in order to achieve a certain purpose, for the advance and the good image formation for the related sharia banking, institution, and organization.

The function of public relations from an Islamic perspective based on the Quran (Narimahand Saodah, 2013) are:

1. Giving Warning

Sura Al-Fath (48) verse 8: "We sent you as a witness, and a bearer of good news, and a warner."

2. Delivering information

Sura Al-Maidah (5) verse 67: "O Messenger, convey what was revealed to you from your Lord. But if you do not, then you would not have delivered His message. And God will protect you from the people. God does not guide the disbelieving people".

3. Building cooperation and keeping each others' understanding between the sharia banking and customers.

Sura Al-Maidah (5) verse 2: "And cooperate with one another in virtuous conduct and conscience, and do not cooperate with one another in sin and hostility".

4. Giving warnings and advising the leader for the sake of public need.

Sura Adz-Zariaat (51) verse 55: "And remind, for the reminder benefits the believers".

In conducting communication activities in public relations aiming to build effective communication, then the success key in communication is needed. The key is that should be based on the communication principles based on Islamic perspective (Mohd. Yusuf Hussain, 2012), diantaranya:

1. *QaulanSyahid*

Sura An-Nisa' verse 9: "speak appropriate words".

2. *QaulanMaysurah*

Sura Al-Isra' verse 28: "But if you turn away from them, seeking mercy from your Lord which you hope for, then say to them words of comfort".

3. *QaulanBaligha*

Sura An-Nisa verse 63: "So ignore them, and admonish them, and say to them concerning themselves penetrating words".

4. *QaulanKarimah*

Al-Isra' ayat 23: "If either of them or both of them reach old age with you, do not say to them a word of disrespect, nor scold them, but say to them kind words".

5. *Qaulanlayyinah*

SuraThahahverse 43-44: "Go to Pharaoh. He has tyrannized. But speak to him nicely. Perhaps he will remember, or have some fear".

6. *QaulanMa'ruf*



Sura An-Nisa' verse 5: "provide for them from it, and clothe them, and speak to them with kind words".

7. Saying salam "Assalamua'laikum".

This is based on hadist narrated by Tirmizi.

The prophet stated: "Say salam before you speak".

8. Consistent or stating something according to the action.

Sura Ash Shaff verse 2-3: "O you who believe! Why do you say what you do not do? It is most hateful to God that you say what you do not do".

9. Giving a good lesson.

Sura An-Nahl verse 125: "Invite to the way of your Lord with wisdom and good advice, and debate with them in the most dignified manner".

10. Discussion/debit in a good manner.

Sura Al-Ankabut verse 46: "And do not argue with the People of the Scripture except in the best manner possible, except those who do wrong among them".

#### Customers' Attitude

According to Loudon and Della Bitta (2004), attitude is an important study in the context of consumers attitude, in which there are four concepts of attitude definition:

1. Attitude is an organization that carries out continuously motivation, emotion, perceptions, and cognitive processes in dealing with a number of aspects in the individual world.
2. Attitude is the extent to which a person's feelings towards an object, negative or positive, like or dislike, agree or disagree. Someone shows attitude as a feeling or reaction to the assessment of an object.
3. Attitude as trend learned in response to an object or group of objects in the form of consistent likes or dislikes. This definition involves a person's ability to respond to an object.
4. Attitude as a function of the power of beliefs held by a person towards various objects and evaluation of beliefs related to that object. This definition shows that customers perceive a product of many attributes and form a belief in each of these attributes.

#### Customers' Attitude Based on Islamic Perspective

The customer's attitude is the theory of consumers' behavior studying how human chooses among the various choices they face by utilizing the resources they have.

The behavior theory of customers that is built based on Islamic sharia, has fundamental differences with conventional theory. This difference concerns the basic values which are the foundations of the theory, motives, and purpose of consumption, to the technique of choice and budget allocation for consumption.

There are three basic values that form the foundation for Muslim society's consumption behavior:

1. Belief in the doomsday and afterlife, this principle directs a customer to prioritize consumption for the Hereafter rather than the world. Prioritizing consumption for worship rather than worldly consumption. Consumption for worship is a future consumption (because there are replies to heaven in the hereafter), while worldly consumption is the present consumption.

2. The concept of success in a Muslim's life is measured by the morality of the Islamic religion, and not by the amount of wealth he has. The higher the morality, the higher the success achieved. Virtue, truth, and devotion to God are the keys to Islamic morality. Virtue and truth can be achieved by good behavior and beneficial for life and keep away from evil.

3. The position of the property is a gift of God and is not something that is in itself bad (so it must be overlooked). Property is a tool to achieve life goals if properly cultivated and utilized. (QS.2.265).

Sura Al-Maidah: 87

Means: "O you who believe! Do not prohibit the good things God has permitted for you, and do not commit aggression. God does not love the aggressors."

In this verse, Allah shows His saying to the Muslims which is forbid them to forbid to themselves all good things that have been done by him such as food, drink, clothing, marriage, and others that are good and lawful.

#### Customers' Satisfaction

Kotler & Keller (2014) stated that satisfaction is the result of consumer evaluation after making a purchase and consumers feel that the goods or services purchased have the same performance or exceed their expectations. The sign of satisfaction is happiness or disappointment at the treatment or service received. Satisfied customers will become pioneers or determinants for the continuity of a service business.

Engel, Blackwell, and Miniardin Sumarwan (2011) stated that customers' satisfaction is someone's feeling level after comparing the performance result felt to the expectation.

#### Customers' Satisfaction based on Islamic Perspective

For a Muslim to run a business is worship, so the business must begin with a pure intention (lillahita'ala), then followed by the right way, the right purpose, and the proper utilization of the results of the business. Therefore, in marketing products, a Muslim, in the opinion of Qardhawi (1997), in carrying out his business, will reflect a business that is related to, among other:

1. Honesty.

A company must instill honesty in all personnel involved in the company. This is based on the words of the Prophet, which means: "Muslims are Muslim brothers." It is not permissible for a Muslim if he trades

with his brother and finds a defect, except Narrated." (Ahmad and Thobrani).

## 2. Trustworthiness

Trust is to return any rights to the owner, not to take things beyond their rights, and not to reduce the rights of others, whether in the form of prices or others. In addition, it is known the term "sell with trust", which means that the seller explains the characteristics, quality, and price of merchandise to the buyer without exaggerating it. Based on the description, a company provides satisfactory services to customers, among others by explaining what is related to the goods or services that will be offered to customers. Thus, customers can understand and not hesitate in choosing these services.

## 3. Right.

Lying in trade is severely criticized in Islam, especially if it is accompanied by false vows in the name of Allah. In the mutafaq'alah hadith from Hakim bin Hazm, which means: "The seller and the buyer are free to choose during the transaction if both are right and explain the shortages of traded goods, both of them get a blessing from the sale. However, if they lying then if they get a profit, then the blessing of buying and selling is lost.

The purpose of each marketing is to generate satisfaction for consumers. If consumers are satisfied with the product, the consumer will make a repeat purchase. If consumers are not satisfied, consumers will not make a repeat purchase and will give a negative reaction and inform the negative reaction to family, friends, so that the marketing of these products does not reach the target (Nana H, 2013).

To meet the needs and desires of a Muslim in terms of consumer preferences and budget allocation, this includes 4 choices (Anita Rahmawaty, 2011), among others:

1. Wordly need and need to be caused by Allah.
2. Present consumption and future consumption.
3. Essential need, complementarities need, and ameliorate need.
4. Choice between substitutes.

Consumption preferences in Islam include the above choices, while conventional economics only limits the second and fourth choices, and ignores the first and third choices. This is caused by the concept of rationality and conventional economics, so this motive influences the customer's decision process.

In Islamic economics, the consumption preference of a Muslim is motivated by *maslahah*, so his choice of consumption always seeks to balance the interests of the world and the hereafter, taking into account current and future consumption, prioritizing the needs of *daruriyyah*, establishing it with the *Hajj* and beautifying it with *tahsiniyyah* and using choice between substitutes, when needed. Based on the description

above, the principle of Islamic consumption ethics includes consumption-oriented to the world and the hereafter, the priority of fulfilling needs, consumption by paying attention to ethics and norms, not doing *mubazirun*, consumption by prioritizing simplicity.

Based on this explanation, the satisfaction of a Muslim in using Islamic banking products and services can be seen with:

1. Interest in reusing Islamic banking products and services as needed.
2. Recommend to others as a form of Islamic propagation.
3. Say something about the goodness of Islamic banking products and services in an honest form.
4. Use of Islamic bank products and services with an emphasis on simplicity.

## Customers' Loyalty

Oliver (2008) is a high commitment to buy back a product or service that is preferred in the future, in addition to the influence of the situation and business of marketers in changing behavior. In other words, consumers will be loyal to continually repurchase.

In deeper, Gramer and Brown in Utomo (2006) provided a definition of loyalty (*service loyalty*), which is the degree to which a consumer shows repetitive buying behavior from a service provider, has a positive disposition or attitude toward service providers, and only considers use this service provider when the need arises to use this service. From the definition conveyed by Gramer and Brown in Utomo (2006), loyal consumers are not only buyers who make repeat purchases but also maintain a positive attitude towards service providers.

## Loyalty based on Islamic Perspectives

The Quran provides a basic explanation of human nature. All the personality traits of the unbelievers who are evil and also the good qualities of the believers are mentioned.

The nature of believers who are sincere and trustworthy is very different from the nature of unbelievers. Likewise, the merciful nature of believers, courage, and humility, is far different from those who are arrogant, unjust, cruel, and selfish. A feature that distinguishes these two groups is loyalty or disloyalty. Unbelievers find it difficult to be faithful because they are motivated by personal interests that make them have no real friends or close relatives. In addition, they easily give up on something they are fighting for that they think is right.

However, believers have really different qualities. The actions that they apply to their actions and lives are the translation of the verse "Indeed my prayer, my obedience, my life, and my death are all for the God of the universe (Al-An'am: 162). As a result, a believer

has full attention on their attitude aiming at fulfilling the wishes of God, even though there is no advantage, they never leave the path of truth and always show loyalty that remains firm and unshakeable to the faithful and especially to the leader of the faithful.

Whoever obeys the Apostle means that he obeys God to obey His commands and stay away from his prohibitions. And whoever defies, We do not send you to act as its keeper (An-Nisa (4): 80)

From the verse, it can be explained that the loyalty of customers in using sharia financial services is one of the main characteristics of believers is to maintain their obedience in all circumstances and in any circumstances. The Quran tells us about the different attitudes of unbelievers and believers.

**II. METHODOLOGY.**

The type of research in this study is the Type of Investigation. The research design used is that which has the nature of causal research because this research is a study that has a cause and effect relationship between the variables studied (Istijanto 2005). The model used in this study is SEM. Structural Equation Modeling (SEM) is a technique of factor analysis and

regression analysis. SEM aims to examine the relationships between variables in a Model (Santoso, 2011). The sampling was done by purposive sampling and snowball sampling methods. In this study, the sample size was adjusted to the analysis model used, namely structural equation modeling (SEM). Thus, the sample size for SEM using the estimated maximum likelihood estimation (MLE) model which is 100-200 samples (Ghozali, 2009). In order to obtain a sample that has 1.0 power with a significance level assumed by researchers that are 95% or the error rate is 5% ( $\alpha = 0.0$ ), then, the number of samples to be taken in this study are as many as two hundred fifty (250) people, from five sharia commercial banks including Bank Muamalat Indonesia, Bank Syariah Mandiri, Bank Syariah Mega Indonesia, Bank Negara Indonesia Syariah, Bank Rakyat Indonesia Syariah in Pekanbaru. However, the questionnaire returned to the researchers was only 172.

**III. RESULT AND ANALYSIS**

Based on the data analysis and hypotheses test, the following result was obtained:

**Table 3. Relationship Values between the Constructs**

Causal Relationship	Estimate	Standardized estimate	SE	CR	P
Bank Image<--- Service Quality	0.97	0.71	0.16	6.08	***
Attitude<--- Bank Image	0.45	0.45	0.09	4.85	***
Attitude<--- Service Quality	0.67	0.49	0.15	4.56	***
Satisfaction<--- Service Quality	0.43	0.34	0.18	2.42	***
Satisfaction<--- Attitude	0.37	0.41	0.13	2.97	***
Loyalty<--- Satisfaction	0.50	0.40	0.10	4.76	***
Loyalty<--- Bank Image	0.59	0.51	0.10	6.05	***

Tally: \*\*\* significance at  $\alpha = 0,05$

**Indirect Effect**

In addition to the hypothesis testing, the SEM model can also explain the indirect effect of the path analysis that has been made. In this model, we will be seen the effect of service quality on customers' satisfaction with Sharia banking through the role of the customers' attitude toward sharia bankings. In order to examine the effect of service quality on customer satisfaction of Sharia banking through mediating customer attitudes, Sobel Test was used (Kline, 2011). The sobel test was done by testing the strength of the

indirect effect of exogenous variables (X) on endogenous variables (Y) through intervening (Z). The indirect effect of X to Y through intervening (Z). The indirect effect of X to Y through Z was calculated by multiplying the line  $X \rightarrow Y$  (a) with the line  $Y \rightarrow Z$  (b) or ab.

The result obtained from the formula above was 0.20. Then the p-value was  $0.20 > 0.05$ , so this proves that service quality has no significant effect on customer satisfaction through mediating the attitude of sharia banking customers.

**Table 4. The Estimation of Indirect Effect**

	Service Quality
Customers' Attitude	0.000
Customers' Satisfaction	0.20

Source: Questionnaire Processed Data



Table 4, shows that the service quality of sharia banking customers' satisfaction through the customers' attitude as an intervening variable in this research.

**a. Hypotesis I: Service Quality positively affects the Sharia Banking Image**

The result of hypothesis I is,  $p = 0.000 < 0.05$  which means that  $H_0$  is rejected and  $H_a$  accepted. This means that there is a positive influence between the construct of service quality and the construct of sharia banking's image. The coefficient value of service quality on the image of sharia banking is equal to 0.97 which means that service quality has a positive effect, and is significant towards the image of sharia banks. The positive and significant relationship between service quality and the image of sharia banking is supported by the results of research by Muh.Abduh (2015) on Islamic banks in Kuwait, where the results of service quality affect the image of sharia bankings in Kuwait positively and significantly. In addition, EmanMoh.Abd-El-Salam, et.al (2013) stated that service quality has a positive and significant effect on company image. Then, the research results conducted by DwiDanestyDeccasari, et.al. (2015), stated that service quality has a significant effect on the image of Sharia banking in Malang. The service quality in this study consists of six dimensions of service quality, including compliance, assurance, reliability, tangibles, empathy, and responsiveness. Based on the results of this study, Pekanbaru sharia banking customers consider the tangible dimension to be the key to service quality followed by empathy, reliability, responsiveness, assurance, and compliance. The Tangibles dimension has the highest factor loading value, which is 0.94. This is that sharia banking customers in Pekanbaru in choosing sharia bankings are banks that provide timely services, banks which have good documents about transactions, strategic bank locations, and fast and accurate services. From the research results conducted by RahmatHidayat (2015), the Responsiveness Dimension dominates the higher value of loading as a measure of service quality variables compared to other dimensions. However, the results of research conducted by Muslim Amin and Zaidi Isa, (2008) in Malaysia stated that the Reliability and Empathy Dimensions are the most important dimensions and important influences on service quality. Sub compliance variable consists of 6 indicators, assurance consists of 5 indicators, reliability consists of 5 indicators, tangible consists of 6 indicators, empathy consists of 9 indicators, and responsiveness consists of 5 indicators. Thus, the service quality variable consists of 36 indicators and from the 36 indicators, C6 and RS32 indicators have a factor loading value below 0.5 which is 0.35 and 0.46. This means that the C6 indicator (there

of sharia banking does not significantly affect the are zakat payments), RS32 (the bank knows the customer's business) has a weak relationship with service quality. However, that does not mean that the two indicators are not important, it is just that it is considered normal in the world of banking.

The quality of sharia banking services in an Islamic perspective is a form of cognitive evaluation from customers for the use of sharia banking services that rely on each activity to moral values, according to what Sjara explained. The main purpose of presenting sharia services is to get closer to Allah SWT. (Surat an-Nahl: 89, which means "And We bring you (Muhammad) to be a witness of all mankind. And We send down to you the Book (Quran) to explain everything and guidance and mercy and good news for people who surrender". Therefore, every aspect related to services in sharia bankings must be guided by the values of compliance with sharia. In addition, compliance with sharia values is a manifestation of the existence of a Muslim, according to Sura Adz-Dzariyat [51]: 56.

**b. Hypotesis II: Sharia banking Image positively affects the Sharia Banking Customers' Attitude**

The results of hypothesis II are  $p = 0.000 < 0.05$ , which means that  $H_0$  is rejected and  $H_a$  accepted. This means that there is a positive influence between the construct of the image quality of sharia banking and the construct of the sharia banking customers' attitude. The coefficient efficient value of the image of sharia bankings towards the attitude of sharia banking customers is equal to 0.45, which means that a sharia-like image has a positive and significant effect on the attitude of sharia banking customers. According to Setiadi (2003: 180), the image of sharia banking presents the overall perception of sharia bankings and is formed from information and past experience of customers using the services of sharia bankings. The image of sharia banking has an influence on his attitude to the use of sharia banking. Customers with a positive image of a sharia banking service, are more likely to use sharia banking services. This is in accordance with the study conducted by BadrElgasim Ball Et.al (2012), where the results of the study are that corporate image has a positive and significant influence on the attitude of consumers to make purchases of company products or services. Research conducted by Dessy Amelia Fristiana (2012) shows that the variable brand image or company and price have a positive and significant influence on the attitude of consumers to make purchases.

In order to shape the image of sharia bankings, it can be done with the activities of sharia bankings to conduct public relations, the existence of reciprocal communication activities between sharia banking institutions with customers or the public that aims to

create mutual understanding and support and form a positive image for sharia bankings, surat Al-Maidah, verse 67: "O Messenger, tell what is revealed to you from your Lord. And if you do not do (what is commanded, it means) you do not deliver His message". To make communication, in the Islamic perspective must pay attention to aspects consistent or what is said in accordance with what is done, Sura Ash Shaff's verse 2-3: "O who believe, why do you say what you do not do. Very hateful in the sight of Allah that you say nothing that you do not do".

**c. Hypotesis III: The Effect of Service Quality on Sharia Banking Customers' Attitude**

The results of hypothesis III are  $p = 0.000 < 0.05$ , which means that  $H_0$  is rejected and  $H_a$  accepted. This means that there is a positive influence between the construct of service quality and the construct of the attitude of sharia banking customers. The value of the coefficient of service quality estimation on the attitude of sharia banking customers is 0.67 which means that service quality has a positive and significant effect on the attitude of sharia banking customers. This is supported by the results of the research conducted by Muh. Rizwan Pakistan (2014), and Richard Lee (2007) that service quality has a positive and significant effect on customer attitudes. This means that the higher perceptions of sharia banking customers on the quality of sharia banking services will improve the positive attitude of customers towards Islamic banks.

The attitude of the customer in the behavior to use financial services built based on Islamic sharia concerns the basic value which is the foundation for using sharia financial services, Surat Al-Maidah: 87, meaning: "O who believe, do not forbid anything both that God has done for you, and do not transgress. Verily, Allah does not like those who transgress the limits. So that service quality in accordance with sharia will provide a positive attitude for sharia banking customers.

**d. Hypotesis IV: The Effect of Service Quality on Sharia Banking Customers' Satisfaction**

The result of hypothesis IV is  $p = 0.000 < 0.05$  means that  $H_0$  is rejected while  $H_a$  is accepted. This means that there is a positive influence between the construct of service quality and the construct of customer satisfaction in sharia banking. The estimated value of the coefficient of service quality on customer satisfaction of sharia banking is equal to 0.43. It means that service quality has a positive and significant effect on customer satisfaction of sharia banking. This is in accordance with the results of research conducted by Muh. Rizwan (2014), that service quality has a positive and significant effect on customer satisfaction. The results of this study also support the research by Abdul Ghafoor Awan (2014), the results of research by

Rachmat Hidayatet. Al (2015), and DwiAryani et. Al (2010). The research conducted by Hendri Wijaya et al. (2017) results in that quality of service, consisting of compliance, effectiveness, assurance, and access, does not significantly affect customer satisfaction, except price, reliability, service portfolio, and tangible.

Customer satisfaction in sharia terms is a level of comparison between expectations of products or services that should be in accordance with sharia and the reality accepted, therefore sharia bankings in providing services need to pay attention to, among others: 1. The honesty of the sharia banking personnel in providing services to customers, the words of the prophet, which means: "Muslims are Muslim brothers". It is not permissible for a Muslim, if he trades with his brother and finds defects, except explained. "(Narrated by Ahmad and Thobrani), 2. Trustworthiness, in conveying the sharia bankings provide satisfying services to customers, among others by explaining what is related to the product or service that will be offered to customers. Thus the customer can understand and not hesitate in choosing these services, 3. Right, it does not lie more if it is accompanied by perjury in the name of Allah. In the mutafaq'alah hadith from Hakim bin Hazm, which means: "The seller and the buyer are free to choose during the transaction if both are right and explain the shortages of traded goods, both of them get a blessing from the sale. However, if they both lie then if they get a profit, the blessing of buying and selling is lost.

**e. Hypotesis V: The Effect of Customers' Attitude on the Customers' Satisfaction on Sharia Bank**

The result of hypothesis V is  $p = 0.000 < 0.05$  means that  $H_0$  is rejected and  $H_a$  accepted. This means that there is a positive influence between the construct of customer attitude and the construct of customer satisfaction in sharia banking. The coefficient of the value of customer attitudes toward sharia banking customer satisfaction is equal to 0.34 which means that the quality of customer attitudes has a positive and significant effect on customer satisfaction in sharia banking. This is supported by the results of research conducted by Muh. Rizwan Pakistan (2014), Muhammed Mamman, and Ahmad Faosiy Ogunbado, Abu Sufian Abu-Bakri, Malaysia (2016). This study also supports research conducted by Richard Lee (2007).

The customers' attitude in the perspective of Islam is the behavior of customers based on sharia in consuming Islamic financial services, surat Al-baqarah: 168, stated: "O men, eat the lawful things both of what is on the earth, and do not follow the steps of evil; for truly the evils a real enemy to you." In addition, in the letter Al-Maidah: 87, it means: "O who believe, do not forbid anything good that God has forbidden to you, and do



not transgress. Verily, Allah does not like those who transgress the limits". In this verse, Allah Almighty shows his word to the Muslims, which is forbidding them to forbid themselves from all good things that have been done by him such as food, drink, clothing, marriage, and others that are good and lawful.

**f. Hypotesis VI: The Effect of Customers' Satisfaction on Customers' Loyalty of Sharia Bank**

The results of hypothesis VI are  $p = 0.000 < 0.05$ , which means that  $H_0$  is rejected and  $H_a$  accepted. This means that there is a positive influence between the construct of customer satisfaction and the construct of customer loyalty of sharia banking. The coefficient of the value of customer satisfaction with sharia banking customer loyalty is 0.50, which means that customer satisfaction has a positive and significant effect on the loyalty of sharia banking customers. The results of this study are supported by the results of the research conducted by M. Taimoor H (2012), stating that customer satisfaction has a positive and significant effect on the loyalty of sharia banking customers in Pakistan, Zeyad M.EM K. (2012) Malaysia, and Mohamed Abd-El- Salam et.al. (2013) in Egypt found that customer satisfaction from service companies had a positive and significant effect on customer loyalty. However, the results of the study from Mahyuni et.al (2014), resulted in that customer satisfaction did not significantly influence the loyalty of sharia banking customers.

In the Islamic perspective, satisfied bank customers are customers with a level of comparison between expectations of products or services that should be in accordance with sharia and accepted reality. This condition will affect the loyalty of sharia banking customers. The sura Al-An'am: 62 explains the nature of believers "Indeed my prayer, my obedience, my life, and my death are all for the God of the universe". Obedience is an important characteristic of the believer as stated in the Quran, is the key to obtaining the mercy of Allah in order to obtain heaven and gain victory over the unbelievers. Customer loyalty in using sharia financial services is one of the main characteristics of believers is to maintain their obedience in every situation and in any circumstances to the rules that have been determined by Allah SWT.

**g. Hypotesis VII: The Effect of Sharia banking Image on Sharia banking Customers' Loyalty**

The result of hypothesis VII is  $p = 0.000 < 0.05$  which means that  $H_0$  is rejected and  $H_a$  accepted. This means that there is a positive influence between the construct of the image of Sharia banking and the construct of customer loyalty of sharia banking. The coefficient efficient value of sharia banking image on the loyalty of sharia banking customers is equal to 0.59, which means that the image of sharia banking has a positive and

significant effect on the loyalty of sharia banking customers. This is according to the results of research conducted by MuhamadAbduhet. & MalihaAzhar in Pakistan (2014), Mohamed Abd-El-Salam et.al. (2013) in-service companies in Egypt, as well as the research of Mahyuni et al. (2014), as well as the research of Khaeril et al. (2014), concluding that the company's image influences the loyalty of its customers.

Sharia banking image will be formed from the activities of public relations or reciprocal communication carried out by the company towards the public and customers by conducting communication activities in accordance with sharia, An-Nisa' verse 9: "Let them say the right words". In addition, the communication process aims at building cooperation and maintaining mutual understanding between sharia bankings and customers, Sura Al-Maidah verse 2, which means: "And help each other in doing virtue and piety and do not help in sinning and violation".

**h. Hypotesis VIII: The Effect of Service Quality on Sharia banking Customers' Satisfaction through the mediation of Customers' Attitude**

This study used Sobel Test (Kline, 2011). The sobel test was done by testing the strength of the indirect effect of exogenous variables (X) on endogenous variables (Y) through intervening (Z). The results obtained were 0.20. Then the p-value was  $0.20 > 0.05$ , which means that service quality does not have any significant effect on customer satisfaction through the customer's attitude as the intervening. No results of this study have been tested, so this is a new finding. This explains that good or bad service quality does not necessarily guarantee customer satisfaction, through mediation from the attitude of sharia banking customers.

In the perspective of Islam, service quality is an activity in providing services based on compliance with sharia that is full of morals and ethics. Therefore, one dimension of Compliance is a dimension of compliance with sharia. In addition to these factors, there are also other dimensions, including Assurance, Reliability, Tangible, Empathy, and Responsiveness, as in Sura Al-Maidah (5): 49, which means: "And thou shalt decide the matter among them according to what Allah has sent down, and do not follow their wishes. And beware of them, that they may not deceive you against some of what God has revealed to you. If they turn away (from the law that Allah has sent down), then know that Allah will bring misfortune due to their sins. And really, most people are wicked people."

Therefore, the banking sector needs to improve and refine the application of compliance and responsiveness factors in providing quality services to its customers, so that this will hopefully provide a positive attitude for customers.

Customer satisfaction in the perspective of Islam can be explained as the level of comparison between expectations for products or services that are in accordance with sharia in line with the reality received. The benchmark is that if the products and services consumed are in accordance with sharia are things that shape customer satisfaction, while the customer's attitude is the behavior of customers in using sharia banking products and services concerning the values, motives, and goals of the Hereafter, or consumption for worship, sura Al baqarah: 168, stated: "O men, eat the lawful things better than what is on the earth, and do not follow the steps of the evil; for truly the evil is a real enemy to you".

#### IV. CONCLUSION

Based on the objectives and the results of this study there are conclusions that can be drawn:

1. The service quality of sharia banking has a positive and significant influence on the image of sharia banking. The tangible dimension is the highest to explain the service quality, followed by the Empathy, Reliability, Responsiveness, Assurance, and Compliance dimensions. In addition, 36 indicators of service quality have a positive and significant influence on the formation of quality services for sharia banking.
2. The image of sharia banking has a positive and significant effect on the attitude of the customer. The image of a good sharia banking for customers will increase the liking or positive attitude towards sharia bankings, or the image of sharia bankings has a positive and significant effect on the attitude of sharia banking customers.
3. The service quality of sharia bankings has a positive influence on the attitude of customers of Islamic banks, wherewith good service quality will improve the attitude of customer to like and positive towards sharia bankings, or service quality has a positive and significant effect on the attitude of sharia banking customers.
4. There is an influence of sharia banking service quality on customer satisfaction of sharia bankings, where the service quality of sharia bankings that will either increase customer satisfaction or service quality has a positive and significant effect on customer satisfaction in sharia bankings.
5. The attitude of customers towards sharia banking has a positive and significant effect on customer satisfaction in sharia banking. Or the attitude of customers who like or are positive about sharia banking will increase the satisfaction of customers of sharia banking.
6. Satisfaction felt by sharia banking customers has a positive and significant effect on the loyalty of sharia banking customers, or customer satisfaction has a positive and significant effect on the loyalty of sharia banking customers.
7. There is an influence of the image of sharia bankings on loyalty held by sharia banking customers, or the image of sharia bankings has a positive and significant effect on the loyalty of sharia banking customers.
8. There is no significant influence on the service quality or customer satisfaction of sharia bankings, where the customer's attitude is mediation or intervening in this study. The attitude of the customer is an intermediary variable so that there is an indirect effect on the quality of service to customer satisfaction, which results in no significant effect of the service quality to customer satisfaction of sharia bankings.

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