

ADVANCED INTERNATIONAL JOURNAL OF  
BUSINESS, ENTREPRENEURSHIP AND SMES  
(AIJBES)[www.aijb.es.com](http://www.aijb.es.com)WHAT DRIVES EXPERIENTIAL LOYALTY TOWARDS THE  
ISLAMIC BANKS ? EVIDENCE FROM INDONESIAEndang Hatma Juniwati<sup>1\*</sup>, Agil Krisna Rivanda<sup>2</sup><sup>1</sup> Department of Accountancy, Politeknik Negeri Bandung, Indonesia

Email: ehjuniwati@polban.ac.id

<sup>2</sup> Master of Accounting Postgraduate Program, Widyatama University, Indonesia

Email: agil.krisna@widyatama.ac.id

\* Corresponding Author

## Article Info:

## Article history:

Received date: 03.04.2023

Revised date: 15.04.2023

Accepted date: 17.05.2023

Published date: 06.06.2023

## To cite this document:

Juniwati, E. H., & Rivanda, A. K. (2023). What Drives Experiential Loyalty Towards The Islamic Banks ? Evidence From Indonesia. *Advanced International Journal of Business, Entrepreneurship and SMEs*, 5 (16), 15-25.

DOI: 10.35631/AIJBES.516002.

This work is licensed under [CC BY 4.0](https://creativecommons.org/licenses/by/4.0/)

## Abstract:

**Purpose** Indonesia has Muslim majority population, however the number of people who choose to be customer in sharia bank is still relatively small. The purpose of this study is to find out the influence of sharia finance literacy, profit-sharing ratio, income, and trust to the loyalty of customer of sharia bank. **Design/methodology/approach** The method used in this study is the explanatory research with quantitative approach. The data used in this study were based on criterion muslim and customer of sharia bank with participating respondents of 233 respondents from Bandung Raya. **Findings** The result of this study is that the variable of sharia finance literacy, profit-sharing ratio, and trust have significantly positive influence while variable of income do not have significant influence in the loyalty of customer to sharia bank. **Practical implications** The results will assist Islamic bank management in continuing to introduce Islamic banks to the public and try to get closer to them. The relevant sharia authorities should continue to introduce financial knowledge to the public, and if necessary make regulations that can accelerate these efforts.

## Keywords:

Islamic Bank, Loyalty, Islamic Bank Customer

## Introduction

Statistic Central Bureau has released that the number of Muslims population in Indonesia is dominate compared with other religion, where the number of Muslims in Indonesia is 78% from the total population of Indonesia (BPS, 2019). Further, the population in West Java is almost 1/5 of the total population in Indonesia, which is 18% with the number of Muslims is still dominate by 83% from the population of West Jawa (BPS, 2019). However, in banking

sector, either nation-wide or in West Java region, customer of conventional bank is still dominate compared to customer of sharia bank. Customer of conventional bank in Indonesia is dominate by 94% while in West Java alone is 89% (BI, 2019). Due to a very distant comparison, it has made sharia banks quite troubled to rival or balancing its position to conventional banks.

As the competition in banking industry is getting tighter, each bank is trying to acquire new customer as many as possible dan maintain the existing customer by improving their qualities Bloemer et al., (1998); Mathras et al., (2016); Muhammad Awan et al., (2011); Suhartanto et al., (2018). The tight level of competition and the emergence of new similar financial institutions demands the company to maintain its market share by prioritizing their existing customers. Maintaining the customers and keeping their loyalty is a very important matter. Especially for sharia banks which incidentally have a very small customer comparison with conventional banks. On the other side, literacy level and sharia financial inclusion compared to the level achieved by conventional finance in Indonesia is said to be still low although it shows an increase. According to the survey conducted by Financial Service Authorities in 2019, the number was only 8.93 percent, an increase from the 3 previous years even though only 0.83% (BI, 2019). However, the access to the products and financial services (sharia financial inclusion) decreases by 2% (BI, 2019). It is different from the literacy and inclusion of conventional financial which increasing quite significantly from the 3 previous years.

The dominated number of Muslims population should be able to make sharia banking developed better by using the available market target. Even from the point of view of financial literacy understanding, their understanding towards sharia finance is no more than their understanding towards the conventional one. This become a quite serious problem for a country in which Muslims dominates its population. It is essential to explore on the extent of role of sharia financial literature towards customer loyalty in sharia banks. The significance of this relation will require greater intervention from various parties in increasing sharia financial literacy, either the government, industry or businessmen, as well as academics. Adequate knowledge on sharia financial is expected to be able to encourage the people to be interested in becoming a customer and even continue become the loyal user of the products and services.

Previous study by Nurrohmah & Purbayati (2020); Fianto et al., (2020); Wu et al., (2019); Fusva et al., (2020); Mohd Thas Thaker et al., (2020) finds that sharia financial literacy positively and significantly affected the saving loyalty, then study conducted by Riskyono, (2017); gives a result that the low financial literacy level do not decrease the interest of people to become a customer of sharia banks, although the result is insignificant, but increasing the financial literacy especially sharia finance is still needed.

Aside from financial literacy level, the loyalty of the customer of sharia banks can also be affected by other factors Muneer, S., Tufail, M. S., Shabbir, R., & Sabir, (2017). According to the study by Kurniawati, (2012) the profitability of profit-sharing system has significantly positive influence towards investing interest in sharia banks, Study conducted by Maghfiroh, (2018) explains that income has a significant influence towards loyalty in using sharia banking services especially saving account. According to Suhartanto et al., (2018); Suhartanto, (2019); Muneer, S., Tufail, M. S., Shabbir, R., & Sabir, (2017); Ati et al., (2020); trust of people influenced the loyalty in saving, where basically banks are relying on the trust of people to use thie banking products; starts from the process of raising funds to channeling funds to those in need. People needs financial institution especially banks that can be trusted in

maintaining the people's funds, either for parties who has exceeds funds or parties who has lacks of funds. In this matter, sharia banks came with a profitable system with its sharia principles for the exceed-funds parties, and do not burdened the needed-funds parties.

### Literature Review

There are five points that are discussed in the following literature review.

#### *Sharia Banks in Indonesia*

Sharia banks are recognized in Indonesia either juridically normative or juridically empiric (Setiawan, 2019). Juridically normative recognition can be proven by the existence of Laws that regulate sharia banking in Indonesia, while as juridically empiric can be proven by given freedom and good opportunity for sharia banks to grow in Indonesia. The effort of establishing sharia banks started in 1998, to be exact was when the government issuing the October Policy Package (Pakto) which regulates the deregulation of banking industry in Indonesia as well as the effort of the Islamic scholars in establishing interest-free banks.

**In 1990, a recommendation from MUI** was issued to establish sharia banks, so that in 1992 the **Law Number 7 Year 1992** regarding Banking that regulates about interest and profit-sharing was released. **Then in 1998 the Law Number 10 Year 1998 regarding bank that dually operated (dual system banks) is released, in 1999 issued the Law Number 23 Year 1999** regarding regulation of monetary policies based on sharia principles. In 2001, the Bank of Indonesia Regulation was released regarding the regulation for the institutional and operational activities based on sharia principle, and in 2008 the Laws Number 21 Year 2008 was created regarding Sharia Banking.

Sharia bank is an intermediary institution and financial service provider that holding on to Islamic principles, ethics and value systems or sharia. Sharia bank specialize in free from interest (riba), non-productive speculative things such as gambling (maysir), and things that are abstract or doubtful (gharar), based on fairness, and only fund business activities that are halal and in accordance with sharia principle. Sharia bank also often called Free-interest Banks. Aside from avoiding the presence of riba, sharia banks also participating in achieving the purpose of Islamic economic which oriented towards social welfare. According to the Laws Number 21 Year 2008 article 1 stated that sharia bank is a bank that run its activities in accordance to sharia principle, where according to its type, sharia banks consist of Sharia Commercial Bank and Sharia Rural Bank.

#### *Relation between Sharia Financial Literacy and Customer Loyalty*

Sharia financial literacy is an understanding regarding sharia finance, in this case one of which is sharia banking. The lack of understanding in sharia banking is a result from the lack of socialization regarding the principles and systems of sharia banking, therefore affected in the decision of people to use sharia banking. According to the study by Riskyono, (2017) that the low literacy level did not affected in the decision to becoming the customer of sharia bank, however it is different with study by Nurrohmah & Purbayati, (2020) which stated that sharia financial literacy has a positive and significant influence in the loyalty of becoming the customer of sharia bank.

*H<sub>1</sub>: There is a significant influence between sharia financial literacy level and customers loyalty*

### ***Relation between Profit-sharing and Customer Loyalty***

Profit is a summary of business operational activities result which stated in a financial form. While profitability is one of the ways to correctly measure the length of rate of return will be obtained from its investment activities. Such matter can affect someone's interest in investing on such companies especially sharia financial institution. According to study conducted by **Kurniawati, (2012)**, the profitability of profit-sharing system has significant positive influence towards the loyalty of investing in sharia banks, while according to **Zulfah Hijriyani, (2017)**, profitability is less significant to the loyalty of investing in sharia banks.

*H<sub>2</sub>: There is a significant influence between profit-sharing and customers loyalty*

### ***Relation between Income and Customer Loyalty***

Income is one of the requirements that the bank need to know when someone is applying to be a customer in sharia bank, as well as the source of that income so that the bank knows where the third-party fund they have come from. Study by **Maghfiroh, (2018)**, explains that income has a significant influence on the interest of using sharia banking services especially saving account. As well as the study conducted by **Tripuspitorini, (2019)** that income has a positive and significant influence towards the interest of becoming a customer in sharia bank.

*H<sub>3</sub>: There is a significant influence between profit-sharing and customers loyalty*

### ***Relation between Trust and Customer Loyalty***

Trust is a willingness of a party in receiving the risk on what the trusted party is doing, with the hope that the trusted party will give the best for the party who believe in them (**Desmawarita, 2013**). Trust is one of the important factors that has to be owned so that the people have interest in saving their money in sharia banks. In this case, sharia banks have to be trusted to manage and keeping the funds deposited by the people. Study by **Iranati (2017)** has a result that trust has become a factor that influence the loyalty to do deposit in sharia bank, where basically bank is an institution that rely on the people's trust in gathering and channeling funds from parties with excess funds (surplus) to the parties who need funds (deficit). As well as the study conducted by **Yusfiarto et al., (2022)** that trust of people has a positive and significant influence towards customer loyalty.

*H<sub>4</sub>: There is a significant influence between trust and customer loyalty*

### ***Methodology***

Researcher uses the explanatory research type with quantitative approach (**Sugiyono, 2017**). An explanatory research study is the type of study that explains the relation causally or cause-and-effect between the study variables by testing the proposed hypothesis, so that it can be known significantly the influence between independent variables and dependent variables. Data used in this study is primary data which directly collected from the field used to answer the problem or purpose of the study. Respondents in this study is the people of Bandung Raya who use the sharia banking service. Questionnaire using Google Form. The questionnaire distribution conducted online through social media since it is more effective and because of the limitations in reaching to the respondents directly. Data collecting was conducted in 6 weeks started from 22 March 2020 to 2 May 2020 with participating respondents of 233 respondents from various circles.

While to analyze the data, using the *Structural Equation Modeling* (SEM) method with Partial Least Square (PLS) approach. Device used is WarpPLS version 7. The stages are firstly conducting the test of measurement model, then testing the structural model, and lastly hypothesis testing.

## Result and Discussion

### *Demography of Respondents*

The demography of respondents discussed in this part consists of gender, age, domicile, occupation, income and expense, source of income, and product used by the respondents.

**Table 1: Respondent Demographics**

Variable	Description	Frequency	%
Jenis Kelamin	Laki-laki	125	53.65%
	Perempuan	108	46.35%
Umur	< 20 tahun	60	25.75%
	20 – 25 tahun	146	62.66%
	26 - 30 tahun	16	6.87%
	> 31 tahun	11	4.72%
Pekerjaan	Pelajar/mahasiswa	143	61.37%
	PNS/TNI/POLRI	12	5.15%
	Pegawai Swasta	36	15.45%
	Wirausaha	11	4.72%
	Lainnya	31	13.30%

Source: *Processed Results of Respondent Demographics*, Data retrieved.

Table 1 show that, based on the online distributed questionnaire, there are 125 men respondents and 108 women respondents. According to the age, 60 respondents are between 17-20 years old, 146 respondents are 21-25 years old, 16 respondents are 26-30 years old, and 11 respondents are 31 years old and over. Result data of the questionnaire shows that among 233 respondents, 143 are students, 36 are enterprisers, 11 are entrepreneurs, 12 are civil servants/military, and 31 others with other occupation. The graphic of percentage of respondents' occupation can be seen in Table 1.

### *Measurement Model Test (Outer Model)*

The first step that must be done in data analysis process using PLS method is to test the Outer Model, that is the validity test and then the reliability test. To test the validity, it uses Convergent validity which is a validity test method using the loading value on each factor. Such loading value must be by  $>0.70$  and p-value of  $<0.05$  for the variable deemed valid (Ghozali & Latan, 2015). Aside from that, there is a way to measure convergent validity, by looking at the Average Variances Extracted (AVE) value where it must be  $>0.50$  to fit the criteria (Ghozali & Latan, 2015). The next step is by testing the reliability by reviewing the composite reliability and Cronbach's alpha values. A construct may be deemed reliable of the composite reliability value  $>0.70$  and Cronbach's alpha value  $>0.50$  (Ghozali & Latan, 2015). The value of composite reliability and Cronbach's alpha can be seen on the part of Laten Variable Coefficients.

**Table 2: Validity and Reliability Test**

Construct/Item	Loading	Cronbach $\alpha$	CR	AVE
<b>Income</b>		0.530	0.810	0.825
• My income is bigger than my expense	0.825			
• I set aside my income for saving/investment	0.825			



Construct/Item	Loading	Cronbach $\alpha$	CR	AVE
<b>Profit-Sharing</b>		0.777	0.858	0.777
• I use sharia bank because the profit-sharing given did not harm me	0.834			
• Ratio given is in accordance with the deal and mutually profitable	0.832			
• The clearness of profit-sharing ratio offered by the bank encourage me to do transactions/investments	0.793			
• I think profit-sharing is better than conventional bank's interest	0.633			
<b>Sharia Financial Literacy Level</b>		0.841	0.888	0.783
• I know the principles of buy-and-sell and profit-sharing in sharia bank	0.777			
• I know and understand the products in sharia bank	0.734			
• Investment in sharia bank is limited to halal activities only	0.790			
• Raising and channeling funds must be in accordance to Sharia Supervisory Board fatwa	0.794			
<b>Trust</b>		0.902	0.928	0.848
• I believe that sharia banks are responsible in implement the duties	0.839			
• I believe that sharia banks are transparent in giving information to the customers	0.899			
• I believe that sharia banks manage my fund in accordance with the stipulated provision	0.882			
• Service given by the staff of sharia banks generate trust in the bank	0.839			
• I am willing to give information needed by sharia bank in the transactions	0.778			
<b>Loyalty</b>		0.842	0.888	0.783
• The easy rules in doing transaction in sharia banking encourage me to keep being a customer of sharia bank	0.803			
• I use sharia bank since it is in accordance with my principles and Islamic teachings' provision	0.810			
• I will still use sharia bank since there are a lot of people using sharia bank	0.742			
• I use sharia bank since it has many options of products and services that favors me	0.819			
• The low amount of initial deposit interests me to keep using sharia bank	0.793			

Source: *Validity and Reliability Test*, Data retrieved.

The test can be done a couple of times until it fits the criteria by erasing items from indicator. On table 2 above, it is the final result after all the assessment indicators are feasible. All latent variables meet the loading limit value as described in table IV.2 which is  $>0.70$  and p-value is  $< 0.001$  so that it can be concluded that the data has met the qualification of convergent validity. In the measurement of convergent validity, AVE value has exceeded 0.50. The next step is to see the value of composite reliability and Cronbach's alpha. Based on table 2 it can be known that the values of composite reliability are  $> 0.70$  and the Cronbach's alphas are  $> 0.50$  so that it can be concluded that all the variables are deemed reliable since they have met the stipulated criteria.

### **Structural Model Test (Inner Model)**

The second step after conducting the test of outer model is conducting the test of inner model or model fit test (fit model) that consists of several criterion such as Average Path Coefficients (APC), Average R-Square (ARS), Average Adjusted R-Square (AARS), Average Block VIF (AVIF), and Average Full Collinearity (AFVIF). The inner model can be accepted if p-value  $<0.05$  and AVIF value  $\leq 5$ . Below is the result of inner model test :

**Table 3: Analisis General Result (Fit Model)**

Description	Cut Value	Result	Evaluation
Average path coefficient (APC)	P=0.002	0.221	Fit Model
Average R-squared (ARS)	P<0.001	0.519	Fit Model
Average adjusted R-squared (AARS)	P<0.001	0.510	Fit Model
Average block VIF (AVIF)	acceptable if $\leq 5$ , ideally $\leq 3.3$	1.646	Accepted
Average full collinearity VIF (AFVIF)	acceptable if $\leq 5$ , ideally $\leq 3.3$	1.830	Accepted
Tenenhaus GoF (GoF)	small $\geq 0.1$ , medium $\geq 0.25$ , large $\geq 0.36$	0.579	Large
Sympson's paradox ratio (SPR)	acceptable if $\geq 0.7$ , ideally = 1	1.000	Ideal
R-squared contribution ratio (RSCR)	acceptable if $\geq 0.9$ , ideally = 1	1.000	Ideal
Statistical suppression ratio (SSR)	acceptable if $\geq 0.7$	1.000	Accepted
Nonlinear bivariate causality direction ratio (NLBCDR)	acceptable if $\geq 0.7$	1.000	Accepted

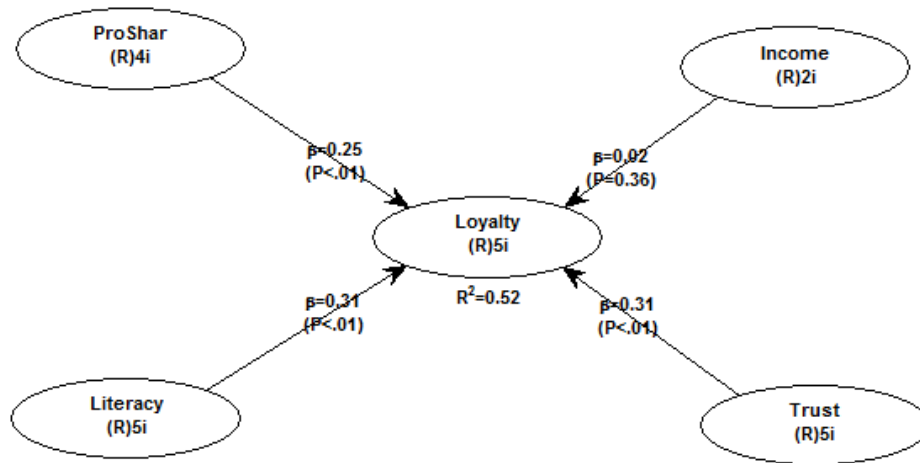
Source: Analisis General Result (Fit Model), Data retrieved.

Based on table 3, APC has a value of 0.221 with p-value 0.001, ARS has a value of 0.519 with p-value  $<0.001$ , AARS has a value of 0.510 with p-value  $<0.001$ , AVIF has a value index of 1.646 and AFVIF has a value index of 1.830. Therefore, with the criterion met, then the available inner models are acceptable.

### **Hypothesis Test**

The last step of this test is the hypothesis test, where this test is used to find out the influence between dependent and independent variable. There are two parts in hypothesis testing, which are direct model test (direct effect) and indirect model test (indirect effect). In this case,

researcher did not put in the intervening variables (mediation) so it is not necessary to do the indirect model test. Below is the result diagram of direct model test using WarpPLS 7.0.



**Figure 1. Output Model of Direct Effect**

Source: Output *Model of Direct Effect*, Data retrieved.

Level of signification (p-value) used in this study is 5% or 0.05. If the p-value is below 5% then the variable is significant and  $H_0$  is rejected. However, if the p-value is above 5% then the variable is insignificant and  $H_0$  is accepted. On table 3 obtained the R-square value of 0.512 that shows that Y variable can be explained by independent variables by 51.20% while the rest affected by other variables.

Other than that, there is also a model equation formed from the above diagram, namely :

$$\text{Loyalty} = 0.31 \text{ Literacy} + 0.17 \text{ ProShar} + 0.02 \text{ Income} + 0.31 \text{ Trust} + \epsilon$$

That equation describes how is the influence of existing dependent variables towards independent variables.

**Tabel 4. Output Model Direct Effect**

Path	Direct Effect		Evaluation
	Coefficient	P-value	
Islamic finance literacy > Loyalty	0.307	< 0.001	Significant
Profit sharing > Loyalty	0.249	< 0.001	Significant
Income > Loyalty	0.023	0.363	Not Significant
Trust > Loyalty	0.306	< 0.001	Significant

Source: Output *Model Direct Effect*, Data retrieved.

Based on the test result on table 4, obtained coefficient value of 0.307 with positive value and p-value below 0.001 so that it can be said that literacy has significant influence towards sharia bank customer loyalty. Coefficient value of profit-sharing is 0.249 with positive value and p-value below 0.000 so that it can be said that profit-sharing has significant influence towards sharia bank customer loyalty. Coefficient value of income is 0.023 with positive value and p-value of 0.363 means that income does not have significant influence on sharia bank customer



loyalty. Coefficient value of trust is 0.306 with positive value and p-value below 0.001 means that trust has significant value towards the interest of becoming a customer of sharia bank.

### Discussion

In the first hypothesis, it can be answered that sharia financial literacy level can affect the loyalty of sharia bank customer. The knowledge of the respondents towards sharia finance can be their provision to continue being a customer of sharia bank. Their knowledge is a step of search process towards sharia financial information as a provision to choose products or services offered by sharia banks **Mohd Thas Thaker et al., (2020)**. Such as research **Nurrohmah & Purbayati (2020); Fianto et al., (2020); Wu et al., (2019); Fusva et al., (2020); Mohd Thas Thaker et al., (2020)**, the result of this study leads to conclusion that better knowledge regarding sharia finance can make them loyal to keep using sharia banks in the future. In second hypothesis, it can be answered that profit-sharing can affect the loyalty of sharia bank customer. The results of this study are the same as the study **Muneer, S., Tufail, M. S., Shabbir, R., & Sabir, (2017); Kurniawati, (2012)** as we know that the difference between sharia bank and conventional bank is on the profit-sharing, so that this privilege has its own appeal for sharia banks. Customer who has experienced the advantage of this profit-sharing concept will keep them loyal to use it. In hypothesis three, the income of customer does not affect the loyalty of sharia bank customer. This proves that income level does not make the customer to switch or still being a customer. In hypothesis four, it can be answered that trust can affect the loyalty of sharia bank customer. The results of this study are in line with study **Desmawarita, (2013); Iranati (2017); Yusfiarto et al., (2022)**; that the presence trust in a relationship (such as bank and customer) will make all parties give what should be given and take what should be received, if expectation equals the reality then it means satisfaction. Thus, this matter will make the customer feel comfortable to continue being a customer.

### Conclusion

Based on the result of study, it has been proven that the variables that affect the loyalty of customer of sharia banks are sharia finance literacy, profit-sharing, and trust. While income does not have influence on loyalty. This result can be an encouragement for the authorities to continue to introduce the knowledge regarding sharia finance to the communities, and if necessary, create a regulation that can push the acceleration of such effort. This effort can also be done by the sharia banks to keep introduce sharia bank to the communities and try to be closer to them. Aside from that, profit-sharing as the identity of sharia bank has to become an icon that can be 'sell' to the communities. Therefore, communities will not perceive that sharia bank is the same as conventional bank. Other than introducing everything about sharia bank, keeping professionalism is also necessary for sharia banks to maintain the trust of people. Trust from the customers is essential so there will not be a sense of worry and suspicion that can lead to the customers running away.

### Acknowledgement

The authors would like to acknowledge Politeknik Negeri Bandung for the co-operation and support given for funding of the paper to be published.

### References

- Ati, A., Shabri, M., Azis, N., & Hamid, A. (2020). Mediating the effects of customer satisfaction and bank reputation on the relationship between services quality and loyalty of islamic banking customers. *Malaysian Journal of Consumer and Family Economics*, 25(November), 28–61.

- Bloemer, J., de Ruyter, ko, & Peeters, P. (1998). Investigating drivers of bank loyalty: The complex relationship between image, service quality and satisfaction. *International Journal of Bank Marketing*, 16(7), 276–286. <https://doi.org/10.1108/02652329810245984>
- Ghozali, I., dan Latan, H. (2015). *Partial Least Squares Konsep, Teknik, dan Aplikasi menggunakan SmartPLS 3.0*.
- Fianto, B. A., Gan, C., Widiastuti, T., & Sukmana, R. (2020). Customer loyalty to Islamic banks: Evidence from Indonesia. *Cogent Business and Management*, 7(1). <https://doi.org/10.1080/23311975.2020.1859849>
- Fusva, A., Dean, D., Suhartanto, D., Syarief, M. E., Arifin, A. Z., Suhaeni, T., & Rafdinal, W. (2020). Loyalty formation and its impact on financial performance of Islamic banks – evidence from Indonesia. *Journal of Islamic Marketing*, 12(9), 1872–1886. <https://doi.org/10.1108/JIMA-12-2019-0258>
- Kurniawati, E. (2012). Analisis Pengaruh Profitabilitas Sistem Bagi Hasil dan Kualitas Layanan Bank Terhadap Minat Nasabah Berinvestasi (Studi Kasus Pada Bank Muammalat Cabang Malang). *Jurnal Humanity*, 7(2), 11271.
- Maghfiroh, S. (2018). Pengaruh Religius, Pendapatan. *Jurnal Pendidikan Dan Ekonomi*, 07(3), 213–222.
- 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*, 26(2), 298–311. <https://doi.org/10.1016/j.jcps.2015.08.001>
- Maulan, S. (2016), “Consumers’ loyalty toward Islamic banking system: does Halal brand awareness matter?”, *International Journal of Economics, Management and Accounting*, Vol. 24 No. 2, pp. 209-226
- Mbama, C.I. and Ezepeue, P.O. (2018), “Digital banking, customer experience and bank financial performance: UK customers’ perceptions”, *International Journal of Bank Marketing*, Vol. 36 No. 2, pp. 230-255.
- Mohd Thas Thaker, H., Sakaran, K. C., Nanairan, N. M., Mohd Thas Thaker, M. A., & Iqbal Hussain, H. (2020). Drivers of loyalty among non-Muslims towards Islamic banking in Malaysia: Evidence from SmartPLS. *International Journal of Islamic and Middle Eastern Finance and Management*, 13(2), 281–302. <https://doi.org/10.1108/IMEFM-07-2018-0211>
- Muhammad Awan, H., Shahzad Bukhari, K., & Iqbal, A. (2011). Service quality and customer satisfaction in the banking sector: A comparative study of conventional and Islamic banks in Pakistan. *Journal of Islamic Marketing*, 2(3), 203–224. <https://doi.org/10.1108/17590831111164750>
- Muneer, S., Tufail, M. S., Shabbir, R., & Sabir, H. M. (2017). Impact of service quality on customer loyalty in the context of Islamic banking in Pakistan. *City University Research Journal (Special Issue: AIC, Malaysia)*, July 1948, 292–308.
- Nurrohmah, R. F., & Purbayati, R. (2020). Pengaruh Tingkat Literasi Keuangan Syariah dan Kepercayaan Masyarakat terhadap Minat Menabung di Bank Syariah. *Jurnal Maps (Manajemen Perbankan Syariah)*, 3(2), 140–153. <https://doi.org/10.32627/maps.v3i2.135>
- Sarwono, J., dan Narimawati, U. (2015). *Membuat Skripsi, Tesis dan Disertasi dengan Partial Least Square SEM (PLS-SEM)*. Yogyakarta: Penerbit ANDI.
- Setiawan, S., dan Mauluddi, H. A. (2019). Perilaku Konsumen Dalam Membeli Produk Halal di Kota Bandung. *At-tijarah: Jurnal Ilmu Manajemen dan Bisnis Islam*, 5(2), 232-246.
- Setia Santoso, E. W. A. (2011). Faktor Relegiusitas Dalam Perbankan Syariah. *Ekonomi*. <https://doi.org/10.1360/zd-2013-43-6-1064>

- Sugiyono. (2017). Metode Penelitian Kuantitatif, Kualitatif dan R&D. Bandung: Alfabeta.
- Suhartanto, D. (2019). Predicting behavioural intention toward Islamic bank: a multi-group analysis approach. *Journal of Islamic Marketing*, 10(4), 1091–1103. <https://doi.org/10.1108/JIMA-02-2018-0041>
- Suhartanto, D., Farhani, N. H., Muflih, M., & Setiawan. (2018). Loyalty intention towards Islamic Bank: The role of religiosity, image, and trust. *International Journal of Economics and Management*, 12(1), 137–151.
- Tripuspitorini, F. A. (2019). Pengaruh Religiusitas Terhadap Negeri Bandung untuk Menabung di Bank Syariah. *Jurnal Masharif Al-Syariah: Jurnal Ekonomi Dan Perbankan Syariah*, 4(2), 54–69.
- Wu, H. C., Cheng, C. C., & Hussein, A. S. (2019). What drives experiential loyalty towards the banks? The case of Islamic banks in Indonesia. *International Journal of Bank Marketing*, 37(2), 595–620. <https://doi.org/10.1108/IJBM-04-2018-0101>
- Yusfiarto, R., Nugraha, S. S., Pambudi, D. S., & Pambekti, G. T. (2022). Islamic Banking and Loyalty: Service Quality, Intimacy or Religious Driven? *Studies in Business and Economics*, 17(2), 300–318. <https://doi.org/10.2478/sbe-2022-0040>
- Zulfah Hijriyani, N., & Akuntansi Politeknik Negeri Bandung, J. (2017). Analisis Profitabilitas Perbankan Syariah Di Indonesia Sebagai Dampak Dari Efisiensi Operasional. *Jurnal Kajian Akuntansi*, 1(2), 2579–9975.