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Loyalty of Islamic bank's costumers: A meta-analysis study

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Abstract

This study was a meta-research, i.e., using some journals about topics that have the same flow, to be analyzed and drawn conclusions and suggestions. This research aims to provide an additional variable that idea 1) affect the decision to become a customer and 2) factors influence customer loyalty, particularly Islamic banks. The results show that the researchers were less sensitive against the selection of the respondent bank. Researchers should strictly separate between saving a customer with financing, voluntary or forced to have the saving. Each group has a different sensitivity. Variables that are influencing the decisions to a become a bank saving customers are Compliance, quality of service (Assurance, Responsiveness, Empathy, and Tangibles, Reliability).

Future research needs the addition of Trust1 as variables to influence decision making becomes a customer. Trust2 and Religiosity (social piety) as variables change the satisfaction of the customer to become a loyalist.

Keywords: Compliance, Service Quality, Trust, Religiosity, Decisions Become Customers, Satisfaction, Loyalty.

INTRODUCTION

The success of the service industry operational activities lies in many factors, but one crucial key that must be done by the service industry is to make buyers feel satisfied. To make buyers feel satisfied, it can be done through a variety of approaches that relate to the desires of prospective buyers. However, it needs to be realized that human behaviors are very diverse, so the precision approach should consider differences in background.

Service offerings are different from goods because services are not tangible, so to be able to satisfy buyers, different (specific) strategies are needed. So that the implementation of the strategy is right, the marketing department needs to conduct periodic research on the behavior of buyers and competitors' strategies. This is necessary because human behavior always changes according to the development of education, insight, technology, culture, socio-economic class, and other factors. Changes in strategy are sometimes needed to create customers as well as cultivate loyalty. Loyal consumers are needed for the development of the company.

The characteristics of loyal customers are those who repurchase from the same company and notify other potential customers through 'word of mouth'(Evans and Richard, 1994). Thus the loyal customers will be a keyword of the banks' success. Empirically, bank customer loyalty is influenced by employee ethical behavior (salesperson), customer satisfaction and trust (Roman, 2003); customer satisfaction (Moutinho and Smith, 2000). This indicates that banks have a significant positive impact on loyalty. There are a lot of other variables which logically influences customer satisfaction, among others, are;

Compliance, quality of service, word of mouth, positive, religiosity, image, trust and customer value. Of course, the taking of independent variables on satisfaction is viewed from the critical side in the view of the researcher.

Variables that cause satisfaction   need to be known by managers, before continuing

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to customer loyalty, so that manager policies become appropriate. In general, buyers are satisfied first, then become loyal. Although not all customers are satisfied, they must be loyal; but loyal customers are satisfied. Customer loyalty is one of the themes of marketing research that has become an essential concern for managers, because of the stiff competition, especially in the service industry (Stevens, 2000).

To establish loyal customers, the cost is much cheaper than the cost of promotional activities. Loyal customers tend to do positive Word of mouth (WOM). WOM is generally more trusted by prospective customers than official information from the service industry. For example: through advertising from the management of the bank. Positive WOM can bring thousands of customers.

On the contrary, customer dissatisfaction can present a negative WOM that can eliminate thousands of customers in a relatively short time. Negative WOM is very difficult to control by bank management. WOM can be equated with providing recommendations for prospective bank customers in the bank selection. Loyal customers are not easily affected by tantalizing offers from other banks. For this reason, management must be able to convince its customers or prospective customers that the bank they manage can provide the best quality.

Interesting to observe Islamic banking services industry, until now, the Muslim society is considered 'not yet fully convinced' that interest is ''riba''(haram) or have not been convinced that Islamic banks have applied the guidance of Islam correctly. This is evident from how the Muslim community still chooses to be conventional bank customers or chooses to be a second customer, which is the conventional banks and Islamic banks.

What causes Islamic bank customers to be dissatisfied or disloyal? of course Muslim communities 'will not be customers of conventional banks.' This is important, considering that Islamic banks are an alternative way that Muslims hope to avoid the practice of usury in the form of saving money(savings) or borrowing money (debt/financing). To get the answer, it is not an easy job, because the bank will not provide the information transparently. The approach we can do is to get information from customers about its perception against certain banks.

The formation of a bank will affect the bank's operational activities. Islamic Bank first established in Indonesia by private institutions in 1991 named Bank Muammalat (Syafi'i Antonio, 2001) after that many Islamic banks were established in the form of sharia commercial banks and sharia business units, by conventional banks. Formed Islamic banks from conventional banks tend to follow the management style of the forming bank. Sometimes there is confusion in the application of sharia. If this occurs, then there is no significant difference between the operations of the Bank Syariah Conventional Banks.

The product offers bank services in the form of services (non-tangible) so that prospective buyers must consider many factors before deciding on a choice. To measure how likely the match is in purchasing these services, an approach needs to be done through several things. One of the crucial factors service measurement is an approach through service. Why is that? Based on service, prospective buyers can predict the level of satisfaction. Of course, the basic service is not enough to measure customer satisfaction. Almost all management banks are trying to provide the best service. For this reason, an approach is needed through several variables as supporters, for example; technological sophistication, the establishment of a positive image, the location of ATMs in strategic places, compliance, customer value, trust, and religiosity.

Field marketing tends to look at the issue of customer behaviors. Perception is a conventional method, because of its limited data, an assessment of the banks' operational activities through the insights of its customers. While customer's perceptions are strongly influenced by their respective backgrounds, including the workplace environment, education, socio-economic class, religious insight, social environment, community, culture, experience or character / human nature, regardless of all the problems of the Islamic bank, it is interesting to observe the various factors that influence satisfaction leads to customer loyalty.

Many studies on customer satisfaction have been carried out. One source of the reference results is Parasuraman. et. al. , which uses variable quality of service (service quality, servqual) which are; Tangibles, Reliability, Responsiveness, Assurance, and Empathy as satisfaction determinant variables (1988 A). The next researchers use servqual (or part of servqual) which is combined with other variables according to their ideas. The results of this research are still very diverse,

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greatly influenced by 'who is the population ' and research location. Nevertheless, research of development with the same topic must always be done, in order to keep track of changes in behavior, or finding new variables so that they can be adopted in the same case. Giving the best solution to the problems from the results of research is the right action to be still able to survive.

Customer dissatisfaction can be determined by management through several indications, among others: The decrease in the number of customers (and customers' savings book closing passive), or the increase in complaints, criticisms, and suggestions. The bank's management's task is to try to keep its customers from moving to other banks, by fixing their weaknesses.

It needs to be realized that Islamic banks have diverse characteristics, especially those related to the origin of the customers being customers. The origin of a person who becomes a savings customer of a Sharia Bank can be divided into :

1. On behalf of yourself (believing that Islamic banks are true star's).

2. A recommendation from others (friends, relatives, etc.).

3. For the willingness of the place to work (because of the collaboration of the institution to pay salaries through the bank). For this case, it can be said that the customers were 'forced.'

4. Open a savings account as a consequence of using financial services/ forced.

The origin of being a customer affects the criticality of the level of satisfaction. Customers are 'forced' to have a more sensitive tendency to conduct an assessment of the bank's operational performance. On the other hand, the sensitivity of assessments to services, saving customers has a different tendency to financing customers, as a result of the risks that must be received.

Literature Review

Many factors influence customer satisfaction and have been studied. Each research result is interesting to observe, considering that each researcher determines the influence variables differently, which are considered necessary from the eyes of the researcher. The following are several studies about bank customer satisfaction. This satisfaction problem is chosen with the assumption that it opens the way to being loyal.

Achieving quality products and services has become an important concern in the 1980s. This study offers several views and prepositions that relate directly to the buyer's perception of the quality of services. Prepositions and recommendations to stimulate researchers about the quality of services offered (Parasuraman, Zeithaml, and Berry, 1988 B).

At the beginning of this study, they use ten dimensions that exist in the buyer, which are;

That exists in the buyer, access, communication, competence, courtesy, credibility, reliability, responsiveness, security, tangibles, understanding / knowing the customers, to be able to compare between expectations and performance associated with service quality. In comparison between expectation and reality, of course, it could not escape the problem of gaps (gap).

Based on the results of the validity and reliability test, Parasuraman et al. Reduce five determinants, so that the determinants that can be used as a measure of service quality are: (1) Tangibles, (2) Reliability, (3) Responsiveness, (4) Assurance (a combination of seven previous determinants communication, credibility, security, competence, courtesy, understanding and Access) and (5) Empathy (Parasuraman, Zeithaml and Berry , 1988 B).

The next study was conducted using a five-dimensional service quality model to evaluate the effect of customer satisfaction on Arab Bank customers in the city of Irbid. The results show that the higher the quality of service, the higher customer satisfaction. The dimensions of service quality play an important role in this model, namely: tangibility, responsiveness, reliability, empathy, and security. This research also shows that service quality is the right tool to measure customer satisfaction in the banking sector in Arabian Banks. Therefore, practitioners of the banking sector assume that this instrument is the primary tool for evaluating, supporting and improving service quality (Al-Azzam, 2015).

Othman and Owen (2011) added one variable to Islamic banks for the variables proposed by Parasuraman et. al . (1988b), namely Compliance (adherence), thus the acronym transformed into CARTER (Compliance, Assurance, Responsiveness, Tangibles, empathy, reliability). Othman and Owen focused on evaluating Service Quality (SQ) knowledge and practices by adopting new models in the management of Islamic Banks. Customer research object Kuwait Finance House (KFH). The study of Othman and Owen covers fields: it is necessary for Islamic banks to apply SQ; measure instruments and take quality measurements for each dimension. Number of samples as many as 360 customers were spread in KFH

head office and 22 branch offices. The results of his research said that Islamic banks must be able to place cultural differences when adopting SQ and suggest new models measure SQ using (C) ARTER. A strong relationship between SQ and customer satisfaction are in the implementation of the Carter system (both input-output overall satisfaction).

Hashemi and Abbasi (2014) examined the impact of electronic service quality on customer satisfaction at Mellat Bank in Khorramabad. This research uses independent variables: service, accessibility, safety and security and the dependent variable of customer satisfaction. The elite is done for customers in all branches of the Bank, with a sample of 113 customers. The results showed that service, safety, and security had a significant effect on customer satisfaction. While accessibility does not affect customer satisfaction (Hashemi and Abbasi, 2014)

Hoq, Sultana, and Amin (2010) examined the effects of customer trust, satisfaction, and image on customer loyalty in the Syariah Bank Malaysia sector. This research was conducted on conventional banks that opened Islamic banks (Islamic Bank of Malaysia Berhad and Bank Muamalat Malaysia) and non-Islamic banks, namely: Maybank and Commercial Banks, using Muslim and non-Muslim respondents. The results showed that there was no significant difference between the Muslim and non-Muslim customers to trust, satisfaction and loyalty image Islamic Bank and Commercial Bank (Hoq, Sultana, and Amin, 2010). Image banks will play a role in trust; trust will affect bank loyalty; Customer satisfaction will have a direct impact on the image through value.

Satisfaction has a significant effect on customer loyalty. Similar research has also been carried out by Ha in Hoq et al. (2010) Ha research shows that high levels of customer confidence sare possible to turn customer satisfaction into customer loyalty. Meanwhile, Jabnoun and Khalifa in Hoq stated that Islamic banking customers were not significantly affected by reliability and service image because they were more concerned with the sincerity, trust and religious aspects of the service.

The purpose behind Ahmad, Rustam and Dent's research (2011) is to comprehend the reason customers choose Islamic banks. The population of this study was the IIUM student of Kuala Lumpur (population of 15.000 students from 28 countries). The sampling method uses stratified random sampling, the number of samples is 214 respondents, the composition of men and women is almost balanced (50.9 %: 49.1%). The research method is descriptive - qualitative. Research variables include: location convenience (ATM location, public parking facilities, bank office location, bank parking facilities, bank working hours, head office location); financial benefits (low cost , ease of obtaining financing, foreign exchange differences, credit card withdrawal fees); technology and physical facilities (24-hour ATM service, ATM distribution in various locations, number of branch offices, convenience of bank rooms, bank appearance, bank employee clothing) and bank brands (bank reputation, employee friendliness, confidence, family recommendations, recommendations friend, institution reference group) . Conclusion of research results : bank selection factors, which are : in customer action (score 3 , 78) ; bank brand (score 3.76) ;recommendation (score 3.76) ; technology and physical facilities (score 3.74) ; convenience (score 3, 55) ; financial benefits (score 3.31) .

Lee and Moghavvemi (2015) adopted the Servqual model incomplete because only uses the first four dimensions which are treated as three dimensions. These dimensions are physical appearance, empathy, reliability, and security. Servqual Model consists of five dimensions,; responsiveness variable is not used. In the research, it is conducted that three additional dimensions are needed o complete the three existing dimensions: Price, Convenience and Online Banking. Dimension Service Quality will affect directly to Perceived Value; then Perceived Value and employee competency affect customer satisfaction: customer satisfaction as well as image (as an intermediate variable) and customer confidence effect on loyalty. Then the data is analyzed using Structural Equation Modeling (SEM) to test the relationship of all variables. The results of

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the study show that the dimensions of physical appearance, empathy, security reliability and online has a significant positive relationship with perceived value. The conclusion of the research results shows that the quality of service, customer satisfaction, bank image, and trust are important determinants of customer loyalty.

The research was conducted at several branch offices of Bank Mega Syariah in Jakarta, beginning in 2012. Variables studied the influence of satisfaction are; compliance (compliance), assurance(assurance), reliability (rely on), tangible (physical

appearance), empathy (empathy) and responsiveness (response). The results of his research show that the dimensions of service quality have a significant positive effect on customer satisfaction on Islamic banks. (Ambardi Juniawan, 2014).

Some of the above studies show that various variables influencing customer satisfaction of Islamic banks have been studied, and service variables (quality) are considered capable of being used as one of the critical assessments to determine the level of satisfaction of service buyers. Research on this has been done on various populations from various countries (including Indonesia), models, reviews from various sides, the results show that the majority of proposed hypotheses are proven. However, there needs to be further investigated in order to obtain other key variables, as a variable that causes the level of customer satisfaction and continues to loyalty. The conclusion of research results: knowing the level of buyer satisfaction is significant, in order to determine the business strategy of the next period and the formation of loyalty.

The research objectives are formulated to find answers to the plot which affects customer loyalty. The formulated model aims to provide a critical understanding of concepts and measurement of customers loyalty: elements of service quality, complaint handling, and development. While customer satisfaction is antecedent and has consequences significant to customer loyalty, this study uses respondents as many as 119 bank customers Indonesian People's Semarang Pattimura Branch. Data analysis uses SEM, Amos 16.0 program. The results showed: the quality of service and handling complaints had a positive impact on customer satisfaction. Image development and customer satisfaction have a positive effect on loyalty (Adi Krismanto, 2009).

In the study of the factors influencing customer loyalty at Bank BRI Semarang Branch Pattimura, researchers used a statistical model of service quality and complaint handling that had a positive effect on satisfaction. While Citra has a direct effect on loyalty.

From some of the results of the research, it is interesting to look more closely at the variable religiosity which is one of the factors influencing the selection of Islamic banks. Jabnoun, Khalifa and Hoq have tried inserting variable and Jabnoun, Khalifa and Haq have tried to enter the religiosity variable from the service, and the results are significant. However, it has not included religiosity in the context of social piety. The relationship is as a consequence of its social piety to measure the level of satisfaction in assessing the operational activities of Islamic banks. Glock and Stark in Azam et al. (2011) mentioned the dimensions of religiosity include: Dimensions of Experimental; Intellectual; Consequential. All port and Ross (2005) measured religiosity using two constructs, which are intrinsic and extrinsic religiosity. Whereas Youssef, Abou-Aish, and El-Bassioun (2011) research on Islamic Behavioural Religion Scale (IBRS) in Cairo is a Muslim religiosity scale that is associated with consumer behavior. The strength of his research involves sharia experts, sociology, psychology, and marketing. Based on the opinions of the experts, modifications were made to obtain three dimensions, namely: Islamic Doctrinal, Intrinsic Religiosity and Extrinsic Religiosity. Youssef, Abou-Aish, and El-Bassioun stated that IBRS is very appropriate to measure research on the attitudes and behavior of buyers of Islamic-based products such as Islamic banks.

A summary of the above research results is tabulated as follows:

Table 1: Summary of Previous research

Researcher	Title	Variable	Results
Parasuraman, Zeithaml and Berry, 1988B	A Conceptual Model of Service Quality and Its Implication for Future Research	Tangibles, Reliability, Responsiveness, Assurance, Empathy	All significant variables
Al-Azzam, 2015	The Impact of Service Quality Dimensions on Customer Satisfaction: A Field Study of Arabic Banks in Irbid City, Jordan	Quality of service is a measure of customer satisfaction in the banking sector at Arab Banks	Quality of service measuring tool customer satisfaction
Abdul Qawi Othman and Lynn Owen, 2011	Adopting and Measuring Customer Service (SQ) Quality in Islamic Banks: This Case Study of Kuwait Finance House	Measuring service quality using CARTER	Add a Compliance variable for ARTER
Hashemi and Abbasi, 2014	Adopting and Measuring Customer Service (SQ) Quality in Islamic Banks: This Case Study of Kuwait Finance House	Service, safety, security and accessibility	Service, safety, significant security effect on satisfaction. Accessibility no effect on satisfaction
Mohammad Ziaul Haq, Nigar Sultana, and Muslim Amin, 2010	The Effect of Trust Customer Loyalty in Islamic Banking Sector	Image banks will play a role in trust; trust will affect bank loyalty; Customer satisfaction will have a direct impact on the image through value. Satisfaction has a significant effect on customer loyalty	Image → trust Trust →loyalty Customer satisfaction → value (mediation) → image Satisfaction ⋈♦☞• loyalty
Khalid Ahmad, Ghulam Ali and Dent, 2011	Brand Preference in Islamic Banking	Customer interactions, bank brands, recommendations, technology, and physical facilities, convenience, financial benefits	bank selection factor: customer interaction (score 3.78); bank brand (score 3.76); recommendation (score 3.76); technology and physical facilities (score 3.74); convenience (score 3, 55); financial benefits (score 3.31)
Lee and Moghavvemi, 2015	The Dimension of Service Quality and Impact on Customer Satisfaction, Trust, and Loyalty: A Case of Malaysian Banks	Service quality, image, Customer satisfaction, trust, loyalty	service quality, customer satisfaction, bank image, and trust are important determinants of customer loyalty
Ambardi Juniawan, 2014	Islamic Service Quality and Customer Satisfaction at Sharia Commercial Banks in Jakarta	Quality of Islamic services, Customer satisfaction	Service quality has a significant positive effect on customer satisfaction on Islamic banks

Researcher	Title	Variable	Results
Adi Krismanto, 2009	Analysis of Factors Affecting Customer Loyalty (Case Study at PT Bank Rakyat Indonesia Semarang Pattimura Branch)	Quality of service, handling complaints, Customer satisfaction, loyalty	Service quality and handling complaints have a positive impact on customer satisfaction. Image development and customer satisfaction have a positive effect on loyalty

THEORETICAL BACKGROUND

Sharia Bank services (products) aim to help each other (benefit of the people), through the sale and purchase of products or profit sharing. Islamic banks should be more attractive to Muslims because they state their activities do not contain usury because usury is forbidden. Usury is forbidden from the QS. Al-Baqarah, which means:

God destroyed usury and fertilized alms. Moreover, Allah does not like every person who remains in disbelief, and always sins (QS. Al-Baqarah: 276)

Referring to the paragraph, the thing that needs to be known by the customer is that knowledge of the operational activities of the Islamic bank is entirely free from usury or not. Operational activities are said not to contain usury if they comply with sharia rules. In conducting scientific research, it is deemed necessary to ask several questions about the bank's operational activities. This questionnaire is essential to know that customers only believe in the 'logo' of sharia or that the customer knows the kesyar'ian of the Islamic bank. Given the development of Islamic bank product offerings is not necessarily syar'i in the real sense. The customer trusts, without cross checking.

Religiosity or level of devotion in Islam is not only seen from the side ritual piety but must also be seen from the side of social piety to achieve the piety of mutaqqin (devoted servants) or by other terms, believers who are virtuous charity (Musthofa Bisri, 2016). The ritual of worship relates vertically, so it is

complicated to measure. On the other hand, if someone is asked about the implementation of the ritual of worship, he tends to give answers normatively what should be done. This is reasonable because everyone does not want to show weakness/oversight itself on its obligations. In carrying out research, it is strongly recommended not to measure about ritual worship recklessly. The basis used to measure religiosity is to use the assumption that ritual worship is proper. It is interesting to examine the social piety associated with customers in making bank selections to save money. The higher the level of piety someone is, he will be cautious in his actions. So that the level of piety (religiosity) will affect its satisfaction in its position as a customer of Islamic banks.

They even tend to reject things that are 'not by their religious understanding,' of course, all of these things are according to the perception of what is seen and associated with the interpretation of the verses of the Qur'an and Hadith.

The religiosity of a customer can be measured in several ways. According to Glock and Stark in Bawono (2013), Religiosity measurements include five dimensions, namely: idiological (belief), ritualistic (religious practice), experiential (experience), intellectual (religious knowledge), consequential (practice).

Confidence (trust) is a reaction (assessment) that occurs in a person at the time to see or hear 'something' to do with him using his perception, assessed by the ability that is in each person. This trust will be stronger, when people have their own experience, especially in using services. Services are not tangible so that the assessment of each person is possible differently depending on their background. Trust in the purchase of services is very specific because the basis of reference assessment is very diverse. Trust will be formed when seeing and hearing about fulfilling his wishes, which will occur at the beginning of the determination of decision making and after becoming a

customer by using his 'glasses.'

Trustworthiness of prospective customers of the Syariah Bank can be formed because of positive images that are known through WOM or advertisements from various print or electronic media. Interest will turn into a decision when prospective customers get much information and need the product. This condition occurs because services are not visible, so only specific signals can be used as a means of assessment. With the passage of time and experience in several transactions after becoming a bank customer, customers will know more about the conditions of the operations of Islamic banks, more clearly. The impact is that the level of trust can increase or decrease according to the perceptions it receives. Trust in various studies using various models, Leedan Moghavvemi (2015), showing customer trust is a supporting factor for customer loyalty.

The research model can be done differently from the previous research because the fundamental review from the critical side for researchers is possibly different. It becomes an interesting study, if the position of trust is developed from applying many things: (1) positioned as the influence variable of the buying decision, (2) as a supporting variable for buying decisions that affect satisfaction. Trust $_1$ and trust $_2$ use different indicators, because trust (1) occurs because of listening factors (information from word of mouth), while trust (2) after making a purchase, so it already has its own experience.

If it is described, the alternative is as follows:

Trust $\rightarrow$ decision to become a customer

The decision to become a customer $\rightarrow$ Trust $\rightarrow$·Satisfaction

The decision to become a customer $\rightarrow$ Trust $\rightarrow$· Satisfaction $\rightarrow$· Loyalty

Trust $\rightarrow$·Decision to become Customers $\rightarrow$ ·Trust $\rightarrow$ ·Satisfaction $\rightarrow$ ·Customer loyalty

From several studies on bank customer satisfaction, the majority of researchers did not sort out savings customers with financing customers (borrowers of funds). Services for financing customers are generally carried out by customer service, while tellers serve funding matters. This condition indicates a different part of the service.

Who should be judged, of course, must be right, in order to obtain valid data? On the other hand, the sensitivity of valuations from deposit customers with financing customers (borrowers of funds) is very different in several respects. So it is feared that the result of data with inappropriate sources will have an impact on the results of the study.

Services are not tangible, but they can be felt. The same service from the same bank officer, it is possible to give different levels of satisfaction to different customers. This happens, because each customer has different characteristics and backgrounds, so the level of feeling (perception) he receives is possible differently. Background meant, among other things: the level of education, insight, religiosity, socioeconomic class, the working environment or location of residence and culture.

The decision to become a Sharia Bank customer is sometimes based on customer's perceptions of the sharia 'logo,' so this 'ke-syar'ian' is one of the variables influencing decision making to become a customer and customers are expected to feel satisfied. Choosing the Islamic bank is part of the implementation of the rules of religion because it expects its income to be a blessing. The customer feels that he has implemented Islamic law in order to save or fulfill his needs by taking financing products. On the other hand, there are still many questions from the public regarding the sharia compliance of the Islamic banks

Research on the influence of variable religiosity on the satisfaction of Sharia Bank customers needs to be done, in order to find out 'who is the profile' of actual customers. Variations in the level of one's faith and social piety will provide an assessment of the operational activities of Islamic banks differently.

Thus customer religiosity is possible to be one of the factors influencing satisfaction related to Islamic bank operational activities.

DATA ANALYSIS

Based on the results of several studies that have been carried out, it shows many variables that influence customer satisfaction, namely: compliance, service quality, image, level of trust, convenience of location, financial benefit, technological advancement, physical facilities, bank name, online or take part of the quality of service, the results of which affect customer satisfaction or customer loyalty.

Of course, each researcher tried to determine the variable using a statistical model according to the importance of the researchers' eyes. Many other variables can be applied, according to technological developments, times and behavior changes. An interesting thing to look at is that bank products are services, but in determining the model, the researchers have not started from the influence variables of the decision to become customers. The measurement of buying decision making is difficult to measure, considering that the field is more focused on psychology or the creation of new statistical models. Making a new statistical model requires its expertise and accuracy towards GAP that is likely to emerge. However, if possible research begins with decision making, customer satisfaction can lead to loyalty. If this is done, the results of the study are expected to be able to provide scientific contributions.

When customers decide on the choice of Islamic banks, they will see from many sides, including information through word of mouth (WOM), colleagues or the environment, following the development of Islamic banks or other factors that can add positive insight to certain Islamic banks.

Hon et al. have entered the variable trust and satisfaction the results have a significant effect on loyalty while Jabnoun in his research stated that trust influences customer satisfaction.

The trust will emerge even though only one of the many products that he knows can be felt positive value. Trust in this sense, has nothing to do with religion, but more about what is seen (not necessarily understood) for something that is known to be good, will shape a person's perception that all kinds of products offered are right too. They assume there is no need for proof, even though the sample does not meet the requirements. Trust in Islamic banks will influence the decision to become a customer and if you already understand the real conditions, then feel how much the level of satisfaction. Trust can occur before the decision making or felt after making decisions. By these reasons, the addition of the variable, trust (trust $_1$) is recommended to be included in the statistical model as a decision to become a customer or trust 2 as variable influencing customer satisfaction.

The addition of two variables of religiosity and trust needs further research to develop the results of previous studies. If it is proven to influence the decision making of sharia bank customers, then the influence variable of sharia bank customer decisions becomes CARTER (Compliance, Assurance, Responsiveness, Tangibles, Empathy, Reliability and Trust 1).

The next stage is the decision to become customers, trust $_2$ and customer religiosity (social piety) affect satisfaction. After customers are satisfied, they are expected to be loyal and form a positive WOM.

The definition of religiosity is not always synonymous with religion (Asmaun Sahlan, 2012). Religion refers to the institution of devotional service to God in its official, juridical, regulatory and legal aspects whereas religiosity sees more aspects that are "in the depths of the conscience" personally. Furthermore, according to Muhaimin in Sahlan (2012), religiosity is more profound than a seemingly formal religion.

Religiosity is more abstract, which in its attitude contains some commendable actions, including honesty, fairness, ethics, discipline, and responsibility. An interesting question is: does religion influence the country's economic, political and social views or do these factors affect religiosity? This question began to be an afterthought about obedience to Islam (by reference to the Qur'an and Hadith) which would influence economic, political and social behavior. In other words, should religion be seen as a dependent or independent variable?

Religiosity according to Bawono (2013) is the manifestation of diversity in various aspects of human life which consists of five dimensions, named: ideological; Ritualistic; Experiential; Intellectual and Consequential. Ideological measurements are how the level of Muslim belief in the truth of

religious teachings, especially against fundamental and dogmatic teachings (Ancok and Nashori Suroso, 2008).

Religiousness can be viewed from several sides, depending on the purpose of measurement, among others, religiosity in worship emphasizes vertical relations with Allah SWT. Religiosity 'amaliah muamalat' emphasizes more on attitude in order to apply their understanding of worship, hereafter termed social piety. Factors of religiosity include ideological (belief), ritualistic (practice of religion); experience (experience); intellectual (religious knowledge) and consequential (practice) .

Ideology is the level of Muslim belief in the truth of religious teachings, especially against fundamental and dogmatic teachings. Ritualistic refers to the degree of obedience of Muslims in doing ritual activities as instructed and taught by their religion. Experiential refers to how far the influence of Muslims in feeling and experiencing religious feelings and experiences. Intellectuality refers to the level of knowledge and understanding of Muslims towards their religious teachings, especially regarding the basic teachings of their religion (about the akhlaqul karimah), as contained in the scriptures.

Consequential understanding will refer to how the level of behavior of a Muslim is motivated by his religious teachings (about akhlaqul karimah), namely how individuals relate to their world, especially with other humans.

Social piety emphasizes consequences because the assessment is carried out on the application of Islamic bank operational activities from the customer's point of view. On the other hand, intellectuals must be used as a basis in the assessment of each. In other words, the indicator that can be applied in the assessment of the success of Islamic banks is intellectual (religious knowledge) and consequential (practice).

Trust according to Paul and Olson (2014) is the personal understanding of the buyer regarding the information produced by the interpretation process. This process is very influential on behavior (buying decisions). Of course, the trust will also be formed after becoming a customer of a Sharia Bank. So that this trust can be reviewed from before deciding to become a customer, or after becoming a customer, this has an impact on the level of satisfaction of the customer concerned. Question indicators may have similarities for several items because it is proof of previous trust and items about attitude for customer satisfaction assessment.

Zeithaml, Bitner, and Gremler (1996) define services: as deeds (actions, procedures, activities), intangibles processes and performance. Whereas according to Adrian Pane (in Yazid) is an economic activity that has many elements (values or benefits), intangibles related to it, and involves many interactions with consumers or ownership of goods, but does not result in ownership transfers. Changes in the condition of services can occur, and the production of service can have or have no connection with physical products (Yazid, 2008). On the other hand, Kotler and Keller (2009) define services: every action or performance that can be offered by one party to another whose essence is not tangible and does not produce any ownership. The production can or is not related to physical products.

Islamic banks sell services because they are not tangible but the benefits can be felt. Characteristics of the service according to Kotler and Keller (2009) is: Not intangibles (intangibility), integral (inseparability), varied (variability) and can be destroyed (perishability). Services are not tangible, so buyers have difficulty measuring the quality of their services. To identify the quality of service, it can be seen from the determination of five things, in the following order: a guarantee (Assurance), reliability (Reliability), physical appearance (Tangibles), empathy (Empathy) and responsiveness (Responsiveness).

Assurance (guarantee), is the creation of an atmosphere that can foster a sense of security and safety (risk-free), as well as various conditions that can eliminate a sense of doubt on the customer's thinking. Assurance consists of several components, including credibility, communication, security, competence or courtesy was shown. Reliability (Reliability) is the ability of firms in providing services that have been promised with immediate, accurate and satisfactory. Reliability includes two things, which is; work consistency (performance) and ability to be trusted. For example service on schedule, security guarantees for money saved by customers.

Tangible/physical appearance (Tangibles), is the ability of the company to show its existence to external parties. For example building, waiting room, modern equipment, employee appearance. Concern (Empathy) is giving the attention of the employees to the customers who are sincere and be able to establish good relations between people in order to understand customer desires. To create this, employees must have sufficient insight, and be able to put themselves in the face of customers. Responsiveness is the actions of employees in providing services to customers, including speed and accuracy under normal conditions and particular cases. Being professional in doing service is a way to make customers satisfied.

Bank customers can be divided into two major groups, namely depositors and borrowing customers or users of funds. Viewed from the point of their reaction to the services provided will be very different. Fund depositors whether in the form of demand deposits, savings deposits or time deposits will be associated with many parties within the bank; like CS or teller. If they feel uncomfortable or don't get the service available according to their wishes, they will move to another bank. This condition shows that depositors will be very sensitive to the services of the bank. When viewed more detailed, customer demand deposits, savings, and time deposits also have a different character. Current accounts are usually aimed at facilitating business transactions, so their focus of attention is transfer speed, ease of deposit and availability of adequate clearing facilities. Profit sharing tends not to be noticed by current account customers. Saving clients more emphasis on ease of taking the money in cash, therefore attention is focused on the quality and availability of service teller ATM.

Savings customers sometimes save their funds in a relatively long time, so that the results of the funds provided by the customer begin to be noticed. Deposit customers are generally said to be unemployed fund owners, so their attention is a security factor and for the results promised by the bank. As for borrowing customers, the situation is different. Customers who borrow funds are people or institutions that need funds to realize their desires. If they get 'bad treatment,' they will remain patient, because they withdraw applications and move to other banks in fear that they will get difficulties or delay the acquisition of funds. This difficulty arises. Requirements for each bank are very likely not the same. So if the customer wants to move to another bank, then they must prepare a 'new' file that is very troublesome. This situation encourages customers to 'accept what they are' for the services provided by the bank.

Research on customers must be clear, and outline groupings can be divided into two, named as deposit customers with financing customers. The main reason is sensitivity to money security. Savings customers will be more careful in their attitude because they invest the money in the bank. Financing customers are less sensitive because they 'need' the money, so the faster their needs are met, the better . Financing customers feel there is no risk of loss if the bank turns out later to have a problem. By this fact, the behavior of loggers and financing is very different.

Measurement behavior in the marketing field uses customer perceptions because these perceptions are determinants of decision making that will lead to satisfaction and or loyalty. Customer perceptions vary, so the valuation is based on the dominance of customer answers.

CONCLUSION

In research on bank customer satisfaction, there needs to be segregation of savings and financing customers, because the sensitivity of valuation is different. In research on saving customers, it is necessary to sort out 'voluntary' savings customers with 'forced' savers, because 'forced' savers are usually more critical. Service seller banks, it is necessary to sort, cause variables to become bank customers, satisfaction variables and loyalty variables. Need to add independent variables of trust (Trust $_1$) for decision making to become customers. Trust $_2$ is an intermediate variable as a cause of satisfaction together with religiosity (social piety).

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