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The Important Role of Customer Satisfaction in Sharia Bank in relation to Service Quality and Relational Marketing towards Customer Loyalty

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Abstract

Purpose - This study aims to examine the effect of service quality on customer loyalty, customers' satisfaction on loyalty and examining how relational marketing affects customer loyalty within the scope of organizations that practice Islamic values in Indonesia.

Method - This research is an explanatory research which explain the position of the variables studied and the influence between one variable and another. To process the data in this study using The Structural Equation Modelling (SEM) from the AMOS 20.0 software package.

Result - The result of this research shows that service quality, relational marketing and customer satisfaction influences positively and significantly to customer loyalty.

Implication - This study implies customers of Bank Syariah Indonesia in Semarang, Central Java Province, Indonesia who have been a customer for more than 1 year.

Originality - The paper looks into the relations of service quality on customer loyalty, customers' satisfaction on loyalty and examining how relational marketing affects customer loyalty in Bank Syariah Indonesia in Semarang, Central Java Province, Indonesia in the third year after the merger to seek if the variables have already served well in the company.

Keywords: Service Quality, Relational Marketing, Customer Satisfaction, Customer Loyalty.

Introduction

Loyalty is an emotional bond between customer with an organization by making repeat purchases over time and recommending the organization to others, even though they have other options (Cant & Du Toit, 2012). Customer loyalty can not only increase value in business, but can also attract new customers (Beerli, A., Martín, J.D. and Quintana, 2004). Thus, the understanding of loyalty is not only seen from how much customers buy, but also how often customers make repeat purchases and recommend others to buy.

Strong relationships between customers and organizations can be established with the encouragement of service quality. In the long run such a bond allows organizations to thoroughly understand customer expectations as well as their needs (Kotler, 2000) the higher the service quality provided by the organization, the higher the customer loyalty (Suhendi & Sabihis, 2021) Superior service quality or building long-term relational marketing can offer an effective strategy to create competitive advantage (Mostert, P., &; Luttig, 2018). However, some researchers state that service quality does not have a significant effect on customer loyalty (Nyadzayo & Khajehzadeh, 2016; Supriyanto et al., 2021).

On the other hand, relational marketing is also an antecedent predictor of customer loyalty (Zeithaml et al., 1996), based on the idea that above the value of products and services sold, the existence of a relationship between the two parties creates added value for customers and also for service providers where customer profitability is more important than product profitability. Relational marketing plays an important role in increasing customer loyalty (Orellana-Treviños et al., 2023), although the relationship weakens over time (Balaji, 2015), even on other occasions relationship marketing has a negative and insignificant effect on customer loyalty (Karim et al., 2020). Relational marketing emphasizes efforts to attract and retain customers through improving the company's relationship with its customers so it is very relevant to be discussed in service marketing, considering the involvement and

interaction of customers and service providers is so high in most types of services.

Satisfied customers will describe the quality of the organization. On the other hand, dissatisfied customers alert organizations that have low performance (Kotler, P., &; Keller, 2012). Costumers who consume products or services will evaluate between their expectations and actual performance of products or services on important dimensions which then satisfied, this satisfaction will create interest in repeat purchases made by consumers as a form of consumer loyalty against the company. Satisfied consumers will share their satisfaction experience with those around them, for example family and friends and willing to recommend to others. Loyal customers are users of services offered by the organization continuously. They show loyalty, commitment, and pride in using the service, so customer loyalty can be measured based on this indicator (Jiang &; Zhang, 2016). Organizations must gain customer loyalty to ensure their presence in the global market (Ayodele, 2018). However, some studies state that customer satisfaction has a less prominent influence on customer loyalty (Pan et al., 2012).

This controversy provide opportunities for further research, especially in the Islamic banking services sector which is struggling to grow in Indonesia with less than 5% marketshare in 2012 (Beck et al., 2013). Indonesia, a country with the largest Muslim community in the world with 13% of the world's Muslim population, with a Muslim population of 207 million people or 87.2% of the total population is the reason for the importance of an Islamic approach in all aspects of life including mualamah, which is everything related to world affairs and human life, such as buying and selling, trading and so on including marketing.

In terms of Islamic banking, the presence of Bank Syariah Indonesia strengthens Indonesia's position in the world Islamic financial competition. Previously the largest Sharia Bank in Indonesia, Bank Syariah Mandiri was only in the 34th largest position in the world, with the merger of PT Bank Syariah Mandiri (BSM), PT Bank BRI Syariah Tbk (BRIS) and PT BNI Syariah culminating in the largest national Islamic bank, with assets worth IDR 247.3

trillion (as of June 2021) becoming Bank Syariah Indonesia, now transformed into a new giant of world Islamic banks, and is in the 21st largest position in the world in terms of assets (as of June 2021). With assets equivalent to US $ 17.3 billion, BSI trails the Public Islamic Bank from Malaysia whose assets amounted to US $ 17.8 billion. However, in terms of market capitalization, the issuer coded BRIS shares are now the 11th largest Islamic bank in the world with a capitalization value of US $ 6 billion, one step away from entering the top 10 Islamic banks in the world, therefore maintaining customer loyalty certainly needs attention.

Literature Review

Service Quality

Service quality means the ability of a service provider to satisfy customer in an efficient manner through which he can better the performance of business (Ramya, 2019). Service quality is a form of quality, it serves as an effort to meet consumer needs and desires and the accuracy of service delivery to keep pace with consumer expectations. Service quality consists of dimensions of physical evidence (tangibles), reliability, responsiveness, assurance, and empathy (Parasuraman et al., 1988). Among the dimensions of service quality, tangibles are the most significant predictor of customer loyalty at the corporate level and empathy shows the most significant predictor of customer loyalty at the interpersonal level, where physical evidence is a concern for today's consumers who are more demanding or require physical evidence when consuming higher services or services as well as to provide a sense of security to consumers, while empathy is needed by companies to form positive relationships with consumers through company attention to consumers during service activities (Setianto & Wartini, 2017).

Tangibles encompasses the physical aspects of service provision, including the workforce, facilities, personnel, and equipment, such as ATMs, E-banking, Net banking, and mobile banking which involve creating firsthand impressions on clients, which categorized as property, buildings and employees (Kuo, N. T. et al., 2011) which can contribute to future revenue generation. Empathy

involves providing individualized attention that makes customers feel appreciated and special. It includes approachability, communication, understanding customer needs, and accessibility (Kulkarni & Tilak, 2023).

Service quality is one of the most important things that must be considered by corporate organizations in order to provide satisfactory service to their customers (Adnyana et al., 2020). Service quality in the banking industry is becoming increasingly important because the relationship between the customer and the financial institution that serves as an incentive for the customer to remain loyal and thus gives the financial institution a source of differential advantage has become a long-term relationship (Muhammad Awan et al., 2011).

Service quality and customer satisfaction which has been widely carried out in management studies for more than 30 years both in banking, found that there was a positive relationship between service quality and customer satisfaction in the banking sector and also found that customer satisfaction can lead to high commitment and loyalty to banking services(Supriyanto et al., 2021). The higher the service quality provided by the organization, the higher the customer loyalty (Suhendi & Sabihis, 2021).

Relational Marketing

Relationship Marketing can be interpreted as an effort made by the company to establish relationships with customers so that they can get benefits between the two in the long term (Apriliani & Kusumawati, 2014). Relationship marketing contrasts with transaction-based marketing strategies, which focus on attracting customers. Relationship marketing focuses on establishing and maintaining a mutually beneficial relationship with existing customers (Aka et al., 2016). Relational marketing emphasizes efforts to attract and retain customers through improving the company's relationship which consist of the process of attracting customers, maintaining customer relationship and improving relationships with customers (Aka et al., 2016) as the indicator being tested in this research.

Aside of relationship marketing goal is that the company can build and maintain a customer base that has a strong and profitable relationship commitment for the company, "A key goal of relationship marketing is to improve customer satisfaction. This can strengthen that relations marketing is an instrument that shapes customer satisfaction (Apriliani & Kusumawati, 2014). Customer satisfaction is a feeling or emotional assessment of customers for the use of goods or services when expectations and needs are met (Espejel et al., 2007). There are several factors which potentially affect customer satisfaction upon the banking sector including good relations between banks and customers and trust, those can be obtain by strengthen the relationship between customer and the bank. Relationship marketing serves as a closer approach to each customer by creating two-way communication by managing a mutually beneficial relationship between customers and the company.

Relationship marketing is a strategy that focuses on creating beneficial relationships between organization and customers that results in continuous protection of customers within the organization leading to sharing their satisfying and beneficial experiences to others that can create a positive effect on the organization, and also customer loyalty. Relational marketing is an antecedent predictor of customer loyalty, as stated (Zeithaml et al., 1996) based on the idea that above the value of products and services sold, the existence of a relationship between the two parties creates added value for customers and also for service providers where customer profitability is more important than product profitability. Relational marketing plays an important role in increasing customer loyalty (Orellana-Treviños et al., 2023).

Customer Satisfaction

The concept of customer satisfaction is now become a strategy to win competition in the business world. Creating the highest satisfaction is the main goal of marketing in winning the competition. Satisfaction is the customer's response to the fulfillment of a need, where the fulfillment response is pleasant or unpleasant. Clearly customer satisfaction is a post-decision experience. Service quality and customer satisfaction are closely related but not

interchangeable, although both concepts involve a comparison of expectations of quality and the actual service received (Rust & Oliver, 1994). Satisfaction states and are not limited to mere satiation. In this sense, overfulfillment can be satisfying, as in exceedingly high arousal (astonishment) and high pleasure (ecstasy) situations. By broadening the old definition of satisfaction as mere fulfillment, service satisfaction can become more meaningful(Rust & Oliver, 1994).

Customer satisfaction is a feeling or emotional assessment of customers for the use of goods or services when expectations and needs are met. In other words, if the customer feels that what is obtained is lower than expected then the customer will not be satisfied and if the customer gets exceeds what is expected then the customer will be satisfied. Its emphasized satisfaction depends on the difference between perceived product quality and experienced and its related services. In addition, we have considered consumer satisfaction in response with a double dimension (emotional and affective)(Espejel et al., 2007).

The satisfaction felt by consumers in using or consuming products or services will have implications for loyalty to products or services that are perceived to meet their expectations which will provide many benefits for the company, one of which is that these customers will not easily switch to other companies with the same type of product or service. Hereby the consumer satisfaction has a positive and significant effect on consumer loyalty (Espejel et al., 2007). As customer loyalty fostered by organizations results in increased customer satisfaction (Supriyanto et al., 2021). To ensure customers to remain loyal, it has to be ensured the provided services are satisfactory. This is supported by previous studies that customer satisfaction has a positive and significant effects on customer loyalty (Amin et al., 2013).

Customer Loyalty

Loyalty is an emotional bond between customer with an organization by making repeat purchases over time and recommending the organization to others, even though they have other options (Cant & Du Toit, 2012). It can also

be mantioned as held commitment to rebuy or repatronize a preferred product or service consistenly in the future having the otential to cause switching behavior (Rust & Oliver, 1994). Customer loyalty can not only increase value in business, but can also attract new customers (Beerli, A., Martín, J.D. and Quintana, 2004), the understanding of loyalty is actually not only seen from how much customers buy, but also how often customers make repeat purchases and recommend others to buy.

Customer loyalty is not formed in a short period of time but through the process of buying experience consistently over time. If it is in line with expectations, then this purchase process will continue to repeat. Loyal customers have the characteristics of saying positive things about the company to others, recommending the company to others who ask for advice, encouraging others to make purchases, considering to be the first choice in making purchases of products or services and wanting to make repeat purchases in the future (Zeithaml et al., 1996).

Methods

According to the approach, the research is quantitative since statistical studies will be carried out on each of the company's customers. The types of research used in this study is explanatory research to recognize the behavior of variables and see if there is a positive or negative result for custom arrangement businesses. Data collection methods in this study is by using the questionnaire method. Population of this study are customers of Bank Syariah Indonesia in Semarang, Central Java Province, Indonesia who have been a customer for more than 1 year. Purposive random sampling technique was used to select the sample of customers. To process the data in this study using The Structural Equation Modelling (SEM) from the AMOS 20.0 software package.

Results and Discussion

Total of questionnaire is for 175 respondents where all of those questionnaires were fulfilled completely. However, from 175 respondents,

there is 11 respondents' answer that is outliers so it was not going to be used in this research. Hence, sample of analysis or total of respondents is 164 people. The next process is evaluation towards the research model by doing confirmatory factor analysis, which is used to test indicators to create latent variable. Confirmatory factor analysis was done to recognize the expediency on the exogenous variable and endogenous variable before it was confirmed in full model.

According to the testing, requirement for indicators must be valued of loading factors was not been under 0.70 (Ghozali, 2017). It can be seen for SQL1 value 0,56 means under 0,70. For this unfullfilled value it must be dropped from the model and presenting revision model as follows:
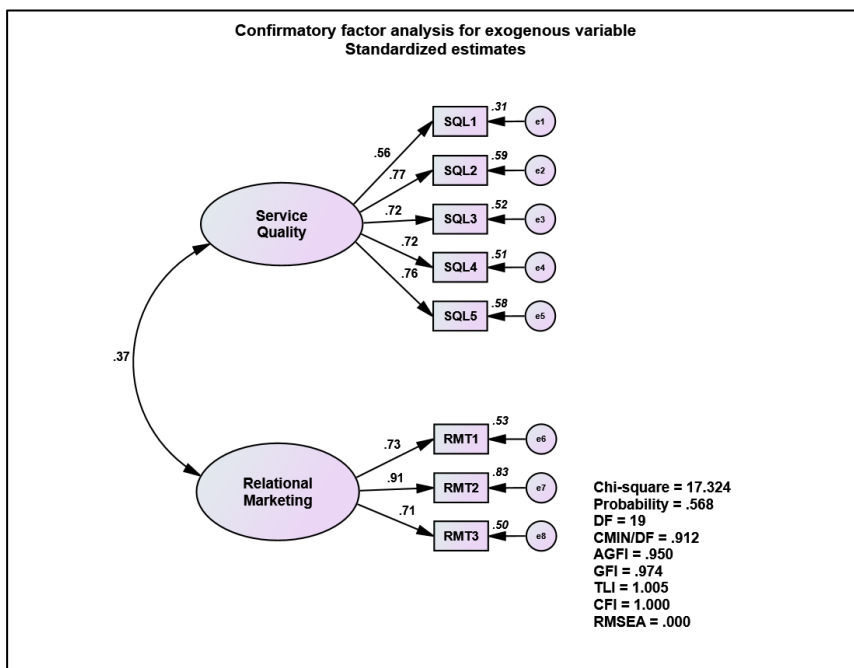
Source: Processed Data (2024)

Figure 2. Confirmatory Factor Analysis for Exogenous Variable
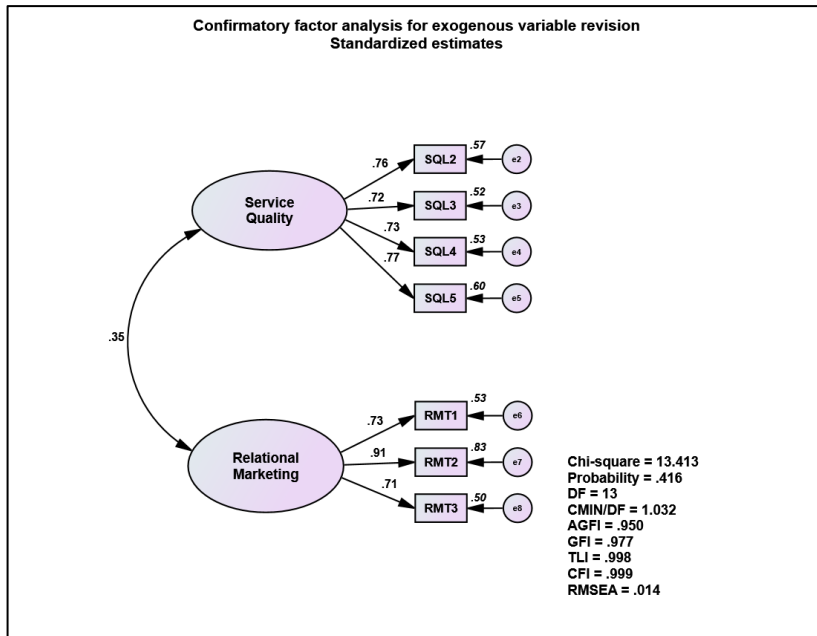
Source: Processed Data (2024)

Figure 3. Confirmatory Factor Analysis for Exogenous Variable Revision

According to the testing, it can be seen that all indicators in each exogenous variable met criteria, where additional value of loading factors was not been under 0.70 (Ghozali, 2017).

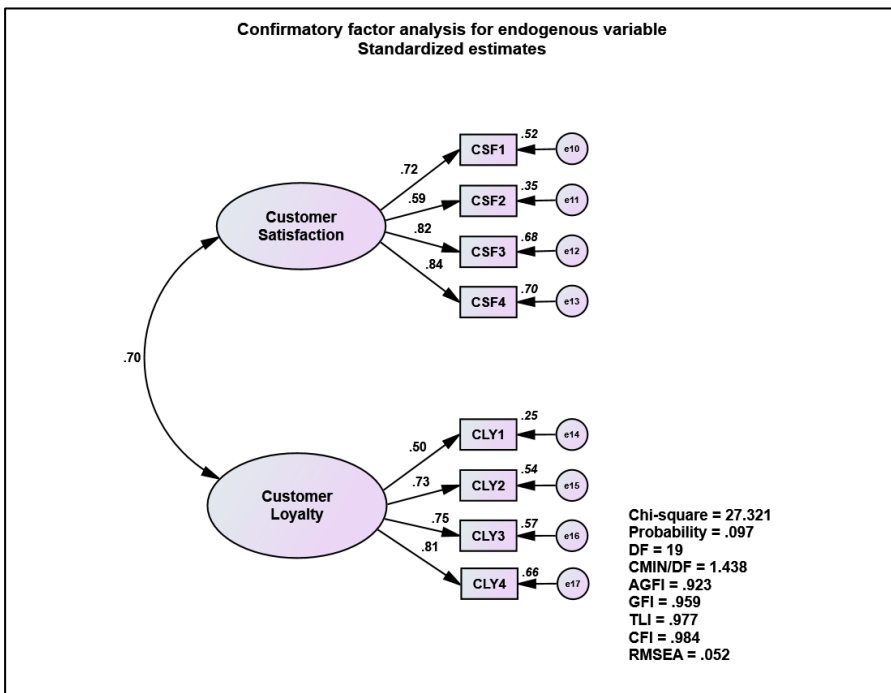**Table1. Result of Confirmatory Factor Analysis Testing for Exogenous Variable**

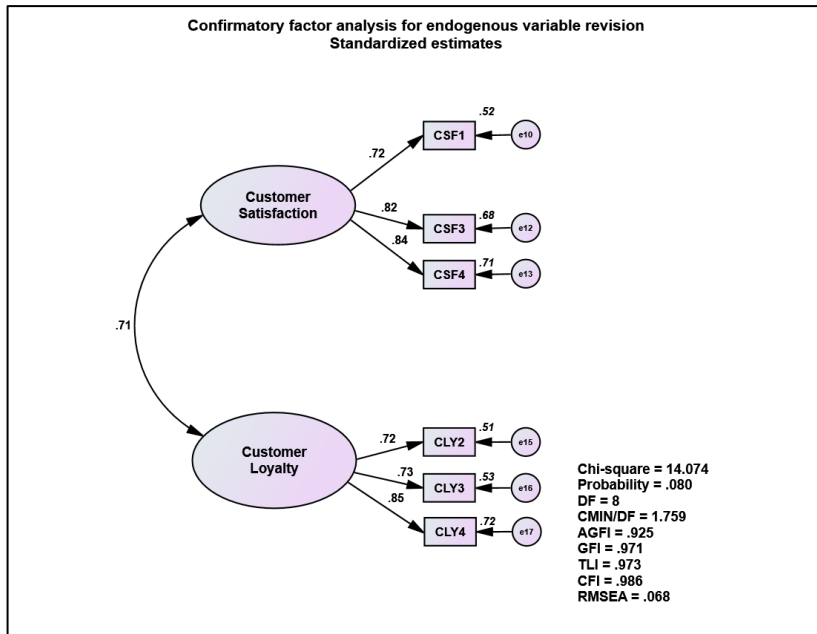| Goodness of fit Index	Cut-off Value	Result of this Model	Model Evaluation
Chi-square (df = 13)	(<22.3620)	13.413	Good
Probability	≥ 0.05	0.416	Good
CMIN/DF	≤ 2.00	1.032	Good
AGFI	≥ 0.90	0.950	Good
GFI	≥ 0.90	0.977	Good
TLI	≥ 0.95	0.998	Good
CFI	≥ 0.95	0.999	Good
RMSEA	≤ 0.08	0.014	Good

Source: Processed Data (2024)

The result of confirmatory factor analysis testing for exogenous variable (in table 1) shows that chi-square value is 13.413 and probability value is 0.416. It demonstrates that those values have not met determined cut-off value. Other evaluation criteria, such as CMIN/DF is 1.032, AGFI is 0,950, GFI is 0,977, TLI is 0,998, CFI is 0,999 and RMSEA is 0,014. These criteria show a good result so it can be said that it has completed the requirements of confirmatory factor analysis testing with exogenous variable.

According to the testing, requirement for indicators must be valued of loading factors was not been under 0.70 (Ghozali, 2017). It can be seen for CSF2 value 0,59 and CLY1 value 0,50 means under 0,70. For this unfullfilled value it must be dropped from the model and presenting revision model as follows:

Source: Processed Data (2024)

Figure 5. Confirmatory Factor Analysis for Endogenous Variable

Source: Processed Data (2024)

Figure 6. Confirmatory Factor Analysis for Endogenous Variable Revision

According to the testing, it can be seen that all indicators in each exogenous variable met criteria, where additional value of loading factors was not been under 0.70 (Ghozali, 2017).

**Table2. Result of Confirmatory Factor Analysis Testing for Endogenous Variable**

Goodness of fit Index	Cut-off Value	Result of this Model	Model Evaluation
Chi-square (df = 8)	(<15.5073)	14.074	Good
Probability	≥ 0.05	0.080	Good
CMIN/DF	≤ 2.00	1.759	Good
AGFI	≥ 0.90	0.925	Good
GFI	≥ 0.90	0.971	Good
TLI	≥ 0.95	0.973	Good
CFI	≥ 0.95	0.986	Good
RMSEA	≤ 0.08	0.068	Good

Source: Processed Data (2024)

The result of confirmatory factor analysis testing for endogenous variable (in table 2.) shows that chi-square value is 14.074 and probability value is 0.080. It demonstrates that those values have not met determined cut-off value. Other evaluation criteria, such as CMIN/DF is 1.759, AGFI is 0,925, GFI is 0,971, TLI is 0,973, CFI is 0,986 and RMSEA is 0,068. These criteria show a good result so it can be said that it has completed the requirements of confirmatory factor analysis testing with endogenous variable.

Based on the testing, it can be seen that all indicators in full model analysis has met criteria, where loading factors value was not under 0.70 (Ghozali, 2017). All of parameters shows the value, which matches with requirement, as well as shows that the model has completed structural measurement.
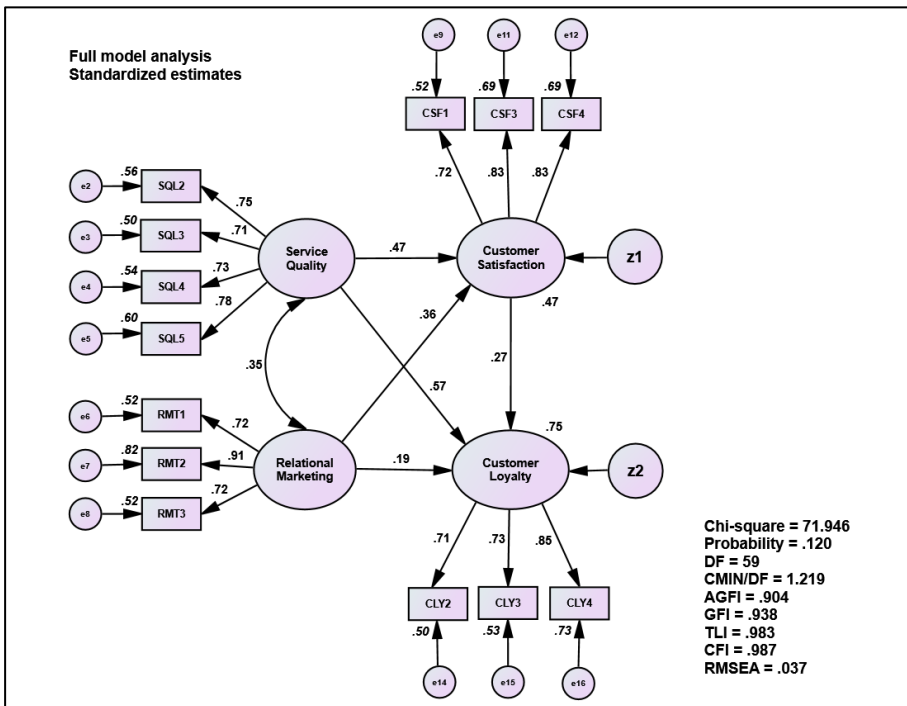
Source: Processed Data (2024)

Figure 7. Full Model Analysis

Table 3. Result of Full Model Analysis

Goodness of fit Index	Cut-off Value	Result of this Model	Model Evaluation
Chi-square (df = 59)	(<77.9305)	71.946	Good
Probability	≥ 0.05	0.120	Good
CMIN/DF	≤ 2.00	1.219	Good
AGFI	≥ 0.90	0.904	Good
GFI	≥ 0.90	0.938	Good
TLI	≥ 0.95	0.983	Good
CFI	≥ 0.95	0.987	Good
RMSEA	≤ 0.08	0.037	Good

Source: Processed Data (2024)

The result of full model analysis (in table 3.) shows that chi-square value is 71.946 and probability value is 0.120. It demonstrates that those values have not met determined cut-off value. Other evaluation criteria, such as CMIN/DF is 1.219, AGFI is 0,904, GFI is 0,938, TLI is 0,983, CFI is 0,987 and RMSEA is 0,037. These criteria show a good result so it can be said that it has completed the requirements of full model analysis testing.

Table 4. Normality Test of Data

Variable	Min	Max	Skew	c.r.	Kurtosis	c.r.
CSF1	4.000	10.000	-.313	-1.637	-.874	-2.285
RMT2	4.000	10.000	-.128	-.667	-.224	-.585
RMT3	4.000	10.000	-.395	-2.067	-.593	-1.551
RMT1	4.000	10.000	-.479	-2.503	-.230	-.602
CSF4	4.000	10.000	-.457	-2.389	-.825	-2.157
CLY2	4.000	10.000	-.202	-1.056	-.619	-1.617
SQL5	4.000	10.000	-.405	-2.117	-.329	-.859
SQL3	4.000	10.000	-.258	-1.349	-.658	-1.720
CLY4	4.000	10.000	-.273	-1.428	-.666	-1.740
CLY3	4.000	10.000	-.388	-2.029	-.779	-2.037
CSF3	4.000	10.000	-.356	-1.861	-.768	-2.007
SQL2	4.000	10.000	-.354	-1.851	-.527	-1.376
SQL4	4.000	10.000	-.110	-.577	-.926	-2.421
Multivariate					-2.545	-.825

Source: Processed Data (2024)

Table 5. Multivariate Outliers Testing

Observation number	Mahalanobis d-squared	p1	p2
143	28.445	.008	.725
98	25.017	.023	.893
157	24.823	.024	.765
106	23.059	.041	.907
101	22.750	.045	.862
96	22.372	.050	.831

Source: Processed data (2024)

In data SEM testing, it is reasonably that normally distributed. It can be known from value of univariate level from each indicators values or multivariate level by critical ratio (c.r) with range of values -2,58 to 2,58 (level of 5 percent). In the table of data normality test, it can be known that univariate level value still in the range and also multivariate level with c.r. is -.825 as required (in table 4).

In SEM analysis in the form of multivariate, outlier could be recognized from Mahanalobis Distance with significance level is (p) 0,001 with degree of freedom based on the total of indicators. This study consists of 13 indicators so in p level < 0,001 using formula of $\chi2$ (13, 0,001), the result is 34.5282. Result of Mahalanobis d-squared testing shows the maximum number, it is 28.445 which mean it is not more than 34.5282. This result shows that there is no multivariate outlier the data in this study (in table 5.)

Table 6. Regression Weights Full Model

Hypotheses			Estimate	S.E.	C.R.	P		Note
Service_Quality (H1)	→	Customer_Satisfaction	.579	.116	4.999	***		Significant
Service_Quality (H2)	→	Customer_Loyalty	.591	.109	5.407	***		Significant
Relational_Marketing (H3)	→	Customer_Satisfaction	.384	.096	4.017	***		Significant
Relational_Marketing (H4)	→	Customer_Loyalty	.165	.073	2.269	.023		Significant
Customer_Satisfaction (H5)	→	Customer_Loyalty	.229	.081	2.806	.005		Significant

Source: Processed Data (2024)

In the first hypotheses which service quality influences positively customer satisfaction shows probability value of 0,000. It means that the hypotheses accepted with significance level is 5 percent (0,05). This result of hypotheses testing aligned with the statement, service quality is one of the most important things that must be considered by corporate organizations in order to provide satisfactory service to their customers (Adnyana et al., 2020) and support the research of Supriyanto (2021), which found a positive relationship between service quality and customer satisfaction in the banking sector (Supriyanto et al., 2021) as service quality means the ability of a service provider to satisfy customer in an efficient manner (Ramya, 2019).

Second hypotheses which service quality influences positively customer loyalty shows probability value of 0,000. It means that the hypotheses accepted with significance level is 5 percent (0,05). Service quality is a form of quality, it serves as an effort to meet consumer needs and desires and the accuracy of service delivery to keep pace with consumer expectations where tangibles and empathy are the most significant predictor of customer loyalty(Setianto & Wartini, 2017). At the corporate level tangibles plays an important role while empathy shows the most significant predictor of customer loyalty at the interpersonal level as empathy is needed by companies to form positive relationships with consumers through company attention to consumers during service activities (Setianto & Wartini, 2017). This result of hypotheses testing support the previous research, which found a positive relationship between service quality and customer loyalty in the banking sector (Supriyanto et al., 2021) and the higher the service quality provided by the organization, the higher the customer loyalty (Suhendi & Sabihis, 2021).

Relational marketing influences positively customer satisfaction as the third hypotheses shows probability value of 0,000. It means that the hypotheses accepted with significance level is 5 percent (0,05). This result of hypotheses testing strengthen previous research that relations marketing is an instrument that shapes customer satisfaction (Apriliani & Kusumawati, 2014). Relationship marketing is a strategy that focuses on creating beneficial relationships between organization and customers that results in continuous

protection of customers within the organization leading to sharing their satisfying and beneficial experiences to others (Zeithaml et al., 1996).

Relational marketing still significantly influence positively to customer loyalty as the probability value shows 0,023, the fourth hypotheses is accepted. It means that the hypotheses accepted with significance level is 5 percent (0,05). Relationship marketing is a strategy that focuses on creating beneficial relationships between organization and customers that results in continuous protection of customers within the organization leading to sharing their satisfying and beneficial experiences to others that can create a positive effect on the organization, and also customer loyalty. This result support the previous research as relational marketing is an antecedent predictor of customer loyalty (Zeithaml et al., 1996) and plays an important role in increasing customer loyalty (Orellana-Treviños et al., 2023).

The fifth hypotheses on the relationship of costumer satisfaction and customer loyalty, the probability value shows 0,005, costumer satisfaction still significantly influence positively to customer loyalty. It means that the hypotheses accepted with significance level is 5 percent (0,05). Customer satisfaction is a strategy to win competition in the business as customer satisfaction is a feeling or emotional assessment of customers for the use of goods or services when expectations and needs are met (Espejel et al., 2007) and play a significant implications for loyalty (Supriyanto et al., 2021). The result aligned with the previous research as the consumer satisfaction has a positive and significant effect on consumer loyalty (Amin et al., 2013; Espejel et al., 2007; Supriyanto et al., 2021).

Conclusion

The concept of service quality has been widely studied in the business domain, and it has also come up on quite a lot of research. Service quality means the ability of a service provider to satisfy customer in an efficient manner through which he can better the performance of business (Ramya, 2019). Service quality is a form of quality, it serves as an effort to meet consumer needs and desires and the accuracy of service delivery to keep pace

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with consumer expectations. Previous studies identifies the dimension of service quality consists of physical evidence (tangibles), reliability, responsiveness, assurance, and empathy (Parasuraman et al., 1988). Among the dimensions of service quality, tangibles are the most significant predictor of customer loyalty at the corporate level and empathy shows the most significant predictor of customer loyalty at the interpersonal level, where physical evidence is a concern for today's consumers who are more demanding or require physical evidence when consuming higher services or services as well as to provide a sense of security to consumers, while empathy is needed by companies to form positive relationships with consumers through company attention to consumers during service activities (Setianto & Wartini, 2017). Service quality must be considered by corporate organizations in order to provide satisfactory service to their customers (Adnyana et al., 2020)which lead to high commitment and loyalty to banking services(Supriyanto et al., 2021). The higher the service quality provided by the organization, the higher the customer loyalty (Suhendi & Sabihis, 2021)

On the other hand, relational marketing is also an antecedent predictor of customer loyalty (Zeithaml et al., 1996). Relationship marketing is a strategy that focuses on creating beneficial relationships between organization and customers that results in continuous protection of customers within the organization leading to sharing their satisfying and beneficial experiences to others that can create a positive effect on the organization, and also customer loyalty. Relational marketing plays an important role in increasing customer loyalty (Orellana-Treviños et al., 2023).

Highlighting customer satisfaction as strategy to win competition in the business, customer satisfaction is a feeling or emotional assessment of customers for the use of goods or services when expectations and needs are met (Espejel et al., 2007) and play a significant implications for loyalty, as customer loyalty fostered by organizations results in increased customer satisfaction (Supriyanto et al., 2021). Loyalty explained as an emotional bond between customer with an organization by making repeat purchases over time

and recommending the organization to others, even though they have other options (Cant & Du Toit, 2012).

This study presents service quality and relationship marketing as the antecedent of customer loyalty which in between arouse customer satisfaction which also play an important role to customer loyalty. Therefore, we believe that customer satisfaction in Sharia Bank is as important as its service quality and relationship marketing towards customer loyalty.

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