

## CONSTITUTING ISLAMIC SERVICE QUALITY AND ISLAMIC CUSTOMER RELATIONSHIP MANAGEMENT THROUGH CUSTOMER LOYALTY AND SATISFACTION: BANK SYARIAH INDONESIA PRACTISE

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### Abstract

*The findings found that Bank Syariah Indonesia Solo customers choose to use bank services that can meet the wants and needs of their customers. Therefore, the better the quality of services provided and the closer the relationship established, the higher the customer loyalty to Bank Syariah Indonesia Solo. This research aims to analyse the influence of Islamic Service Quality (ISQ), Islamic Customer Relationship Management (ICRM), and Customer Satisfaction (CS) on BSI Solo customer loyalty. The novelty of this research is to use the Islamic CRM variable to find out how much influence it has on BSI Solo customer loyalty and how satisfied BSI Solo customers are when Islamic CRM is appropriately implemented. The population in this research consisted of 170 samples. This research used quantitative methods, and the data was primary. The data analysed in this study used SmartPLS software with the analysis model carried out as PLS-SEM (Partial least-square structural equation model). The results of the research show that ISQ and ICRM have a significant effect on BSI Solo Customer Loyalty. ISQ and ICRM have a significant effect on BSI Solo Customer Satisfaction. Customer Satisfaction can mediate the relationship between ISQ and Customer Loyalty. Customer Satisfaction can mediate the relationship between ICRM and Customer Loyalty.*

**Keywords:** *Islamic Service Quality, Islamic Customer Relationship Management, Customer Satisfaction, Customer Loyalty.*

### A. INTRODUCTION

Today's rapid technological developments, especially in the financial industry sector, require banks to continue to create innovations to maintain customer loyalty (George & Paul, 2020;

Kohnke, 2017). Today, the banking financial industry in Indonesia is increasing in the form of both digital and conventional banks. It creates questions for the public about the quality of banks, trust in banks, and how banks perform. This question will undoubtedly make banking business competition tighter, which requires banks to continue improving service quality and satisfying their customers. Service quality and customer satisfaction are essential indicators for banks to maintain customer loyalty (Supriyanto et al., 2021). A service's quality cannot be ruled out because it can increase the competitive advantage in obtaining customers and customer satisfaction. Service quality has a direct impact on its customers, whether the customer feels happy, satisfied, or dissatisfied, so this is one of the indicators that the banking sector needs to pay attention to; customers who feel happy and satisfied will certainly help banks maintain customer loyalty levels (Pradeep et al., 2020; Lahcen & Aityassine, 2022). Therefore, banks must provide maximum quality and customer satisfaction to maintain customer loyalty.

Service quality is essential, particularly for banking institutions. Good service quality will undoubtedly create customer satisfaction and affect a bank's assessment, including customer loyalty. It is based on research conducted by Lintong (2022), which revealed that service quality measures how well the level of service provided can match customer expectations. Increased customer loyalty will improve the bank's assessment, and vice versa; decreased customer loyalty will undoubtedly worsen the bank's assessment. Decreased customer loyalty will describe the quality of poor or unsatisfactory service provided by the bank, so it can be said that customer loyalty is a valuable asset that needs to be maintained by banks to be able to create excellence in banking, especially Islamic banking in sustainable business (Abu-Alhaja et al., 2018; A. A. Fauzi & Suryani, 2019). Poor service quality causes customers to turn to other banks for good service.

Sharia Banking in Indonesia is a business-oriented institution in the field of financial services whose primary goal is to generate maximum profit based on Islamic economic principles (Habib, 2018; Komijani & Taghizadeh-Hesary, 2019). Sharia Banks are undoubtedly different from Conventional Banks. Conventional Banks benefit through spread-based and fee income, while Islamic Banks mainly profit through customer financing margins (Firdaus; Ahmad, 2023; Sarwar et al., 2020; Sun et al., 2017). Of course, this is a big question for the public: How can Islamic banks proliferate? At the same time, most of their income is obtained through customer financing margins. It affects the level of public trust in Islamic Banks regarding the principle of profit loss sharing, which is the same as Conventional Banks that use the principle of fee income (Franzoni & Ait Allali, 2023).

Islamic Customer Relationship Management (ICRM) is one of the indicators that must be considered by the banking sector, especially Islamic banking (Abbad et al., 2022; Khwaja & Yang, 2022). The level of good relationships with customers will undoubtedly affect the bank's excellent reputation, attracting many prospective customers to entrust their funds to the bank. By contrast, the level of bank relations with customers that fall will undoubtedly reduce a bank's reputation. The implication is that customers will withdraw their funds and entrust them to a bank with a good reputation (Jan & Ismail, 2023). Islamic Customer Relationship Management (ICRM) is an approach to managing customer relationships with banks based on Islamic principles and religious values. This concept also focuses on how companies can build good relationships with customers. It is also taught by the Prophet Muhammad SAW, who has the nature of *Siddiq* (honest), *Amanah* (trustworthy), *Tabligh* (convey), and *Fathonah* (intelligent) (Ali & Raza, 2017; Paradise & Ahmad, 2023). With its application, the concept of Islamic CRM is based on the characteristics of the Prophet Muhammad SAW, initiated by Rita Wardani et al. (2022), who researched Islamic CRM at one of the BMTs in Suralaga. In the theory mentioned, it is concluded that Islamic CRM can be used as a benchmark for honesty, responsibility, trust, and sincerity given by staff to their customers. Thus, service quality and customer satisfaction create satisfaction in the bank institution, affecting customer loyalty.

Various kinds of research on factors that affect customer loyalty, both Islamic and conventional banks, have been carried out, including Dewi (2018); Kurniyawati and Ratno (2019), which examines the effect of service quality on customer loyalty by using customer satisfaction as an intervening variable. In addition, some researchers examine service quality and employee performance that affect customer satisfaction and trust, as researched by Rahmawati et al. (2022) and research conducted by Apriliyani et al. (2022), who examine the quality of Islamic services that affect customer loyalty in Bank Syariah Indonesia through satisfaction variables that are indicators. The difference between this study and previous research lies in the Islamic Customer Relationship Management (ICRM) variable, with implementation using the characteristics taught by the Prophet Muhammad SAW. Research on Islamic customer relationship management is scarcely related to this, even though if studied further, Islamic customer relationship management significantly affects customer satisfaction and customer loyalty at Bank Syariah Indonesia.

This study aims to determine what factors affect customer loyalty at Bank Syariah Indonesia (BSI) in Solo and how much they influence it. The reason for taking this research object is that Solo is one of the cities in Indonesia that has significant development of the Sharia banking industry. Choosing Solo as a research location allows researchers to examine the latest

developments and trends in a specific geographic context. Previous researchers conducted this research, so to create novelty in this study, they used customer satisfaction variables in mediating the quality of Islamic services and Islamic customer relationships to customer satisfaction. Many studies have also examined customer relationship management. However, only a few have examined Islamic customer relationship management in Islamic banking. It is necessary to study ICRM more deeply to improve Bank Syariah Indonesia's retention of its customers. The contribution of this research can be used as a reference for Bank Syariah Indonesia (BSI) Solo to answer what factors affect customer loyalty and determine what customers expect and want to maintain customer loyalty.

## **B. LITERATURE REVIEW**

### **1. Relationship Between Islamic Service Quality and Customer Loyalty**

Service quality is the main factor that banks, especially Bank Syariah, must consider. Optimal service quality increases customer satisfaction. Service quality also influences customer loyalty. The quality of service that could be more optimal will make the bank's image terrible to the public, so people will refrain from using Bank Syariah Indonesia. According to Lubis Tambunan (2022), service quality is how far the comparison is between reality and the services they receive. In other words, service quality is a form of fulfilling customer desires that, in the end, are expected to produce customer pleasure. Kuswandarini and Annisa (2021) revealed that customer loyalty is a loyal attitude of customers, which can be seen from their activities in making transactions that they continuously carry out on the products or services offered. It can be interpreted as the customer obtaining good quality service from the bank. The customer will continue to use the product.

There is a close relationship between the quality of Islamic services and customer loyalty in Islamic banking. Quality of service based on optimal Islamic principles will undoubtedly build strong customer loyalty and illustrate the difference between Islamic and conventional banks (Ala Omar Dandis et al., 2021). The research model has described several models to assess service quality, including SERVQUAL, CARTER, and PAKSERV. This study used the CARTER model to assess service quality from an Islamic perspective. Sunarsih and Harsono (2019) explained that Othman and Owen (2001) designed and proposed the CARTER model in 2002. This model results from a combination of SERVQUAL and added compliance items to measure the quality of services in Islamic Banks. This model is considered appropriate and is designed to assess the quality of services in Islam. It can be proven by research conducted by the Pakistani state in assessing the quality of bank services in Islam. In addition, some countries research the quality of Islamic services using the CARTER model, namely Malaysia. This model has several dimensions for

assessing its indicators: compliance, assurance, reliability, tangibility, empathy, and responsiveness.

Based on the above study, the following hypothesis is proposed:

H<sub>1</sub>: Islamic Service Quality has a significant positive effect on Customer Loyalty.

## **2. Islamic Customer Relationship Management and Customer Loyalty**

In Islam, building good relationships is a recommendation that must be applied personally and organizationally. Implementing good CRM requires at least a few points: human resources, strategy, technology, and processes. A company that implements CRM has proven successful in obtaining customer satisfaction. The result of customer satisfaction creates customer loyalty. CRM has been widely studied in research focusing on conventional industries and banks. Therefore, implementing Islamic CRM must be studied to assess a business based on Islamic concepts, such as Islamic Banks. This Islamic CRM uses dimensions based on the characteristics taught by the Prophet Muhammad SAW, who have the characteristics of *Siddiq* (honest/faithful), *Amanah* (trustworthy), *tabligh* (conveying), and *fathonah* (intelligent), such as research conducted by Rita Wardani, Sanusi, & Fahrianti (2022), who adopted the qualities of the Prophet Muhammad SAW to examine CRM in an Islamic perspective. Islamic CRM is an essential indicator in retaining its customers, according to Oktapiani & Anggraini (2022), who state that customer loyalty influences the continuity of the company's business. If a seller can maintain this loyalty, it can win competition from its competitors. Based on the above study, the following hypothesis is proposed:

H<sub>2</sub>: Islamic Customer Relationship Management significantly positively affects Customer Loyalty.

## **3. The Relationship Between Islamic Service Quality and Customer Satisfaction**

Islamic service quality is one factor affecting customer satisfaction at Bank Syariah, Indonesia. When Islamic banks implement service quality based on Islamic principles, it will undoubtedly create a new atmosphere not found in conventional banks for customers new to using Islamic banks. It is because the quality of services in Islamic banks not only pays attention to how complete the equipment is to support business activities when facing its customers, but Islamic banks also pay attention to ethics and norms based on Islamic principles (Kadir, Paly, & Abdullah, 2023). Implementing good Islamic service quality will undoubtedly win customers' hearts to continue to use existing products at Islamic banks. It is close to customers' satisfaction when getting good services from Islamic banks (Lone et al., 2017; Mohamed et al., 2017). Napitupulu and Lukiyana (2017) revealed that when the quality of service can meet or exceed customer expectations, the customer will feel satisfied, making the customer loyal. Based on the above study, the following hypothesis is proposed:

H<sub>3</sub>: Islamic Service Quality has a significant positive effect on Customer Satisfaction.

#### **4. Islamic Customer Relationship Management and Customer Satisfaction**

The key to customer satisfaction is establishing a close relationship between banks and their customers. Empirical studies prove that the application of Islamic CRM allows banks to understand the needs and desires of their customers (Lebdaoui & Chetioui, 2020). Implementing Islamic customer relationship management is crucial for Bank Syariah Indonesia to manage possible customer risks, such as activities not conducted by Sharia, and to handle customer complaints as soon as possible. By implementing good Islamic CRM, customers will feel satisfied because the bank pays more attention to customers so that customers will feel prioritised by the bank (Khan et al., 2023; Roberts-Lombard, 2020). Based on the above study, the following hypothesis is proposed:

H<sub>4</sub>: Islamic Customer Relationship Management significantly positively affects Customer Satisfaction.

#### **5. Customer Satisfaction and Customer Loyalty Relationship**

Customer satisfaction is an indicator that affects customer loyalty and the result of customer assessment of the bank's quality of services. Zairah (2022) stated that businesspeople should shift to defensive strategies. This strategy was intended to maintain customers by protecting products and customers from competitors. Kuswandarini & Annisa (2021); Satriadi et al. (2021) revealed that for some, satisfaction is a pleasure or disappointment that starts from a comparison between their impressions and expectations of the results of a product or service performance. Anouze et al. (2019) stated that user satisfaction is the magnitude of user feelings and attitudes regarding several factors that affect product or service use. From this statement, it can be concluded that customer satisfaction depends on the products or services the bank offers.

According to researchers, customer satisfaction is an interpretation of feelings of pleasure, and there are no complaints about the bank's performance or services. Customer satisfaction: Some indicators can assess customer satisfaction with the bank's services. There are several methods for measuring customer satisfaction: complaint and suggestion systems, ghost shopping, lost customer analysis, and customer satisfaction surveys. Based on the above study, the following hypothesis is proposed:

H<sub>5</sub>: Customer Satisfaction has a significant positive effect on Customer Loyalty.

#### **6. Customer Satisfaction Relationship in Mediating Islamic Service Quality and Customer Loyalty**

Customer satisfaction reflects the extent to which their expectations are met after transacting with the bank. When customers get maximum service quality at Bank Syariah Indonesia, they will feel satisfied until they finally stay at Sharia Bank (Masadah et al., 2020). To obtain customer



satisfaction, banks must pay attention to the quality of services. It can be done by paying attention to their employees' skills, especially on the frontline, because the section is closely related to customers. If the customer is satisfied with the services provided by Bank Syariah Indonesia, they will be loyal to it (Aldila & Ibdalsyah, 2018). Based on the above study, the following hypothesis is proposed:

H<sub>6</sub>: Customer Satisfaction effectively mediates the relationship between Islamic Service Quality and Customer Loyalty.

### **7. Customer Satisfaction Relationship in Mediating Islamic Customer Relationship Management and Customer Loyalty**

Islamic customer relationship management is a method that Bank Syariah Indonesia uses to manage, understand, and strengthen bank relationships with customers (Budiman, 2020). Islamic CRM is proven to facilitate Islamic banks in conducting sales promotions for their customers. Kuswandarini and Annisa (2021) stated that CRM can help Islamic banks carry out their operational activities by involving Sharia principles such as transparency, fairness, and ethics in their business. Elkhansa et al. (2020) stated that Islamic CRM can make banks know the needs, wants, and complaints of their customers so that banks can make their service high quality and make customers feel satisfied until, in the end, these customers become loyal to Bank Syariah Indonesia and recommend products at Bank Syariah Indonesia to others as a form of loyalty.

In carrying out its business activities, Bank Syariah Indonesia must continue developing innovations regarding the products offered and the convenience customers can obtain in saving or transacting using Bank Syariah Indonesia. Bank Syariah Indonesia must also continue to develop service quality to maintain customer loyalty. Based on the above study, the following hypothesis is proposed:

H<sub>7</sub>: Customer Satisfaction effectively mediates the relationship between Islamic Customer Relationship Management and Customer Loyalty.

## **C. RESEARCH METHODOLOGY**

This research uses quantitative methods, which means that the data obtained are analysed using statistics. This study used several data collection methods, including questionnaires and document studies. A. Fauzi et al. (2022) explained that questionnaires are data collection techniques that give respondents a set of questions or written statements to answer. After obtaining the questionnaire data, the data was processed using SmartPLS 3 software version 3.2.9. Meanwhile, the analysis model used is the Structural Equation Model (SEM). This model is considered very precise and accurate in analysing quantitative research to measure the relationship

between latent variables and can identify the mediating and moderating effects of a study, so that it can make it easier for researchers to measure the suitability of the model and data (Hair et al., 2017, 2021; Hamid & Anwar, 2019; Sayyida, 2023). The Structural Equation model has also been used by several other researchers in analysing their research, including Abror et al., 2019; Bachri et al., 2022; and Ala Omar Dandis et al., 2021), so analysis using this model is considered appropriate for analysing similar research. It can explain the relationship between variables and describe research models and data.

The population of the study was customers at Bank Syariah Indonesia Solo. As many as 170 respondents in the type sampling used simple random and non-probability sampling techniques. This study uses primary data from distributing questionnaires to respondents through Google Forms and forms distributed to Bank Syariah Indonesia Solo customers directly and indirectly. Questionnaires are distributed directly by visiting Bank Syariah Indonesia Solo and then distributing Google form barcodes to customers who will/have carried out transactions at Bank Syariah Indonesia Solo and indirectly by deploying the Google Form site created into social media. In measuring the questionnaire scale using the Likert scale, which is a scale of one which shows that customers disagree with the research questionnaire questions up to a scale of five, which shows that customers strongly agree with the questions available on the research questionnaire.

The variables to be used in this study consist of independent variables and dependent variables, and there are moderating variables that will moderate the independent variables. These variables will also strengthen or weaken the independent variables. The variables to be examined in this study consist of service quality (X1), Islamic CRM (X2), customer satisfaction (Z), and customer loyalty (Y). Service quality variables are measured using the CARTER model. This model is considered suitable for measuring the quality of Islamic banking services. It can be proven by several studies on Islamic Banks in Pakistan and Malaysia, which reveal that the CARTER model is the correct measurement model to measure the quality of Islamic banking services. Islamic CRM variables are measured using the traits taught by the Prophet Muhammad SAW, namely *Siddiq* (honest/accurate), *Amanah* (trustworthy), *tabligh* (conveying), and *fathonah* (intelligent). It can be proven by the research of Rita Wardani et al. (2022), who adopted the traits of the Prophet Muhammad SAW to assess CRM from an Islamic perspective variables. Customer satisfaction is measured using variables. Customer loyalty is measured using indicators of repeat purchases, resistance to adverse influences from the company or company competitors (retention), and recommendations to others (referrals).



## D. RESULT AND DISCUSSION

### Result

#### 1. Characteristics of Respondents

The sample obtained from this study amounted to 170 sample data with the following details:

Table 1. Sample Classification

Category	Description	Total
Sex	Man	29.7%
	Women	70.3%
Age	17-25	73.3%
	26-35	26.7%
Profession	State Officer	6.4%
	Private Employees	20.3%
	Self-employed	14.4%
	Labourer	19.3%
	Student	39.6%

Source: Data Proceed by SmartPLS (2023)

The data was obtained through a survey of customers who entrusted their funds or owned one of Bank Syariah Indonesia Solo's products. The data was collected through the questionnaire collection method, as some of the requirements set to fill out this questionnaire have at least one of the products at Bank Syariah Indonesia Solo. There is an age determination to fill out the questionnaire, namely between the ages of 17 years to 35 years. Researchers collected 170 valid samples from the data obtained based on 202 questionnaires distributed.

Most questionnaire participants were women, amounting to 70.3%. In comparison, men were 29.7%, while the age range of questionnaire participants aged 17-25 amounted to 73.3%, while the age of 26-35 amounted to 26.7%.

#### 2. Outer Model Analysis

Several tests can be applied in reflective model measurement: reliability and validity. In the validity and reliability tests, a load of factors must be met, 0.70 or more, to show that the factor is reliable (Boonlertvanich, 2019). The AVE (Average Variance Extracted) value describes the indicator in each latent variable construct, while the minimum AVE value is 0.5. Cronbach's alpha value is an indicator used to assess the internal consistency of data. The minimum data value can be reliable if it has a Cronbach's alpha value of 0.70 (Hamid & Anwar, 2019).

Table 2. Construct reliability and validity

	Cronbach's Alpha	rho_A	Composite Reliability	AVE
Customer Loyalty	0.949	0.951	0.955	0.585
Customer Satisfaction	0.947	0.948	0.953	0.574

	<b>Cronbach's Alpha</b>	<b>rho_A</b>	<b>Composite Reliability</b>	<b>AVE</b>
Islamic CRM	0.836	0.848	0.883	0.601
Islamic Service Quality	0.878	0.883	0.911	0.672

Source: Data Proceed by SmartPLS (2023)

Cronbach's alpha value from data processing using SmartPLS shows quite good results, while the value generated from the data processing results obtained customer loyalty = 0.945; customer satisfaction= 0.947; Islamic CRM= 0.836; Islamic service quality= 0.878. The four constructs have met the reliable data requirement of >0.70, meaning that the four constructs are said to be reliable. The AVE value of the four constructs also meets the minimum validity requirement of data, which is 0.50, which means that the four constructs are said to be valid.

### 3. Model Conformity Test

Several indicators must be met to test whether the model is suitable: SRMR (Standardized Root Mean Residual), NFI (Normed Fit Index), and rms Theta determine the suitability. The above indicators must meet the requirements, including SRMR below 0.08, NFI below 0.90, and rms Theta close to 0 (Cantaluppi et al., 2017; Sarstedt et al., 2022).

Table 3. Model Fit

	<b>Saturated Model</b>	<b>Estimated Model</b>
SRMR	0.055	0.055
d_UIS	2.513	2.513
d_G	1.448	1.448
Chi-Square	1.193.611	1.193.611
NFI	0.761	0.761

Source: SmartPLS (2023)

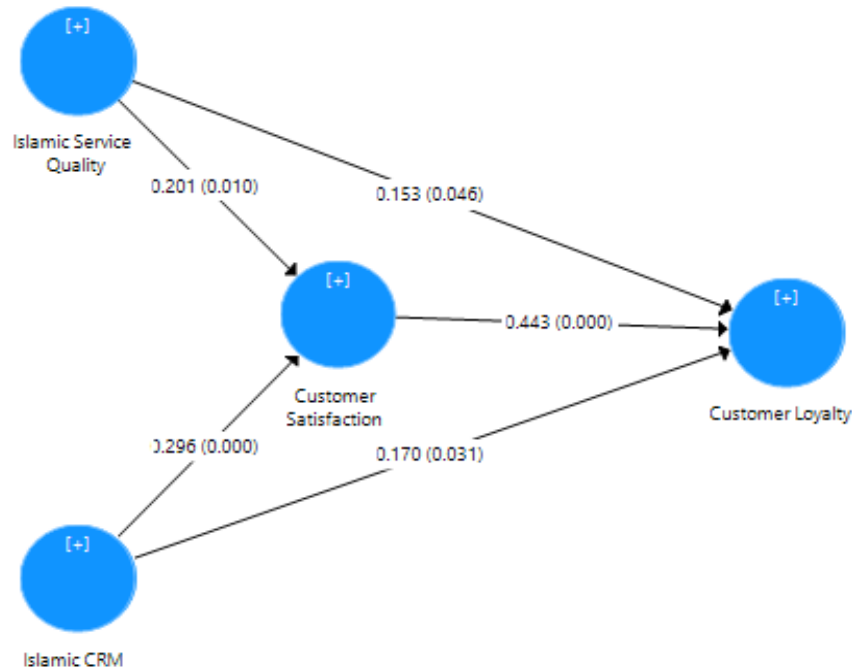
In the output of the fit model, an SRMR value of 0.055 was obtained, which was less than 0.08. In addition, the NFI value was also obtained at 0.761, less than 0.90, and the resulting rms Theta was 0.108. From these results, all the requirements of the fit model have been met so that all these indicators are appropriate, and the model can be used and is suitable for describing the relationship of each variable.

### 4. Hypothesis Testing and SEM Model Formation (Structural Equation Model)

Hypothesis testing and forming SEM models can be done with two tests: direct effects (direct relationships) and indirect effects (indirect relationships). To see the relationship between significant variables or not, namely by looking at the results of the p-value and T-Statistic with a significance of 0.05. Based on the test results using SmartPLS with a sample number of 170 and then testing the hypothesis of bootstrapping using a structural model (inner model), it can be

determined that the t-table value with 5% alpha significance is obtained at 1,654. The hypothesis test results are significant if the t-value exceeds the t-table.

Picture 1. Bootstrapping



Source: Data Proceed by SmartPLS (2023)

From the test results, it is hypothesised that if the t-value is smaller or below the t-table value, then  $H_0$  is rejected.  $H_a$  is accepted if the t-value is greater than the t-table value. The complete structural model can be seen in Table 4 (output path coefficient results).

Table 4. Output Path Coefficient Direct Effect

Variable	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics ( O/STDEV )	P Values
CS -> CL	0.443	0.447	0.081	5.468	0.000
ICRM -> CL	0.170	0.172	0.075	2.253	0.025
ICRM -> CS	0.296	0.305	0.070	4.208	0.000
ISQ -> CL	0.153	0.155	0.074	2.056	0.040
ISQ -> CS	0.201	0.212	0.078	2.565	0.011

Source: Data Proceed by SmartPLS (2023)

## Discussion

### 1. The Effect of Islamic Service Quality on Customer Loyalty

Based on the results of linear regression tests conducted on Islamic service quality constructs through the CARTER model have a significant effect on customer loyalty, it is concluded because the results of the t-test produce a value of 2.056 where the t-value is greater than the t-table (2.056 > 1.654) so that the hypothesis can be accepted, besides that the p-value produces a value of 0.040

where the p-value is below the p-value set at 0.05 to achieve such hypotheses are accepted. Thus, it can be concluded that the higher the Bank Syariah Indonesia improves Islamic service quality, the higher the customers' loyalty to Bank Syariah Indonesia.

This research has previously been conducted by Suminto and Maharani (2020), who state that the relationship between Islamic Banking Service Quality significantly affects customer loyalty. Then, research was conducted by Meilani and Sugiarti (2022), who stated that variable items of Islamic Banking Service Quality using the CARTER model significantly affect Bank Syariah Indonesia's customer loyalty. So, based on previous research, this latent variable model supports and proves the application of latent variables to current phenomena based on research that has been studied before. Islamic Service Quality is essential in building customer loyalty to Bank Syariah Indonesia. It is because Islamic Service Quality can reflect Bank Syariah Indonesia's commitment to Islamic principles, build trust, and meet the needs and desires of customers in assessing Bank Syariah Indonesia. It will be a crucial indicator for Islamic banks in building a good reputation through Islamic service quality (Kadir et al., 2023).

## **2. The Influence of Islamic Customer Relationship Management on Customer Loyalty**

Based on the results of linear regression tests conducted on the Islamic construct of customer relationship management through the dimensions of the traits of the Prophet Muhammad, SAW had a significant effect on customer loyalty. It was concluded because the results of the t-test produced a value of 2,253, where the t-value was more significant than the t-table ( $2,253 > 1,654$ ) so that the hypothesis could be accepted, besides that, the p-value produced a value of 0.025 where the p-value was below from p-value set at 0.05 to achieve the hypothesis is accepted. Thus, it can be concluded that the higher Bank Syariah Indonesia implements Islamic customer relationship management, the higher the customer loyalty to Bank Syariah Indonesia.

Research on CRM variables in Islamic banking was previously studied by Munandar (2019), who researched how important CRM is to customer loyalty in conventional and Islamic banks in marketing strategies. The result is that CRM in Islamic banks affects the results that are significant to customer loyalty. Researchers also say that CRM in Islamic banking is closely related to the level of marketing. With the implementation of a good CRM, banks can find out what customers want so that these customers will become loyal to Islamic banks. Other researchers, such as Elkhansa et al. (2020), also revealed that CRM influences customer loyalty. This research was conducted at Al-Rajhi Bank Saudi Arabia. With the application of good CRM, banks will produce high-quality products and services because, with the application of CRM, banks can find out the wishes of their customers. A close relationship with its customers is the key to a bank with a high customer loyalty

rate. CRM implementation makes it easier for banks to collect and analyse detailed information on the wants and needs of their customers.

### **3. The Influence of Islamic Service Quality on Customer Satisfaction**

Based on the results of linear regression tests conducted on the Islamic service quality construct through the CARTER model has a significant effect on customer satisfaction, it is concluded because the results of the t-test produce a value of 2.565 where the t-value is greater than the t-table ( $2.565 > 1.654$ ) so that the hypothesis can be accepted, besides that the p-value produces a value of 0.011 where the p-value is below the p-value set at 0.05 to achieve the hypothesis is accepted. Thus, it can be concluded that the higher Bank Syariah Indonesia improves Islamic service quality, the more it affects customer satisfaction of Bank Syariah Indonesia.

This research is in line with research conducted by A. A. Fauzi & Suryani (2019), who states that the relationship between variable items of Islamic Banking Service Quality using the CARTER model can explain the quality of Bank Syariah Indonesia bank services has a significant effect on customer satisfaction of Bank Syariah Indonesia, in their research also Fauzi and Suryani explained that Islamic Service Quality affects customer satisfaction to in the end, the customer became loyal to Bank Syariah Indonesia. In addition, a study by Khamis and AbRashid (2018), Service Quality using the CARTER model and customer satisfaction at Tanzanian Sharia Banks. In his research, researchers stated that Service Quality affects customer satisfaction in Tanzanian Sharia Banks. In his research, he also researchers explained that most Tanzanian Sharia Bank customers are more interested in banks that are Familiar and easy to access anytime and anywhere, have a high level of security, provide many products, and provide services at a lower cost so this is one of the significant determining factors why customers choose Tanzanian Islamic Bank. As for another study conducted by Lestari et al. (2023), in which their research tested how much Service Quality exists at Bank Syariah Indonesia (BSI) using the CARTER model on customer satisfaction, the results are that all dimensions of CARTER can significantly affect customer satisfaction of Bank Syariah Indonesia (BSI).

### **4. The Influence of Islamic Customer Relationship Management on Customer Satisfaction**

Based on the results of linear regression tests conducted on the Islamic construct of customer relationship management through the trait-fiat dimension taught by the Prophet Muhammad, SAW significantly affects customer satisfaction. It is concluded because the results of the t-test produce a value of 4,208 where the t-value is greater than the t-table ( $4,208 > 1,654$ ) so that the hypothesis can be accepted, besides that the p-value produces a value of 0.000 where the p-value This is below the p-value set at 0.05 to achieve the hypothesis is accepted. Thus, it can

be concluded that the higher Bank Syariah Indonesia is in managing customer relationships by the characteristics taught by the Prophet Muhammad SAW, the more influential it will be on customer satisfaction of Bank Syariah Indonesia.

This research is in line with Rita Wardani et al. (2022), who state that CRM from an Islamic perspective significantly affects customer satisfaction. In her research, the researcher also explained that by implementing CRM with the characteristics taught by the Prophet Muhammad SAW, more customers will be interested and remain loyal to the products used.

### 5. The Effect of Customer Satisfaction on Customer Loyalty

Based on the results of linear regression tests conducted on the customer satisfaction construct have a significant effect on customer loyalty, it is concluded because the results of the t-test produce a value of 5.468 where the t-value is greater than the t-table ( $5.468 > 1.654$ ) so that the hypothesis can be accepted, besides that the p-value produces a value of 0.000 where the p-value is below the value of the p-value It is set at 0.05 to achieve the hypothesis is accepted. Thus, it can be concluded that the higher the satisfaction of Bank Syariah Indonesia customers, the higher the level of loyalty of Bank Syariah Indonesia customers. Suppose the customer is satisfied with the quality of services available at Bank Syariah Indonesia. According to what the Prophet Muhammad SAW taught, Bank Syariah Indonesia can manage a good customer relationship. In that case, the customer will be loyal to Bank Syariah Indonesia.

Research on this latent variable aligns with previous research, such as (Naufal et al., 2022), which revealed that customer satisfaction significantly influences customer loyalty if Islamic banks provide maximum service to satisfy these customers. Finally, if the customer is loyal to Islamic banks, it will make it difficult for competitors to attract customers. Other researchers, such as Asnawi Fanani (2019), also revealed that customer satisfaction significantly affects loyalty in Islamic banks. Besides that, one factor that increases customer loyalty is customer perceptions. If customers perceive Islamic banks as applying the principle of honesty and far from usury, customer loyalty will undoubtedly increase.

### 6. The Effect of Customer Satisfaction in Mediating Islamic Service Quality on Customer Loyalty

Table 5. Output Path Coefficient Indirect Effect

	<b>Original Sample (O)</b>	<b>Sample Mean (M)</b>	<b>Standard Deviation (STDEV)</b>	<b>T Statistics ( O/STDEV )</b>	<b>P Values</b>
ICRM -> CS -> CL	0.131	0.138	0.045	2.901	0.004
ISQ -> CS -> CL	0.089	0.094	0.038	2.316	0.021

Source: Data Proceed by SmartPLS (2023)



The construct of Islamic service quality on customer loyalty with customer satisfaction as an intervening variable, in this case, the relationship between the construct of Islamic service quality using the CARTER dimension in the model of measuring service quality in Islamic banking against the construct of customer loyalty with customer satisfaction as an intervening variable provides significant results in mediating Islamic service quality and customer loyalty, this is due to the results The test carried out, the value of the t-value is greater than the t-table ( $2.316 > 1.654$ ), besides that the results of the p-value give a value of 0.021 where the value is below the p-value set at 0.05 so that the hypothesis can be accepted.

This research also aligns with Ala' Omar Dandis & Wright (2020), who researched to determine whether Islamic Service Quality using the CARTER model impacts customer loyalty attitudes in all Islamic Banks in Jordan. The result is that customer satisfaction can mediate between service quality and loyalty attitudes at Islamic Banks in Jordan. Generally, customer satisfaction is a mediating variable between Islamic Service Quality and Customer Loyalty. It can be explained through the positive experiences felt by customers. Customers will feel satisfied When they feel that the service they receive is in accordance with their hopes and desires. This customer satisfaction can then lead to their loyalty to Bank Syariah Indonesia. Other theories also show that customers tend to assess the services provided by banks based on the extent to which the service meets their expectations. When customers' expectations are met, they feel satisfied, and then they tend to become loyal to the bank (Kuswati et al., 2021; A. Lubis et al., 2021; Noviarita et al., 2021)

However, keep in mind that there is a possibility that customers may switch to another bank. It can happen due to other factors, such as the unattractiveness of the products offered by the bank or its inability to maintain a good relationship with the customer after the customer makes a transaction. Thus, it is essential for banks to not only meet customer expectations regarding Islamic service quality but also maintain strong relationships and offer attractive products to maintain customer loyalty.

### **7. The Effect of Customer Satisfaction in Mediating Islamic Customer Relationship Management on Customer Loyalty**

The construct of Islamic customer relationship management uses the dimensions of the traits taught by the Prophet Muhammad SAW on customer loyalty with customer satisfaction as an intervening variable, in this case, the relationship between the construct of Islamic customer relationship management on the construct of customer loyalty with customer satisfaction as an intervening variable provides significant results in mediating Islamic customer relationship management and customer loyalty, it Because of the test results conducted in Table Five, the value of t-value is more significant than t-table ( $2.901 > 1.654$ ), besides that the results of p-value give a

value of 0.004 which value is below the value of p-value set at 0.05 so that the hypothesis can be accepted. Research on latent variables is in line with research conducted by Yulianti (2023), which revealed that customer satisfaction can mediate customer satisfaction with customer loyalty, so the latent variables studied in this study are considered valid and support previous research.

Islamic Customer Relationship Management (ICRM) is essential for Bank Syariah Indonesia to develop its business. By properly implementing Islamic CRM, Bank Syariah Indonesia can understand the needs and desires of its customers. Implementing Islamic CRM will undoubtedly achieve the bank's sustainable business goal. Implementing effective Islamic CRM can help banks better meet customer needs and expectations by using a customer-oriented approach. By doing this, banks can provide more personalised and relevant services, increasing customer satisfaction. When customers are satisfied with the service they receive, customers tend to be more loyal to the bank (Faraj Aldaihani et al., 2020; Sholihah & Fahrullah, 2020).

## **E. CONCLUSION**

Based on the results of the analysis and discussion, it can be concluded that Islamic Service Quality (ISQ) has a significant positive effect on customer loyalty at Bank Syariah Indonesia Solo, so that if Bank Syariah Indonesia Solo continues to develop innovations in service quality in accordance with Islamic principles, customer loyalty will undoubtedly increase, Islamic customer relationship management has a significant positive effect on customer loyalty at Bank Syariah Indonesia Solo, Islamic Service Quality (ISQ) has a significant positive effect on customer satisfaction, Islamic customer relationship management has a significant positive effect on customer satisfaction at Bank Syariah Indonesia Solo, customer satisfaction has a significant positive effect on customer loyalty at Bank Syariah Indonesia Solo, customer satisfaction is able to mediate Islamic Service Quality (ISQ) on customer loyalty, customer satisfaction is able to mediate Islamic customer relationship management towards customer loyalty.

This research supports previous studies. However, other studies, such as (Abror et al., 2019), revealed that service quality directly influences customer loyalty. So, research on service quality in Islamic banking needs to be studied more deeply. Besides variables regarding Islamic customer relationship management, which are one of the factors that Bank Syariah Indonesia must consider, it is undeniable that at this time, the category of customer loyalty to Bank Syariah Indonesia is still relatively low. Most people in Indonesia still consider Islamic Banks to be the same as Conventional Banks in general and only added the Sharia label. They still assume that Sharia Banks have the same principles as Conventional Banks. Hence, the role of human resources at Bank Syariah Indonesia is the heart of Bank Syariah itself to build close relationships with its customers

to reduce the perception of Indonesian people who still consider Sharia Banks to be different from Conventional Banks.

In addition, this research also provides benefits for managerial parties, especially for Bank Syariah Indonesia Solo, in answering factors that affect customer loyalty. With this research, it is hoped that Bank Syariah Indonesia can continue to develop its innovation in building services and can pay more attention to building close relationships with its customers so that Bank Syariah Indonesia Solo can know the wants and needs of its customers and can find out the shortcomings that exist in Bank Syariah Indonesia Solo which will ultimately have a positive impact on increasing customer loyalty of Bank Syariah Indonesia itself. In comparison, the benefits of this research for academics contribute to developing new theories in the context of Islamic banking to be analysed further. Besides that, this research can also be used as an educational improvement where, with this research, it will answer the challenges that students will face when entering the Islamic finance industry so that education personnel can prepare theory and practice up to date to produce competent graduates.

This study also has some limitations in the research conducted. First, this study was only conducted in a city in Indonesia. Hence, the researcher suggested that further research could expand the scale of the area where the subsequent research was carried out, such as comparing the performance of Islamic banks in Indonesia with those in other countries with the number of Muslim populations that dominate. Second, research on Islamic Customer Relationship Management (ICRM) variables still needs to be conducted more on these variables, even though if examined more deeply, ICRM significantly influences the development of Bank Syariah Indonesia. Therefore, researchers suggest conducting further research on ICRM variables. Third, this variable only covers three variables that affect customer loyalty to Bank Syariah Indonesia so that further research can add other factors such as Islamic corporate social responsibility (I-CSR), banking credibility, and customer relationship marketing.

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