

Customer Behavior in Islamic Banking Industry

Islamic banking is a rapidly growing industry in the domestic and global economy. This provider competes to improve and maintain the customer through increasing satisfaction, trust and loyalty. To achieve this goal, customer relationship management and value creation are used as the key strategy. This study is a conceptual study that examines the relationship between customer relationship management, value creation, satisfaction, trust and customer loyalty. Customer relationship management can be used as a managerial strategy in managing business interactions by integrating process and technology for understanding the customer. Value can lead to positive behavior such as the demand purchases increasingly, the desire to buy more, do word of mouth and recommend the company to others. Customer satisfaction is suggested as a key determinant of customer loyalty. The main benefit of the trust is customer loyalty that affects long-term relationship and huge profit. Finally, customer loyalty is needed as an element in a competitive marketing strategy.

Keywords: customer relationship management, value creation, satisfaction, trust, loyalty

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INTRODUCTION

Islamic banking is a rapidly growing industry in the domestic and global economy. The concept of the bank is a financial concept that fully embrace Sharia law. Law that invest a business with partnership program, to share the risk and benefit without interest (*Usury*). The type of business should also adhere to the principle of Islam, for example; business is not involved either directly or indirectly by alcohol, related to gambling, pornography, and the type of business that endanger the public.

In developed countries, the Islamic Bank is also in demand by non-Muslim communities who want to profit from the system (Naser & Moutinho, 1997). While Muslims use service of Islamic banks in fulfillment of religious obligations. Khan et al (2011) says that if the Islamic bank is only applicable to Muslims it would limit its growth. therefore, Islamic banks applied also to non-Muslims so that growth will be greater and lead to the internationalization of Islamic banking.

In Indonesia, particularly Aceh is one of the provinces that apply sharia law in all aspects of life such as economic, social, cultural, and government. There are several types of Islamic banks that serve customers both Muslims and non-Muslims, including (1) Islamic bank from a standing start has been using fully the provisions of sharia (Full-fledged Islamic Banks) as Bank Muammalat and (2) the bank that originally applying conventional system later add to Islamic banking services (Dual-Window Banks) as Bank Rakyat Indonesia Sharia, Bank Syariah Mandiri, Bank Negara Indonesia Sharia and other banks (Bank Indonesia, 2013).

According to the Government of Aceh (2014), the performance of Islamic banks showed encouraging progress in 2013, it can be seen from the growth in total assets reached 34.88% and third-party funds reached 17.02% and financing activities increased by 14.39 %. These conditions led to the importance of understanding the customer loyalty. Ahasanul Haque et al (2009) say that customer loyalty can ensure competition in sustainability and resilience. Therefore, it is important to assess the level of customer loyalty Islamic banking institutions are emerging.

LITERATURE REVIEW

Customer Relationship Management.

Customer relationship management is effort of company to understand the behavior and get customers through the interaction entirely (Swift, 2001). This is a strategy to increase customer loyalty and profitability. Kim, Suh, & Hwang (2003) says that the customer relationship is a managerial effort

to manage business interactions with customers by combining processes and technology to understand the customer. It can be build and manage relationships with customers.

Kotler (2003) said that the main purpose of marketing is to develop relationships that last long and deep with all persons or organizations that can directly or indirectly affect the company's marketing activities. Peter Drucker in Anderson (2002) says that the purchase of the business is to create customers. The statement implicitly affirms the importance of maintaining and enhancing customer relationships deeper with customers. A relationship with the customer is the most powerful weapon to ensure that customers will be more loyal and attached to the service providers. Anderson (2002) emphasizes that the relationship with customers is a comprehensive approach to create, maintain and enhance relationships with customers.

Kotler and Keller (2006) said that the importance of customer retention can be achieved in two ways, namely: (1) giving difficult for customers to switch suppliers. Customers tend to not change the supplier, if the high capital costs, high search costs, so that it will be more difficult for competitors to break through offering lower prices or other stimuli. (2) creating customer loyalty through relationship marketing strategy, a strategy in which transactions between buyers and sellers exchange sustainable, does not end after the sale is completed.

Hollensen (2003) says that there are some major dimension in building relationships, namely: (1) *Association* is part of a relationship where both parties to form a unity to achieve the goal. (2) *Trust* is a belief that each party will keep its promise and will not harm the other party. (3) *Empathy* is the dimensions of a business relationship that allows both parties to see the situation from the point of view of the counterparties that can be interpreted as an attempt to understand one's desires and wishes. (4) *Reciprocal* is where both sides have to give something beneficial.

Wu and Li (2011) says there are several indicators of customer relationship management, namely: (1) the company has a privacy protection policy, (2) search for information about the company is relatively easy, (3) the company has a clear policy in serving customers, (4) company serving customers well, (5) the company provides an easy payment process, (6) the company uses convenient facilities, (7) the company has always answered complaints or customer opinion and (8) the company has a website that is easy to understand technology by customers.

Customer relationship management includes all processes associated with obtaining, maintaining and retaining customers. Getting new customers is much more expensive than retaining an existing customer.

Maintain and retain customers is more important than getting new customers due to lack of information on the new customer creates difficulties in selecting target customers and will cause inefficiencies in the marketing effort.

Customer Value Creation.

The concept of customer value gives an overview of a company's customers which relates to considering their want and confidence of the benefits of a product (Woodruff, 2007). Band (2001) said that a company need considering cross-functional that relates to marketing, operations and human resources as a prerequisite to managing customer value. Managing relationships with customers and the perception of value are the job of the marketing function. these elements enhance the ability of the employee as a value creator is the task of human resource management while the elements improve the quality of performance is the job of the operating functions (Sinkula et al, 2007).

Kotler (2009) say that customer value is the difference between the valuation of all the benefits the customer and all costs being offered. Perceived customer benefits include economic benefits, functional and psychological expectations of a particular product. While the cost of the customer include price, time, energy and physical costs incurred in evaluating, selecting, using and defining the specific product market.

According to Cronin et al (2000) says that the value can be identified as antecedent of satisfaction and customer loyalty. Perceived value is the exact predictor of loyalty and even better than the satisfaction and quality of service (Chen, 2007; Oh, 2000). Pleasant customer value can lead to positive behaviors such as increased purchases, the desire to buy more, do word of mouth and recommend the company to others (Zeithaml, 2000).

Best (2005) says that the value of the customer is a customer benefits minus the costs of purchase. Based on this concept, customer value derived from the economic benefits, the benefit of customers and emotional benefits. Economic benefits derived from advantage of prices and costs in addition to the purchase price as disposal cost. Customer benefits derived from the appearance of the product, service, and reputation. Emotional Benefit is a product of excellence in meeting the emotional needs of customers and the value of personalized customer.

Customer value is the perceived quality of customer tailored to the relative prices of the products produced by a company (Slater & Narver, 2004). We interpret the emotional bond that is formed between the customer and the manufacturer after customer using a product or service and finding these products provide an additional value (Buts & Goodstein, 2006)

There are several factors that affect customer satisfaction as follows (Kotler, 2006): (1) The value

of the product, the usability of a product or goods in satisfying consumer needs. It is the difference between the perceived benefits of a product and the sacrifice of customer. (2) The value of the service, the ability of a product or service to provide convenience to consumers which is the difference between the perceived benefits customers for services received and the sacrifices made. (3) Value of personnel, the ability of a product or service to meet the individual needs of consumers which is the difference between the perceived customer benefits on the expected personnel and the sacrifices made. (4) The value of the image, the ability of a product or service in providing a picture of a person or group of consumers which is the difference between the perceived benefits of the customers on the realization of the expected image of the customer and the sacrifices made.

Product value, service value, personnel value and image values are all factors in customer value that can influence someone to give customers purchasing decisions on products and services offered. Knowledge of the customer value and the factors of value is recognized by businessman. Providing added value to the product or service means increasing the value of customers for products or services so that the company can raise the value of sales (Paliati, 2007).

Best (2005) describes that there are several approach which associates with creating customer value. Customer value can be created through life cycle costs approach, the performance of the price approach, perceived benefits approach, the emotional benefits approach and transaction costs approach. The main source of life cycle costs that create economic value are the price and the costs of acquisition, maintenance, use, ownership and disposal. The price for the purchase of products or services is the largest expense for customers. A business with a lower price and the same quality can easily communicate the economic value to the targeted customers.

Providing high customer value or satisfying their expectations is essential for companies who wish to retain customers in the long term because they meet the feelings of pleasure and avoid feeling disappointed customers. It means the process will continue to run the business and the company will continue to grow.

Customer satisfaction.

Wills (2009) suggested that getting a new customer will spend five times higher than retaining existing customers. Kerin, Hartley & Rudelius (2009) says that if a customer loyalty can be increased 5%, the company can earn 25-85% more profitable. Therefore, it is very important to maintain valuable customer rather than getting new customers. Kotler and Keller (2006) revealed that the method of measuring customer satisfaction can be an important

issue in answering the above, both academically and practically.

Customer satisfaction is often suggested a key determinant of customer loyalty (Lam & Burton, 2006). There is a positive and significant relationship between satisfaction and customer loyalty (Ehigie, 2006; Deng, Lu, Wei & Zhang, 2010; Auka, 2012). Therefore, customer satisfaction in this study is used as a mediator variable between customer relationship management and customer loyalty.

Kotler (2003) adds that if the service is below standard, the customer will lose his satisfaction, otherwise satisfaction will achieve optimal point if what he gets is equal to or greater than expectations. Meanwhile Kotler and Keller (2007) says that measure customer satisfaction is not an easy, it is because, firstly the lack of benchmarks satisfaction given a product or service on an individual or given by the marketing activities. Secondly individual satisfaction obtained from the product good or service must be balanced by the ugly. thirdly satisfaction experienced when consuming certain goods or services, depending on the amount of the other owners of the goods or services.

According to Kasmir, (2004:67) the components of satisfaction in the banking world are: (1) *Tangible* is physical evidence that should be owned by the bank and employees, such as buildings, office equipment, attractiveness employees, means of communication and other physical means. Therefore, the physical evidence should be interesting and modern. (2) *Responsiveness* is the desire and willingness of the bank's employees in providing services to the customer. Therefore, bank management should provide great motivation for all bank employees to support service activity for customers indiscriminately. It would be better if the motivation given to employees will earn reward according to his ability. (3) *Assurance* is a guarantee that employees have the knowledge, competence, courtesy and manners that can be trusted. It is important that customers are sure to be a transaction that they are doing right and right on target. (4) *Reliability* is the ability of banks to provide services that have been promised to quickly, accurately and satisfy customers. To support this, each employee is given training and education in order to enhance its capabilities. (5) *Empathy* is able to provide convenience and relationships with customers effectively. Then also able to understand the individual needs of each customer quickly and accurately. In this case the working procedures and problems associated with the level of service to customers.

There are several reasons of Gerson (2001) why the measurement of customer satisfaction is very important for service providers: (1) To determine the customer's expectations. Measuring customer satisfaction not only to determine how customers enjoy the products and services they receive, but also

to identify what customers expect from the sales process and the services provided. (2) To close the gap between providers and customers in the delivery of services that can affect the assessment of customer toward service quality. (3) To check whether the improvement of service quality in accordance with the expectations or not.

Satisfaction is feeling happy or upset who experienced by someone after comparing the perception of a product's performance or results of product with expectations. Customer expectations are formed and based on a range of factors, including the shopping experience in the past, opinions friends and relatives, as well as information and promises the company and its competitors.

Customer Trust.

Customer trust is the level of confidence in the capability and reliability of the company in providing services (Boshoff and Plessis, 2009). According to Chang (2012) divides the customer's trust into two, namely the affective and cognitive trust. Cognitive trust is confidence of customers towards competence and reliability of the company in keeping his promise. Affective trust is confidence of customer toward company that maximizes profits by paying attention to customer needs.

Garbarino and Johnson (1999) say that customer trust is confidence in the quality of services and the ability of the services offered by the organization. Murray and Schlacter, (1990) suggests that trust is an important element in the service industry and particularly in the banking world.

There are three types of trust in the service industry developed by Ratnasingam (2012), namely; (1) the competence trust is a trust where the customer believes in the ability of companies, such as the Information Technology infrastructure, skills and knowledge of employees, the ability to provide information on the website. (2) the predictability trust is the customer's dependence on the consistency of the quality of services offered by the company. For instance, customers have felt the actual promised services then compare to expectations. Predictability trust allows customers to predict and develop expectations about the service in the future based on previous experience. (3) the relationship trust is dependency of customers on caring, honesty and hospitality of companies.

The main benefit of the trust is a customer loyalty that affect long-term relationships, greater profits, positive word of mouth. The results of survey Halliburton and Poenaru (2010) showed that the emotional and rational trust can affect customer loyalty respectively by 22% and 44%. While other factors are customer satisfaction and value of services.

Halliburton and Poenaru (2010) also adds that trust has multiple roles, namely: (1) Trust is as security network, in this case that the trust can help

customers in making decisions to minimize risks and uncertainties. Insecurity in the long term and the inability to test the service before the actual consumption, making the trust is as a valuable decision factor for the customer in service organization. (2) Building trust need time. trust will develop a basic in relationships and adapt to needs of others so that trust is an ongoing process that is derived from past experience accumulated satisfied. (3) The trust is formed through an emotional and rational bond. Rational trust is the customer's desire for competence and reliability of services company. While emotional trust is beliefs that arise from customer feeling that driven by the level of care for the company. (4) trust can develop multi-relationships, emotional and rational bonds are formed with many agents such as; front-line staff, self-service technology, and a number of other marketing communications. (5) The trust is based on the evaluation of three complementary dimensions, namely: competence or credibility, integrity or honesty and empathy or hospitality.

Customer Loyalty.

According to Dick and Basu (1994) says that a loyal customer has a strong attitude to choose a particular company. Loyalty attitude will lead to a loyal purchasing behavior and will tell positive things about the brand of products or services and companies (Reichheld & Sasser, 1990). Loyalty behavior is a response to actual behavior expressed. Measurement of loyalty behavior operationalized on the basis of the statement of loyalty attitude, but rechaged reflect actual repurchase behavior and recommend (Rosidah, 2005).

Conceptualization of Loyalty is as integration happy attitude are happy towards services and willing to repurchase services (Oliver, 1999; Wu & Li, 2011). Homburg and Giering (2001) said that the definition of loyalty is as repeat purchases for certain services. The main purpose of customer relationship management is to increase service customer loyalty.

Loyalty is the attitude of the customer to make his choice to continue using the product or service of company. Attitude determines option is also to make the commitment and re-purchase of the company (Foster and Cadogan, 2000). Foster and Cadogan (2000) argue that customer loyalty will be the behavior and actions of customers such as; (1). Behavior of customers who are giving recommendation to invite others to make a purchase or use of these products. (2). Customer will conduct a transaction activity or use any form of services offered by the banks. (3). Customers will make the bank as the first choice in the use of financial services. (4). Word of mouth is the behavior of customers to talk about good things to others.

According to Wulf, Gaby and Lacobucci (2001) loyalty is the amount of consumption and frequency of purchases made by a consumer on a product or

service of company. They find successfully that the quality of integration variabels, consisting of satisfaction, trust and commitment have a positive correlation to loyalty. Lamb et al, (2004) provide an important reference on the basis of this study in investigating the correlation between satisfaction received and the customer loyalty. Results achieved is an important justification of reference that the relationship customer satisfaction and customer loyalty is positive. Therefore, for most companies is often identified a customer loyalty as guarantee of short-term benefits and long term for the company (Pfeifer and Farris, 2006).

Variable loyalty has 4 (four) dimensions used to measure the questions in the questionnaire, each question will represent the components in the variable.

- (1) Cognitive loyalty is customer perception of ability in assessing bank at a glance (Oliver, 1997). The indicators are: (a) Knowing that when selecting and assessing the bank is a time to make good decisions. (b) Assessing the ability of the selected bank is the best
- (2) Affective loyalty is customer perception of the election to use the bank (Oliver, 1997). The indicators are: (a) Using the services and facilities provided (b) Liked all the activities provided
- (3) Conative loyalty is customer perception of action to continue to use the bank (Oliver, 1997) The indicators are: (a) Always keep a bank. (b) repeat purchases.
- (4) Loyalty action is the opinion of the customers on the action to continue to use a bank with a higher commitment (Oliver, 1997). The indicators are: (a) providing positive information to others. (b) No switch to the other bank.

Building customer loyalty is a strategic policy for the company. Since the company sees customer loyalty is part of the company's strategy in the face of competitors and relating perusahaan with the market (consumers). Customer loyalty is needed as an element in a competitive marketing strategy. In particular in the face of an increasingly competitive market conditions, the company frequently, realize their future on customer loyalty

RESEARCH METHODOLOGY

The method of the papers conduct with collecting the articles that published in Elsevier, Ebsco, for instance, Journal of Marketing Science, International Journal of bank Marketing, ect. Based on the 26 articles reviewed then we make a literature review that related topic discussions.

DISCUSSIONS

Relationships Between Variables

Customer loyalty in Islamic Banking can be built through several related variables, such as customer relationship management, the creation of customer value, customer satisfaction and the confidence of customers (customer trust). The relationship between these variables can be described below;

Relationships between Customer Relationship Management, Satisfaction, Trust and Loyalty.

Relationships between Customer relationship management, satisfaction, trust and customer loyalty are described by Srinivasan and Moorman (2005) that the customer relationship management has a positive effect on customer satisfaction. It is also said by Faizah et al (2013), Wu and Li (2011) that there is a positive and significant correlation between customer relationship management and customer satisfaction. Anderson (2002) adds that a relationship with the customer is the most powerful weapon to ensure that customers will be more loyal and attached to the service providers. Hollesen (2003) says that building relationships with customers can improve customer trust.

Relationships between creation of customer value, satisfaction, trust and customer loyalty.

Relationships between creation of customer value, satisfaction, trust and loyalty of customers are submitted by Cronin et al (2000) that creation of value can be identified as antecedent of customer satisfaction and loyalty. The customer value is accurate predictor of loyalty and even better customer satisfaction and service quality (Chen, 2007; Oh, 2000). Zeithaml (2000) adds that the pleasant customer can lead to positive behaviors such as increased purchases, the desire to buy more, do word of mouth and recommend the company to others. Best (2005) says that the emotional value is product excellence in meeting the emotional needs of the customer and the value of customer's personal.

Relationships between satisfaction, trust and customer loyalty.

Customer satisfaction relates to trust and customer loyalty. Customer satisfaction is often suggested a key determinant of customer loyalty (Lam & Burton, 2006). There is a positive and

significant correlation between satisfaction and customer loyalty (Ehigie, 2006; Deng, Lu, Wei & Zhang, 2010; Auka, 2012). Therefore, customer satisfaction in this study is used as a mediator variable between customer relationship management and customer loyalty. Chinomona and Sandada (2013) say that customer satisfaction has a strong influence on trust and customer loyalty. Furthermore, the trust customers have a significant impact on customer loyalty.

CONCLUSIONS

Customer loyalty in Islamic banking can be built through several related variables, such as customer relationship management, creation of customer value, customer satisfaction and customer trust. The customer relationship is a managerial effort to manage business interactions with customers by combining processes and technology to understand the customer. The purpose of customer relationship management strategy is to reach the long term profitability. Customer Relationship in Islamic banking will give satisfaction, increase the customer trust and ensure customers more loyal on the products and services provided by the company. Customer value is one of concepts that gives an overview of customer that relates to willingness and confidence of the benefits of a product or service. Customer value is the difference between the valuation of all the benefits the customer and all costs being offered. Customer benefits include economic benefits, functional and psychological expectations toward a product or service. While the cost of the customer include price, time, energy and physical costs incurred in evaluating, selecting, using and defining the specific product market. Furthermore, the Islamic Bank that provide higher value to customers will lead to the positive behaviors such as increased purchases, the desire to buy more, do word of mouth and recommend the company to others.

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