

Customer Loyalty on Sharia Banking

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Selected papers from the 6th IABC 2019

TABLE OF CONTENTS

Foreword by Deputy Rector of Research, Industrial Linkages & Alumni i

Paper Title	Page
The Usefulness of Action-Oriented Simulation Accounting Package (ASAP) as a Tool to Develop Skills	1
The Influence of Firm-specific Attributes on Corporate Social Responsibility Disclosure	7
An Analysis on Accounting Students Involvement in Education Hub to Community Program: Student Facilitators' Voice	20
Influence of Whistle Blowing on Unethical Behaviour in Jabatan Kastam Diraja Malaysia (JKDM)	27
Influence of Human Resources, Government Internal Control System, And Information Technology Utilization on Financial Statement Quality of Bengkulu City Government's	43
The Impact of Consumption Values towards Intention to visit Green Hotel in Malaysia	50
Beneficial Usage of Social Marketing for Small and Medium-Sized Enterprise (SME) in Johor	61
Factors Affecting Accounting Student's Interest in Pursuing Careers at Sharia Financial Institutions	71
An Integrated Accountability Reporting Model of Non-Profit Organisations (NPOs)	83
Performance in Organisational Behaviour: Strength of Work Discipline and Employee External Motivation	93
Debt Monitoring Mechanism in SOE's: Evidence from Indonesia	105
A Study on Consumer's Attitude Towards Viral Advertising on Social Media: A Case Study in An Ice Cream Manufacturing Company	113
Analysis of Sharia Accounting Implementation in Bmt (Baitul Maal wat Tamwil) Alif Yogyakarta	126
The Impact of Business Ethics Behaviour on the Customers' Loyalty in Beauty Industry among University Students' in Malaysia	138
Fraudulent Financial Reporting Trough Financial Ratios: Case of Banking Sector in Indonesia	143
Cultural Effects, Work Propriety and Values in Perspective Trust Level in The Ministry of Education and Culture	154

Selected papers from the 6th IABC

Workload, Job Control, Work Relationship, and Work-Related Stress among employees in Sungai Buloh, Malaysia	168
The Impact of Diversification Strategy, Leverage, IOS on Real Earnings Management	177
Driver and Inhibitor of Organic Food Adoption: A Study on Indonesian Consumers	192
Impact of Brand Awareness, Brand Equity and Brand Slogan towards Product Advertisement: A Case Study in Advertising Industry	199
Earning Response Coefficient: The Indonesia Stock Exchange Case	208
Customer Loyalty on Sharia Banking: The Effect of Brand Image and Customer Value	226
Financial Accountability and Budgeting of Waqf Institution in Malaysia	233
Contributing Factors Affecting Job Performance at Private Hospitals in Southern Region of Malaysia	241
Factors Affecting Attitudes towards Fruits and Vegetables Consumption on YouTube: A Conceptual Paper	249
The Effect of Knowledge Management Practices on Employee Well-being in Malaysian Private Universities	258
Analysis of Reputation Effect, Attractiveness of Advertising and Community Effects on Positive Word of Mouth with Variable Intervening Customer Values on Users of GSM-Based Cellular Cards in Palembang City	270
Halal Literacy and Halal Product Purchase Dimension: A Preliminary Study	277

FOREWORD BY DEPUTY RECTOR OF RESEARCH, INDUSTRIAL LINKAGES & ALUMNI



its editorial review board members.

Since 2018, the INSIGHT JOURNAL (IJ) from Universiti Teknologi MARA Cawangan Johor has come up with several biennial publications. Volume 1 and 2 debuted in 2018, followed by Volume 3 this year as well as Volume 4 with 19 published papers due to the great response from authors both in and out of UiTM. Through Insight Journal, lecturers have the ability to publish their research articles and opportunity to share their academic findings. Insight Journal is indexed in MyJurnal MCC and abstracted in Asian Digital Library (ADL). Moreover, it is also an international refereed journal with many international reviewers from prestigious universities appointed as

This Volume 6 is the second special issue for the 6th International Accounting and Business Conference (IABC) 2019 held at Indonesia Banking School, Jakarta. The conference was jointly organized by the Universiti Teknologi MARA Cawangan Johor and the Indonesia Banking School Jakarta. Hence, this volume focuses mainly on the accounting and business research papers compiled from this conference, which was considered a huge success as over 66 full papers were presented.

Lastly, I would like to thank the Rector of UiTM Johor, Associate Professor Dr. Ahmad Naqiyuddin Bakar for his distinctive support, IJ Managing Editor for this issue Dr. Noriah Ismail, IJ Assistant Managing Editor, Fazdillah Md Kassim well as all the reviewers and editors who have contributed in the publication of this special issue.

Thank you.



ASSOCIATE PROFESSOR DR. SAUNAH ZAINON
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Customer Loyalty on Sharia Banking: The Effect of Brand Image and Customer Value

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Abstract

This study aims to determine the effect of brand image on customer loyalty both directly and through customer value on sharia banking operated in the city of Pekanbaru. Data collection was done by using a questionnaire distributed to sharia bank customers in Pekanbaru, Indonesia. The data that have been collected were tested for validity and reliability, and then to find out the relationship between the variables the data were processed using structural equation modeling. The results found that brand image and customer value have a positive and significant effect on customer loyalty. In addition, the brand image also has a positive and significant effect on customer value. The direct effect of brand image on customer loyalty is smaller than the indirect effect of brand image on customer loyalty through customer value. Based on the calculations, it is evident that customer value is a partial mediation for the influence of brand image on customer loyalty. The results of this study state that in order to maintain customer loyalty, sharia banking must continue to strengthen the brand image and customer value that have become their hallmark and mainstay to win the competition.

Keywords: Brand Image, Customer Loyalty, Customer Value, Sharia Banking

1. Introduction

Customer loyalty is an important factor that determines the company's sustainability. Loyal customers will not only become regular customers but will also be a free promotional tool for companies when consumers recommend companies to other consumers. Consumer loyalty is influenced by various factors. This study aims to find out two factors based on previous research that affect customer loyalty, namely brand image and customer value. This study also wants to test whether customer value is a variable that mediates between brand image and customer loyalty.

2. Literature Review

Overall, this paper starts with discussions on the dependent variable first, customer loyalty. Subsequently, the two independent variables are discussed to show their influence on customer loyalty based on previous research.

2.1 Customer Loyalty

The basic concept of marketing states that to increase customer retention, companies must identify customer needs and satisfaction (Day, 1994). However, a more desirable measure of true loyalty is that customers voluntarily recommend a brand or store to others and are committed to products or services throughout time (Bloemer & De Ruyter, 1998). Creating a loyal customer, in the era of competitive market, is the main goal of all companies. According to Boora and Singh (2011), creating loyal customers includes finding and maintaining them. The benefit of loyal customer consists of lower price sensitivity, lower cost of new customer acquisition, and higher profitability. Loyalty can be measured in three ways. First, customer loyalty is measured by stochastic approach. It is absolutely behavioural. The second measurement uses deterministic approach that believes loyalty is an attitude. The last measurement is composite loyalty, a measurement that is a mixture of attitudinal and behavioral approaches. Considering the differences in measuring customer loyalty, Benneth and Bove (2002) recommended to combine attitudinal and behavioural loyalty to make marketing efforts more specific to the underlying factors. There are many factors that become the antecedents of customer loyalty. Trust, commitment, satisfaction, communication, and conflict handling are among variables that affect customer loyalty (Boora & Singh, 2011). Customer loyalty is not only to a product or service, but it can also be loyalty to the store. Research by Swimberghe, Sharma, and Flurry (2009) found that consumer religious commitment significantly influences store loyalty and complaint intentions.

2.2 Brand Image

Brand image is a reflection of a brand held in consumer memory (Saleem & Raja, 2014). Products or services that provide the same benefits will sometimes differ in value when a brand is attached to it. The addition of a certain name or logo on a product or service will increase economic benefits many times for the company that produces it. In a brand, colour also plays an important role in consumer buying decisions (Ghaderi, Ruiz, & Agell, 2015). There are two kinds of image relating organization type. According to Mohajerani and Miremadi (2012), image of service organization is different, and consequently, each customer has distinct types of expected impression, experiences and contacts with the organization, and that leads to a different image acceptance. Brand image can be formed from the type of distribution channel used by the company. Research conducted by Blom, Lange, and Hess (2017) found that companies that use omnichannel-based promotion increase not only purchases, but also brand image. In the context of banking services, research by Ahmad, Rustam, and Dent (2011) found that brands are one of the important factors in choosing Islamic banks in addition to ease of use and quality of interaction with consumers. Brand image influences customer satisfaction in the context of hotel industry (Lahap et al., 2016), customer loyalty in telecommunication services (Sirapracha & Tocquer, 2012), and consumer buying behavior (Malik et al., 2013). Other companies that are also engaged in services are airlines. Dirsehan and Kurtulus (2018) found the importance of increasing flight comfort, training cabin crew, providing free appetizers,

improving service quality, and ensuring timely departures in creating and sustaining a positive brand image.

2.3 Customer Value

Literature review by Chen (2015) summarizes that customer value is well recognized for its contribution to maintenance varied business relationship. To form a competitive customer value proposition, the company needs to understand what customer value is. There are two ways to understand customer value. Firstly, by finding out the comparison between the benefits and costs incurred by the customer, and secondly, by conceptualizing the main outcome of expenditure represented by the dimension of customer value (Rintamaki & Kirves, 2016). Merz, Zarantonello, and Grappi (2018) said that value, in general, is established by the beneficiary through perceived use value. Hong and Zhuqing (2012) stated that customer perceived value is established in value transmission mechanism of its rear, which is based on the role of consumption values. There are different terms for customer value used in the research. Some scholars use value, and others use customer economic value. This is because the meanings of customer value are described from different angles. Potra et al (2017) tried to restrict consumer value between the perception in pre-purchase and post-purchase. They extracted the first concepts a new model needs for measuring the value perception of the customer before use/purchase. To have a pleasant experience, customers combine their functional and emotional value. Cretu and Brodie (2007) summarized past research and found that customer value will influence customer loyalty.

2.4 Proposed Model and Hypotheses

Based on literature review, the model as illustrated in Figure 1 is proposed. According to the model, brand image and customer value have positive influence on customer loyalty. Besides the direct effect, there is also indirect brand image on customer loyalty through customer value.

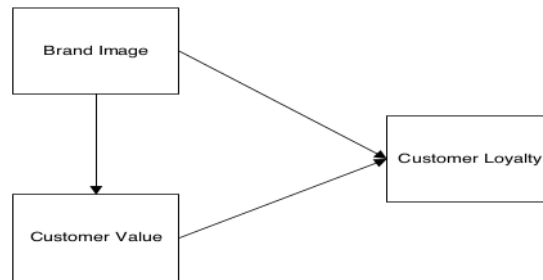


Figure 1: Proposed Model

The hypotheses in this research are:

- H1 : brand image has a positive impact on customer loyalty
- H2 : customer value has a positive impact on customer loyalty
- H3 : brand image has a positive impact on customer value
- H4 : brand image has indirect impact on customer loyalty through customer value

3. Method

The sample in this study was sharia banking customers in Pekanbaru City. The sampling technique used was purposive sampling with the criteria of being a sharia banking customer. The questionnaire in this study consisted of four parts of questions about demographics, brand image, customer value, and customer loyalty. Variable measurements were carried out using a five-point Likert scale. A total of 200 questionnaires were distributed and only 194 questionnaires were feasible for further analysis. Validity testing was done using Pearson correlation, while reliability testing was done using Cronbach's Alpha. After testing the validity and reliability, the data were processed using structural equation modeling with AMOS Graphic software.

4. Result and Discussion

Respondents in this study consisted of 78 (40.2%) men and 116 (59.8%) women. The age range consisted of respondents aged 18 to 65 years with a mean of 29 years. Before further analysis, the data collected were analyzed for validity and reliability. The results of testing the validity and reliability can be seen in Table 1. Based on the data in Table 1 it is proven that the data collected were valid and reliable.

Table 1: Validity and Reliability Tested

Variable	Item	Validity	Reliability
Brand Image	BI01	0.738	0.850
	BI02	0.774	
	BI03	0.660	
	BI04	0.810	
	BI05	0.792	
	BI06	0.772	
Customer Value	CV01	0.891	0.839
	CV02	0.864	
	CV03	0.873	
Customer Loyalty	CL01	0.719	0.613
	CL02	0.749	
	CL03	0.600	
	CL04	0.662	

The next test is the goodness of fit model. The test results using AMOS graphic shows the value of CMIN/DF of 2.047, GFI of 0.905, AGFI of 0.860, TLI of 0.918, CFI of 0.935, and RMSEA of 0.074. Next Table 2 shows the results of testing structural equation modeling. It appears that all hypotheses have a positive and significant influence. The most dominant influence is the brand image to customer value, followed by customer value to customer loyalty.

Table 2: Hypothesis Testing

	Estimate	S.E.	C.R.	P	Label
Customer_Value <--- Brand_Image	.920	.120	7.655	***	par_13
Customer_Loyalty <--- Brand_Image	.332	.165	2.020	.043	par_11
Customer_Loyalty <--- Customer_Value	.455	.140	3.254	.001	par_12

Furthermore, Table 3 shows the direct and indirect effects of brand image on customer loyalty. Based on the data in Table 3, it can be seen that the brand image affects customer value by 58.3% and then brand image and customer value affect customer loyalty by 53.4%. The direct effect of brand image on customer loyalty is smaller than the indirect effect of brand image on customer loyalty through customer value ($0.292 < 0.369$). This study found a positive and significant effect between brand image and customer value. However, Cretu and Brodie (2007) in their study found no significant support for this relationship. Furthermore, brand image also has a positive and significant effect on customer loyalty. This is in line with their research in which there was no significant influence between brand image and customer loyalty. As for the effect of customer value on customer loyalty, this study contradicts the two previous findings but confirms the findings of Cretu and Brodie (2007) who found that between customer value and customer loyalty there is a positive and significant effect. A research by Chen (2015) stated that there is a variable that moderates this relationship. His research found that competition is a moderator of the relationship between customer value and customer loyalty both from the consumer perspective and employee perspective. Table 3 depicts the direct and indirect effect of the relationship between brand image, customer value, and customer loyalty.

Table 3: Effect of Brand Image on Customer Loyalty through Customer Value

Variable	Direct Effect	Indirect Effect	Total Effect
Brand Image	0.292	$(0.763 \times 0.483) = 0.369$	0.661
Customer Value	0.483		

To find out whether customer value is a mediating variable, it is done by testing the value of Variance Accounted For (VAF). Mediation testing is done by comparing the value of indirect effects with total influence. The criteria for determining whether full or partial mediation are $VAF > 0.8$ means full mediation, between $0.2 - 0.8$ means partial mediation, and $VAF < 0.2$ means not a mediating variable. Based on this formula, brand image \rightarrow customer value \rightarrow customer loyalty = $0.369 / (0.369 + 0.292) = 0.56$. This means that customer value is partial mediation. Because the direct effect is smaller than the indirect effect, we may conclude that there is a role of customer value on the relationship between the brand image and customer relationship. If consumers feel the value of a product, the impact of the brand image on customer loyalty will be stronger.

5. Conclusion

The results of this study confirm the previous research that brand image and customer value are important factors that affect customer loyalty. This study also found that the customer value variable only partially mediates the indirect influence between brand image and customer loyalty. Product innovation is currently growing because it is

supported by very rapid technological developments. The emergence of various competing products will threaten the sustainability of a company. For this reason, it is important to maintain customer loyalty with a variety of efforts which this study proves as the strong influence of brand image and customer value. Therefore, the company should pay close attention to the brand image and the value that will be given to the customers to maintain loyalty.

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