

## **Include Islamic Banking's Role As Well As Service Satisfaction, Quality, Trust, And Loyalty In The Framework Of An Integrated Islamic Financial Model**

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<i><b>Article Info</b></i>	<i><b>Abstract</b></i>
<i><b>Paper type:</b></i>	<i>Paper type: Any business whose goal and operations do not combine components that are prohibited in Islam is considered an Islamic banking enterprise, according to the Islamic Banking Act. Islamic financial system (IFS) theory states that much more antiquated than Islam's own religious convictions. According to Moin, it goes back to the time of the Holy Prophet Muhammad (PBUH), when He served as an agent for His wife's commerce dealings, which was some fifteen centuries ago. As a result of the fact that Muslims make up 5% of the world's population, the biggest banks in the world are interested in the Islamic banking process. A fantastic game, but also a developing market, is the Muslim community as a whole. The following is the main goal of this research: For the analysis of how Islamic finance affects customer happiness and service quality, analysis and assessment of customer satisfaction help to build customers' trust and confidence as well as evaluate and foster consumer loyalty. The type of research we used for this study is descriptive. In order to gather data for this study, we invited 200 respondents to take part in our inquiry into self-governance. Current research is used as a research instrument in this study. In the primary experimental study, the reliability of the questionnaires employed to achieve this purpose was assessed. After gathering the forms and surveys, we encrypted and</i>
<i>Research paper</i>	
<i><b>Keywords:</b> Attitude Towards Islamic Banking, Customer Satisfaction, Trust, Service Quality And Customer Loyalty</i>	
<i><b>Article history:</b> Received: June, 2023 Revised: Accepted: August, 2023 Available online: August, 2023</i>	

	<p><i>entered them into SPSS for regression analysis. Regarding the status of Islamic banking, research has shown that customer satisfaction, loyalty, trust, quality, and customer service have all played a greater part in the formation of consumer attitudes toward the goods and services provided by Islamic banking. The research's practical ramifications include identifying Islamic banking's customer-management strategies, which are primarily used in North Sumatra. You can receive marketers and data from this study that was used to analyze consumer behavior, and they can also assist bankers in using the strategies and attracting factors that work best.</i></p>
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## Introduction

What organizes the Islamic investing system is extremely complex and challenging to ascertain. Perhaps this explains why most of the Muslim world's acceptable and condemnable justifications revolve around what is and is not an Islamic banking system. For instance, the regulation of the Indonesia Islamic Banking 1983 (276) defines Islamic banking as "any company goal and processes do not mix elements are forbidden in Islam." According to (Bahrami et al., 2021; Chen & Lin, 2017; Tan et al., 2021), it goes back to the time of the Holy Prophet Muhammad (PBUH), when He served as a representative for the commerce transactions involving His wife, which was roughly fifteen centuries ago.

North Sumatra, having seen a number of evolutionary developments of the banking industry is the recent Islamic sophisticated system, developed and well equipped with financial intermediation. After the phenomenal growth in oil-exporting countries in the 70s Islamic Bank started on the basis of law and Islamic philosophies to flourish. Then growth has been frustrating to 10-15% during 1995-2005. At the end of 2005, the total value of the global Islamic banking assets of \$ 700 billion and an annual growth rate of 15% until 2010, and the industry could be up to \$ 1.4 trillion and U.S. \$ 2.8 trillion in 2015 (IFSB Site 0.2008). Thus, built on the above description, it is fair to say that the Islamic banks to continue competitive, they must be complemented their capability in the merchandises and services conforming legitimacy through their aptitude to accept new technologies and does in their business operations. This allows for Islamic banks to make a differential benefit by confirming the well being and equipment religious clients at one time.

Fertile seeds planted for this innovatory idea of IB at the end of 1940 and in the year 1960 and 1970, which took the form IB significant. Rendering to warde (2010) period of 1970 saying the emergence of several Islamic banks, i.e. Dubai Islamic Bank (1975), Kuwait Finance House (1977) and Faisal Islamic Bank of Egypt (1977), and the Islamic Bank of Sudan (1977), Jordan Islamic Bank for finance and asset (1978), and the Islamic Bank of Bahrain (1978) and the Global Islamic Bank for Investment. Regardless of this essential change in the sense of what creates personal interactions in an online atmosphere, which is still firmly rooted in the prominence of traditional marketing conceptions for example client satisfaction, confidence and loyalty in the new framework.

However, the manner in which the provision of such services and ensure trust, loyalty and customer satisfaction in the perspective of the line, very different from traditional banking rehearses (Hardana, Khairani, et al., 2022; Hardana, Nasution, et al., 2022; Purnomo, 2022; Sarwopeni et al., 2022). Customer satisfaction is essential for banks to remain economical and the purchaser is the final foundation of revenue for any business. The finance system and traditional competitive banking systems that operate in the Islamic banking sector itself. Based on the traditional banking system on the interest rate, while the Islamic banking on a profit. Major international banks are interested in the operation of Islamic banking because first of all Muslims are the fifth of the total world population. Segment of the Muslim population is not only a great game, but also a growing market. Emerging countries such as China, India, Malaysia, Singapore and Turkey has a large Muslim population. But, the religious environment of Islamic investment needs a review of these simulations to discover the possibilities of expanding the hypothetical.

The (Peyser et al., 2021; Updegraff & Taylor, 2021) has define the dimensions, quality of service and customer satisfaction have become very important in marketing theory and practice, has been expressed by many researchers relationship with the results of the consumption of junk (Chou & Wang, 2022; Giao et al., 2021; Hardana, 2023; J. Nasution et al., 2022). To assess the extent to which banks customer needs, banking managers often use measures customer satisfaction and quality of service (Lismawati et al., 2023; K. A. Nasution et al., 2022; Tien et al., 2021). These developments have led to competition in the banking sector and the banking institutions has shifted its focus of attention to customer satisfaction in instruction to retain existing customers and increase consumer. Thus, the development of effective market to determine the factors that affect customer satisfaction is of paramount importance for Islamic banks. Efforts to explore the structural interactions among specific religious arrogances ( attitudes toward the bank solver ) and modern marketing conceptions, for example satisfaction, trust, service quality and loyalty is infrequent in the perspective of Islamic investment. As far as we know, and how to position the bank solver can directly affect the consumer observation of the quality of online services and e- satisfaction and its impact on consumer confidence and the following e-mail has not been studied with loyalty services on the Internet by Islamic banks. Suggested (Aulia & Hafasnuddin, 2021; Hardana, Khairani, et al., 2022), quoting Arwani (2009) there were only 33.75 % of the clients of Islamic banks and real loyalty. Research has identified the factors that influenced the loyal customers, mainly in the bank is consumer satisfaction (the largest and Parvez, 2009; Vesel and Zabkar, 2009; Junisi 2009, Zhang and Wang and 2011 Thakur Singh 0.2012 and spectral and West, 2012). Omar and others. (2009) and Ramadania (2002) found no effect of customer satisfaction against loyalty. According Kantsperger and Kuntz (2010) that the impact of customer satisfaction and loyalty against the trust by negotiation. Satisfaction is not sufficient to make somebody trusty without being escorted by confidence. Graf is tested and established Breen (2005), and the role of confidence and satisfaction companies and banks in Europe hello technology and a link among confidence and satisfaction in building a lasting relationship (VLACHOS, and Vrechopoulos Pramadari, 2010). Said Rhanu (2010) that customer satisfaction is the important to victory in business services, such as Islamic finance. Measuring customer satisfaction is essential to classify the key achievement aspects in the banking sector, pointing to an rise in the size of the market and powerful competition (Miah, 2021; Sheikh et al., 2021). Thus, the customer service as an essential portion of all aspects of the bank and determine the future of each banking institution ( of MENGI, 2009). According to Kotler (1997) is that most consumer are ready to admit and carry the service and presentation of the banking mate of poor quality.

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Therefore, the aim of this training was to discover the connection between purchaser awareness of service quality Islamic banking, and the confidence and satisfaction. More specifically, it aims to create a perception of quality of customer service Islamic banking, and ultimately can lead to customer satisfaction and customer confidence. In addition, the report concludes on how these customers [s] and can target any type of marketing strategies for Islamic banks should apply to cover more areas and to meet more customers. This will help you to resolve the discussion on whether or not particular religious arrogances can clearly affect consumer ratings of supposed quality and service satisfaction Bank on all the services of a bank. Second, this model is tested in the context of online banking services, which in itself is rare in the literature to explore Islamic finance. This document has been prepared and is as follows. It begins by reviewing the literature on several factors such as satisfaction, trust, loyalty, quality of service and the attitude of the Islamic banking services, which are derived hypothesis. Part II describes the methodology of the study, which includes a quantitative survey, sample and gathers information procedures, and the experimental results. In part of the conversation and discussion of the results and suggestions with the proposed restrictions search. Finally, the last section concludes the study recommended the study of the future.

## Literature Review

Loyalty has been well-defined as "the promise of well-established for subscription renewal or patronize ideal goods / services again and again in the future" (Severt et al., 2022; Xiao et al., 2021). The promise of positions of power is a prerequisite for a mandatory loyalty is important for the buyer ( Jacoby and Chestnut , 1978). Attract new customers to the product / service is the effect of very expensive. Therefore, to prevent clients investing in the name of brand loyalty and the importance of attractiveness always measured as one of the business system the more successful (Kim et al, 2004). Loyalty buyer has two meanings: a long-standing and short-range loyalty (Jones and Sasser, 1995). Customer loyalty is not only a permanent shift to other service suppliers, while customers with loyalty single temporary failure when it is supposed to substitute higher. This study emphasizes on the long-standing loyalty. It is useful for service provider to begin a affiliation with clients that consumers want to keep. In this case, it is preferable to maintain standing consumers than to recruit a new (and Ahmed Patel 2002; Fornell , 1992). It was suggested several components, we emphasis on two pieces of promise of loyalty (LC) and a commitment to the pursuit of (CC) , and these two are the most convenient for consumers based on circumstances (eg , Fullerton 0.2003 ; . Bansal and others 2004). Was found on both types of promises that have implications for the results of the difference (Bansal et al., 2004; Gilliland and Bello, 2002; Gustafsson et al., 2005; Verhoef et al., 2002).

Islamic banking is developing model with over 300 organizations in the world, and asset management with an projected U.S. \$ 400 billion ( El -Qorchi 2005) value . This can be attributed historical monuments of Islamic finance in Pakistan for the lawmaking in the late 1970s, and the establishment of lawful and governing agenda in 2001 , and the issuance of the first Islamic banking certificate by the State Bank of Pakistan to Meezan Bank Limited in 2002 . Despite the fact that the current quantity of Islamic banks is about 6 per cent , is predictable to reach annual growth rate of 12 percent in the coming years (SBP, 2011A). Islamic banking is a established of banking does established in harmony with the ideologies of Islamic regulation and the Koran

forbids gharar (risk or speculative) and the receipt of interest (Dixon, 1992). To show some of the leading figures in the field of Islamic finance, which makes it distinct and unique from traditional supplements are: first, the struggle of the Islamic Bank for a just society, balanced pale and imagined by Islamic Economics (Mirakhor 2000 Rose, 2000). Secondly, Islamic finance is based on the principle of brotherhood and collaboration, a system of common stock, and risk-sharing and equity participation. It encourages such participation and cooperation among the taxpayer and user of funds (Ahmed, 2000; Iqbal and Molyneux, 2005). Third, as a system of landing on the moral and ethical structure of Islamic law and Islamic finance is also characterized by moral standards and social promise (Ahmed, 2000; Mirakhor 2000; Rose, 2000). Thus, Islamic banks cannot be funded any project which is inconsistent with a system of moral values of Islam, such as the financing of the brewery and a nightclub or any other activity (Ahmed, 2000).

### Methodology

The research that we used in this study is descriptive in nature. This can be explained describe a particular situation, describing this kind of thing or some sort of a look at the facts. Study that explains the current situation instead of interpreting and making judgments is descriptive research said by (Creswell, 1994). The main goal of this research is to demonstrate the accuracy of assumptions and descriptive developed which reflect the current situation. These kinds of research provide information on the current scenario and focus on past or current for example in a society quality of life or customer approach toward any marketing activity (Siregar & Hardana, 2022; Verderber et al., 2021). Before the end of the excavations conduct the pilot study. In the main experimental research to measure the reliability of the questionnaires that were used in this research goal. Has been selected a total of 250 students to make sure that the questionnaire items were easily understood by the person answering the questionnaire.

Through this study, the researcher has developed a self-confidence and it ensures that the questionnaire that was used in the form for this search.

In this study, we asked 250 respondents to participate in the investigation of self-government to collect data to understand the situation on the attitude towards Islamic finance, and customer satisfaction, loyalty, trust and the quality of service. The population of the current research, and the people or consumers who have some sort of banking customer. The sampling method non-probabilistic used in current research. According to (Ancker et al., 2022; Siregar & Hardana, 2022) the non-probability sampling is very convenience because in this sampling process information can be collecting from the related sample or the unit of the study that are easily available. Convenience sampling is used to collect a large number of questionnaires quickly and at low cost. It also ensures that participants have two essential qualities to participate in surveys autonomy. The first is that all the participants were well-educated, and secondly, it bought various goods and services, and we pointed to their experiences. These members are selected from various groups, urban sample. The two main target for the collection of samples of data, such as university students and business professionals.

In this survey of current research used as a research tool. There are two main parts of the questionnaire.. The first part shows the back ground of the person answering the questionnaire shows the second part of the awareness of the different tools of Islamic finance and the satisfaction of people who respond to the questionnaire. In the first part of each person who responded to the questionnaire said to provide information on sex, age, income, education and monthly situation. In the second part of the questionnaire was selected twenty-nine items. To measure variables and use



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the five elements, each consisting of loyalty and attitude toward Islamic banking, satisfaction, trust and quality of service measurement attitude towards Islamic banking . Loyalty and attitude toward Islamic banking, satisfaction, trust and quality of service that has been tested . In this research likert five point scales were used, 1 for (strongly agree), and 5 for (strongly disagree). This scale is adopted from the Bake well and Mitchell (2003), David Yoon Kin tong, Kim Piew Lai, Xue La Tong (2012) research. To analyze the data from the Statistical Package for Social Sciences (SPSS) version 16.0 was used.

## Results and Discussion

Questionnaires were usable questionnaires that are returned by the defendant. Provides the response of the participants were men 62 % and women 38%. Was 44% of the monthly income of the defendant Rs.15000 section below. 68.8% of people who are between the ages of 20-25 years was 94% of respondents university students. This information is displayed personal and demographic factors such as gender, age, income, education level and the situation in the following table

**Table 1.** Profile of The Respondents

Variable	Category	Frequency	Percentage
Gender	Male	155	62
	Female	95	38
Age	15-20 years	110	44
	20-25 years	125	50
	25-30 years	15	6
	30-35 years	-	-
	35-40 years above 40 years	-	-
Income	Below 15000	45	18
	15000-35000	172	68.8
	35000-40000	33	13.2
	Above 40000	-	-
Education	Intermediate	10	4

## Hypothesis Testing

Measuring and strengthening the relationship between the customer and the application of regression analysis techniques. And used the results of the regression analysis is shown in the table to measure the relationship between the position of the Islamic finance unnamed, loyalty, satisfaction, confidence and quality of services on Islamic finance.

## Attitude Toward Islamic Banking And Customer Satisfaction

The results of this study variable position to the Islamic finance has a significant relationship with customer satisfaction ( $\beta = 0.380$ ,  $P = 0.000$ ). A positive and significant relationship with the Islamic bank. Based on this result, we can accept (H1) and concluded that the research showed significant association with the Islamic bank.

### **Attitude Towards Islamic Banking And Service Quality**

The results of this research to the variable position of Islamic banking has a positive relationship with an importance of service quality ( $\beta = 0.446$ ,  $p = 0.000$ ). He had a positive and significant relationship with the Islamic banking system. Based on this result, we can accept H5 and conclude that research is an excellent relationship with the Islamic Bank.

### **Customer Satisfaction And Customer Loyalty**

We agreed as a result of customer satisfaction with a variable and a strong positive relationship with customer loyalty ( $\beta = 0.348$ ,  $P = 0.000$ ). Value smaller than 0.05, we can conclude that it is very important and has a positive impact on Islamic finance. Based on this result, we can accept H2 and conclude that research is an excellent relationship with the Islamic Bank.

### **Customer Satisfaction And Customer Trust**

The results of customer satisfaction is also a significant positive impact on consumer confidence ( $\beta = 0.393$ ,  $P = 0.000$ ). Thus, as are the results of this study show that a Customer satisfaction has a positive impact on customer loyalty affecting consumer attitude towards Islamic finance, and have a great relationship with a strong interest in Islamic banking to the consumer. We can accept H3.

### **Customer Trust And Customer Loyalty**

The results of customer trust also has a significant confident impact on customer loyalty and high consumption ( $\beta = 0.493$ ,  $P = 0.000$ ). Thus, the results of this study show that trust is an key factor that can affect for consumers loyalty, and to have a good relationship with the interest of consumers to promote Islamic finance. Based on this result, we can accept H4 and conclude that research is an excellent relationship with the Islamic Bank.

### **Loyalty And Islamic Banking**

As a outcome of this investigation displays that all the variables have a significant positive association with customer loyalty and Islamic Banking. Five variables results in the structural model explained a large (1) adjusted  $R^2 = 0.141$  (2) adjusted  $R^2 = 0.196$  (3) Adjusted  $R^2 = 0.117$  (4) adjusted  $R^2 = 0.151$  (5) adjusted  $R^2 = 0.240$  for predicting Attitude towards Islamic banking.

### **Conclusion**

The core objective of the investigation is to regulate the causal relationships between the experimentally religious concepts and orientation in the Islamic context of marketing online banking. And the results indicate that attitudes toward the bank Halal improve customer perception about the quality of the service and his / her satisfaction with Islamic banks online banking. This indicates that the attitude of consumers towards Halal Bank serves the halo effect in the context of Islamic banking online. Based on the positive results in purchase of the level of information workers in the field of Islamic finance, it is suggested that the administration of the banks should take more initiative to provide their workers with enough information of the law and the rules of fair principles of Islamic finance in specific. This is to confirm that workers are well prepared with the knowledge to manage clients and their functions. Islamic banks have increased the quality of service customers' trust through the intermediation of customer satisfaction. Care staff and their readiness to help (interaction), exact information and without certainty are the most important

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factors in providing quality service by Islamic banks for customer satisfaction and trust. However, the compliance with the principles of Islam, including social function, which is unique to Islamic banking customer satisfaction and less confidence factor. In addition, the customer satisfaction and confidence in Islamic banking may be developed by the bank's credibility. To be a manager of the Islamic Bank it is his/her responsibility to consider first responder's financial position rather than its emotional or spiritual state. Although the quality of service has an impact on customer satisfaction, and it cannot guarantee customer loyalty in the banking sector. Therefore, in order to improve customer loyalty, banks must improve their communication with customers on the basis of the relationship marketing concept. This result is similar to the results of Amin and Issa (2008) conclusions. In addition, to improve customer satisfaction, and banks should expand its product portfolio, and reduce service costs, and improve comfort and finally enhance its reputation. These results are even more vital for banks that operate only on the development of Islamic finance and are progressively fronting competition from conventional banks that offer financial products and services in obedience with the law. This research is also limited to a single market and a representative sample of institutions and "clients." Search in the future to expand the universe of the sample can provide lighting more decisive. It is suggested that foreign banks are involved in providing services and Islamic banking products to be involved in the trial. It is wanted that the investigation will continue to assess employee observations of depth. Must be products and services similar to or superior than conventional banks. Islamic finance has the potential to be marketed to different segments of consumers, beyond those affected by the legitimacy of the installation of an Islamic perspective, and those who seek quality service and comfort and efficiency of transactions.

### **Author's Contribution**

The lead author, Ali Hardana, contributed to designing research, conducting research, writing research articles, . The second author and third, Abdul Nasser Hasibuan and Sulaiman Efendi, played a role in guiding research to writing articles. The fourth author, Halima and walidah, played a role in assisting the implementation of the research and preparing the research instruments used in collecting data and guiding the writing of the article. All authors have read and agree to the published version of the manuscript.

### **Acknowledgements**

Thanks are conveyed to Dr. H. Muhammad Darwis Dasopang, M.Ag as Chancellor of UIN Syekh Ali Hasan Ahmad Addary Padangsidimpuan, Dr. Darwis Harahap, M.Sc., as the Dean of FEBI UIN Syekh Ali Hasan Ahmad Addary Padangsidimpuan and Dr. Abdul Nasser Hasibuan, M.Si As Deputy Dean for Academic Affairs of FEBI UIN Syekh Ali Hasan Ahmad Addary Padangsidimpuan for his cooperation and participation in providing input.

### **Declaration of Competing Interest**

No Conflicts of interest

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