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Trust, commitment, customer intimacy and customer loyalty in Islamic banking relationships

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Trust, commitment, customer intimacy and customer loyalty in Islamic banking relationships

Islamic
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Abstract

Purpose – The purpose of this paper is to investigate the role of trust in enhancing customer loyalty, and to test the mediation role of commitment and customer intimacy in the relationship between trust and customer loyalty.

Design/methodology/approach – A total of 500 questionnaires were distributed and 200 were returned (40 percent response rate), and a structural equation modeling technique was used to test the hypotheses.

Findings – The results of this study show that trust has a significant relationship with commitment and customer intimacy but no significant relationship was found with customer loyalty. Commitment and customer intimacy have a significant relationship with customer loyalty. The mediation analysis reveals that commitment and customer intimacy play a mediation role in the relationship between trust and customer loyalty.

Practical implications – This study indicates that commitment and customer intimacy affect customer loyalty. The role of commitment and customer intimacy as a mediator between trust and customer loyalty indicates that customers are committed to continuing and maintaining the relationships with Islamic banks.

Originality/value – This study provides empirical evidence on interrelationships between trust, commitment, customer intimacy and customer loyalty in banking relationships.

Keywords Islamic banks, Trust, Commitment, Customer loyalty, Customer intimacy

Paper type Research paper

1. Introduction

Nowadays, Islamic banking is not merely competing with conventional and foreign banks, but also with Islamic dual-banking systems. They are competing in the same market segments in terms of offering products and services, such as saving accounts, current accounts, credit cards, home financing and other products and services (Amin *et al.*, 2017; El-Din and Abdullah, 2007; Naser *et al.*, 1999; Sumaedi *et al.*, 2015). Increasing competition among banking industries to attract the same customer segments is pushing Islamic banks to find unique marketing strategies to develop and maintain relationships with their customers for long-term corporate sustainability and success. Research suggests that one of the most important antecedents of collaborative relationships between customers and banks is trust. For example, Järvinen (2014) argued that trust in the banking industry is based on consumer experience and the ability of banks to behave in a reliable way, observe rules and regulations, and work well and serve customers' general interest. For this reason, it is important for banks to always keep their promises, appear to be fair in dealing with its customers, and seem to keep its commitments and sincerity in the relationships (Kabadayi, 2016; van Esterik-Plasmeijer and van Raaij, 2017). In Islamic banking context, trust is referring to customer's belief that Islamic banking is operating in line with *Shariah* rules



and principles (Amin *et al.*, 2013). Under *Shariah* law, Islamic banks are not allowed to deal with interest-based activities (*riba*), doing speculative business activities (*gharar*), or specific unlawful investment and financing (*haram*) (Masood *et al.*, 2011; Nawaz and Haniffa, 2017; Wulandari *et al.*, 2016). Following this perspective, Sumaedi *et al.* (2015) explain that building trust in Islamic banking is more challenging than with conventional banks. For example, interactions in Islamic banking are typically associated with religious issues and a set of beliefs (Setyobudi *et al.*, 2015). Therefore, trust has become one of the most important aspects for customer-Islamic bank relationships (Amin *et al.*, 2013; Ashraf *et al.*, 2015; Sumaedi *et al.*, 2015).

Existing studies have proposed several rewards resulting from trust in Islamic banking. For example, Amin *et al.* (2013) argue that trust will facilitate transactions with customers and lead to customer loyalty. Sumaedi *et al.* (2015) describe that trust and commitment will increase word-of-mouth. To this point, the greater level of customer trust with the relationship, the greater customer will be loyal to Islamic banks. However, novel concepts are gaining a cumulative concern in the Islamic banking literature the degree to which customers will develop their relationships with their banks. A recent study suggested that commitment (Čater and Čater, 2010; Cetin and Dincer, 2014; Chai *et al.*, 2015; Chenet *et al.*, 2010; Fullerton, 2011; Garbarino and Johnson, 1999; Geyskens *et al.*, 1996; Gilliland and Bello, 2002; Hennig-Thurau *et al.*, 2002; Rauyruen and Miller, 2007) and customer intimacy (Beetles and Harris, 2010; Brock and Zhou, 2012; Bügel *et al.*, 2011; Ponder *et al.*, 2016) are respectable predictors in maintaining long-term relationships with customers. Although both constructs (commitment and customer intimacy) have been identified in services marketing literature as the most important strategy in maintaining these relationships. However, previous studies (Amin *et al.*, 2013; Ashraf *et al.*, 2015; Sumaedi *et al.*, 2015) have theoretically overlooked the position of commitment and customer intimacy construct in building of successful relationships between Islamic banks and customers. This study attempts to integrate two important mediator constructs: commitment and customer intimacy as mediating variables in the relationship between trust and customer loyalty.

Most of the extensive literature has demonstrated the role of commitment and customer intimacy as a mediating variable in several contexts. Moreover, there is still a lack of research to investigate how commitment and customer intimacy acts as a mediating variable in the relationship between trust and customer loyalty in Islamic banking, especially in Indonesian context. This lack of studies in developing countries has produced unresolved issues with the respect of the antecedents and consequences of trust-commitment (Bügel *et al.*, 2011; Morgan and Hunt, 1994), customer intimacy (Brock and Zhou, 2012) and customer loyalty (Sirdeshmukh *et al.*, 2002; Zeithaml *et al.*, 1996) relationships. Most of the studies suggest that dissimilar institutional and cultural environments may affect relationship behavior (Bianchi and Saleh, 2010; Houjeir and Brennan, 2017; Yang and Gabriellsson, 2017). For this reason, the objective of this study is to investigate the role of trust, commitment, customer intimacy and loyalty in Islamic banking relationships. A better understanding of these interactions will help Islamic banks in providing a better quality of products and services, maintaining the customer relationship and gaining competitive advantages in the global market.

2. Literature review

2.1 Trust

Trust is dynamic and has been conceptualized in different ways (Amin *et al.*, 2013; Dimitriadis *et al.*, 2011; Flavián *et al.*, 2005; Lu *et al.*, 2016) which leads to substantial discussion about its dimensions, antecedents and consequences in business relationships (Baumann and Le Meunier-FitzHugh, 2014; Doney *et al.*, 2007; Doney and Cannon, 1997; Ekici, 2013; Toufaily and Pons, 2017). According to Moorman *et al.* (1993), trust is defined as

a willingness to rely on an exchange partner in whom one has self-confidence. In this definition, Moorman *et al.* (1993) argue that trust has two definitions. Trust is defined as belief, confidence to trust partners who have knowledge, reliability and intentionality. Trust is also perceived as the intentional behavior that reflects partner trust which involves the element of uncertainty and vulnerability of the party who is trusting. From this perspective, Doney and Cannon (1997), Moorman *et al.* (1993), and Moorman *et al.* (1992) explain that the notion of trust is only relevant in situations of uncertainty, and simultaneously trust will reduce the uncertainty in a situation in which consumers feel especially vulnerable (Chaudhuri and Holbrook, 2001). Based on this definition Doney and Cannon (1997) classified trust into two definitions: credibility and benevolence. Credibility refers to customer's perception that the words and promises of a firm can be trusted (Doney and Cannon, 1997; Fullerton, 2011). Benevolence refer to customer's believes that firms motives and intentions are beneficial to customers (Cater and Zabkar, 2009; Doney and Cannon, 1997). Additionally, Doney and Cannon (1997) emphasize an important point underpinning trust that when trusting parties are vulnerable, then those parties have to participate in risk-taking behavior for this vulnerability to exist (Canning and Hanmer-Lloyd, 2007; Doney *et al.*, 2007; Morgan and Hunt, 1994).

Another definition of trust describes that trust will exist when one party has confidence in an exchange partner's reliability and integrity (Morgan and Hunt, 1994). Similarly, Garbarino and Johnson (1999) defined trust as customers have confidence in the quality and reliability of the products and services offered by the firms. The components of confidence and reliability from both parties are important in building trust and this confidence notion as a key component of successful relationships (Berry, 1995; Ha *et al.*, 2016; Verhoef *et al.*, 2002). Another scholar explains that trust is formed by past customers' experience with a firm and this historical experience provides customers with numerous opportunities to evaluate a firm's ability, benevolence and integrity (Choi and La, 2013). Although previous customer experience characteristics influenced by the customer's evaluation of any direct or indirect contact with service providers. However, consumption experience is more significant as a source of trust (Delgado-Ballester and Munuera-Alemán, 2001; Keller, 1993; Krishnan, 1996). According to Elliott and Yannopoulou (2007) this notion represents a hierarchy of emotional involvement which reaches trust when customers take part an emotional immersion in dealing with service providers. Typically, the level of trust enhances when customers trust a service provider or directly antacids (Jacobs *et al.*, 2001; Jiang *et al.*, 2015; Morgan and Hunt, 1994) whereas the lack of trust motivates relationship termination (Amin *et al.*, 2011; Ekici, 2013; Kabadayi, 2016).

In the banking industry, Ennew and Sekhon (2007) define that trust is associated with acceptance of vulnerability, risk, interdependence and involves confident expectations about future behaviors. In this definition, Ennew *et al.* (2011) argue that for a customer to accept vulnerability, they must be confident that the service provider has the expertise to deliver what is promised. Similarly, Järvinen (2014) define that consumer trust is based on consumer's experience, feeling of confidence and security on the ability of banks to behave honestly, committed with rules and regulations. Moreover, it is important for banks to keep their promises, sincere and commit to build bank trust relationships. From Islamic banking perspective, Amin *et al.* (2013) define trust as a symbol of trustworthiness, honesty, ethics and compliance with Islamic (*Shariah*) principles. Customers' trust in Islamic banking transactions has some unique characteristics; therefore, to build trust, Islamic banks have to keep their promises based on these criteria. This definition is also consistent with Sumaedi *et al.* (2015) who define trust as a customer's belief toward Islamic banks that the Islamic banks are running accordance with Islamic principles. Additionally, Kayed and Hassan (2011) emphasize that trust is reflected as the foundation of Islamic banking activities which comply with Islamic principles. Following this viewpoint, the operational assurance of the Islamic banks to comply with Islamic principles has been identified as a

key important indicator in building bank trust relationships (Amin *et al.*, 2013; Ashraf *et al.*, 2015; Mollah *et al.*, 2016).

Previous studies have identified that religious aspects are also one of the main criteria when customers deal with Islamic banks. For example, Haron *et al.* (1994) highlight that Malaysian customers believe that the religion is the only reason they patronize the Islamic banks. Similarly, Butt and Aftab (2013) point out that religious attitude will significantly influence consumer assessments of a bank's relationships. In this context, religious consideration plays a significant role in influencing the decision-making behavior of Muslim customers. As a result, customers establish relationships with Islamic banks because customers trust that Islamic banks are *Shariah* compliant (Asadullah, 2016; Ashraf *et al.*, 2015; Hassan and Lewis, 2007; Tameme and Asutay, 2012). Indeed, customers' trust in Islamic banks may be interrelated to customers perceiving that the products and services of Islamic banks are running with *Shariah* principles (Amin and Isa, 2008; Amin *et al.*, 2013; Ullah *et al.*, 2016). However, there are many indicators other than religion for customers in choosing the Islamic banks. For example, Othman and Owen (2002) demonstrate that between 65 and 78 percent of Islamic banking customers are satisfied with their overall and personal contact with bank staff. As Erol and El-Bdour (1989) and Naser *et al.* (1999) report that customers of Islamic banks are satisfied with the Islamic bank's name and image, customer confidentiality, the wide range of facilities offered and the proficiency of bank personnel. Other aspects such as friends, neighbors and family members have great influence on prospective customers when it comes to making decisions to patronize a financial institution (Ndubisi, 2006). This implies that the religious factor does not constitute the most significant aim. Therefore, providing secure banking products that are fully compliant with Islamic principles and excellent service quality are important in Islamic banking. Although the definition of trust in bank-to-customer relationships has been established (Järvinen, 2014; Nienaber *et al.*, 2014), There are a consensus in Islamic banks in defining trust as honesty, confidence, integrity and trustworthiness (Amin *et al.*, 2013; Jamshidi *et al.*, 2015; Martin and Murphy, 2017; Sumaedi *et al.*, 2015; Tsarenko and Tojib, 2009; Tyler *et al.*, 2007; Ullah *et al.*, 2016; Wahyudi, 2014). This study adopts the definition of trust given by Amin *et al.* (2013), who studied trust in the relationships between customers and Islamic banks.

2.2 Commitment

The concept of commitment has been playing an important role in services marketing to maintain relationships between firms and customers (Chai *et al.*, 2015; Fullerton, 2003; Garbarino and Johnson, 1999; Moorman *et al.*, 1992, 1993; Morgan and Hunt, 1994). It has become one of the most popular notions in business-to-customer relationship studies. From the nature of relationship marketing paradigm Morgan and Hunt (1994) propose that successful relationship marketing requires relationship commitment and trust. These two characteristics are essential components in building relationship marketing. According to Morgan and Hunt (1994), commitment is defined as an exchange partner who has confidence that ongoing relationship with another is important to warrant maximum efforts at maintaining it.

Another scholar defined commitment as a continuing desire to maintain valued relationships with their clients (Moorman *et al.*, 1992). Jones *et al.* (2008) described commitment as a psychological motivation emphasizing an individual to remain in the relationship with a specific objective. This definition is also based on emotional bonds (Moorman *et al.*, 1992; Morgan and Hunt, 1994) with an expectation of receiving greater advantages of staying in the relationship (Chenet *et al.*, 2010; Geyskens *et al.*, 1996). According to Chai *et al.* (2015), this concept will reflect the different fundamental psychological conditions regarding committed to maintain a long-term relationship with service providers. Therefore, firm should build the foundation of mutual

commitment and emphasize their capacity in maintaining the relationships with their customers to develop firm's shared values (Anderson and Weitz, 1992; Curras-Perez and Sanchez-Garcia, 2015).

Previous studies have emphasized that there are a number of different types of commitment in service relationships (Allen and Meyer, 1990, 1996; Andaleeb *et al.*, 2016; Fullerton, 2003; Moorman *et al.*, 1992; Morgan and Hunt, 1994; Sharma *et al.*, 1999, 2015; Verhoef *et al.*, 2002). These are expected to play a significant different role in the development of mutual relationships between firms and customers. In financial services industries, most of the scholars have conceptualized commitment expanding (Allen and Meyer, 1990) theory consisting three constructs: affective, calculative and normative commitment (Bansal *et al.*, 2004; Cater and Zabkar, 2009; Fullerton, 2011; Sumaedi *et al.*, 2015; Verhoef *et al.*, 2002). Affective commitment refers to customers who have positive psychological attachment for a partner to remain the relationships (Cater and Zabkar, 2009; Jones *et al.*, 2008; Morgan and Hunt, 1994). This commitment relationship will increase emotional bonds between customers and firms because both parties have a feeling of the equality of relationships (Cater and Zabkar, 2009; Parsa and Cobanoglu, 2011; Sumaedi *et al.*, 2015) and friendships as well as personal confidence (Fullerton, 2011; Sharma *et al.*, 2015). In this framework, Shukla *et al.* (2016) argue that customers are affectively committed to remain with this commitment because they have a strong bonding and honesty in building the relationships. In Islamic banking relationships, Sumaedi *et al.* (2015) highlight that the greater the customer's affective commitment, the greater the customer's emotional bond with their bank. Calculative commitment is defined as the extent to which the exchange partner perceives the need to maintain a relationship to anticipate the termination of switching costs (Blut *et al.*, 2016; Cater and Zabkar, 2009; Fullerton, 2011; Shaikh *et al.*, 2015; Verhoef *et al.*, 2002), although most customers will remain with this commitment if they consider the switching cost is high (Cater and Zabkar, 2009; Chai *et al.*, 2015; Sharma *et al.*, 2015) and lack of alternatives (Čater and Čater, 2010; Thuy *et al.*, 2016). However, if the banks' customers perceive that these relationships will not be profitable enough for the customer, this will encourage customers to switch their banks (Amin *et al.*, 2011). For this reason, Thuy *et al.* (2016) suggest that when customers discontinue from this relationship, they are not only spend money, time and effort to find other alternatives, but also suffer from emotional psychological stress of the break-up the relationships. Normative commitment is defined as the extent to which customer normatively commits to remain with these relationships because they ought to (Allen and Meyer, 1990; Bansal *et al.*, 2004; Cater and Zabkar, 2009; Fullerton, 2011; Geyskens *et al.*, 1996; Sharma *et al.*, 2015). In Islamic banking context, Sumaedi *et al.* (2015) argue that customer's commitment to remain in the relationships with Islamic banks is because of the customer's obligation to do so.

Most scholars have recognized that trust and commitment play a significant role in building long-term relationships (Andaleeb, 1996; Chai *et al.*, 2015; Chen and Quester, 2015; Grönroos, 2004; Morgan and Hunt, 1994) and also acknowledged them as important aspects influencing success and failure of ongoing relationships between firms and customers (Geyskens *et al.*, 1996; Gounaris, 2005; Ponder *et al.*, 2016; Sharma *et al.*, 2015). However, due to the difficulty in understanding the theoretical foundation of these two key concepts (trust and commitment), most of them proposed to measure both concepts as unidimensional (Andaleeb *et al.*, 2016; Dwyer *et al.*, 1987; Ganesan, 1994; Martín *et al.*, 2004; Morgan and Hunt, 1994). This study adopts a unidimensional approach of commitment concept that has supported from the marketing literature (Anderson and Weitz, 1992; Brock and Zhou, 2012; Garbarino and Johnson, 1999; Hennig-Thurau *et al.*, 2002; Ponder *et al.*, 2016).

2.3 Customer intimacy

Brock and Zhou (2012) define customer intimacy as a customer's perception of having a very close and mutual understanding relationship between buyers and suppliers. In this

definition, customer intimacy is defined as a multidimensional construct consisting of closeness, value perception and mutual understanding. Closeness reflects feelings of mutual empathy, commitment, affective bonding and a sense of security in the relationship (Bauminger *et al.*, 2008). Value perceptions refer to the consumer appreciating the value of maintaining an ongoing relationship with a service provider (Baumann and Le Meunier-FitzHugh, 2014; Brock and Zhou, 2012; Sirdeshmukh *et al.*, 2002). Mutual understanding consists of shared information, mutual knowledge, mutual beliefs and mutual assumptions (Clark and Carlson, 1982; Cornelius and Boos, 2003).

Another definition of customer intimacy classified customer intimacy into two definitions: passion and commitment (Bügel *et al.*, 2011). This definition was derived from customer intimacy theory developed by Sternberg (1986) and defined customer intimacy as a feelings of closeness, connectedness and boundedness of a loving relationship. A previous study has shown that intimacy and passion are very dominant components that represent love's emotional and passionate drivers (Yim *et al.*, 2008) and commitment is more focused on a cognitive aspect of love (Balaji *et al.*, 2016; Shimp and Madden, 1988). In fact, Sternberg (1986) suggests to include intimacy in a triangular model of love together with passion and commitment. Additionally, the existence of three distinct dimensions of the love relationship component has been acknowledged in past psychology studies of personal relationship (Acker and Davis, 1992; Overbeek *et al.*, 2007). However, Beetles and Harris (2010) argue that intimacy is more than the disclosure of secretive data (either pertinent or impertinent to the marketing relationship) and customers will create love from these relationships (Ahuvia, 2005; Bügel *et al.*, 2011; Chen and Quester, 2015; Fournier, 1998).

Following this perspective, Rosh *et al.* (2012) argue that intimacy involves both intimate interactions and intimate relationships. In intimate interactions, customer will share their personal and private information and have a good impression about each other and perceive a mutual understanding. In intimate relationships, trust and self-disclosure are key components in developing relationships. Self-disclosure refers to any inside information one communicates to another (Collins and Miller, 1994). Generally, self-disclosures are more intimate when made in response to another's disclosures (Jacobs *et al.*, 2001). Consequently, Hansen (2003) highlight that consumers are willing to share their information with service providers they normally would not in intimate relationships. Similarly, Jeon and Kim (2016) and Ponder *et al.* (2016) point out that the customer's willingness to share personal information and emotion as well as expectations for future transactions is based on a long-term relationship with a service provider.

These dynamic relationships will provide multiple points and benefits to both parties and they can be achieved by improving the attitude of the employees dealing with the customer (Habryn *et al.*, 2010). For example, Sternberg (1986) explain that an interactions relationship between both parties will take place over time and this interaction may be different depending on the type of marketing situation. In addition, Ponder *et al.* (2016) indicate that intimate relationships are characterized by high involvement and interdependence between customers and service providers. Interactions between the customers and the service providers will practice the essence of the marketing process and which ultimately leads to the development of relationships, strengthens the relationships (Balaji *et al.*, 2016; Grönroos, 2011; Mason and Leek, 2012; Yim *et al.*, 2008) and maximizes customer value to the firm (Ponder *et al.*, 2016).

In the banking-customer relationships, Bügel *et al.* (2011) investigate the level of intimacy in customer-to-firm relationships, and the results show that the level of intimacy is found relatively high in the banking industry because bank employees have good personal contacts with their customers. Similarly, Balaji *et al.* (2016) suggest that bank relationships will be established when the banks take the customer's perspective into account in developing the firm's marketing relationships. This approach is an embryonic resource for developing relationships with customers. As a result of the relationship from the branch

staff management, the account manager's management of bank relationship and the bank's policies regarding bank relationships will affect customer bonding relationships and increase bank performance (Proença and de Castro, 2007; Proença *et al.*, 2010). Interestingly, Ashraf *et al.* (2015) conducted a study in Pakistan Islamic banking and discover that a bank personnel attitudes play a significant role in building a relationship between Islamic banks and customers. In addition, Proença and de Castro (2005) argued that the customer-bank relationship will be sustained by the atmosphere of the relationship itself as well as by different bonding dimensions of relationships. For this reason, a solid foundation of customer relationship between banks and customers is important for building long-term relationships (Balaji *et al.*, 2016; Bitner, 1995; Bügel *et al.*, 2011; Gwinner *et al.*, 1998; Ponder *et al.*, 2016). Although there is a diversity of operational definition of customer intimacy in the marketing literature, it has been universally conceptualized in the customer relationship marketing context customer intimacy as an instrument for assessing and maintaining closeness of relationships between banks and consumers (Bick *et al.*, 2004; Brock and Zhou, 2012; Lee and Kwon, 2011; Ponder *et al.*, 2016; Rosh *et al.*, 2012).

2.4 Customer loyalty

Customer loyalty is one of the most popular constructs that have been studied in business relationships marketing and there have been a number of scholars who defined the typologies of customer loyalty across industries and countries. For example, Amin *et al.* (2013), Baumann *et al.* (2011), Baumann *et al.* (2012), Chai *et al.* (2015), Chen and Quester (2015), Hennig-Thurau *et al.* (2001), Jacoby and Chestnut (1978), Kandampully *et al.* (2015) devided customer loyalty into two definitions: behavioral and attitudinal loyalty. Behavioral loyalty refers to a customer's behavior to repurchase because they like a particular brand or service (Jiang *et al.*, 2015; Zeithaml *et al.*, 1996). In this definition, Høst and Knie-Andersen (2004) argue that this approach does not provide any accurate description of the existence of loyalty because of relatively objective measurement of customer loyalty. Attitudinal loyalty reflects the emotional and psychological desire of the customer to repurchase and to recommend to others people (Baumann *et al.*, 2012; Bowen and Shoemaker, 1998; Hennig-Thurau *et al.*, 2001; Wong and Zhou, 2006). This concept involves deeply customers' commitment and advocacy to re-patronize and willingness to pay more for a preferred product or service consistently in the future (Chai *et al.*, 2015; Ladhari, 2009; Oliver, 1999), although the situational influences and marketing efforts have the potential to cause switching behavior (Oliver, 1999). In line with this concept, Agustin and Singh (2005) describe that loyalty intentions are indicated by an inclination to perform and to enhance an ongoing relationship with the service provider, including repeat buying and greater share of wallet.

Another scholars identified customer loyalty into four phases: cognitive, affective, conative and action loyalty (Dick and Basu, 1994; Oliver, 1999). Cognitive loyalty refers to customer preference in looking for a particular product or service in the existing market (Han *et al.*, 2008, 2011; Henrique and Matos, 2015). In this stage, repurchase decisions of cognitive loyalist are logic based (Fraering and Minor, 2013) because customers will make several comparisons with other alternative products or services before making a decision (Han *et al.*, 2011). Affective loyalty refers to a customer positive attitude generated from the accumulative previous experience toward a product or service (Chen and Quester, 2015; Henrique and Matos, 2015). This stage is stronger than cognitive loyalty because customers already have an experience with a product or service, which leads to positive attitude and emotional attachment (Fraering and Minor, 2013). Conative loyalty is categorized by a commitment to repurchase a specific product or service (Henrique and Matos, 2015; Strandberg *et al.*, 2015). In this stage, repurchase becomes a behavioral intention where customer shows their commitment to purchase a particular product or service (Fraering and

Minor, 2013; Han *et al.*, 2011). These three stages are consistent with general definitions of attitude. Action loyalty is the final loyalty state, and it deals with the actual customer behavior. In this stage, customers not only have intention but also motivation to repurchase a product or service (Fraering and Minor, 2013; Henrique and Matos, 2015). These four phases of customer loyalty describe both the behavioral and attitudinal characteristics of customer loyalty (Jin *et al.*, 2015; Oliver, 1999). In this study, customer loyalty focuses on unidimensional customer loyalty definition which reflects customers' commitment to repeatedly choose a certain bank consistently in the future (Amin *et al.*, 2011, 2013; Baumann *et al.*, 2007; Henrique and Matos, 2015; Ladhari *et al.*, 2011; Zeithaml *et al.*, 1996).

3. Research model and hypotheses development

3.1 Trust and commitment

Previous studies have investigated empirically that trust as an important parameter of building relationships quality (Baumann and Le Meunier-FitzHugh, 2014; Martin and Murphy, 2017; Ponder *et al.*, 2016). Although there is no consensus in the literature regarding the relationship between trust and commitment, a number of studies find that trust plays a significant role in enhancing customer commitment (Čater and Čater, 2010; Kassim and Abdulla, 2006; Moorman *et al.*, 1992, 1993; Sharma *et al.*, 2015; Shukla *et al.*, 2016). For example, Boateng and Narteh (2016), Cho and Hu (2009), Montazemi and Qahri-Saremi (2015) describe that when customers engage in relationships with their banks, it is essential for the customers to trust their bank before they commit to them. Similarly, Gounaris (2005) point out that trust will lead to a high level of commitment, the more customers gain in trust, the more committed customers become. In Islamic banking context, most of the studies conclude that customer trusts Islamic banks because the customer has a high commitment in implementing their beliefs (Houjeir and Brennan, 2017; Usman *et al.*, 2017).

Several studies find that the relationship between trust and commitment is no significant (De Ruyter *et al.*, 2001; Doney and Cannon, 1997). For example, Cater and Zabkar (2009) indicated that there is no significant relationship between trust and commitment due to lack of alternatives. In Islamic banking context, Sumaedi *et al.* (2015) examined the effect of trust on commitment and the result shows that there is no significant relationship between trust and commitment, but customers trust their banks. The rationale for this reason is customers probably have commitment with several banks. Although there is the lack of studies in investigating the trust-commitment relationship in Islamic banking, it is necessary for banks to build a good relationship with their customers based on trustworthiness and develop emotionally committed customers. Thus, the following hypothesis is:

H1. Trust is positively related to commitment.

3.2 Trust and customer intimacy

The notion of trust in service relationships was introduced by Morgan and Hunt (1994) and recognized as a key factor in building relationships (Brock and Zhou, 2012; Yu *et al.*, 2015). For example, Balaji *et al.* (2016) reveal that when customers have trust toward service providers, then customer intimacy is developed. Ponder *et al.* (2016) argued that customer's willingness to intimate relationships with service providers is influenced by their level of trust toward service providers. In banking industry, customer intimacy is relatively high due to high personal interactions between customers and bank employees (Bügel *et al.*, 2011; Chai *et al.*, 2015). This indicates that successful relationships between banks and customers will exist when one party has confidence in an exchange partner's reliability and integrity (Moorman *et al.*, 1992; Morgan and Hunt, 1994; Mukherjee and Nath, 2003, 2007). In Islamic banking context, Ashraf *et al.* (2015) argue that the more customers trust to their banks, the more customers intimate

their relationships with Islamic banks. As a result, trust is predicted to develop customer intimacy. Thus, the following hypothesis is:

H2. Trust is positively related to customer intimacy.

3.3 Trust and customer loyalty

Previous studies suggest that trust has a significant implication in establishing customer loyalty (Amin *et al.*, 2013; Castañeda, 2011; Kantsperger and Kunz, 2010; Kassim and Abdulla, 2006; Kaur *et al.*, 2012; Ladhari and Michaud, 2015; Thuy *et al.*, 2016; Zeithaml *et al.*, 1996). For example, Kabadayi (2016) argued that higher the customers' trust in their banks, the greatest possibility they are to stay with their banks for future banking transactions. Interestingly, Cho and Hu (2009) explain that trust increases a consumer's willingness to return for future loan transactions and enhances the likelihood of recommending the bank to other customers. As a result, a high level of trust may turn a satisfied customer into a loyal customer (Dimitriadis *et al.*, 2011). In Islamic banking context, trust is acknowledged as an important indicator in developing customer loyalty (Amin *et al.*, 2013). Thus, this indicates that customers established relationships with Islamic banks because the customers believe that Islamic banks are *Shariah* compliant (Hassan and Lewis, 2007; Tameme and Asutay, 2012). In this study, trust will be expected to have direct impact on customer loyalty. Thus, the following hypothesis is proposed:

H3. Trust is positively related to customer loyalty.

3.4 Commitment as mediator

Some scholars have examined the effect of commitment on customer loyalty in business-to-customer relationships (Chenet *et al.*, 2010; Fullerton, 2011; Morgan and Hunt, 1994; Sumaedi *et al.*, 2015). For example, Strandberg *et al.* (2015) discover that customer's commitment is plays a significant role in enhancing customer loyalty, the more customers commits to their bank and the more customers loyal. Due to this high level of switching costs and other alternatives, most of customers slightly increase their commitment to maintain the relationships with their banks (Bügel *et al.*, 2011). Other scholars also proposed that commitment will lead to future purchase intentions and intention to maintain the relationships (Čater and Čater, 2010; Cetin and Dincer, 2014; Chai *et al.*, 2015; Garbarino and Johnson, 1999; Geyskens *et al.*, 1996; Gilliland and Bello, 2002; Rauyruen and Miller, 2007) and create word of mouth and willingness to recommend to others (Chenet *et al.*, 2010; Fullerton, 2011; Hennig-Thurau *et al.*, 2002). Interestingly, Furinto *et al.* (2009) describe that monetary award offered by bank will increase high customer commitment and loyalty. Thus, this emotional attachment of commitment develops a solid foundation in the relationship between banks and customers. Besides, the commitment-trust relationship theory (Morgan and Hunt, 1994) hypothesizes that commitment is the key mediating variable in building any successful relationship. For example, Cater and Zabkar (2009) highlight that commitment plays a significant role as mediating variable in developing and maintaining long-term relationships. Similarly, Chenet *et al.* (2010) and Garbarino and Johnson (1999) describe that commitment acts as mediating variable in the relationship between trust, differentiation, word of mouth and future intentions. In fact, these interaction effects on customer loyalty have not been studied in Islamic banking context. Thus, the following hypotheses are:

H4. Commitment is positively related to customer loyalty.

H5. Commitment serves as a mediating variable in the relationship between trust and customer loyalty.

3.5 Customer intimacy as mediator

With regard to customer intimacy, limited studies examine the relationship between customer intimacy and loyalty. For example, Bügel *et al.* (2011) suggest that customer

intimacy can help banks in building up relationships with customers and can prevent the termination of these relationships. Brock and Zhou (2012) discover that customer intimacy creates positive word-of-mouth and repurchases intentions. Besides the direct relationships between customer intimacy and loyalty, the literature suggests that customer intimacy plays a mediating role in the relationship between trust and customer loyalty (Brock and Zhou, 2012). On the other hand, Ponder *et al.* (2016) hypothesize that the trust and commitment relationship is fully mediated by customer intimacy. Moreover, this interaction effect of customer intimacy on customer loyalty limited studies has been conducted in Islamic banking context. Thus, this study assumes the following hypotheses:

H6. Customer intimacy is positively related to customer loyalty.

H7. Customer intimacy serves as a mediating variable in the relationship between trust and customer loyalty.

4. Methodology

4.1 Questionnaires design

Table I shows the scale development for each dimension. The five items for measuring customer intimacy are adapted from Brock and Zhou (2012) and Bugel *et al.* (2011), and four items for measuring commitment are adapted from Brock and Zhou (2012), Bugel *et al.* (2011), Sumaedi *et al.* (2015) and Verhoef *et al.* (2002) based on the previous studies in the banking sector. Four items of trust are adapted from Amin *et al.* (2013) and Sumaedi *et al.* (2015) and four items of customer loyalty are adapted from Amin *et al.* (2013) and Zeithaml *et al.* (1996). In addition, a seven-point scale ranging from “1 = very strongly disagree” to “7 = very strongly agree” was used to measure each construct.

Construct	Sources
<i>Trust</i> Islamic banks are truly concerned with Islamic principles I believe that deposits in Islamic banks are safe I believe the products and services offered are based on Islamic <i>Shariah</i> I believe that Islamic banks keeps its promises	Amin <i>et al.</i> (2013), Sumaedi <i>et al.</i> (2015)
<i>Commitment</i> I committed to stay in a relationship with Islamic banks I feel strong attachment with Islamic banks I feel strong sense of belonging with Islamic banks I remain with Islamic banks because it costs to switch to another banks	Brock and Zhou (2012), Bügel <i>et al.</i> (2011), Sumaedi <i>et al.</i> (2015), Verhoef <i>et al.</i> (2002)
<i>Customer intimacy</i> I have a confidential relationship with Islamic banks I attach much value to Islamic banks I have a good understanding with Islamic banks I am fascinated by the things Islamic banks does I am very enthusiastic about Islamic banks	Brock and Zhou (2012), Bügel <i>et al.</i> (2011)
<i>Customer loyalty</i> Customer intention to say positive things about Islamic banks to other people Willingness to recommend family and relatives to do business with Islamic banks Recommend Islamic banks to someone who seeks advice Continue to do more business with Islamic banks	Amin <i>et al.</i> (2013), Zeithaml <i>et al.</i> (1996)

Table I.
Measurement scale

4.2 Sample and data collection

A convenience sampling technique was employed in this study. Data were collected through a developed structure questionnaire and administered by personal interviews in each Islamic bank branches during day time and at various days for a week or a month. Respondents were customers who visited the counters of Islamic banks and must have an account with the Islamic banking system prior to completing the survey. Respondents were politely approached, and the purpose of the study was explained. In addition, control and filter questions were put in place to ensure the quality of the responses. In Indonesia, the number of Islamic banks is growing intensively every year. As on June 2015, there are 12 full-fledged Islamic banks, 22 dual-Islamic banks and 161 Islamic rural banks who were offering Islamic banking products and services (Indonesian Financial Authority Report, 2015). The population of the study was full-fledged Islamic bank customers in the three different cities in Indonesia (Jakarta, Medan and Banda Aceh). A representative respondent was selected from different Islamic bank branches in each of the cities involved from January to April 2016. Five full-fledged Islamic bank branches from Jakarta, Medan and Banda Aceh were selected to collect the survey data (15 branches). Jakarta is the capital city of Indonesia, where most of the Islamic banks and commercial banks located their banks in this area. Medan and Banda Aceh represent the rapid development of Islamic banking in this region.

The questionnaire was written in Bahasa Indonesia as many respondents were not proficient with the English language. To verify the accuracy and content validity (wording and meaning), the translated questionnaire was checked carefully by three Indonesian experts. A pre-test was then conducted to improve the questionnaire structure and content. In total, 30 questionnaires were distributed to bank customers who have experienced using Islamic banking. The results of this pre-test suggested minor changes to the scale needed to be improved. Pilot test respondents were not used in the further analysis. A total of 500 questionnaires were distributed and 200 were returned (40 percent response rate). The sample characteristic consisted of 105 males (53 percent) and 95 female customers (47 percent). Table II reports the descriptive statistics of the respondents in this study.

Non-response bias is conducted by comparing the construct mean between the early and late response waves of the questionnaires (Armstrong and Overton, 1977). The results showed that there are no differences between the early and late responses; therefore, non-response bias is not an issue in this study. Common method variance needs to be examined when data are collected from the same survey instrument, in particular, both the predictor and criterion variables are obtained from the same source at the same time (Podsakoff *et al.*, 2003). In this study, data are collected from the similar resources, therefore, common method variance is necessary. One of the most popular common methods used to identify this issue is the Harman's single factor test. This is conducted by entering all items into a principal component factor analysis without a rotation (Podsakoff and Organ, 1986). The results indicate that all factors are extracted with the first factor accounting 26 percent of total variance, which confirmed that common method variance is not a problem in this data set.

5. Data analysis and results

A two-step approach of structural equation modeling was employed in this study. First, a confirmatory factor analysis (CFA) as a measurement model was employed to examine trust, commitment, customer intimacy and customer loyalty. The results of CFA show that the goodness-of-fit was acceptable with the χ^2 is significant ($\chi^2 = 783.794$, χ^2/df ratio 6.936, $p = 0.000$), the GFI value is 0.915, RMSEA value 0.06, and CFI value 0.909. In addition, to test the reliability of trust, commitment, customer intimacy and customer loyalty instruments, the Cronbach's α coefficient were computed. As shown in Table III, the coefficient of Cronbach's α for trust, commitment, customer intimacy and customer loyalty (0.943, 0.889, 0.899) exceeded the minimum acceptable values which indicated that all constructs are providing a good

Respondent characteristics	Number of respondents	Percentage
<i>Gender</i>		
Male	105	53
Female	95	47
<i>Age</i>		
18–24 year old	55	28
25–34 year old	90	45
35–44 year old	30	15
45–54 year old	15	7
55 and above	10	5
<i>Education</i>		
High school	40	20
Certificate	15	8
Diploma	45	22
Bachelor's	70	35
Master's	25	12
Doctoral	5	3
<i>Occupation</i>		
Student	20	10
Government employee	65	32
Private employee	95	48
Businessman	20	10
<i>The customer bank accounts types</i>		
Current account	80	40
Saving account	110	55
Investment and financing account	10	5

Table II.
Respondent profile

Construct	Items	Factor loading	α	CR	AVE
Trust	Islamic banks are truly concerned with Islamic principles	0.924	0.943	0.947	0.817
	I believe that deposits in Islamic banks are safe	0.882			
	I believe the products and services offered are based on Islamic <i>Shariah</i>	0.909			
Commitment	I believe that Islamic banks keeps its promises	0.899	0.889	0.893	0.676
	I committed to stay in a relationship with Islamic banks	0.788			
	I feel strong attachment with Islamic banks	0.900			
	I feel strong sense of belonging with Islamic banks	0.831			
Customer intimacy	I remain with Islamic banks because it costs to switch to another banks	0.763	0.866	0.577	0.872
	I have a confidential relationship with Islamic banks	0.722			
	I attach much value to Islamic banks	0.825			
	I have a good understanding with Islamic banks	0.816			
	I am fascinated by the things Islamic banks does	0.712			
Customer loyalty	I am very enthusiastic about Islamic banks	0.715	0.899	0.703	0.903
	Customer intention to say positive things about Islamic banks to other people	0.643			
	Willingness to recommend family and relatives to do business with Islamic banks	0.875			
	Recommend Islamic banks to someone who seeks advice	0.929			
Measurement model	Continue to do more business with Islamic banks	0.878			

Table III.
Measurement model

estimate of internal consistency reliability. Factor loadings, composite reliability (CR) and average variance extracted (AVE) were used to assess convergence validity (Hair *et al.*, 2010). The recommended values for loadings are set at > 0.5, the AVE should be > 0.5 and the CR should be > 0.7 (Anderson and Gerbing, 1988). The findings indicated that each factor loading of the reflective indicators ranges from 0.643 to 0.924 and it was above the recommended level of 0.50 indicating that the convergent validity for each construct (trust, commitment, customer intimacy and customer loyalty) was established (Hair *et al.*, 2012). Meanwhile, AVE for each construct was calculated in assessing discriminant validity using (Hair *et al.*, 2010) approach, and the AVE ranged from 0.676 to 0.903. Table IV showed the discriminant validity of the construct, since the square root of the AVE between each pair of factors was higher than the correlation estimated between factors, thus conforming its discriminant validity (Hair *et al.*, 2010, 2012).

Second, the structural model was run to test the relationship between exogenous variables (trust, commitment and intimacy) and endogenous variable (customer loyalty). The results specify the acceptable goodness-of-fit model. The χ^2 were significant ($\chi^2 = 797.451$, χ^2/df ratio 4.995, $p = 0.000$, GFI and CFI values were 0.899 and 0.901, RMSEA value of 0.09 indicating that the model was satisfactory (Anderson and Gerbing, 1988; Hair *et al.*, 2010). Figure 1 and Table V show the effect of relationships between trust, commitment, customer intimacy and customer loyalty ($p = 0.001$). The relationship between

Construct	Intimacy	Customer loyalty	Commitment	Trust
Intimacy	0.934			
Customer loyalty	0.851	0.950		
Commitment	0.811	0.840	0.822	
Trust	0.861	0.822	0.796	0.904

Table IV. Discriminant validity



Figure 1. Research model

Hypotheses	Estimate	CR	p-value	Results
H1: Commitment←Trust	0.809	10.976	0.000	Support
H2: Intimacy←Trust	0.874	10.875	0.000	Support
H4: Customer Loyalty←Commitment	0.425	4.941	0.000	Support
H6: Customer Loyalty←Intimacy	0.394	3.467	0.000	Support
H3: Customer Loyalty←Trust	0.148	1.113	0.258	Not Support

Note: Significant level at 5 percent

Table V. Structure model

trust and commitment and intimacy was supported by the significant path coefficients estimated ($H1: \beta = 0.809, p = 0.000$; $H2: \beta = 0.874, p = 0.000$). Moreover, customer loyalty was significantly influenced by customer intimacy and commitment with path coefficients estimated ($H4: \beta = 0.425, p = 0.000$; $H6: \beta = 0.394, p = 0.000$). Thus, $H4$ and $H6$ were supported. Interestingly, the relationship between trust and customer loyalty was not supported ($H3: \beta = 0.148, p = 0.258$).

Finally, to test the mediation variable, commitment and customer intimacy, this study adopted (Preacher and Hayes, 2008) bootstrap approach with 5,000 samples. Table VI shows the mediation role of customer intimacy and commitment in the relationship between trust and customer loyalty. The results indicate that customer intimacy and commitment act as full mediating variables with estimates value ($\beta = 0.492$; $\beta = 0.439$). Thus, $H5$ and $H7$ were supported.

6. Discussion and implications

The objective of this study is to investigate the effects of trust, commitment, and customer intimacy on customer loyalty and the mediation role of commitment and customer intimacy in the relationship between trust and customer loyalty. Overall, the result of the study shows that there is a significant relationship between trust and commitment ($H1$), trust and customer intimacy ($H2$), commitment and customer loyalty ($H4$), customer intimacy and customer loyalty ($H6$). The result supports that the higher levels of customer trust will significantly impact on high level of commitment, customer intimacy and customer loyalty. In other words, the result of this study indicates that customer builds commitment and customer intimacy with Islamic banking because the customers trust that Islamic banking is *Shariah* compliant. Moreover, the result did not support the relationship between trust and customer loyalty ($H3$). It is commonly accepted as traditional beliefs that customer trust will transform directly into customer loyalty (Amin *et al.*, 2013; Ponder *et al.*, 2016; Sirdeshmukh *et al.*, 2002; Van Tonder *et al.*, 2017; Veloutsou, 2015), it appears to be dependent on industry and country. There is no direct effect of trust on customer loyalty, revealing a new contribution to the existing literature that trust has not been measured as a main predictor of customer loyalty. The result of mediation test shows that commitment and customer intimacy play a significant role as a full-mediating variable in the relationship between trust and customer loyalty ($H5, H7$). These are describing a constructive support for commitment and customer intimacy position as an important mediating variable in developing and determining customer loyalty. This is in line with the previous studies conclusion that commitment (Balaji, 2015) and customer intimacy (Brock and Zhou, 2012; Cater and Zabkar, 2009; Fullerton, 2011; Ponder *et al.*, 2016; Sharma *et al.*, 2015) fully play as mediating variables in building customer loyalty.

6.1 Theoretical implications

This study has several theoretical implications. First, this study will contribute to the literature by providing a better understanding the concepts of trust, commitment, customer intimacy and customer loyalty in Islamic banking. This study reveals that trust plays an important role in developing commitment and customer intimacy, which in turn influences customer loyalty. This process describes that trust supports the sustainability in retaining

Table VI.
Direct and
indirect effect

Hypotheses	Direct	Indirect	Total effect	Results
Trust – Commitment – Customer loyalty	0.148	0.343	0.492	Full mediation
Trust – Intimacy – Customer loyalty	0.148	0.344	0.439	Full mediation

the relationship between customers and their banks. Apparently, customers who have trusted their banks, will more likely to build commitment and reduced quantity of comparisons with other alternative relationships to enhance customer loyalty. Second, this study investigated that commitment and customer intimacy play a mediating role in the relationship between trust and customer loyalty, although previous studies have identified the role of commitment and customer intimacy as an antecedent of customer loyalty (Aurier and N'Goala, 2010; Brock and Zhou, 2012; Moorman *et al.*, 1993; Morgan and Hunt, 1994). However, there are indications that the mediation is fully completed, which implies that commitment and customer intimacy are considered the most important mediators between trust and customer loyalty. The strength of mediating role describes that consumers are willing to develop high commitment and intimacy as consequence of trust they have from their experiences dealing with Islamic banks. This suggests that trust should be developed at the foundation level and then commitment, customer intimacy and customer loyalty are systematically established. Finally, this study reinforces the importance of trust, commitment, customer intimacy and customer loyalty in strengthening the relationships between customers and Islamic banks.

6.2 Managerial implications

The findings of this study provide several managerial implications. First, trust, commitment and customer intimacy show the strength foundation in developing and strengthening customer loyalty. To this point, the more customers trust their banks, the more a customer engages in the customer loyalty process. However, trust is not the only variable, as commitment and customer intimacy also play a significant role in enhancing customer's loyalty. The role of commitment and customer intimacy as mediators between trust and customer's loyalty indicates that customers are committed and intimate to continuing and maintaining the relationships with Islamic banks. In the other words, high levels of customer trust toward Islamic banks will reinforce them with high confidence to commit and remain in intimate relationships with Islamic banks. Sumaedi *et al.* (2015) suggest that the customer's trust that Islamic banks would act in accordance with is customer expected that Islamic banks is Shariah compliant. This result indicates that the higher the level of the customer trust toward Islamic banks, the higher the customer confidence that Islamic banks act accordingly.

More specifically, consumer's interaction with Islamic banking are influenced by their religious identity, and this approach significantly impacts on customer decision with Islamic banking (Amin *et al.*, 2013, 2017; Tameme and Asutay, 2012). Therefore, Islamic banks must emphasize to maximize the quality of their employees by providing them with a proper training and improving the qualifications and certifications of the Islamic bank's standard and operating procedures. Islamic banks must make sure that their employees are responsive, intelligent and knowledgeable, customer service oriented and understood Shariah compliant and must have high emotional intelligence as well as empathy. Previous studies have indicated that the interaction between bank employees and the customer is the most important factor in developing customer intimacy (Bügel *et al.*, 2011; de Waal and van der Heijden, 2016). In this context, exceptional services provided by Islamic bank employees during the customer–employee interaction will create customer–bank commitment, intimacy and customer loyalty.

In addition, Islamic banks should provide a proper channel in campaigning and convincing their customers that Islamic banking operations are *Shariah* compliant and will not act unscrupulously toward customers. If Islamic banks mishandle in following *Shariah* rules, it will significantly impact the relationships between Islamic banks and customers. Predominantly, Islamic banking commitment to follow the *Shariah* principles will enhance customer's trust and motivate them to commit and remain their relationships

with Islamic banking. On the other hands, consumers might be having trust in one product or service, but they may have lower trust toward other Islamic bank products and services. Similarly, customers with less trust and commitment are quicker to terminate their relationships with Islamic banking. As a result, customers low trust to their banks will create a serious problem for Islamic banks in attracting a new customer and compete with conventional and foreign banks. Zaefarian *et al.* (2017) argue that an insufficient level of trust significantly impacts on business relationships performance and will simultaneously create an atmosphere in developing long-term relationships (Mpinganjira *et al.*, 2017).

More importantly, the role of the Indonesian *Shariah* Advisory Council and the Central Bank of Indonesia in monitoring Islamic banking operations and activities is in line with Islamic principles, and is one of the main essential indicators in strengthening the customers–Islamic banking relationships. In this regard, the Central Bank of Indonesia and the *Shariah* Advisory Council are expected to play an extra role to support the Islamic banking operation with an established regulatory and supervisory mechanism which are different from the conventional banking system. Additionally, a comprehensive mechanism, efficient organizational structure and intensive coordination between authority and Islamic banking are essential to support Islamic banking sustainability and success to compete in the local and the global market.

6.3 Limitation and future research direction

The research finding and implications of this study are based on Islamic banking customer's perspectives from a few regions in Indonesia and the results cannot be generalized. Expanding research to cover more sample sizes, regions and geographical areas is encouraged to find the better conclusion. Future research should consider assessing which construct moderate the relationship between trust and customer loyalty. As suggested by Bügel *et al.* (2011) construct such as switching cost and involvement may play a significant role as a moderating variable in these relationships. Additional work may require to define trust using Doney *et al.*'s (2007) definition (credibility and benevolence).

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