The effect of sharia experience quality on customer loyalty

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CHRONICLE	ABSTRACT
	This study aims to validate the dimensions of sharia experience quality and to determine the effect of sharia experience quality on customer loyalty by customer satisfaction as mediation variable. The sample technique of this study was a purposive sampling of 150 respondents who conducted financing at Islamic banks. SEM-PLS is used to test hypotheses. The results of the second order evaluation show that integration quality, physical environment quality, outcome quality, compliance sharia knowledge, and responsive religious experience had strong effects on sharia experience quality. Sharia experience quality had a significant effect on customer loyalty and customer satisfaction as a partial mediation of sharia experience quality on customer loyalty.

1. Introduction

Service quality and customer satisfaction have been considered important and are therefore investigated by many researchers (e.g., Zeithaml et al. 1988; Verhoef et al., 2007). Meanwhile the importance of customer experience has been recognized only by a number of researchers (e.g. Verhoef et al. 2009; Amin et al., 2011; Saarijärvi et al., 2013) although it seems to have been considered a customer experience as an important factor in generating loyalty (Badgett et al., 2007; Chang & Horng, 2010; Waseem et al., 2018). Verhoef et al. (2009) propose a conceptual model of customer experience and suggest several determinants of the quality of customer experience including the social environment, service, retail atmosphere, various prices and promotions. A survey conducted by Bain & Co. on 362 companies found that 80% of the senior executives interviewed said that they provided a very good customer experience, but that only 8% of their customers agreed. The difference may be mainly due to differences in viewpoints. From a company point of view companies might think they are creating an excellent customer experience by providing excellent service. But often this may not turn out to be a very good customer experience as a customer experience tends to be determined from the perspective of individual customers (Vargo & Lusch 2004; Aziz et al., 2016). Service quality research in Islamic banking uses the Servqual, PAKSERV or CARTER dimensions. Changes in marketing philosophy where consumers are not only objects but view the experiences of other consumers can be used as a reference to find out the quality of a product or service using Experience Quality that has been widely applied to research with tourism objects.

Novelty of this study to use the A-ACCENT approach as a new concept, that is, *Experience Quality* to *Sharia Experience Quality*. *Experience Quality* is the development of service quality where the difference lies in measurement: service quality is measured objectively while Experience Quality is measured subjectively. Sharia is something based on Islamic law, this study combines the concept of Experience Quality with Sharia (religiosity) so that it becomes Sharia Experience Quality. This study aims to determine the effects of Interaction Quality, Physical Environment Quality, Outcome Quality, Compliance Sharia Knowledge and Responsive Religious Experience as dimensions of Sharia Experience Quality on Sharia Experience Quality variables. This study also wants to determine the effect of Sharia Experience Quality on customer loyalty and also to know the role of customer satisfaction as a mediator of Sharia Experience Quality on customer loyalty (Payne et al., 2008; Järvinen, 2014; Kim & Choi, 2013, 2016; Liao et al., 2014).

2. Literature Review

2.1. Customer Loyalty

Kotler et al. (2002) mention there are six reasons why an institution needs to get customer loyalty. *First*: existing customers are more prospective, meaning that loyal customers will provide huge benefits to the institution. *Second*: the cost of getting new customers is far greater than maintaining and retaining existing customers. *Third:* customers who already trust the institution in one matter will also trust in another matter. *Fourth:* the institution's operating costs will be efficient if it has many loyal customers. *Fifth:* institutions can reduce psychological and social costs because old customers have many positive experiences with institutions. *Sixth:* loyal customers will always defend the institution and even try to attract and give advice to others to become customers.

2.2. Sharia Experience Quality

Sharia experience quality is the quality of experience that is basically valued by customers by assessing the total experience of sharia services and products. Kim and Choi's study (2013) with a sample of 1167 student respondents showed that customer experience quality significantly affected loyalty with variables between service outcome quality, interaction quality and peer to peer quality. Whereas Wu and Lee (2017) measure Experience Quality with four dimensions, namely Interaction Quality, Physical Environment Quality, Outcome Quality and Access Quality. The four dimensions of Experience are combined with Religiosity with five dimensions of Muslim religiosity namely: Basic Religiosity, Central Duties, Responsive religious experience, Knowledge and Orthopraxis. The Sharia Experience Quality Dimensions are Interaction Quality, Physical Environment Quality, Outcome Quality, Compliance Sharia Knowledge and Responsive Religious Experience (Polo Peña et al., 2014; Prahalad & Ramaswamy, 2004).

H_1: *Sharia Experience Quality has a positive and significant effect on Customer Loyalty.*

H_2: *Sharia Experience Quality has a positive and significant effect on Customer Satisfaction.*

2.3. Customer Satisfaction

The definition of satisfaction in various literatures is quite diverse. Kotler (2000, 36) defines customer satisfaction as someone's likes / dislikes for a product after he compares the achievements of the product with his expectations. Jin et al.'s (2015) on 376 pool visitors shows that experience quality influences customer satisfaction. Cossío-Silva's research (2016) also shows that experience quality has a significant effect on customer satisfaction (Hernando & Campo, 2017).

H_3: *Customer Satisfaction has a positive and significant effect on customer loyalty.*

H_4: *Sharia Experience Quality has a positive and significant effect on customer loyalty by mediating customer satisfaction.*

Based on the background, literature review, and hypothesis development, this research builds the conceptual framework as follows:
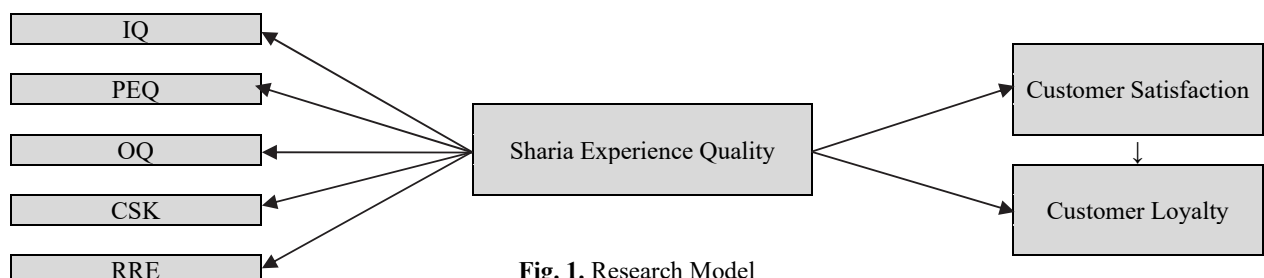

Fig. 1. Research Model

3. Research Method

The population of this study is all customers of Eat Java Sharia Bank. Samples were taken from Islamic Bank customers who had financing experience with the East Java Shari Bank. The method of data gathering is a survey, using a questionnaire designed to obtain the information needed. The number of questionnaires were distributed among 250, while those returning were 150 respondents. The characteristics of the respondents are as follows.
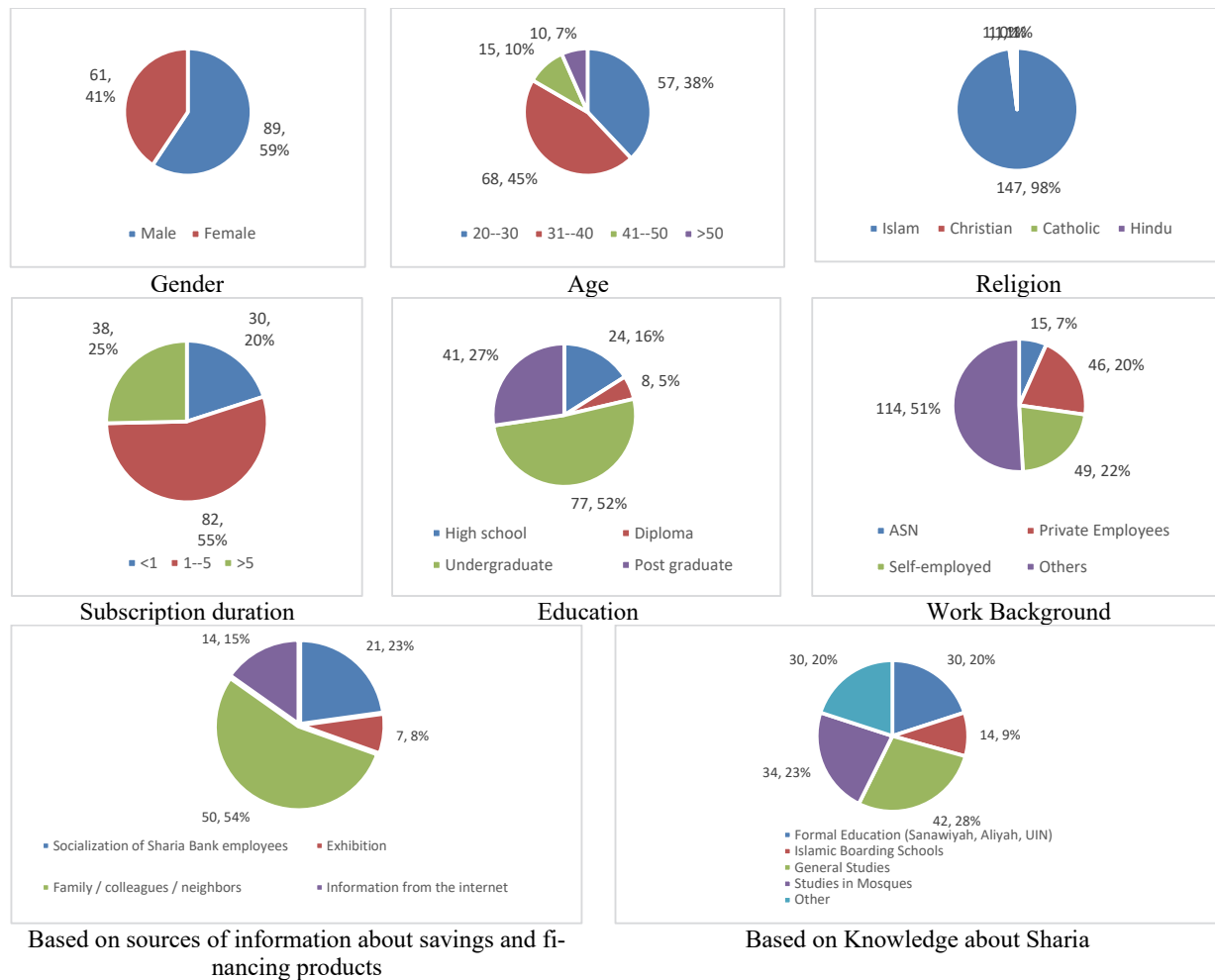

Fig. 2. Personal characteristics of the participants

Respondent data viewed from the period of time to become a customer of the majority of Islamic Banks between 1 to 5 years by 55%, over 5 years by 25% and less than 1 year 20%. The majority of respondents are Muslim with 97.99%. Based on data surveyed, male customers are more dominant, 59.33%, while female customers are 40.67%. Respondents are viewed in terms of the age of the majority of people aged 30 to 40 years amounted to 45.33%, based on the level of education of the majority of Strata 1 which amounted to 51.33%. Respondent data based on occupations are more dominant self-employed at 32.67%. Information received by sharia bank customers about the majority of sharia bank products was obtained from sharia bank employee socialization in the amount of 52.67%, while knowledge about sharia was obtained from general studies conducted by mosques (28%). Measurement of variables responded by respondents used a five-point Likert scale (1 = strongly disagree to 5 = strongly agree). The variables used in this study are sharia experience quality, Customer satisfaction and Customer Loyalty. The sharia experience quality variable has 5 dimensions namely Interaction Quality, Physical Environment Quality, Outcome Quality, Compliance Sharia Knowledge and Responsive Religious Experience. Testing the sharia experience quality dimensions using the second order Warp PLS. The validity of the questionnaire is based on using the test *outer model* with *convergent* and *discriminate validity measurements*. In the first stage invalid item values are excluded from the data so that in the next stage items with valid and reliable values are obtained so that there are no problems in this study for further analysis. Sharia experience quality is a concept of experience quality (Chen & Tsai, 2008; Chen & Chen, 2010; Jin et al., 2015) and sharia (Religiosity from El Menouar). Sharia Experience Quality includes Interaction Quality, Physical Environment Quality, Outcome Quality, Compliance Sharia Knowledge and Responsive Religious Experience. Customer Loyalty (Vargo et al., 2009, 2009; Zietsman et al., 2019).

This study uses *structural equation modeling* (SEM) with alternatives *partial least squares* (PLS), to analyze data used *software* WarpPLS 6.0 as a tool to test hypotheses, the model can be predicted with a small sample size (30-50) and has the strength of statistical tests (Hair, et al., 2014). Evaluation of models in PLS is done by evaluating the measurement model (outer model) that is, testing the reflective indicators of validity and reflective reliability. Indicators that do not meet the requirements are *loading factor* eliminated and are not included in the analysis of the next stage. To find out how good the value obtained is convergent validity we consider factors *loading* > 0.6 and *extracting variance leverage* (AVE)> 0.5 (Chin, 1995). The square root value of AVE must be greater than the correlation value between latent variables (Fornell & Larcker, 1982; Chin, 1995). Reliability test can be seen in Cronbach's alpha value and composite reliability value. A construct is said to be reliable, if the Cronbach's alpha value and composite reliability value> 0.7 (Hair, et al., 2014). Assessment of the structural model (inner model) is an assessment by describing latent variables based on substantive theory. The test uses a *goodness of fit* (GoF) *model* so that we can know the contribution of endogenous variables to exogenous variables. GoF *models* are measured by R^2 *(R-Square)* endogenous variables. Furthermore, Q^2 (*Q-Square predictive relevance*) is used to determine the diversity of exogenous variables that can be explained in the model (Hair *et al.*, 2014). Gof index is defined as the average R^2 for all constructs of endogenous (Tenenhaus et al., 2005). The GoF index shows the predictive power of the model as a whole and has an interval value between $0 <Q^2 <1$. A GoF value close to 1 indicates a good estimation of *the path model,* and has better *predictive relevance* (Hair *et al.*, 2014; Prebensen et al., 2016; Yoshida, 2017).

4. Results

Data validity and reliability tests were used to evaluate whether respondents' perceptions could understand the variables used in this study. The results of convergent validity analysis, reflective indicators in terms of the outer loading score obtained all indicators meet the convergence validity criteria.

Table 1
The comparison between square roots of AVE and correlations

	Sharia Experience Quality	Satisfaction Customer	Loyalty Customer
Sharia Experience Quality	(0.816)		
Satisfaction Customer	0.828	(0.849)	
Loyalty Customer	0.681	0.670	(0.852)

4.1. Second Order Evaluation

Sharia Experience Quality is formed in the form of hierarchical construction with Interaction Quality, Physical Environment Quality, Outcome Quality, Compliance Sharia Knowledge and Responsive Religious Experience are sub dimensions of Sharia Experience Quality as the main dimension, therefore there is a need to evaluate the second order construct before evaluating the order higher. The second order analysis results confirm Interaction Quality ($\beta = 0.853$; p = <0.001), Physical Environment Quality ($\beta = 0.829$; p = <0.001), Outcome Quality ($\beta = 0.835$; p = <0.001), Compliance Sharia Knowledge ($\beta = 0.775$; p = <0.001) and Responsive Religious Experience ($\beta = 0.811$; p = <0.001) are sub dimensions of sharia experience quality. The results of path analysis and p value show a strong relationship between sharia experience quality sub dimensions with sharia experience quality variables.

4.2. Measurement evaluation

This study detects convergent validity by looking at the value of factor loading and Average Variance Extract (AVE). The indicator of factor loading is more than 0.7 and AVE is more than 0.5. For this study the factor loading was between 0.763 and 0.900. The AVE value is between 0.816 and 0.852. The result of factor loading and AVE shows that it has fulfilled convergent validity. The results of loading factor, AVE can be seen in Table 1.

Table 3
Factor loadings, AVE and composite reliability

Contructs	Items	Factor Loading	AVE	Composite Reliability
Customer Loyalty	Y1	0.840	0.852	0.888
	Y2	0.858		
	Y3	0.859		
Customer Satisfaction	Z1	0.900	0.849	0.911
	Z2	0.868		
	Z3	0.764		
	Z4	0.857		
Sharia Experience Quality	Interation Quality	0.846	0.816	0.909
	Physical Enviroment Quality	0.829		
	Outcome Quality	0.835		
	Compliance Sharia Knowledge	0.763		
	Compliance Sharia Knowledge	0.804		

The problem of discriminate validity was tested by comparing the square root score of AVE for each construct with its correlation. The square root of AVE must be greater than its correlation to show a measurement free from discriminant validity problems. Analysis of discriminant validity shows that the problem of discriminant validity was not found in this study. Shows a comparison between AVE square root (in parentheses) and correlation with other constructs. Uni-dimensionality is measured through a composite reliability score. To be a uni-dimensional construct the composite reliability score must be greater than 07 (Trinchera et al., 2010). For this study composite reliability scores varied between 0.888 and 0.911. Thus, the results of this study were seen from composite reliability that met the criteria of composite reliability. Structural evaluation models upon the completion of measurement models of evaluation, further analysis is required to evaluate the structural models. The first structural model evaluation was conducted through the analysis of the coefficient of determination ($R2$). There is no particular requirement about the value of $R2$. However, Hair et al. (2010) suggested that the greater the value of $R2$, the better the model formed. For this study, the value of $R2$ is ranging between 0.492 and 0.696. Further structural model evaluation is predictive relevance ($Q2$). The score of $Q2$ must be larger than 0 ($Q2 > 0$). For this study, the score of $Q2$ varies between 0.518 and 0.695. Hence the endogenous constructs in this study have sufficient predictive relevance. According to Daryanto et al. (2009), the value of Goodness of Fit (GoF) is divided into GoF small ≥ 0.1, GoF medium ≥ 0.25 and GoF large ≥ 0.36. Upon the GoF estimation, it was found that the GoF's value for this study is 0.681. Based on the scores of $R2$, $Q2$ and GoF, it can be concluded that the structural model proposed is robust enough. Thus, hypotheses testing might be performed (Grönroos & Voima, 2013; Hapsari et al., 2013).

Table 3
Summary of R^2, Q^2 and Go F.

Construct	R^2	Q^2
Satisfaction Customer	0.696	0.691
Loyalty Customer	0.512	0.514
Go F	0.681	
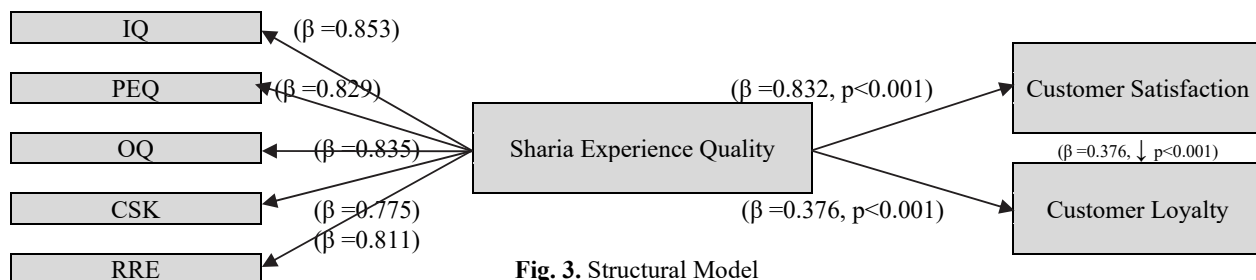
Fig. 3. Structural Model

Hypotheses testing three hypotheses were proposed by this study. To test the proposed hypotheses, this study used alpha in the level of 5% (t = 1,960). The following section discusses the results of the hypotheses tests and Fig. 3 shows the results. Hypothesis 1 predicts Sharia Experience Quality has a positive and significant effect on customer loyalty. The results of the p value Sharia Experience Quality on Customer Loyalty of <0.001, this shows there is a positive and significant relationship Sharia Experience Quality of customers. Hypothesis 1 which states that there is a positive and significant relationship between Sharia Experience Quality to the customer is received. Hypothesis 2 predicts Sharia Experience Quality has a positive and significant effect on Customer Satisfaction. The results of the p value Sharia Experience Quality of Customer Satisfaction of <0.001, this shows that there is a positive and significant relationship of Sharia Experience Quality on Customer Satisfaction. Hypothesis 2 which states that there is a positive and significant relationship between Sharia Experience Quality and Customer Satisfaction is accepted. Hypothesis 3 predicts that Customer satisfaction has a positive and significant effect on customer loyalty. The results of p value customer satisfaction on customer loyalty <0.001, this shows a positive and significant relationship of customer satisfaction on customer loyalty. Hypothesis 3 which states that there is a positive and significant relationship between customer satisfaction and customer loyalty is accepted. Hypothesis 4 predicts sharia experience quality on customer loyalty by mediating customer satisfaction. The result of a Sobel test of 3,982 is greater than the t test of 1,655, indicating there is a role for customer satisfaction as a mediating part of the relationship of sharia experience quality to customer loyalty.

Table 5
Hypothesis

Hypothesis	Path	β	P Value	Result	Mediating Effect
H1	SEQ → CL	0.379	<0.001	Support	-
H2	SEQ → CS	0.832	<0.001	Support	-
H3	CS → CL	0.367	<0.001	Support	-
H4	SEQ → CS → CL	0.305	<0.001	Support	Partial Mediation

5. Discussion

Based on the results of the H1 model test, sharia experience quality has a positive relationship with customer loyalty. This empirically proves that the first hypothesis which states that sharia experience quality has a positive and significant relationship to customer loyalty can be accepted. This supports the findings of previous research namely. Research the findings of this study support the research of Foroudi et al. (2016) with 606 respondents of international brands finding experience quality significantly influence loyalty. The findings of this study also support the research of Kim and Choi (2013) with 1167 student respondents who showed Experience Quality significantly influence customer loyalty. H2 namely sharia experience quality has a positive and significant relationship to customer satisfaction can be accepted, this is in accordance with research stating sharia experience quality has a positive and significant relationship to customer satisfaction. This is consistent with the research accomplished by Fernandes and Cruz (2016) with the finding that 290 tourists using the SEM method that sharia experience quality has a positive and significant relationship to customer satisfaction. H3 namely customer satisfaction has a positive and significant relationship to customer loyalty. The findings of the study are in accordance with previous research Khashif et al. (2016) which states customer satisfaction has a positive and significant relationship to customer loyalty by using the SEM method. Hypothesis 4 that is sharia experience quality affects customer loyalty by mediating customer satisfaction. These findings support the research of Cossío-Silva et al. (2016), Kashif et al. (2016), Jin et al. (2015) and Chen and Chen (2010) who state that customer satisfaction can mediate the effect of experience quality on customer loyalty.

5.1. Contribution for theory and practice

This research contributes to the development of concepts related to sharia experience quality, customer satisfaction and customer loyalty of Islamic banks in East Java Indonesia. This research produces theoretical findings in marketing management science that sharia experience quality has been empirically proven to affect customer loyalty and customer loyalty positively and significantly. The findings of the research that examined the relationship of customer loyalty as a mediating variable sharia relationship experience quality to customer loyalty showed significant results and customer satisfaction as a partial mediation variable. Second order Warpls analysis results also show the dimensions of sharia experience quality, namely interaction quality, physical environment quality, outcome quality, compliant sharia knowledge and compliant sharia knowledge have a strong relationship to sharia experience quality variables. Thus, the theoretical contribution of sharia experience quality can increase customer loyalty by customer satisfaction as mediating variable. The implementation of sharia experience quality has a significant effect on customer loyalty and customer loyalty. This makes a practical contribution that good sharia experience quality makes customers satisfied with the services provided by Islamic banks so that they will make loyal Islamic bank customers always using the services of Islamic banks and provide recommendations to others to become customers of Islamic banks. Relationships that are well established between sharia bank customers and sharia bank employees, the physical condition of sharia bank offices, customer knowledge of sharia products and attitudes of customers who fear punishment from God into a quality sharia experience must be considered and managed well by the sharia bank, because it can increase customer satisfaction and customer loyalty. Sharia banks must improve sharia product services to comply with sharia law, because funding competition between sharia banks and non-sharia banks is increasing, for example housing developers provide home financing with slogans without interest and without confiscation. In practice, there are still many people or financial institutions that use the term sharia, but many customers feel that there is no differrent between syaria banks with the conventional counterparts.

6. Conclusions

Sharia experience quality and customer satisfaction have been important perhatian attention related to customer Loyality. This paper has also examined the effect of customer satisfaction as mediating variable. Sharia experience quality has positive impact on improving customer loyality and they will always use the service of sharia bank as well as give recomendation to the friend, colleagues and family. This research also investigates the relation of sharia experience quality, customer satisfaction and customer loyalty. The result of this study has shown that customer satisfaction plays as a partial mediation of the relation of sharia experience quality on customer loyalty. Further, the results of the second order evaluation have shown that interaction quality, physical environment quality, outcome quality, compliance sharia knowledge, and responsive religious experience have maintained strong effects on sharia experience quality. In other words, the dimensions of sharia experiance quality include interction quality, physical enviroment quality, outcome quality, complience sharia knowledge and responsive religious experience quality.

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