

The Effect of Satisfaction on Customer Loyalty in Islamic Banks: A Study on the Mediation Role of Trust

Mohamad Najmudin¹, Henry Sarnowo², Handoko Arwi Hasthoro
najmudin@janabadra.ac.id

Management Departement, Economic and Business Faculty, Janabadra University

Abstract. Customer loyalty is an essential part of business performance. Many companies hope to keep their customers for a long time, even if possible forever. This study investigates the role of customer trust in mediating the effect of customer satisfaction on customer loyalty in Islamic banks in the city of Yogyakarta. About 150 respondents were selected as the sample using the purposive sampling method. Structural Equation Modeling (SEM) was used to test the hypothesis of this study. The results of the study indicate that customer satisfaction has a direct effect on customer loyalty. Besides, customer satisfaction indirectly affects customer loyalty by mediating customer trust. Thus, it can be said that customer trust successfully mediates customer satisfaction on customer loyalty. This finding is consistent with the results of previous studies.

Keywords: customer loyalty, customer satisfaction, trust

1. Introduction

The rise of Islamic banking in Indonesia reflects the public's desire for an alternative banking system that both complies with sharia principles and offers good banking and financial services. As a country with the largest Muslim population, Indonesia should be a pioneer and a mecca for the development of Islamic finance and banking in the world. This is not an impossible dream because of Indonesia's huge potential to become a core player in Islamic finance and banking.

With the average population of Indonesia being predominantly Muslim, the market share of Islamic banks is substantial. It has an excellent opportunity to develop, which will undoubtedly make the competitive climate in Islamic banking more competitive and tighter. In other words, Islamic banks will be required to be able to attract public interest. The high level of competition and consumers who are increasingly selective need companies to have a strategy to attract the interest of their consumers. Islamic banks must be able to increase competitiveness and provide satisfaction to customers to maintain customer loyalty.

The Islamic banking business is not only carried out by purely sharia-based banks, but almost all conventional banks have also opened Islamic banking businesses, thus providing many choices for the community. Moreover, Islamic and conventional banks offer their customers many products and service facilities [2]. This competitive condition of the banking business certainly encourages every bank to look for various business strategies to attract new and retain existing customers.

Throughout 2020, Islamic banking is deemed necessary to maintain the ongoing growth momentum and market share. As is known, until the end of 2021, the growth of Islamic banking will reach 16.9 per cent. Meanwhile, the market share of Islamic banking reached 4.8 per cent, the highest throughout the existence of Islamic banking in Indonesia.

Customer loyalty is an essential factor in winning the competition. Marketing practitioners and academics know that customer loyalty is a crucial factor in the success of a business [12]; [12]. Furthermore, [12] states that encouraging the retention rate will ensure revenue (revenue) and reduce customer transaction costs. [14] further show that customer loyalty positively contributes to increasing shareholder value. [7] stated that loyalty is substantially essential for the company because it can be a factor inhibiting the entry of competitors considering that customer loyalty can (a) increase the company's ability to respond to competitive threats to the company; (b) increase sales and more significant revenue; (c) reduce customer sensitivity to competitors' marketing efforts.

Several studies on customer loyalty have provided empirical evidence that loyalty antecedent variables affect customer loyalty, including the research of [15] on Turkish aviation industry customers and [19] on e-commerce settings in Indonesia. Two cultures, Malaysia and Qatar. Both studies demonstrate that high levels of client loyalty are determined by customer satisfaction.

[16] states that when the growth of the banking sector is increasing, the customer-banking relationship and relationships such as customer trust have essential consequences on customer loyalty. The same thing was expressed by [17] in their research on Islamic bank customers in Pakistan. The results of the two studies indicate that trust

directly affects customer loyalty. Furthermore, [21], in their research on Islamic bank customers in Malaysia, showed that among the factors tested, customer loyalty was only significantly and favorably impacted by trust. This finding is supported by the research of [3] in their study on Islamic bank customers in Malaysia and [8] in their research on bank customers in India, which states that the creation of trust in products will encourage the innovation of customer loyalty.

The intense competition and the emergence of new similar services require companies to maintain market share with the priority of retaining existing customers. Owning consumers and maintaining their loyalty is very important and becomes a competitive advantage for the company. Therefore, companies must be able to find out to what stage their customer loyalty is. The level of consumer loyalty determines policies for companies to retain consumers.

Customer attachment to a product is measured by customer loyalty. This measure can provide an idea of whether or not a customer may switch to other services, especially if there are changes in these services, both regarding service quality and other attributes. Many factors affect customer loyalty, one of which is customer satisfaction.

Customer satisfaction must be given top priority in order for businesses to compete, survive, and dominate the market in an environment of fierce competition. However, a product's marketing prowess is insufficient to convey all of the benefits a service has to offer. The most important factor is whether or not these products are offered in accordance with the preferences and demands of the students to increase student value (cost value).

Customer satisfaction is a person's emotion of happiness or dissatisfaction after comparing the perceived performance or results to their expectations. Customer satisfaction includes a sense of happiness showing the extent to which these customers feel happy with their transaction experience while dealing with the bank, which is measured by the feelings that arise from customers in choosing their business partners and the conformity of expectations as measured by the Customer's feelings. Customer satisfaction needs to be considered so that universities can continue to exist and compete in higher education, where competition is getting tougher. Students whose satisfaction is met will create a high level of loyalty.

Customer loyalty is an essential factor in winning the competition. Marketing practitioners and academics know that customer loyalty is a crucial factor in the success of a business [12]; [12]. Furthermore, [12] states that encouraging the retention rate will ensure revenue (revenue) and reduce customer transaction costs. [14] further show that customer loyalty positively contributes to increasing shareholder value. [7] stated that loyalty is substantially essential for the company because it can be a factor inhibiting the entry of competitors considering that customer loyalty can (a) increase the company's ability to respond to competitive threats to the company; (b) increase sales and more significant revenue; (c) reduce customer sensitivity to competitors' marketing efforts.

Several studies on customer loyalty have provided empirical evidence that loyalty antecedent variables affect customer loyalty, including the research of [15] on Turkish aviation industry customers and [19] on e-commerce settings in Indonesia. Two cultures, Malaysia and Qatar. Both studies show that customer satisfaction is a determining factor for high customer loyalty.

[16] states that when the growth of the banking sector is increasing, the customer-banking relationship and relationships such as customer trust have essential consequences on customer loyalty. The same thing was expressed by [17] in their research on Islamic bank customers in Pakistan. The results of the two studies indicate that trust directly affects customer loyalty. Furthermore, [21], in their research on Islamic bank customers in Malaysia, showed that among the factors tested, the only trust had a positive and significant effect on customer loyalty. This finding is supported by the research of [3] in their study on Islamic bank customers in Malaysia and [8] in their research on bank customers in India, which states that the creation of trust in products will encourage the innovation of customer loyalty.

Based on the description above, this study examines and analyzes customer loyalty of Islamic banks by integrating loyalty antecedent variables such as satisfaction and trust. This research is essential to do because the addition of new predictors will be able to predict the intention to behave more accurately.

2. Literature Review

Customer loyalty

Customer loyalty has a vital role in a company. Many companies hope to keep their customers for a long time, even if possible forever. The primary consideration for companies in maintaining customer loyalty is that acquiring new customers in the increasingly fierce competition is increasingly expensive. The company can save costs by getting new customers if customer loyalty is born. That's why maintaining financial performance improvement and keeping the company's customers alive. This is the main reason for a company to attract and retain customers. Customer loyalty will be the key to success in the short term and a sustainable competitive advantage. Companies that develop and maintain customer loyalty will gain long-term improvement [31]. In addition, loyalty is explained as the Customer's desire to continue to subscribe to the company long-term and recommend the product to friends and colleagues [25].

Several studies and studies on loyalty have provided an explanation and background of several variables that support commitment. Research [6] is one of the studies on duty with a comprehensive variable. This study showed that customer loyalty could be explained at a substantial level by customer satisfaction, trust, and communication.

Achieving customer loyalty is difficult, but every company benefits from loyal customers, especially from positive news [24]. In addition, positive WOM can mean when someone does business with a company and recommends to others about the company [9].

Furthermore, Griffin (1995) suggests other benefits that companies will get if they have loyal customers, including reducing marketing costs (because it costs more to attract new customers) and reducing transaction costs (such as contract negotiation costs and order processing). In addition, reduce customer turnover costs (because of less customer turnover), increase cross-selling, expand the company's market share, increase positive word of mouth, assume that loyal customers are satisfied, and reduces failure costs (such as replacement).

Recently, competition among product supply institutions has been caused by globalization because customers are increasingly intelligent, price-conscious, demanding, and being approached by many products [26]. In addition, communication technology also plays a role in increasing competition because it gives customers access to more information about the various products offered. This means that customers have more choices in using the money saved.

[22] mention six reasons an institution needs to get customer loyalty. First: loyal customers are more prospective, meaning that loyal customers will benefit the institution greatly. Second: the cost of acquiring a new customer is much greater than keeping and retaining an existing customer. Third: customers who already trust the institution in one matter will also believe in other issues. Fourth: the institution's operating costs will be efficient if it has many loyal customers. Fifth: institutions can reduce psychological and social costs because customers have had many positive experiences with institutions. Sixth: loyal customers will always defend the institution and try to attract and advise others to become customers.

Customer Satisfaction

[22], quoted from the book Marketing Management said that the consumer's goal is a person's feeling of pleasure or disappointment that arises after comparing the performance (results) of the product that is thought of against what is expected. Therefore, the definition of satisfaction is the response or response of consumers regarding the fulfilment of needs. This is an assessment of the characteristics or features of a service product, service, or the product itself, which provides consumer pleasure related to meeting consumer consumption needs [31].

Customer satisfaction is an evaluation of the Customer's awareness and love of goods or services that have been delivered to him by certain producers [28]. Satisfaction is influenced by the level of expectation of service quality [32]. Customer satisfaction as a result of a comparison between product or service expectations and the reality received by a person raises two possibilities. The first is if the seller provides excessive information to the Customer, the Customer will have too high expectations, resulting in dissatisfaction if the seller cannot fulfil the report. . The second possibility is that if the seller cannot provide information to the Customer, the Customer will be less interested (low expectations) in the product or service, so the transaction will not occur.

Overall satisfaction is defined as an adequate statement about the emotional reaction to the experience of a product or service that is influenced by consumer satisfaction with the product (attribute satisfaction) and the information used to choose the product (information satisfaction). [1] state that customer satisfaction is closely related to customer loyalty, where satisfied customers will become loyal customers. Then these loyal customers will become a "powerful marketing force" for the company by providing recommendations and positive information to other potential customers.

Customer satisfaction will be achieved if the expectations follow the accepted reality. [33] stated that customer satisfaction is high if the perceived value exceeds customer expectations. Acceptance of products with higher quality will get a higher level of satisfaction than acceptance of products with a lower rate. Consumer satisfaction is an accumulation of consumer experience of past consumer purchases and consumption. Consumer satisfaction is influenced by expectations and consumer experiences [34]. The perceived experience of service performance is influenced by consumer perceptions of service quality, marketing mix, brand name, or company image [1]. To increase customer satisfaction, it is necessary to understand the factors that can affect customer satisfaction, which can benefit the company, especially in the marketing field.

The importance of customer satisfaction for marketing can be attributed to the reason that consumer satisfaction will encourage repeat purchases and provide benefits through "word of mouth" publicity [13]. The advantages for companies using the dimensions of customer satisfaction have been shown in several studies, including evaluating the attitudes and information of guests and identifying strengths and weaknesses. In addition, consumer satisfaction can be used for positioning strategies to help companies reach a niche market. According to [13], consumer satisfaction

can influence buying behaviour, suggesting that satisfied consumers will be loyal, but loyal consumers are not necessarily happy.

Trust

[23] define trust as a person's willingness to rely on other parties with certain risks. Trust is also defined as a person's willingness to depend on other parties involved in the exchange because he has confidence in the other party.

One aspect that is no less important to keep customers loyal is trust. This statement is strengthened by experts' opinion that trust is an essential element in customer loyalty, and trust is a necessary basis for building and maintaining long-term relationships. Trust is a critical capital for increasing customer loyalty, especially in building long-term relationships, so trust plays an essential role in the sustainability of the company in the future [30].

[27] suggest that trust is an essential element that affects customer loyalty. Therefore, trust in service providers will increase consumer loyalty to service providers. In addition, the higher the level of consumer confidence in service providers, the higher their commitment level and vice versa. If consumers do not have trust in service providers, of course, consumers will switch to other service providers.

This sharia banking customer trust also includes a belief in profit sharing where both parties will share the profits following the agreed agreement where the profit-sharing requires the cooperation of the owner of the capital with the business/work for the benefit of both parties as well as for the community. In addition, obedience to religious orders and a good understanding of Islamic sharia principles show that customers are oriented toward happiness, that is, ukhrawi (hereafter).

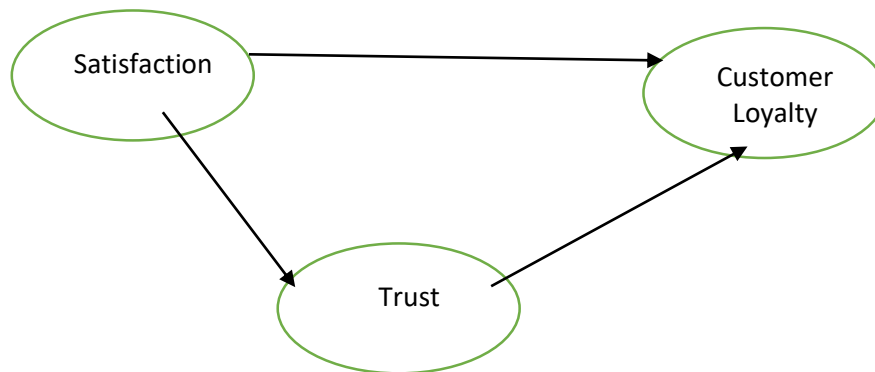


Figure 1. Conceptual Framework

3. Research Methods

The population in this study is the people of Yogyakarta City who have been customers of Islamic banks. Considering that the number of populations cannot be known, the population is categorized as a total population (unrestricted). The sampling method employs non-probability sampling due to the population's makeup and geographic location. This method has the drawback of giving not every member of the population an equal chance to be selected as a sample.[20].

In this research, the sample was taken using a purposive sampling method. In this sampling technique, the researcher determines the sampling by setting specific characteristics/criteria according to the research objectives. The requirements specified in this study are customers who know and use the services of Islamic banks and who have been customers of Islamic banks for at least six months. Therefore, the sampling frame in this study consists of a list of sample units from Islamic bank customers at Islamic Commercial Banks (BUS) in Yogyakarta City.

The number of samples in this study was calculated using the basis that SEM analysis requires a minimum of 5-10 times the number of indicators used [35];[36]. With 16 indicators, the minimum sample: $5 \times 20 = 100$, and the maximum sample: $10 \times 20 = 200$. For this study, the number of samples used was 160 respondents. This number has met the minimum requirements and entered the large sample sizes category [37].

4. Research Result

Then used Structural Equation Modeling (SEM) and AMOS 24.0 program to analyze this research's conceptual framework. Before testing the hypothesis, the validity and reliability of the data used in the analysis are first tested. According to [18], an indicator is declared valid if its *t* value is 1.96, and a variable is declared reliable if it has construct reliability of 0.50. Therefore, all indicators or question items are displayed as excellent and reliable in measuring the variables based on these requirements. Table 1 describes the results of testing the validity and reliability of the data that has been collected.

Table 1. Validity and Reliability Test Results

Variable	α_i	α_i	<i>t</i> value	Composite Reliability	Information
<i>Satisfaction</i>				0,803	Reliabel
S1	0,25	0,64	8,09		Valid
S2	0,11	0,49	13,15		Valid
S3	0,20	0,56	12,54		Valid
S4	0,49	0,55	9,67		Valid
<i>Trust</i>				0,814	Reliabel
T1	0,12	0,43	9,74		Valid
T2	0,19	0,53	13,40		Valid
T3	0,07	0,58	15,70		Valid
T4	0,16	0,50	13,68		Valid
<i>Customer Loyalty</i>				0,856	Reliabel
CL1	0,15	0,55	9,02		Valid
CL2	0,11	0,62	16,50		Valid
CL3	0,15	0,70	16,43		Valid

With valid and reliable data, the researcher conducted a structural analysis using the AMOS 24.0 program to test the hypothesis of this study. The effect of exogenous variables on endogenous variables and the t value of each result is shown in Figure 2.

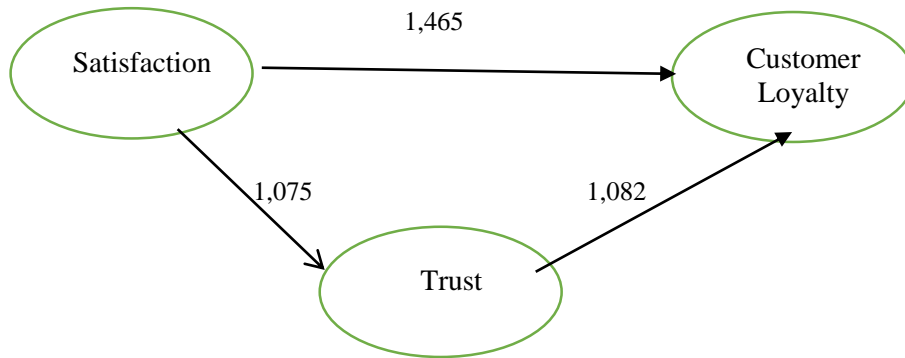


Figure 2. Structural Model

The statistical value of the final structural model shows that the model is very good (fit) in representing the data of this study. This is evidenced by the χ^2 value of 52.624 with a degree of freedom of 41, so Normed $\chi^2 = 1.28$, which means that the model has a good level of conformity. This fact is reinforced by the RMSEA value of 0.053 and the TLI and CFI values of 0.968 and 0.976, respectively. The significance of the influence between variables and the hypothesis testing of this study is shown in table 2.

Table 2. Hypothesis Test Results

Hypothesis	Direction Effect	t-value	Prob.	Information
H1: Customer satisfaction has a positive effect on Customer Loyalty	+	5,898	0.0001	accepted
H2: Satisfaction has a positive effect on trust	+	3,276	0,036	accepted
H3: Trust has a positive effect on customer loyalty	+	2,980	0.032	accepted

5. Discussion

Overall the results of this study illustrate that customer loyalty is influenced by customer satisfaction and trust. The results of this study indicate that the research respondents view satisfaction as affecting customer loyalty. Satisfaction is a person's behaviour, attitude, or feeling towards products and services related to quality attributes that lead to overall satisfaction. When a customer is satisfied, he will repurchase his products and services and tell other customers about the related products and services. ([38]; [39]).

The results of this study also show that customer satisfaction has an effect on customer trust, and then customer trust has an impact on customer loyalty. Dependence on individuals who have earned one's confidence is defined as trust [40]. This suggests that building authentic relationships with clients requires a vital part of a marketing plan to be based on trust. As a competitive strategy, companies in the industrial sector cultivate cooperative partnerships with their clients. Companies can operate more profitably and competitively with long-term collaborative ties by reducing transaction costs. Typically, these cooperative partnerships are marked by a high level of trust [27].

The results of this study support the theoretical model built in this study regarding the effect of customer trust on customer loyalty. This is accomplished by fostering consumer confidence in the company's product brand. [23] demonstrate how consumer loyalty to a brand is influenced by their perception that it can live up to expectations. In addition, [4] write that trust can occur when a group believes that what another group does will produce positive results. To trust a brand, customers must perceive quality as a positive thing.

The results of this research are theoretical and practical. These findings are consistent and strengthen the results of previous studies, particularly those conducted by [11], [10], and [5]. The results of this study also offer a summary that marketing practitioners should take into account when establishing marketing strategies, particularly those aimed at fostering consumer loyalty. The results of this study are that customer satisfaction is the only determinant of their commitment to service providers, but it is essential for customer trust.

6. Conclusions

This study aims to explain the effect of satisfaction on customer loyalty with trust as a mediating variable. After this research, hypothesis testing showed that trust succeeded in mediating the impact of happiness on customer loyalty.

For researchers interested in studying consumer loyalty, this study includes a number of flaws that must be fixed, especially with relation to the subject choice. Like several previous studies, this research was conducted on Islamic Commercial Banks (BUS) to represent the Islamic banking market. To obtain generalizable findings in the Islamic banking market, further research needs to use institutions such as the Sharia Business Unit (UUS) and Sharia Credit Bank (BPR Syariah) to examine the findings across markets.

References

- [1] Andreassen, W. (1994), "Satisfaction, loyalty, and reputation as indicators of customer orientation in the public sector", *International Journal of Public Sector Management*, Vol.7 No.2, pp.16-34
- [2] Amelia, E. (2014), "Financial Ratio and Its Influence to Profitability in Islamic Banks", *Al-Iqtishad: Jurnal Ilmu Ekonomi Syariah*, Vol. 7 (2), 229-240
- [3] Amin, Muslim ; Zaidi Isa; Rodrigue Fontaine (2013); "Contrasting The Drives of Customer Satisfaction on Image, Trust, and Loyalty of Muslim and Non Muslim Customer in Malaysia", *International Journal of Bank Marketing*, Vol. 31, 2, pg 79-97
- [4] Aydin, S. and Ozer, G. (2005), "National Customer Satisfaction Indices: A Implementation in the Turkish Mobile Telephone Market", *Marketing Intelligence & Planning*, Vol.23, No 5
- [5] Aydin, S. and G. Ozer. 2006. How Switching Costs Affect Subscriber Loyalty in the Turkish Mobile Phone Market: An Exploratory Study. *Journal of Targeting, Measurement and Analysis for Marketing*. Vo.14 (2), pp. 141-155
- [6] Ball, Dwyne; Pedro Simoes Coelho dan Alexandra Machas (2004), "The Role of Communication and Trust in Explaining Customer Loyalty", *European Journal of Marketing*, Vol.38,9/10, pg 1272-1293
- [7] Ballester, Elena Delgado dan Jose Luis Munuera-Aleman (2002), "Development and Validation of a Brand Trust Scale Across Product Category", *American Marketing Association Conference Proceedings*, Vol.13, pg 519-520
- [8] Boora, Krihan K; Harvinder Singh (2011), "Customer Loyalty and Its Antecedents : A Conceptual Framework", *International Research & Educational Consortium*, Vol.2,1, pg 151-164
- [9] Brown, Amy L.K.; Zimmerman, Ryan D.; Johnson, Erin C.(2005), "Consequences of Individual's Fit at Work : A Meta Analysis of Person Job, Person Organization, Person Group, and Person Supervisor Fit", *Personal Psychology*, Vol. 58,2, pg 281-342
- [10] Chanda S.K, Kapoor, Deepa (2009), "Effect of Switching Cost, Service Quality and Customer Satisfaction on Customer Loyalty of Cellular Service Providers in Indian Market", *Journal of Marketing Management*, Vol.VIII, pg 23-37
- [11] Dick, Alan S. and Kunal Basu (1994), "Customer Loyalty : Toward an Integrated Conceptual Framework", *Journal of the Academy Marketing Science*, Vol.22,2, pg 99-113
- [12] Faullant, R.,Kurt Matzler dan Jhon Fuller (2008), "The Impact of Satisfaction and Image on Loyalty : The Case of Alpine Ski Resorts", *Managing Service Quality*, Vol.18,2, pg 163
- [13] Fornell, C. (1992), "A national customer satisfaction barometer: The Swedish experience", *Journal of Marketing*, 55 (1): 1-21.

- [14] Fredericks, Joan O; Ronald R Hurd dan James M Salter II (2001), "Connecting Customer Loyalty to Financial Results", *Marketing Management*, Vol.10,1, pg 26-32
- [15] Gures, Nuriye; Arslan Seda; Tun, Sevil Yucel (2014), "Customer Expectation, Satisfaction and Loyalty Relationship in Turkish Airline Industry", *International Journal of Marketing Studies*, Vol.6,1, pg 66-74.
- [16] Hazra, Sandip Ghosh; Srivastava, Kailash BL (2009), "Impact of Service Quality on Customer Loyalty, Comitment and Trust in the Indian Banking Sector", *Journal of Marketing Management*, Vol.8.3/4, pg 74-95.
- [17] Haq, Mohammad Ziaul; Sultana, Nigar; Amin, Muslim (2010), "The Effect of Trust, Customer Satisfaction and Image on Customer Loyalty In Islamic Banking Sector", *South Asian Journal of Management*, **Vol.17.1**, pg 70-93.
- [18] Holmes-Smith, P. (2001). "Introduction to Structural Equation Modeling Using LISREL", Perth: ACSPRI_Winter Training Program
- [19] Kassim, Norizan and Abdullah, Nor Asiah (2010), "The Effect of Perceived service quality dimintions on customer satisfaction, trust and loyalty in e-commerce setting : A Cross cultural analysis ", *Asia Pasific Journal of Marketing and Logistics*, Vol.22,3, pg 352-371
- [20] Kerlinger, Fred N. (1986). "Foundation of Behavioral Research Third Edition", Eugene,Oregon: Holth, Rinehart and Winston Inc. All.
- [21] Kishada, Zeyad EM and Norailis Ab.Wahab (2013) , "Factor Affecting Customer Loyalty in Islamic Banking: Evidence From Malaysian Banks", *International Journal of Business and social science*; **Vol. 4,7** : n/a.
- [22] Kotler, Philip; Hayes, Thomas; Bloom, Paul N. (2002), "Marketing Professional Services : Forward-thinking Strategies for Boosting Your Business, Your Image and Your Profits", Second Edition
- [23] Lau, Geok Theng dan Sook Han Lee (1999). "Consumer's Trust in a Brand and the Link to Brand Loyalty", *Journal of Market – Focus Management*, vol. 4, 4, pg 341-370
- [24] Lewis, Barbara R and Soureli, Magdalini (2006) , "The antecedents of consumer loyalty in retail banking", *Journal of Consumer Behavior*, Vol.5,1, pg 15-31
- [25] Lovelock, Christoper and Wirtz, Jochen (2011), "Service Marketing : People, Technology, Strategy", Seven Edition, Pearson Education Limited
- [26] Mardalis, Ahmad (2005), "Meraih Loyalitas Pelanggan", Balai Pustaka, Jakarta
- [27] Morgan, Robert M ; Hunt, Shelby (1994), "The Commitment-Trust Theory of Relationship Marketing", *Journal of Marketing*, Vol. 58(3), pp. 20-38
- [28] *Oliver, R.L. (1997), "Satisfaction A Behavioral Perspective on the Consumer". The McGraw-Hill Companies, Inc., New York.*
- [29] Reichheld, F.F. (1993). "Loyalty-Based Management", *Harvard Business Review*, Vol.71. pg 64-73
- [30] Rousseau, D.M., Sitkin, S.B., Burt, R.S. and Camerer, C. (1998), "Not so different after all: a cross discipline view of trust", *Academy of Management Review*, Vol. 23 No. 3, pp. 393-404.
- [31] Zeithaml, V.A., Parasuraman, A. & Berry, L.L. (1990) 'Delivering quality service', New York.
- [32] Odekerken-Schröder, G., Van Birgelen, M., Lemmink, J., De Ruyter, K., & Wetzels, M. (2000). Moments of sorrow and joy: an empirical assessment of the complementary value of critical incidents in understanding customer service evaluations. *European Journal of Marketing*, 34(1/2), 107-125.
- [33] Fornell, C., Johnson, M. D., Anderson, E. W., Cha, J., & Bryant, B. E. (1996). The American customer satisfaction index: nature, purpose, and findings. *Journal of marketing*, 60(4), 7-18.
- [34] Yi, Y. (1990). A critical review of consumer satisfaction. *Review of marketing*, 4(1), 68-123.
- [35] Sekaran, S., Foster, R. G., Lucas, R. J., & Hankins, M. W. (2003). Calcium imaging reveals a network of intrinsically light-sensitive inner-retinal neurons. *Current biology*, 13(15), 1290-1298.
- [36] Hair, E., Halle, T., Terry-Humen, E., Lavelle, B., & Calkins, J. (2006). Children's school readiness in the ECLS-K: Predictions to academic, health, and social outcomes in first grade. *Early Childhood Research Quarterly*, 21(4), 431-454.
- [37] Hammad, S. A., Jusoh, R., & Ghozali, I. (2013). Decentralization, perceived environmental uncertainty, managerial performance and management accounting system information in Egyptian hospitals. *International Journal of Accounting and Information Management*.
- [38] Paterson, F. R. A. (1997). Legally related religious challenges to public school materials, curricula, and instructional activities: The "Impressions" controversies, 1986-1994. The University of Oklahoma.
- [39] Metawa, S. A., & Almossawi, M. (1998). Banking behavior of Islamic bank customers: perspectives and implications. *International journal of bank marketing*.
- [40] Moorman, C., Deshpande, R., & Zaltman, G. (1993). Factors affecting trust in market research relationships. *Journal of marketing*, 57(1), 81-101.