

Influence Sharia Compliance, Relational Marketing, and Service Excellent to Customer loyalty: Customer Satisfaction as Intervening Variable in Bank Muamalat Indonesia

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Abstract. This study aims to know how much influence Sharia Compliance, Relational Marketing, and Service Excellent to Customer Loyalty with Customer Satisfaction as an intervening variable at Bank Muamalat Indonesia KCP Salatiga, Indonesia. Data collection was carried out with a spread questionnaire to customers as many as 97 respondents. This study uses a quantitative method with a data collection technique in the form of probability sampling manifold processed by simple random sampling with IBM SPSS Statistics 23. Analysis techniques in the form of validity test, reliability test, assumption test classic, statistical test, and path analysis test. Based on T-test test results obtained that sharia compliance has a positive and significant influence on customer loyalty, Relational Marketing has a positive and significant influence on customer loyalty, Service Excellent has a negative and non-significant influence on customer loyalty. In the Path Analysis test, it shows that Customer Satisfaction is capable of mediating the influence of Relational Marketing on loyalty, however, it is not capable of mediating the influence of sharia compliance on Customer Loyalty and does not mediate Service Excellent to customer loyalty.

Keywords: Sharia Compliance, Relational Marketing, Service Excellent, Customer Loyalty, Customer Satisfaction

1. Introduction

Islamic banks included institutions based on operating finance through principles for results or without interest and function from the bank itself to collect and channel funds to the community, as well as provide financing and other services in every payment and operation of money (Sudarsono, 2005).

One of the public banks pioneers in Indonesia that operates using Islamic sharia principles and initiated by the Indonesian Ulama Council as well as the Indonesian government, which was established on November 1, 1991, was Bank Muamalat Indonesia, then Keep going

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marked development with growth bank muamalat branches in various area through 312 outlets spread across 34 provinces for give service to supported community Online Post Office connection/SOPP with amount more of 3,800 across Indonesia, and is the only capable Islamic bank open overseas branches, more specifically in Kuala Lumpur, and Malaysia. Then another sharia bank was born in Indonesia (<https://www.bankmuamalat.co.id/>).

Bank Muamalat Indonesia Tbk is one _ Islamic banking that has performance worthy For serve as a model for other banks in which Bank Muamalat Indonesia is included in the best Sharia Commercial Bank (BUS) category in survey Satisfaction, Loyalty, and Engagement (SLE) Award 2023 which has level loyalty and satisfaction consumer highest (Republica , January 5, 2023) . Award the got through joint MRI (Market Research Indonesia) research Magazine Infobank in measure four index form loyalty, engagement, marketing engagement, and satisfaction. Survey the done to 1,437 respondents in 8 cities big Indonesian. While the total index Bank Muamalat SLE score recorded of 65.34%. the figure is at on industry SLE index average score banking in a manner general score of 61.18 %, and the industry average score registered sharia banking of 60.97%.

Islamic banking in activity operational must use principle sharia based . Sharia compliance _ including a differentiating factor for Islamic banks with conventional banks. Sharia Compliance (sharia compliance) ie application as well as obey rule Islamic sharia principles in every activity operational banking (Ibrahim & Rachmawati, 2020) . According to Ansori sharia compliance is responsible answer for obey bank regulations with sharia principles. So that can understood that sharia bank compliance can reflect values, attitudes, and actions in the world of banking, as well as reject measuring beginning from products, activities main, and also activities transactions at Islamic banks.

Sharia compliance including one from various factor for build loyalty to customers. Loyalty to customers that is faithfulness customers to continue do purchase in a manner repeated in the future although Lots influence for switch (Kotler and Keller, 2009). Another factor that can applied by sharia banks realize customer loyalties that is through Relational Marketing. intertwine relation with customers related product or service to be offered can maintain customers for keep going loyal to company, so no switch to other companies because exists intertwined relationship between the bank and customer.

Factors can to influence customers to continue to be loyal to company banking that is with Service Excellent in the form of not quite enough answer, friendly, fast, polite, precise, smile, and open to customer. Service Excellent is attitude care to proven customers with gift service best form facilitate customer with convenience in fulfillment need as well as realize satisfaction that for the customer be loyal to company (Batara,2003) . Based on understanding that, can understood that Service Excellent can grow customer loyaltys against the bank with service best given, so customers will feel point satisfaction. Customer Satisfactions showed form feeling like or disappointed with expected result. Customer Satisfactions that are feeling happy or shown disappointment with results performance thoughtful comparison to results performance expected of oneself someone. If something performance below hope, then customer feel no satisfied, and so otherwise. (Kotler & Keller, 2009) . Can concluded that, with success his in operate factors that, can create as well as build customer loyaltys against the bank, so give customer satisfaction to the company banking.

This study intended for close gap between results previously existed something difference between hope with reality in research previously (research gap), so researcher have interest do research entitled "Influence Sharia Compliance, Relational Marketing, and Service Excellent to Customer loyalty with Customer Satisfaction as Variable Intervening (Study The Case of Bank Muamalat Indonesia Sub-Branch Office Salatiga)" with support exists significant linkage between sharia compliance, Relational Marketing, and Service Excellent to Customer Loyalty mediated by satisfaction customer.

2. Literature Review

2.1 Grand Theory of Behavior Consumer

Behavior consumer is action in earn, use, and spend goods and services, simultaneously in the process of determining choice before consume what you do in a manner direct. In study this behavior consumer containing about related satisfaction terminated customers with increasing Customer Loyalty. behavior models formed consumers is from six capture processes initial decision _ exists need, seek internal and external information external, continues with do evaluation alternative, purchase product particular, use product, then terminated with evaluation post purchase Blackwell et al. (2006) .

2.2 Sharia Compliance

Sharia Compliance that is application as well as obey rule Islamic sharia principles in every activity operational banking (Ibrahim & Rachmawati , 2020) . Sharia compliance is also defined as form guarantee from implementation bank accountability on compliance institution finance in accordance principle sharia Islam (Syarifuddin & Mahesa, 2020) .

Indicator from sharia compliance according to Othman and Owen (2001), namely:

- a. Bank operations are appropriate with principle law sharia Islam
- b. Appropriate bank products with sharia Islam
- c. Running the system for results

2.3 Relational Marketing

Relational Marketing interpreted as a transition process from transaction focus profitable single _ going to build relation to customer in period time Enough intended length for build as well as guard commitment from customers to be profitable company (Sudarsono, 2005).

Indicator from Relational Marketing according to Ndubisi (2007), namely:

- a. Trust
- b. Commitment
- c. Communication
- d. Handling Problem

2.4 Service Excellent

Service Excellent it is not new term sound in scope work, both in nature profitable or not. Form from Service Excellent in the form of polite, precise, friendly, open, smile, responsibility answer, polite, and fast. Attitudes and traits Service Excellent no free with the word behavior (attitude), ability (skills), and knowledge (Soleh, 2017) .

Indicator from Service Excellent according to Barata (2003), namely:

- a. Ability
- b. Attitude
- c. Appearance
- d. Attention
- e. Action
- f. Accountability.

2.5 Customer loyalty

Customer loyaltys have important role in the world of banking Because with own customer loyaltys are objective from company. Something attitude or behavior possessed by a person who is embodied with faithfulness to products or services in the company form willing For do purchase in a manner repetitive or consistent called with customer loyaltys (Pranomo et al., 2016) .

Indicator from customer loyaltys according to Griffin (2003), namely:

- a. Repetition in transact
- b. Recommend product to others
- c. Consuming offer on other products or services
- d. No easy affected with offer product competitor

2.6 Customer Satisfaction

Customer Satisfactions that is feeling believe nor shown disappointment with results performance thoughtful comparison to results performance expected of oneself someone. If outside performance expectations, then customer no satisfied , and so on the contrary (Kotler & Keller, 2009) .

Indicator from Customer Satisfactions according to Hawkins and Lonney (2007), namely:

- a. Customizable hope
- b. creation interest For visit return
- c. Created a sense of readiness For recommend product

3. Research Method

Type from this study that is done in a manner direct and apply approach quantitatively presented with number as well as calculation statistical method. As for data collection namely done with compiling a list of questions form created questionnaire in accordance measurement variable you want researched (Suryani and Hendryadi, 2016) . Place and time study conducted at Bank Muamalat Indonesia Supporting Branch Offices Salatiga, which is located on Jl. Sukowati No. 19 C, Kalicacing, Sidomukti, Salatiga, Central Java, 50724 in May. Population in research This that is all customers of Bank Muamalat Indonesia KCP Salatiga amount around 3500 customers. The sampling technique used for support study is meaningful sampling probability whole population entitled become member in sampling. Probability sampling manifold simple random sampling that all member population chance For become sample without exists provision certain (Sumargo, 2020) . As for technique in determine amount sample that is use A known formula with formula slovin with level error by 10%: (Nalendra et al , 2021:27-28)

$$n = \frac{N}{1+Ne^2}$$

So that can determined sample that is with calculation:

$$n = \frac{3500}{1+3500(0,1)^2} \quad n = \frac{3500}{1+3500(0,01)} \quad n = \frac{3500}{36} \quad n = 97,22$$

$$n = 97$$

From the conclusion calculation above, then concluded that sample from Bank Muamalat Indonesia KCP Salatiga amounted to 97 respondents.

4. Results and Discussion

4.1 Instrument Test

Test the validity of the analysis This use *degrees of freedom* (df) = N – 2 where N refers to the number sample (Sugiyono, 2017) . So that formulated (df) = 97 – 2, then (df) = 95 with mark *alpha* 0.05 or 5%, so produce figure r table of 0.200. When r count more big from r table , then grain from every question can declared valid. Result of table show that all r counts > r table , then stated that every variable questionnaire study form valid.

Table 1. Validity Test Results

Variable	r Count	r Table	Information
Sharia Compliance			
Question 1	0.833**	0.200	<i>Valid</i>
Question 1	0.848**		<i>Valid</i>
Question 1	0.827**		<i>Valid</i>
Relational Marketing			
Question 1	0.813 **	0.200	<i>Valid</i>
Question 2	0.856 **		<i>Valid</i>
Question 3	0.816 **		<i>Valid</i>
Question 4	0.821 **		<i>Valid</i>
Service Excellent			
Question 1	0.757 **		<i>Valid</i>
Question 2	0.711 **	0.200	<i>Valid</i>
Question 3	0.677 **		<i>Valid</i>
Question 4	0.729 **		<i>Valid</i>
Question 5	0.769 **		<i>Valid</i>
Question 6	0.738 **		<i>Valid</i>
Customer loyalty			
Question 1	0.719 **	0.200	<i>Valid</i>
Question 2	0.794 **		<i>Valid</i>
Question 3	0.790 **		<i>Valid</i>
Question 4	0.689 **		<i>Valid</i>
Customer Satisfaction			
Question 1	0.802 **	0.200	<i>Valid</i>
Question 2	0.841 **		<i>Valid</i>
Question 3	0.821 **		<i>Valid</i>

Reliability test used For measure questionnaire , which is stated reliable if answer to question always consistent . Something variable said reliable If get mark Cronbach Alpha > 0.60 (Ghozali, 2013).

Table 2. Reliability Test Results

Variable	Crombach's Alpha	Information
<i>Sharia Compliance</i>	0.785**	<i>Reliable</i>
<i>Relational Marketing</i>	0.844**	<i>Reliable</i>
<i>ServiceExcellent</i>	0.825**	<i>Reliable</i>
<i>Customer loyalty</i>	0.737**	<i>Reliable</i>
<i>Customer Satisfaction</i>	0.757**	<i>Reliable</i>

Based on the reliability test table above, concluded that all variable produce cronbach alpha more of 0.60 ($\alpha > 0.60$) which means that the reliability test gauge from every variable on the questionnaire research used _ form reliable.

4.2 Coefficient Test Determination R^2

Table 3. Coefficient Results Determination

Model	R	R Square	Adjusted R Square	std. Error of the Estimate
1	.726 ^a	.527	.506	1,783

a. Predictors: (Constant), Customer Satisfactions, Sharia Compliance, Service Excellent, Relational Marketing

Conclusion based table above _ that is coefficient determination (Adjusted R^2) of 0.527 which means that variable independent effect 52.7% of variable dependent, whereas remainder of 47.3% is influenced by other variables that are not listed inside study this.

4.3 F-test

Table 4. F-Test Results

Model		Sum of Squares	df	MeanSquare	F	Sig.
1	Regression	325,807	4	81,452	25,613	<.001 ^b
	residual	292,564	92	3,180		
	Total	618,371	96			

a. Dependent Variable: Customer loyalty

b. Predictors: (Constant), Customer Satisfactions, Sharia Compliance, Service Excellent, Relational Marketing

Based on table The output above can be seen _ that calculated F value of 25.613 where the value significant $0.010 < 0.05$, so concluded that the independent variables are stimulantly influential positive and significant to variable dependent.

4.4 Test Test

Table 5. Ttest Test Results

Model	Coefficients	std. Error	Standardized Coeff.	t	sig
(Constant)	11.146	2,553		4,366	<.001
X1	.125	.102	.125	1220	.226
X2	.199	.091	.252	2,187	.031
X3	-.041	.057	-.069	-.722	.472
Z	.604	.111	.505	5,454	<.001

a. Dependent Variable: Customer loyalty

Based on table above _ concluded that:

- Significance value variable Sharia compliance (X1), namely of 0.010 more small of 0.05 means variable Sharia compliance influential significant to Customer Loyalty(Y).
- Significance value variable Relational Marketing (X2) ie of 0.226 more big of 0.05 means variable Relational Marketing No influential significant to Customer Loyalty(Y).
- Significance value variable Service excellent (X3) ie of 0.031 more small of 0.05 means variable Service Excellent influential significant to Customer Loyalty (Y).
- Significance value variable Customer Satisfaction (Z) ie of 0.010 more small of 0.05 means variable Customer Satisfactions influential significant to Customer Loyalty(Y).

4.5 Test Path Analysis

Table 6. Equation Test Results Regression I

Model	R	R Square	Adjusted R Square	std. Error of the Estimate
1	.611 ^a	.374	.354	2040

a. Predictors: (Constant), Service Excellent, Sharia Compliance, Relational Marketing

Based on the table above, is known that R^2 or R Square of 0.374, then show that exists contribution from the effect of X1, X2, X3 and Z is 37.4% meanwhile the remaining 62.6% contributed to other variables that were not listed in research. As for value can is known use formula $el = \sqrt{1 - 0.374} = 0.791$.

Table 7. Equation Test Results Regression I

Model	Coefficients	std. Error	Standardized Coeff.	t	Sig.
(Constant)	16,707	2,677		6,240	<.001
Sharia Compliance	.191	.116	.191	1,646	.103
Relational Marketing	.334	.100	.422	3,330	.001
Service Excellent	.035	.063	.059	.554	.581

Thus, from the regression results above, it can be explained as follows

- Constant (α) is 16.707 which means if Sharia Compliance, Relational Marketing, and Service Excellent the same with 0 (zero), then Customer Satisfaction the same with magnitude constant in the form of 16.707 which means If independent variable is not experience change, then can raise nor add Customer Satisfaction in the form of 16,707.
- Coefficient regression variable Sharia Compliance (X1) in the form of 0.191 with mark significance $0.103 > 0.05$ which means sharia compliance increased by 1 unit, then Customer Satisfactions can experience enhancement is 0.103 units. Coefficient worth negative showing that if there is increase sharia compliance can increase Customer Satisfaction.
- Coefficient regression variable Relational Marketing (X2) is 0.442 with mark significance $0.001 < 0.05$ which means If Relational Marketing increased by 1 unit, then Relational Marketing experience increase in the form of 0.442. Coefficient worth positive showing that if there is increase Relational Marketing can increase Customer Satisfaction.
- Coefficient regression variable Service excellent (X3) in the form of 0.59 with mark significance $0.581 > 0.05$ which means If Service Excellent increased by 1 unit, then Customer Satisfactions experience increase in the form of 0.581. Coefficient worth negative showing that if there is enhancement Service Excellent will lower Customer Satisfaction.

Table 7. Equation Test Results Regression II

Model	R	R Square	Adjusted R Square	std. Error of the Estimate
1	.726 ^a	.527	.506	1,783

a. Predictors: (Constant), Service Excellent, Sharia Compliance, Relational Marketing

Based on the table above, is known that R^2 or R Square of 0.527, then show that exists contribution from the effect of X1, X2, X3 and Y is 52.7% meanwhile the remaining 47.3% contributed to other variables that were not listed in research. As for the value of e_2 can is known use formula $e_2 = \sqrt{1 - 0.527} = 0.688$.

Table 8. Equation Test Results Regression II

Model	Coefficients	std. Error	Standardized Coeff.	t	Sig.
(Constant)	11.146	2,553		4,366	<.001
Sharia Compliance	.125	.102	.125	1220	.226
Relational Marketing	.199	.091	.252	2,187	.031
Service Excellent	-.041	.057	-.069	-.722	.472
Customer Satisfaction	.614	.111	.505	.5454	<.001

a. Dependent Variable: Customer loyalty

Thus, from the regression results above, it can be explained as follows

- Constant (α) is 11.146 which means if Sharia Compliance, Relational Marketing, and Service Excellent the same with 0 (zero), then Customer Loyalty is same with magnitude constant of 11.146 which means if independent variable is not experience change, then can raise nor add Customer Loyalty of 11.146.
- Coefficient regression variable Sharia Compliance (X1) in the amount of 0.125 with mark significance $0.226 > 0.05$ which means if sharia compliance increased by 1 unit, then customer loyaltys can experience enhancement of 0.191 units. Coefficient worth negative showing that if There is increase sharia compliance can lower Customer Loyalty.
- Coefficient regression variable Relational Marketing (X2) is 0.252 with mark significance $0.031 < 0.05$ which means If customer loyaltys increased by 1 unit, then

Relational Marketing experience increase of 0.252. Coefficient worth positive showing that if there is increase Relational Marketing can increase Customer Loyalty.

- d. Coefficient regression variable Service excellent (X3) is -0.069 with mark significance $0.472 > 0.05$ which means If Service Excellent increased by 1 unit, then customer loyaltys experience increase of 0.472. Coefficient worth negative showing that if there is enhancement Service Excellent will lower Customer Loyalty.
- e. Coefficient regression variable Customer Satisfaction (Z) of 0.505 with mark significance $0.001 < 0.05$ which means If Customer Satisfactions increased by 1 unit, then Customer Satisfactions experience increase of 0.505. Coefficient worth positive showing that if there is enhancement Customer Loyalty will raise Customer Satisfaction.

For now influence mediation, researcher do a soble test in test influence variable X to Y through Z ie as following:

- a. Influence Sharia Compliance (X1) against Customer Loyalty (Y) with Customer Satisfaction as intervening variable (Z).
 - 1) Influence directly given by X1 to Y in the amount of 0.125
 - 2) Influence no direct X1 against Z with the beta value of Z to Y is $0.191 \times 0.614 = 0.117$
 - 3) total effect channeled by X1 on Y is $0.125 + 0.117 = 0.242$.
 - 4) $Sp_{2p3} = \sqrt{(0,614)^2(0,116)^2 + (0,191)^2(0,102)^2 + (0,116)^2 + (0,102)^2}$
 $= \sqrt{(0.376996) (0.013456) + (0.036481) (0.010404) + (0.013456) (0.010404)}$
 $= \sqrt{0.0050728582 + 0.0003795483 + 0.0001399962}$
 $= \sqrt{0.0055924027}$
 $= 0.075$

Based on results from Sp_{2p3} then can counted the t value of the influence statistic mediation namely :

$$t = \frac{p_{2p3}}{sp_{2p3}} = \frac{0,117}{0,075} = 1.56$$

Can is known from results calculation on that t value count a sum of 1.56 more small from t table with mark significance of 0.05 a number of 1.67. So can concluded that coefficient mediation 0.116 no influential significant with meaning no there is influence mediation.

- b. Influence Relational Marketing (X2) to Customer Loyalty (Y) with Customer Satisfaction as intervening variable (Z).
 - 1) Influence directly given by X2 to Y in the amount of 0.199
 - 2) Influence no direct X2 against Z with the beta value of Z to Y is $0.334 \times 0.614 = 0.205$
 - 3) total influence channeled X2 to Y is a number of $0.199 + 0.205 = 0.404$
 - 4) $Sp_{2p3} = \sqrt{(0,614)^2(0,100)^2 + (0,334)^2(0,091)^2 + (0,100)^2 + (0,091)^2}$
 $= \sqrt{(0.376996) (0.01) + (0.111556) (0.008281) + (0.01) (0.008281)}$
 $= \sqrt{0.00376996 + 0.0009237952 + 0.00008281}$
 $= \sqrt{0.0047765652}$
 $= 0.069$

Based on results from Sp_{2p3} then can counted the t value of the influence statistic mediation namely:

$$t = \frac{p_{2p3}}{sp_{2p3}} = \frac{0,205}{0,069} = 2.97$$

Can is known from results calculation on that t value count a number of 2.97, more big from t table with mark significance of 0.05 a number of 1.67. So can concluded that coefficient mediation 0.205 effect significant with meaning there is influence mediation.

c. Influence Service Excellent (X3) against Customer Loyalty (Y) with Customer Satisfaction as intervening variable (Z).

1) Influence directly given by X3 to Y in the amount of 0.041.

2) Influence no direct X3 against Z with the beta value of Z to Y is $0.035 \times 0.614 = 0.021$

3) total influence channeled by X3 to Y is a number of $0.041 + 0.021 = 0.062$

4) $Sp_{2p3} = \sqrt{(0,614)^2(0,063)^2 + (0,035)^2(0,057)^2 + (0,063)^2 + (0,057)^2}$
 $= \sqrt{(0.376996) (0.003969) + (0.001225) (0.003249) + (0.003969)}$
 (0.003249)
 $= \sqrt{0.0014962971 + 0.00000398 + 0.0000128953}$
 $= \sqrt{0.0015131724}$
 $= 0.039$

Based on results from Sp_{2p3} then can counted the t value of the influence statistic mediation namely:

$$t = \frac{p_{2p3}}{sp_{2p3}} = \frac{0,021}{0,039} = 0.54$$

Can is known from results calculation on that t value count a number of 0.54, more small from t table with mark significance of 0.05 a number of 1.67. So can concluded that coefficient mediation 0.021 no influential significant with meaning no there is influence mediation.

5. Conclusion

Based on statistical test results above with use stage collection, processing, and analysis of related data influence sharia compliance, Relational Marketing, and Service Excellent to customer loyaltys with Customer Satisfactions as mediation, then produce conclusion Sharia compliance influential positive and no significant to Customer loyaltys at Bank Muamalat Indonesia KCP Salatiga. Relational Marketing influential positive and significant to Customer loyaltys at Bank Muamalat Indonesia KCP Salatiga. Service Excellent influential negative and no significant to Customer loyaltys at Bank Muamalat Indonesia KCP Salatiga. Customer Satisfactions influential positive and significant to Customer loyaltys at Bank Muamalat Indonesia KCP Salatiga. Sharia compliance influential positive and no significant to Customer Satisfactions at Bank Muamalat Indonesia KCP Salatiga. Relational Marketing influential positive and significant to Customer Satisfactions at Bank Muamalat Indonesia KCP Salatiga. Service Excellent influential positive and no significant to Customer Satisfactions at Bank Muamalat Indonesia KCP Salatiga. Customer Satisfactions No mediate influence Sharia compliance to Customer Loyalty. Customer Satisfactions mediate influence Relational Marketing to Customer Loyalty. Customer Satisfactions No mediate influence Service Excellent to Customer Loyalty.

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