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Regional Islamic Bank Credibility and Customer Loyalty: Does Customer Commitment Really Serve as a Mediator Variable?

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The purpose of this research is to examine the influence of credibility on commitment and loyalty and to determine whether the commitment mediates the credibility effects on customer loyalty of an Islamic bank in Aceh. The sample of this research is 160 respondents taken using a purposive sampling technique. The method of data analysis used is Structural Equation Modelling (SEM) using AMOS. The results showed that the credibility of regional Islamic banks influenced significantly on customer commitment. The customer commitment influences significantly on customer loyalty. Moreover, the customer commitment can mediate the effects of credibility on customer loyalty. Unfortunately, credibility has no direct effect on the customer loyalty of Islamic banks. However, credibility is the key driver for increasing customer perception.

Key words: *Credibility, customer commitment, customer loyalty.*

Introduction

Bank Aceh is a regional Islamic Bank in Indonesia which has been owned by the Government of Aceh, it has three main functions, i.e. collecting funds, providing funds, and giving services for smoothness in money flow and distribution. The Regional Islamic banking system serves as a part of national banking. The performance of Islamic banks in Indonesia has not achieved maximum results. Otoritas Jasa Keuangan, (2015) reported that the market share of Islamic banks achieved 4.83 percent of the total of national banking. It still stands at

the minimal target of 5 percent. Moreover, the growth of the Third Party Funds experienced a decrease from 18.85 percent (2014) to 6.37 percent (2015). Ultimately, the growth of the loan also experienced decreasing from 8.35 percent (2014) to 7.06 percent (2015). The indicators refer to the great potential for Islamic banks to improve its performance.

The study of credibility is still limited and needs to be revived. The corporate credibility refers to the degree of trustworthiness of customers toward corporate in creating and delivering products and services. Goldsmith *et al.* (2000) stated that credibility is a predictor for consumer purchase intention. It discussed the relationship between corporate credibility and consumer pre-purchase decisions. This is in contrast to Careras *et al.* (2013) who examined the role of credibility in increasing stakeholder values. Cretu & Brodie, (2009) argued that maintaining and enhancing credibility can increase customer value. The prior studies above do not discuss the importance of customer commitment and customer loyalty. Customer commitment and loyalty perceptions are the essential elements in improving company performance (Keisidou *et al.*, 2013; Liang *et al.*, 2008; Robert-Lombard, 2013; Jones, 2011; Marshall, 2010). Moreover, Butt & Aftab (2013) and Rizwan *et al.* (2014) suggested using the variable of credibility in customer behaviour models in the Islamic banking industry.

Based on the background above, this study aims to examine the effects of credibility on customer loyalty directly and also examines the relationship between credibility and customer commitment. Besides this, the research also aims to examine the effects of customer commitment towards customer loyalty. Ultimately, the research also aims to analyse the mediation effect of customer commitment between credibility and customer loyalty on the Regional Islamic Bank in Indonesia.

Literature Review

Credibility

The importance of corporate credibility is implemented in the Islamic banking industry to retain the customer, to increase profitability, and also act as the parameter of bank excellence. Bachri *et al.* (2016) stated that credibility can create and maintain consumer behaviour. The Islamic bank customers can get value, satisfaction, and loyalty after using credible products and services. Besides that, the prospective customer will also consider and choose a credible bank. Newell & Goldsmith (2001) confirmed that knowledge and capability are important elements to build credible products and services. An employee who has knowledge and capability can convey suitable information and give the right service. The dimension of expertise refers to an essential factor in corporate credibility (Keller & Aaker, 1998).

Moreover, the dimension of attractiveness is needed to stimulate the willingness of prospective customers (Haley, 1996). The product which has attraction, image, and prestige can influence the lifestyle of the customer and help the customer to remember the corporate. The dimension of attractiveness refers to the ways of corporate to understand the customer and situation. Haley (1996) added that attractiveness can be built by empathy and intellectual of corporate. Furthermore, Keller & Aaker (1998) confirmed that corporate reliability is a power to form the credibility. It relates to reputation, honesty, ethics, moral, concern, fairness, and consistency of employees. These elements are conducted kindly by the employee, which can result in trustworthiness from the Islamic bank customer. Ballentine (2006) stated that corporate credibility has been studied as a predictor variable and outcome variable in marketing. The credibility illustrates a procedure in which the corporates, products, services or brands are assessed to be reliable, capable and attractiven. However, corporate credibility has three dimensions, i.e. expertise, attractiveness, and reliability.

Corporate credibility has relationships between both customer behaviour and corporate performance. Corporate credibility is the key driver for changing the perception of the prospective and potential customer (Goldsmith *et al.*, 2000b; Kemp & Bui, 2011; Ghorban & Tahernejad, 2012; Carreras *et al.*, 2013; Sallam, 2014). In addition, it can generate high profit and huge growth for the corporation (Fombrun, 1996; Goldsmith *et al.*, 2000a; Zhang & Rezaee, 2009).

Customer commitment

Customer commitment is one of the behaviours of the Islamic bank customer that has a positive impacted to the corporation. It is the trust of the customer to continue to collaborate with corporate in the long-term. Commitment is assumed as an antecedent of repurchase behaviour (Liang & Wang, 2005), and it can be used as a tool to predict sales in the future (Taleghani *et al.*, 2011). A customer who has high commitment will maintain their relationship with the company. They will care about the activities that are undertaken by the company.

According to Lariviere *et al.* (2014), they detailed that customer commitment has three dimensions, namely the first is the affective commitment. It relates to the concern of the customer to corporate, the mutually beneficial relationship, and the trustworthiness of customer to corporate. The second is calculative commitment. It relates to the customers use of expenses to get the product and service as well as the strategic corporate location. The final one is normative commitment. It relates to the voluntary customer readiness to recommend the bank to the others. Furthermore, Sharma *et al.* (2006) divided calculative commitment into two things, namely the first is locked-in commitment. It means that customer continues to relate to corporate because there is no alternative chosen. The other

one is valued-based commitment. It means that the customer continues to relate with corporate because they receive the rational value.

Customer commitment has several relationships. It correlates a positive and significant relationship to customer loyalty (Abdul & Yunus, 2010; Marshall, 2010; Vuuren *et al.*, 2012); Haghkhah *et al.*, 2013). Moreover, customers commitment also correlates directly to corporate performance (Huo, 2007; Jones, 2011; Robert-Lombard, 2013). However, Tu *et al.* (2014) stated that customer commitment is as a mediator variable of the effect of corporate images to customer loyalty.

Customer loyalty

Customer loyalty is one of the parameters of the Islamic bank's success. It means that the customer continues to use the product and service even though there are other businesses offering more innovative products and services. Oliver *et al.* (1997) stated that customer loyalty is the willingness of the customer to repurchase services. Loyal customers will enhance corporate performance. If the loyal customer base increases by 5 percent, the corporation will obtain the profit of around 25-28 percent (Kerin *et al.*, 2009).

Sallam (2014) confirms that word of mouth communication can impact on the variable of customer loyalty. The loyal customer will conduct the positive word of mouth communication and recommend the product or services to others around them voluntarily, acting as free advertisement. Even though there are factors that determine customer loyalty, the role of commitment is crucial (Abdul & Yunus, 2010; Alam *et al.*, 2012). It means that there is significant correlation between customer commitment and customer loyalty.

Oliver *et al.* (1997) explained that customer loyalty has four dimensions. The first dimension is cognitive loyalty that relates to the assesment ability of the customer to the bank. The second is affective loyalty that relates to the perception of the customer in choosing the bank. The third is cognitive loyalty that relates to the action of the customer to continue to use the banks services. The final one is action loyalty which relates to the action of customer to continue to use the bank with high commitment. However, these dimensions are important in measuring customer loyalty.

Hypotheses and Proposed Model

This study investigated four hypotheses, as follows:

H 1: Credibility affects positively on customer loyalty.

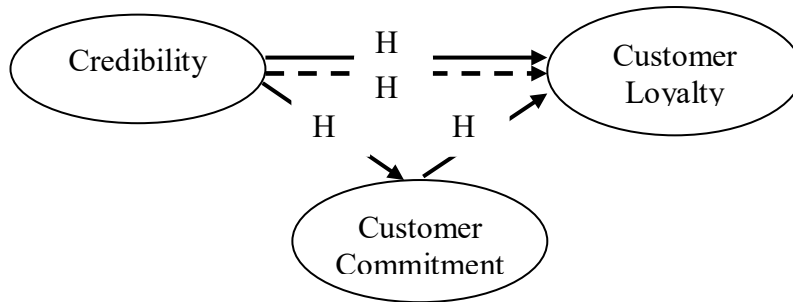
H 2: Credibility affects positively on customer commitment.

H 3: Customer commitment affects positively on customer loyalty.

H 4: Credibility affects positively on customer loyalty through customer commitment as a mediator variable.

Therefore, we model the hypotheses testing in the following research framework:

Figure 1. Research Framework



Methodology

In analysing the relationship between credibility and customer loyalty, this research used 160 customers of the regional Islamic bank as the respondents, in which was taken by using a purposive sampling technique. A purposive sampling technique refers to the technique of collecting samples that are appropriate with the purpose of the research based on certain characteristics, such as the respondents minimum age is 18 years old, have been a customer of the company at least for one year, and have made more than three banking transactions within the last three months. The data collection was conducted by distributing the structured questionnaires during the period of March to May 2017.

To measure credibility, we adopt and adapt the work of Haley (1996) and Keller & Aaker (1998), which has three dimensions, i.e. reliability, expertise, and attractiveness. These dimensions are measured in twenty different indicators. Meanwhile, to measure customer loyalty, we adopt and adapt the work of Oliver *et al.* (1997) which has four dimensions, i.e. cognitive loyalty, effective loyalty, conative loyalty, and action loyalty. These dimensions are quantified in eight indicators. We used the study of Lariviere *et al.* (2014) to measure customer commitment, which has three dimensions, i.e. affective commitment, calculative commitment, and normative commitment. These dimensions are operationalized in ten indicators. The measurement used is five-point Likert scale, ranging from 1 (strongly disagree) to 5 (strongly agree).

Hypotheses are tested using Structural Equation Model (SEM) with AMOS. Before examining the data using SEM AMOS, the reliability and validity of the construct/indicators

were tested. For credibility constructs, customer commitment constructs, and customer loyalty constructs, all items have values more than 0.334 (the value for $df = 33$, $\alpha < 0.05$). It means that all of the items used to measure credibility, customer commitment, and customer loyalty are valid. Meanwhile, the values of Cronbach's alpha for credibility, customer commitment, and customer loyalty are 0.887, 0.793, and 0.852. Therefore, it means that all constructs used in this study are reliable.

Results and Discussion

Demography

Table 1 shows the respondent descriptive statistics in this research. A total of 200 questionnaires were distributed to customers but there were only 160 samples that can be used (80 percent response level). In case of genders, responses from men were more dominant than women, i.e. by 58.1 percent. The most dominant age group was 41-50 years old, i.e. by 36.3 percent. The most dominant professions are entrepreneur and civil servant/government roles, i.e. by 21.9 percent and 25.0 percent, respectively.

Table 1: Respondent Demography.

	Frequency	Percentage	Cumulative percentage
Gender			
Men	93	58.1	58.1
Women	67	41.9	100
Age (years old)			
18-20	10	6.3	6.3
21-30	15	9.3	15.6
31-40	45	28.1	43.7
41-50	58	36.3	80.0
More than 50	32	20.0	100.0
Occupations			
Civil Servant/ Government	40	25.0	25.0
Private workers	23	14.4	39.4
Lecturers/ teachers	19	11.9	51.3
Police/ Indonesian Army	8	5.0	56.3
Entrepreneurs	35	21.9	78.2
University Students/ students	18	11.3	89.5
Others	17	10.6	100

Results

Normality and Outlier Tests

Data normality can be proved by assessing the value of the critical ratio for skew and kurtosis. All values in the critical ratio for skew and kurtosis are in the range between - 2.580 and + 2.580 (Hair et al., 2006). It means that the data has been distributed normally. In this research, there is no outlying data. However, normality and outlier tests have fulfilled the requirement of SEM AMOS.

Measurement Model Test

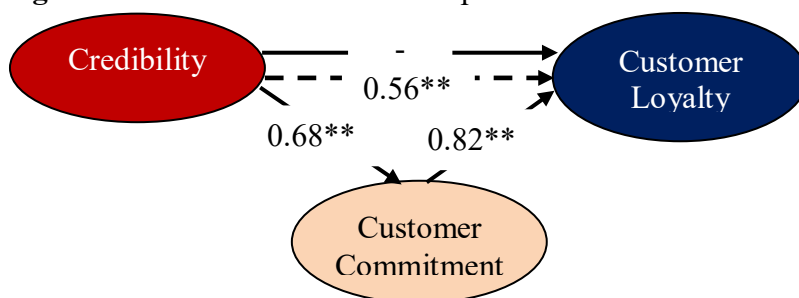
The measurement model test is conducted to know the accuracy of all combined constructs. It is based on the Goodness of Fit Test criteria, i.e. the value of Goodness of Fit Index, Adjusted Goodness of Fit Test, Tucker-Lewis Index, Comparative Fit Index, Root Mean Square Error of Approximation, CMIN and P-Value (Hair et al., 2006). The measurement model indices reveal that the proposed model is fit and parsimony. It can be viewed in Table 2.

Table 2: Goodness of Fit Test for Measurement Model.

Criteria	Cut Off	Results	Conclusion
Chi-Square	-	214.97	Good
The Degree of Freedom	-	212	Good
The Goodness of Fit Index (GFI)	≥ 0.90	0.901	Good
Adjusted Goodness of Fit Index (AGFI)	≥ 0.90	0.871	Marginal
Tucker Lewis Index (TLI)	≥ 0.95	0.998	Good
Comparative Fit Index (CFI)	≥ 0.95	0.998	Good
Root Mean Square Error of Approximation (RMSEA)	≤ 0.08	0.009	Good
CMIN	≤ 2.00	1.014	Good
P-Value	≥ 0.05	0.430	Good

Thus, all variables can be measured in the proposed model. The results can be viewed in Figure 2.

Figure 2. Estimation of Relationships.



Note: ***Prob.<0.01; **Prob.<0.05; *Prob.<0.10

Discussion

In this study, the result of the first hypothesis testing shows that credibility has no effect on customer loyalty ($\beta = -0.30$, Prob. > 0.10). This result was contrary to the work of (Cretu & Brodie, 2009) and (Alam *et al.*, 2012) which found that corporate credibility has direct impacts on customer loyalty. We argue that the regional Islamic bank is focused on profit orientation rather than customer orientation, so it has no excellent services for customers. Meanwhile, the main objective of the Islamic bank is for social interests (Nor *et al.*, 2016), which can lead to unsatisfied and disloyal customers (Kotler & Keller, 2011). Moreover, the majority of customers are civil servants who received their monthly salary from the local government via the regional Islamic bank. They use the bank services due to local government policies. In prior findings, the corporation which has high credibility can influence the customers behavior as well as enhance stakeholders value (Careras *et al.*, 2013) and increase performance in long-term (Fombrun, 1996). In other words, credibility is the key driver for increasing growth and profit of businesses.

The result of second hypothesis testing reveals that credibility has significant effects on customer commitment ($\beta = 0.68$, Prob. < 0.01). This finding is in line with the studies of Sallam, (2014); Ghorban & Tahernejad, (2012); Careras *et al.*, (2013); Matthews, (2012). The credible company increases customer commitment. The customer measured the Islamic bank credibility highly and stated that they were committed to the service and products of the Islamic bank. The committed customer will anticipate impressive responses to service failures as a means of maintaining the equity of the customer-organization relationship (Kelley & Davis, 1994; Liljander & Strandvik, 1995). In a prior finding, it was determined that commitment is a strong desire to maintain a valuable relationship (Kemp & Bui, 2011). The bank which has the expertise, reliability, and attractiveness can strengthen the trust customers have with the bank. Furthermore, the high trustworthiness can maintain the valuable relationship.

The third hypothesis test reveals that customer commitment has significant effects on the customers loyalty ($\beta = 0.82$, Prob. < 0.01). This result is in line with the works of Kazemi *et al.* (2013); (Taleghani *et al.*, 2011); (Robert-Lombard, 2013); (Vuuren *et al.*, 2012). The highly committed bank customer will continue to conduct transactions in the long term and do anything for the bank. It is because the customer has the sense of caring. Therefore, the bank will feel proud and confident in competition if it has a committed customer. (Jones, 2011) argues that the performance of corporate and customer loyalty are the results of high customer commitment. Furthermore, the customer will make the decision to stay with the

bank in long-term, convey positive information to others and recommend the others to use the product.

The final hypothesis testing demonstrates that customer commitment is a mediator variable. The indirect effect of credibility on customer loyalty through customer loyalty is 0.56 (0.68 x 0.82). This indirect effect is greater than the direct one, i.e. 0.30. In the context of the Islamic banking industry, customer loyalty is not affected directly by the Islamic bank's credibility. The bank needs to conduct special training for the front-line employees to improve the sharia capability. It can be conducted by changing the curriculum that relates to Islamic products and services in training so that the bank can convey the information and deliver the excellent services. Moreover, the bank should re-think the attractiveness of Islamic products to create diversity and innovative products. However, Islamic banks credibility could generate loyalty through customer commitment.

Research Implication

The results of the study can provide implications. It implies that to build a credible corporation, the bank should upgrade a set of employee programs to increase their expertise and trustworthiness. The bank also should design the diversity and innovative product to attract potential customers. Moreover, the bank also leads to the employee to orientate for the customer. In term of facilities, the regional Islamic bank should update and utilize the facility optimally to prevent the disappointment of customer. Moreover, the innovation and accessibility of Internet Information Technologies are one of the most important programs to improve the duration of the partnership between the bank and the customer. It also eases the customer in completing their banking transactions. However, these efforts are undertaken for increasing commitment and customer loyalty.

Conclusion

This paper examined the relationship between credibility and customer loyalty in the regional Islamic bank. By using customer commitment as the mediator variable, this study confirmed that credibility did not have direct effectson the customers loyalty. However, credibility has positive and significant effects on customer commitment. Customer commitment affects positively and significantly on customer loyalty. Meanwhile, the indirect effect of credibility on customer loyalty through customer commitment is higher than its direct effects of credibility on customer loyalty. We argue that the majority of customers are civil servants who are required by the local government to use the banking services.

This study reaffirms the importance of customer loyalty in the banking industry. In the Islamic banking industry, customer loyalty does not only make the customers stay with the



bank in long-term but it also results in customers conveying positive information about the corporation to others. Moreover, customers will recommend people they know to use the product or services if they are satisfied with the service they receive. It is important for the bank to upgrade the employee training program to increase expertise and trustworthiness, in the way where the bank carries out training and education with a curriculum that relates to Islamic products and services. The bank also should design innovative products to attract prospective and potential customers to the business to increase profits. Furthermore, the bank should update and utilize the facilities optimally to prevent the disappointment of customers. This can be conducted by creating the application of internet information technology to ease the bank transactions for customers.

This study has some limitations that can be improved upon by the next researcher. This research uses one type of bank, that is the regional Islamic bank. The researcher should continue to use the other types of Islamic banks, such as the rural Islamic bank. This research only examines three variables, credibility, commitment, and loyalty that clearly provide a valuable contribution to the world of academics. Therefore, further researchers should use other variables in order to get more accurate results.

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