

BIBLIOGRAPHY

- Abou-Youssef, M.H., Kortam, W., Abou-Aish, E. and El-Bassiouny, N. (2015), "Effects of religiosity on consumer attitudes toward Islamic banking in Egypt", *International Journal of Bank Marketing*, Vol. 33 No. 6, pp. 786-807, doi: 10.1108/IJBM-02-2015-0024.
- Al-Hawari, M. (2006), "The effect of automated service quality on Australian banks' financial performance and the mediating role of customer satisfaction", *Marketing Intelligence and Planning*, Vol. 24 No. 2, pp. 127-147, doi: 10.1108/02634500610653991.
- Bakar, J.A., Clemes, M.D. and Bicknell, K. (2017), "A comprehensive hierarchical model of retail banking", *International Journal of Bank Marketing*, Vol. 35 No. 4, pp. 662-684, doi: 10.1108/IJBM-03-2016-0041.
- Bennett, R. and Rundle-Thiele, S. (2004), "Customer satisfaction should not be the only goal", *Journal of Services Marketing*, Vol. 18 No. 7, pp. 514-523, doi: 10.1108/08876040410561848.
- Boonlertvanich, K. (2019), "Service quality, satisfaction, trust, and loyalty: the moderating role of main bank and wealth status", *International Journal of Bank Marketing*, Vol. 37 No. 1, pp. 278-302, doi: 10.1108/IJBM-02-2018-0021.
- Chen, C.-F. and Chen, F.-S. (2010), "Experience quality, perceived value, satisfaction and behavioral intentions for heritage tourists", *Tourism Management*, Vol. 31 No. 1, pp. 29-35, available at: <https://doi.org/10.1016/j.tourman.2009.02.008>
- Chi, C. and Gursoy, D. (2009), "Employee satisfaction, customer satisfaction, and financial performance: an empirical examination", *International Journal of Hospitality Management*, Vol. 28 No. 2, pp. 245-253, doi: 10.1016/j.ijhm.2008.08.003.
- Chin, W.W., Peterson, R.A. and Brown, S.P. (2008), "Structural equation modeling in marketing: some practical reminders", *Journal of Marketing Theory and Practice*, Vol. 16 No. 4, pp. 287-298.
- Edvardsson, B., Johnson, M., Gustafsson, A. and Strandvik, T. (2000), "The effects of satisfaction and loyalty on profits and growth: products versus services", *Total Quality Management and Business Excellence*, Vol. 11 No. 7, pp. 917-927, doi: 10.1080/09544120050135461.
- Eklof, J., Podkorytova, O. and Malova, A. (2018), "Linking customer satisfaction with financial performance: an empirical study of Scandinavian banks", *Total Quality Management and Business Excellence*, pp. 1-19, doi: 10.1080/14783363.2018.
- Fathollahzadeh, M., Hashemi, A. and Kahreh, M.S. (2011), "Designing a new model for

determining customer value satisfaction and loyalty towards banking sector of Iran”, *European Journal of Economics, Finance and Administrative Sciences*, Vol. 28 No. 1, pp. 126-138.

Golovkova, A., Eklof, J., Malova, A. and Podkorytova, O. (2019), “Customer satisfaction index and financial performance: a European cross country study”, *International Journal of Bank Marketing*, Vol. 37 No. 2, pp. 479-491, doi: 10.1108/IJBM-10-2017-0210.

Hair, J.E., Hult, G.T., Ringle, C.M. and Sarstedt, M. (2017), *A Primer on Partial Least Squares Structural Equation Modeling (PLS-SEM)*, 2nd ed., Sage, Thousand Oaks. Loyalty formation and its impact

Hamouda, M. (2019), “Omni-channel banking integration quality and perceived value as drivers of consumers’ satisfaction and loyalty”, *Journal of Enterprise Information Management*, Vol. 32 No. 4, pp. 608-625, doi: 10.1108/JEIM-12-2018-0279.

Hegner-Kakar, A.-K., Richter, N.F. and Ringle, C.M. (2018), “The customer loyalty Cascade and its impact on profitability in financial services”, in Avkiran, N.K. and Ringle, C.M. (Eds), *Partial Least Squares Structural Equation Modeling: Recent Advances in Banking and Finance*, Springer International Publishing, Cham, pp. 53-75.

Henrique, J.L. and Matos, C.A.D. (2015), “The influence of personal values and demographic variables on customer loyalty in the banking industry”, *International Journal of Bank Marketing*, Vol. 33 No. 4, pp. 571-587, doi: 10.1108/IJBM-06-2014-0082.

Henseler, J. and Sarstedt, M. (2013), “Goodness-of-fit indices for partial least squares path modeling”, *Computational Statistics*, Vol. 28 No. 2, pp. 565-580, doi: 10.1007/s00180-012-0317-1.

Heskett, J.L., Sasser, W.E. and Schlesinger, L.A. (2003), *The Value Profit Chain*, The Free Press, New York, NY.

Kartika, T., Firdaus, A. and Najib, M. (2019), “Contrasting the drivers of customer loyalty; financing and depositor customer, single and dual customer, in Indonesian Islamic bank”, *Journal of Islamic Marketing*, Vol. 11 No. 4, pp. 1-27, doi: 10.1108/JIMA-04-2017-0040.

Kashif, M., Shukran, S., Abdul Rehman, M. and Sarifuddin, S. (2015), “Customer satisfaction and loyalty in Malaysian Islamic banks: a PAKSERV investigation”, *International Journal of Bank Marketing*, Vol. 33 No. 1, pp. 23-40, doi: 10.1108/IJBM-08-2013-0084.

Keisidou, E. (2013), “Customer satisfaction, loyalty and financial performance”, *International Journal of Bank Marketing*, Vol. 31 No. 4, pp. 259-288, doi: 10.1108/IJBM-11-2012-0114.

Khalil, A.-H., Muhammed, A., Ghazi, A.-W. and Mohamed, H. (2012), “Religious beliefs

and consumer behavior: from loyalty to boycotts”, *Journal of Islamic Marketing*, Vol. 3 No. 2, pp. 155-174, doi: 10.1108/17590831211232564.

Kock, N. and Lynn, G. (2012), “Lateral collinearity and misleading results in variance-based SEM: an illustration and recommendations”, *Journal of the Association for Information Systems*, Vol. 13 No. 7, pp. 546-580.

Larivière, B., Keiningham, T.L., Aksoy, L., Yalçın, A., Morgeson, F.V. and Mithas, S. (2016), “Modeling heterogeneity in the satisfaction, loyalty intention, and shareholder value linkage: a cross industry analysis at the customer and firm levels”, *Journal of Marketing Research*, Vol. 53 No. 1, pp. 91-109, doi: 10.1509/jmr.12.0143.

Levy, S. and Hino, H. (2016), “Emotional brand attachment: a factor in customer-bank relationships”, *International Journal of Bank Marketing*, Vol. 34 No. 2, pp. 136-150,

Li, X. and Petrick, J.F. (2010), “Revisiting the commitment-loyalty distinction in a cruising context”, *Journal of Leisure Research*, Vol. 42 No. 1, pp. 67-90, doi: 10.1080/00222216.2010.11950195.

Loveman, G.W. (1998), “Employee satisfaction, customer loyalty, and financial performance: an empirical examination of the service profit chain in retail banking”, *Journal of Service Research*, Vol. 1 No. 1, pp. 18-31, doi: 10.1177/109467059800100103.

Muslim, A., Zaidi, I. and Rodrigue, F. (2013), “Islamic banks: contrasting the drivers of customer satisfaction on image, trust, and loyalty of Muslim and non-Muslim customers in Malaysia”, *International Journal of Bank Marketing*, Vol. 31 No. 2, pp. 79-97, doi: 10.1108/02652321311298627.

Nizar, S. and Marzouki, R. (2015), “Consumer attitudes and purchase intentions toward Islamic banks: the influence of religiosity”, *International Journal of Bank Marketing*, Vol. 33 No. 2, pp. 143-161, doi: 10.1108/IJBM-10-2013-0115.

OJK (2020), “Statistik Perbankan Indonesia”, from Otoritas Jasa Keuangan, available at: www.ojk.go.id/id/kanal/perbankan/data-dan-statistik/statistik-perbankan-indonesia/default.aspx (accessed 24 April 2020).

JIMA

Oliver, R.L. (1999), “Whence consumer loyalty?”, *Journal of Marketing*, Vol. 63 No. S4, pp. 33-44, doi: 10.2307/1252099.

Otto, A.S., Szymanski, D.M. and Varadarajan, R. (2019), “Customer satisfaction and firm performance: insights from over a quarter century of empirical research”, *Journal of the Academy of Marketing Science*, Vol. 48 No. 3, doi: 10.1007/s11747-019-00657-7.

Saeidi, S.P., Sofian, S., Saeidi, P., Saeidi, S.P. and Saeidi, S.A. (2015), “How does corporate

- social responsibility contribute to firm financial performance? The mediating role of competitive advantage, reputation, and customer satisfaction”, *Journal of Business Research*, Vol. 68 No. 2, pp. 341-350, available at: <https://doi.org/10.1016/j.jbusres.2014.06.024>
- Saleh, M.A., Quazi, A., Keating, B. and Gaur, S. (2017), “Quality and image of banking services: a comparative study of conventional and Islamic banks”, *International Journal of Bank Marketing*, Vol. 35 No. 6, pp. 878-902, doi: 10.1108/IJBM-08-2016-0111.
- Smith, R.F. and Wright, W.F. (2004), “Determinants of customer loyalty and financial performance”, *Journal of Management Accounting Research*, Vol. 16 No. 1, pp. 183-205, doi: 10.2308/jmar.2004.16.1.183.
- Suhartanto, D. (2019), “Predicting behavioural intention toward Islamic bank: a multi-group analysis approach”, *Journal of Islamic Marketing*, Vol. 10 No. 4, pp. 1091-1103, doi: 10.1080/15378020.2018.1546076.
- Suhartanto, D., Farhani, N.H., Muflih, M. and Setiawan, (2018), “Loyalty intention towards Islamic bank: the role of religiosity, image, and trust”, *International Journal of Economics and Management*, Vol. 12 No. 1, pp. 137-151.
- Suhartanto, D., Gan, C., Sarah Ira, S. and Setiawan, S. (2019), “Loyalty towards Islamic banking: service quality, emotional or religious driven?”, *Journal of Islamic Marketing*, Vol. 11 No. 1, pp. 66-80, doi: 10.1108/JIMA-01-2018-0007.
- Tenenhaus, S.M., Esposito, V., Chatelin, Y.-M. and Laura, C. (2005), “PLS path modeling”, *Computational Statistics and Data Analysis*, Vol. 48 No. 1, pp. 159-205. Wahyuni, S. and Fitriani, N. (2017), “Brand religiosity aura and brand loyalty in Indonesia Islamic banking”, *Journal of Islamic Marketing*, Vol. 8 No. 3, pp. 1-16, doi: 10.1108/JIMA-06-2015-0044.
- Zeithaml, V.A., Berry, L.L. and Parasuraman, A. (1996), “The behavioral consequences of service quality”, *Journal of Marketing*, Vol. 60 No. 2, pp. 31-46, doi: 10.2307/1251929.