

THE ETHICAL PRACTICES OF ISLAMIC BANKING: An Analysis from Customer Satisfaction Perspective

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Abstrak: Implementasi Etika Islam dalam Perbankan Syariah: Suatu Analisis dari Perspektif Kepuasan Nasabah. Tulisan ini bertujuan untuk menguji tingkat kepuasan nasabah pada bank syariah di Aceh sebagai akibat dari pelaksanaan Etika Kerja Islam (EKI). Secara spesifik, tulisan ini bermaksud untuk menelaah perbedaan kepuasan dari nasabah Bank Umum Syariah (BUS), Unit Usaha Syariah (UUS), dan Bank Pembiayaan Rakyat Syariah (BPRS). Kajian ini menggunakan metode kuantitatif yang diimplementasikan melalui kuesioner yang dibagikan kepada 600 orang nasabah dari tujuh bank syariah di Aceh. Data dianalisis melalui statistik deskriptif dan inferensial dalam software SPSS. Hasil kajian ini secara umum menemukan bahwa mayoritas nasabah memiliki tingkat kepuasan yang tinggi terhadap bank syariah sebagai akibat dari implementasi EKI dalam operasional bank syariah. Secara khusus, nasabah BUS mempunyai skor kepuasan tertinggi dibandingkan dua kategori bank lainnya.

Abstract: This study aims to investigate the level of customer satisfaction as a result of the Islamic Work Ethics (IWE) implementation in Islamic banks in Aceh, Indonesia. Specifically, it examines the difference in perceiving satisfaction among customers of Islamic Commercial Banks (ICB), Islamic Business Units (IBU), and Islamic Rural Banks (IRB). The study incorporated a quantitative method which was employed through questionnaire surveys that were distributed to 600 respondents of seven Islamic banks. The data were then analyzed using descriptive and inferential analyses in SPSS. The findings of this research revealed that in general, the customers have shown a high satisfaction on the IWE practiced in Islamic banking institutions. Particularly, the ICB scored the highest satisfaction level compared to the other banking categories.

Keywords: customer satisfaction, Islamic bank, business ethics, Islamic banking, Aceh

Introduction

Customer satisfaction has become one of the crucial factors in the current business strategy and it is viewed as the main element within organizations, particularly for a competitive marketplace where businesses competing for customers.¹ According to Zairi, the customers are the reasons for an organization to exist and thus, an organization is very much depending on its customers rather than the customers depending on organizations.²

Over times, the importance of customer orientation and its impact on organizational performance has been highlighted in numerous studies. The study conducted by Brady, Cronin, Jr and Brand, for instance, demonstrated that customer orientation linked indirectly with organizational quality, customer satisfaction and performance of the organization.³ Similarly, in a study at Turkish companies, Pinar, Rogers and Baak discovered that there were significant differences between firms characterized by a greater orientation towards customers and firms characterized by lower customer orientation. The first category of firms, showed noticeably higher performance than the latter.⁴ That is among the main reasons why organizations today are focusing on customer satisfaction which includes loyalty and retention.⁵

Many researchers have found that customer satisfaction shows a positive effect on firm's profitability. According to Hoyer and McInnis, satisfied customers form the foundation of any successful business as customer satisfaction leads to repeat purchase, brand loyalty, and positive word of mouth.⁶ Growth Strategies International (GSI) found that a totally satisfied customer contributed 2.6 x as much revenue to a company as a somewhat satisfied customer, and 17 x as much revenue as a somewhat dissatisfied customer.⁷

In addition, there were also numerous studies that have looked at the impact of customer satisfaction on repeat purchase, loyalty and retention. They all conveyed similar messages; satisfied customers were most likely to share their experiences with other five or six people to the order. Equally well, dissatisfied customers were more likely to tell another ten people

¹Philip Kotler and Gary Armstrong, *Principles of Marketing*, 13th ed. (New Jersey: Prentice Hall, 2009), p. 744.

²Mohamed Zairi, "Managing Customer Satisfaction: A Best Practice Perspective," in *The TQM Magazine*, Vol. 12, pp. 389-394.

³Michael K Brady *et al.*, "Performance-Only Measurement of Service Quality: A Replication and Extension," in *Journal of Business Research*, Vol. 55, pp. 17-31.

⁴Musa Pinar *et al.*, "A Comparison of High Vs. Low Market Orientation Companies: A Case of Turkey," in *Journal of Global Awareness*, Vol. 4, pp. 89-104.

⁵Harkiranpal Singh, "The Importance of Customer Satisfaction in Relation to Customer Loyalty and Retention," in *Academy of Marketing Science*, Vol. 60, pp. 193-225.

⁶Wayne D. Hoyer and Deborah J. MacInnis, *Consumer Behavior*, 5th ed. (Mason, Ohio: South-Western Cengage Learning, 2008), p. 493.

⁷John Coldwell, "Characteristics of a Good Customer Satisfaction Survey," in *Customer Relationship Management: Emerging Concepts, Tools, and Applications*, ed. Atul Parvatiyar and G. Shainesh (New Delhi: Tata McGraw-Hill, 2001).

of their unfortunate experience.⁸ When competition intensifies and when organizations starts to offer more or less similar products and services, it is the customer's satisfaction that can influence the performance of an organization and determines its competitiveness and success.⁹

In regard to the nature of this research, the service factor has become a crucial point in determining the successfulness of Islamic banking in the marketplace. Services have some unique characteristics that distinguish them from physical products.¹⁰ Services are often characterized by their intangibility, inseparability, heterogeneity, and perishability.¹¹ Because of the intangible nature of services, it also becomes difficult for an organization to understand how its customers perceive and evaluate the quality of its services.¹² According to Parasuraman, Zeithaml, and Berry, there are some specific criteria by which customers evaluate service quality, namely reliability, responsiveness, competence, access, courtesy, communication, credibility, security, understanding/ knowing the customer, and tangibles.¹³

One of the most significant aids in delivering service in an organization is employee. In regard to banking institutions i.e. Islamic banks, the employee assigned as a Customer Relation Advisor (CRA)—or other similar term—is the most visible banking's representative who is responsible for interacting with customers and providing information in response to product or service enquiries.¹⁴ According to Crosby, Evans, and Cowles, the CRA is the primary—if not sole—contact point for the customer both before and after the purchase”.¹⁵ Consequently, the CRA is critical to its service delivery process.¹⁶ At the same time, the CRA is exposed to the greater ethical pressures than individuals in many other jobs. They work in relatively unsupervised settings, they are primarily responsible for generating the

⁸Zairi, "Managing Customer Satisfaction," pp. 389-394.

⁹Kamal Naser *et al.*, "Islamic Banking: A Study of Customer Satisfaction and Preferences in Jordan," in *International Journal of Bank Marketing*, Vol. 17, pp. 135-151.

¹⁰Valarie A. Zeithaml *et al.*, *Services Marketing: Integrating Customer Focus across the Firm* (Boston: McGraw-Hill/Irwin, 2006), p. 708.

¹¹Christopher Lovelock, *Services Marketing*, 7th ed. (New Dheli, India: Pearson Education, 2011), p. 743.

¹²Valarie A. Zeithaml, "How Consumer Evaluation Processes Differ between Goods and Services," in *Marketing of Services*, ed. J. Donnelly and W George (Chicago, IL: American Marketing Association, 1981).

¹³A. Parasuraman *et al.*, "A Conceptual Model of Service Quality and Its Implications for Future Research," in *Journal of Marketing*, Vol. 49, pp. 41-50.

¹⁴"What Is a Customer Service Advisor? Roles and Responsibilities of a Customer Service Advisor," in <http://www.customerservicemanager.com/customer-service-advisor.htm>, retrieved on 14 February 2013.

¹⁵Lawrence A Crosby *et al.*, "Relationship Quality in Services Selling: An Interpersonal Influence Perspective," in *Journal of Marketing*, Vol. 54, pp. 68-81.

¹⁶Greg W. Marshall and C. David Shepherd, "Selling and Sales Management in Action: Service Quality and the Sales Force: A Tool for Competitive Advantage," in *Journal of Personal Selling & Sales Management*, Vol. 19, pp. 73-82.

bank's revenues, which at times can be very stressful; and they are often evaluated on the basis of short-term objectives.¹⁷

For Islamic banking and other Islamic financial service institutions, the need to be customer-focused in the rapidly changing marketing environment has never been more important than it is nowadays. However, under the present circumstances, where customers are becoming more demanding and increasing mobile between competing financial providers, being customer-oriented is not enough. Customers are now more concerned over the quality of service as compared to “no *riba*¹⁸” religious appeal only.¹⁹ Islamic banks and more specifically their contact employees (i.e. CRA) need to be perceived by their customers as ethically Islamic.²⁰ To ensure that the high quality standard of service, banks need employees who hold to the high values, by which Islamic Work Ethics (IWE) is the set of ethical values recommended for them to hold on tightly. The IWE suggests that the workers must keep the relationship with the God without neglecting their customers. The treatment given to the customers is part of the obligation to the God. The impact of IWE's practiced at Islamic banking on customer satisfaction is related to the behavior of the bank's employees, particularly those who are assigned to customer-related jobs in their daily work activities. The IWE values are grouped into eight dimensions, namely (1) religiousness, (2) effort, (3) competition, (4) work obligation, (5) quality, (6) collectivity, (7) equality, and (8) benefit.

It is crucial for Islamic banks to hold on to Islamic work ethics (IWE) values to prevent any unethical issues and thus, gain customer's trust. With the implementation of IWE, the level of the relationship will increase significantly as it will raise the level of customer's pleasurable experience in business transaction. Likewise, unethical practices will hinder the customers from returning to business organizations that pay less attention on this issue.²¹ Hence, the aim of this study is to investigate the level of customer satisfaction as a result of the IWE practiced in Islamic banks in Aceh, Indonesia.

¹⁷Thomas R. Wotruba, “A Comprehensive Framework for the Analysis of Ethical Behavior, with a Focus on Sales Organizations,” in *The Journal of Personal Selling and Sales Management*, Vol. 10, pp. 29-42.

¹⁸The word “Riba”, in Arabic language, literally means an “increment’ or addition”. In Islamic Fiqh the term *riba* has a special meaning. *Riba* is an unjustified increment in borrowing or lending money, paid in kind or in money above the amount of loan, as a condition imposed by the lender or voluntarily by the borrower, see: Abdel-Rahman Yousri Ahmad, “Riba, Its Economic Rationale and Implications,” in http://www.islamic-banking.com/iarticles_8.aspx, retrieved on 02 December 2016.

¹⁹Wan Marhaini Wan-Ahmad *et al.*, “Religiosity and Banking Selection Criteria among Malays in Lembah Klang,” in *Shariah Journal*, Vol. 16, pp. 279-304.

²⁰Abul Hassan *et al.*, “Islamic Marketing Ethics and Its Impact on Customer Satisfaction in the Islamic Banking Industry,” in *J.KAU: Islamic Econ*, Vol. 21, pp. 23-40.

²¹Abdul Shukor Bin Shamsudin *et al.*, “Preliminary Insights on the Effect of Islamic Work Ethic on Relationship Marketing and Customer Satisfaction,” in *The Journal of Human Resource and Adult Learning*, Vol. 6, pp. 106-114.

Literature Review

Islamic Work Ethics (IWE)

Ethics is commonly defined as a set of moral principles that distinguishes what is right from what is wrong.²² In the current business world including Islamic banking business, the ethics issue is a key of competitive advantage to compete in the present of business environment.²³ In Islam, the term 'ethics' is designated to several terms denoting the concept of moral.²⁴ The most common term that referred to ethics is *akhlaq*. It deals with relationships between man and Allah, man and his fellowmen, man and other elements and creatures of the universe, and man with his innermost self.²⁵ The term is derived from moral law as the divine law which comprises rules and modes of interpretive applications to all issues and problems of human experience in the light of the law and essence of unity (*tawhid*) emanating from episteme of conscious oneness.²⁶ Besides, *taqwa* attitude is the highest level of ethical individual behavior.²⁷ In the context of corporate governance, ethics is considered crucial to educate corporations and their citizens concerning a self-reliant governance system.²⁸

As for the concept of work, Islam has a special view on it and considers it as an integral part of the worship act. According to this view, every Muslim will envision his work in twofold manner; as a source of financial support to enjoy a good worldly life (*al-falah fi al-dunya*), as well as a mean of serving Allah as to succeed in the hereafter (*al-falah fi al-akhirah*). In addition, work in Islam is not only to achieve material and human physical pleasure but it is also a form of human engagement and cooperation (*al-ta'awun*), an act of worship (*al-'ibadah*), a kindness towards others (*al-ihsan*), execution of responsibilities and accountabilities (*al-amanah*), security of self-dignity (*hifz al-muru'ah*) as well as a part of reliance towards God (*al-tawakkal*). For these number of reasons, Islam recognizes work in the highest regards, to the extent of considering it as articulation one's faith, thus accentuate its vital role in

²²Rafik Issa Beekun, *Islamic Business Ethics* (Herndon, Virginia: International Institute of Islamic Thought; Amana Pubns, 1997), p. 2.

²³Norizah Mohd Mustamil, "The Influence of Culture and Ethical Ideology on Ethical Decision Making Process of Malaysian Managers" (Doctoral Thesis, Curtin University of Technology, 2010), 272.

²⁴Masudul Alam Choudhury, *The Universal Paradigm and the Islamic World-System: Economy, Society, Ethics and Science* (Singapore: World Scientific Publishing, 2007), p. 169.

²⁵Amalina Abdullah and Junaina Muhammad, "Ethical Values in Islamic Financial Planning," in *Jurnal Pengurusan*, Vol. 38, pp. 133-140.

²⁶Masudul Alam Choudhury, *Islamic Economics and Finance: An Epistemological Inquiry*, vol. 291 (United Kingdom: Emerald Group Publishing, 2011), p. 365.

²⁷Hafas Furqani, "Individual and Society in an Islamic Ethical Framework: Exploring Key Terminologies and the Micro-Foundations of Islamic Economics," in *Humanomics*, Vol. 31, pp. 74-87.

²⁸Zaleha Othman *et al.*, "The Role of Ethics in Corporate Governance," in *Jurnal Pengurusan*, Vol. 35, pp. 13-20.

life. Thus, IWE is defined as performing positive actions with good intentions for the benefit of society which is simultaneously seeking the God's blessing.

According to previous studies such as Naqvi,²⁹ Nasr,³⁰ Ali,³¹ Beekun,³² and Ahmad and Owoyemi,³³ the nature of work generates eight dimensions of IWE, namely (1) religiousness, (2) effort, (3) competition, (4) work obligation, (5) quality, (6) collectivity, (7) equality, and (8) benefit. It considers effort as an obligation to achieve one's needs, and views competition from positive side. In addition, the conformity to the principles will also affect the way people conduct their work obligations. Consequently, it will improve the quality of work; promote collectivity and equality at workplace. It will eventually benefit everyone in society. Conforming to these dimensions will stimulate positive actions in workplace and create a hard working employee, honest, patient, responsible, creative, sincere, decent, diligent, and many other positive values. In specific, the values of IWE will optimize work performance, perform work as worship, forge harmonious relation in the workplace, develop mutual trust among business partners, enhance organizational commitment, and promote teamwork and collectiveness.³⁴

Relationship between IWE and Customer Satisfaction

Customer satisfaction, a term frequently used in marketing, is a measure of how products and services supplied by an organization meet or surpass customer expectation. Some authors view that customer satisfaction is an abstract concept and the actual manifestation of the state of satisfaction will vary from a customer to another. Both psychological and physical variables which correlate with satisfaction behaviors determine the state of customer satisfaction.³⁵

According to Farris *et al*. Customer satisfaction is defined as "The number of customers, or percentage of total customers, who reported experience with a firm, its products, or its services (ratings) exceeds specified satisfaction goals".³⁶ Meanwhile, Kotler defined satisfaction

²⁹Syed Nawab Haider Naqvi, *Ethics and Economics: An Islamic Synthesis* (Leicester, UK: Islamic Foundation, 1981), p. 176.

³⁰Seyyed Hossein Nasr, "Islamic Work Ethic," in *Hamdard Islamicus*, Vol. 7, pp. 25-35.

³¹Abbas Ali, "Scaling an Islamic Work Ethic," in *the Journal of Social Psychology*, Vol. 128, pp. 575-583.

³²Beekun, *Islamic Business Ethics*, p. 2.

³³Shukri Ahmad and Musa Yusuf Owoyemi, "The Concept of Islamic Work Ethic: An Analysis of Some Salient Points in the Prophetic Tradition," in *International Journal of Business and Social Science*, Vol. 3, pp. 116-123.

³⁴Nor Azzah Kamri *et al.*, "Qur'anic Work Ethics," in *Journal of Usuluddin*, Vol. 40, pp. 135-172.

³⁵Kotler and Armstrong, *Principles of Marketing*, p. 744; Valarie A. Zeithaml *et al.*, "Communication and Control Processes in the Delivery of Service Quality," in *Journal of Marketing*, Vol. 52, pp. 35-48.

³⁶Paul W. Farris *et al.*, *Marketing Metrics: The Definitive Guide to Measuring Marketing Performance*, 2nd ed. (Upper Saddle River, New Jersey: Pearson Education, 2010), p. 432.

as: “a person’s feelings of pleasure or disappointment resulting from comparing a product are perceived performance (or outcome) in relation to his or her expectations”.³⁷ Further, customer satisfaction is also defined as a concept to determine how the products or services delivered meet or exceed customer expectation.³⁸ Therefore, satisfaction can be associated with feelings of acceptance, happiness, relief, excitement and delight.³⁹

Many studies have found that IWE is closely related to customer satisfaction. Osman *et al.* for instance, showed that some features of IWE such as service quality would entail customer satisfaction and consequently enhanced the customer loyalty.⁴⁰ Rindfleisch *et al.* asserted that the factor of religiosity such as attendance at religious service, prayer, and reading of religious text had some influence on brand connection that led to customer satisfaction.⁴¹

Some other features of IWE such as quality, value, timeliness, efficiency, ease of access, environment, inter-departmental teamwork, frontline service behaviors, commitment to the customer and innovation have been found their positive connection to customer satisfaction.⁴² Meanwhile, Parasuraman *et al.* deduced that reliability, responsiveness, competence, access, courtesy, communication, credibility, security, and tangible aspects had direct and positive link to customer satisfaction.⁴³ In a similar vein, Suki also discovered that tangibles and empathy have a positive relationship with customer satisfaction.⁴⁴ Tangibles are allied to the appearance of the physical surroundings and facilities, equipment, personnel and manner of communication. Empathy refers to how a company cares and provides individualized attention to their customers in order to make customers feel valued and special. Apart from that, speed in service delivery is also one of the most critical factors that a company has to meet in order to maintain a good level of customer relationship, as mentioned by Al-Hawari.⁴⁵

As far as Islamic banking is concerned, Hassan *et al.* has revealed the importance of the

³⁷Philip Kotler, *Marketing Management*, 10th ed. (New Jersey: Prentice-Hall, 1999), p. 784.

³⁸Martin Christopher *et al.*, *Relationship Marketing: Bringing Quality, Customer Service and Marketing Together*, 2nd ed. (Oxford: Butterworth-Heinemann, 1991); Kotler and Armstrong, *Principles of Marketing*, p. 744; Lovelock, *Services Marketing*, p. 743.

³⁹Hoyer and MacInnis, *Consumer Behavior*, p. 493.

⁴⁰Ismah Osman *et al.*, “Customers Satisfaction in Malaysian Islamic Banking,” in *International Journal of Economics and Finance*, Vol. 1, pp. 197-102.

⁴¹Aric Rindfleisch *et al.*, “God and Mammon: The Influence of Religiosity on Brand Connections,” in *The Connected Customer: The Changing Nature of Consumer and Business Markets*, ed. Stefan HK Wuyts, et al. (Taylor & Francis, 2011).

⁴²Leonard L. Berry, “The Old Pillars of New Retailing,” in *Harvard Business Review on Customer Relationship Management* (Boston, MA: Harvard Business School Publishing Corporation, 2001).

⁴³Parasuraman *et al.*, “A Conceptual Model,” pp. 41-50.

⁴⁴Norazah Mohd Suki, “Customer Satisfaction with Service Delivery in the Life Insurance Industry: An Empirical Study,” in *Jurnal Pengurusan*, Vol. 38, pp. 101-109.

⁴⁵Mohammad A. al-Hawari, “The Role of Bank Automated Services in Gaining Customers’ Trust: A Practical Study in Uae,” in *Jurnal Pengurusan*, Vol. 33, pp. 45-52.

implementation of ethical values on Islamic banks and its relationship to their performance.⁴⁶ Their study confirmed that customer satisfaction has a very strong link with loyalty which is one of the performance indicators in behavioral research. In an earlier study, Naser *et al.* found that customer satisfaction in Islamic banking is closely linked with the way how the bank observes Islamic principles in their services.⁴⁷ In this case, the customers put their trust on the bank based on the bank's corporate performance as well as the latter's ability to satisfy their religious concerns. Therefore, Islamic banks that value the importance of long-term relationships with their customers should strive for an environment in which un conducive for unethical behavior. In this regard, Solaiman *et al.*,⁴⁸ and Chowdhury⁴⁹ have shown the relationship between ethical practices and Islamic banking performance. By being ethical, the Islamic bank can increase its image thereby in the mind of customers, reduce cost and eventually gain competitive advantage. Apart from that, the commitment to implement Islamic ethics by the bank can also ensure justice and welfare of human beings.⁵⁰

Islamic Banking System in Indonesia

The Islamic banking system in Indonesia is governed by a national law No. 21/2008, According to the law; Islamic bank is "a bank conducting business based on the Shariah principles consisting of Islamic Commercial Bank and Islamic Rural Bank." Meanwhile, Islamic banking is defined as "all matters concerning Islamic bank and the Islamic Business Unit, including institution, business operation, and means and processes in the implementation of its business operation". Thus, based on the law, the term "Islamic banking" is a banking system which is governed using Shariah rules, while "Islamic bank" is the banking institutions that are operated under the scope of Islamic banking system.

Further, the law also divided Islamic banks into three categories, namely *Bank Umum Syariah* (Islamic Commercial Bank), *Unit Usaha Syariah* (Islamic Business Unit), *Bank Pembiayaan Rakyat Syariah* (Islamic Rural Bank). According to the chapter I article 1 of the law; Islamic Commercial Bank (ICB) is an Islamic bank which provides services in the transaction of payments. These categories mostly consist of major banks with large amount of assets, employees and market share. ICBs usually operate nationally and cater high income customers. Meanwhile, Islamic Rural Bank (IRB) is an Islamic bank which does not provide services in the transaction of payments. The Islamic banks in this category usually operate in small

⁴⁶Hassan *et al.*, "Islamic Marketing Ethics," pp. 23-40.

⁴⁷Naser *et al.*, "Islamic Banking," pp. 135-151.

⁴⁸Mohammed Solaiman *et al.*, "Ethical Issues in Marketing of Bank Services: A Study on Islami Bank Bangladesh Limited," in *Global Journal of Business Management*, Vol. 1, pp. 103-116.

⁴⁹M. Hossan Chowdhury, "Ethical Issues as Competitive Advantage for Bank Management," in *Humanomics*, Vol. 27, pp. 109-120.

⁵⁰Abul Hassan, "Islamic Ethical Responsibilities for Business and Sustainable Development," in *Humanomics*, Vol. 32, pp. 80-94.

and limited regions. Their products are mostly targeted low income customers. Lastly, Islamic Business Unit (IBU) is a unit of conventional banks that is conducting business activities based on the Shariah principles, different from what have been offered by its parent banks. This category of bank usually targets the loyalists of their parent companies who prefer "Islamic" services.

As far the study is concerned, all three categories of banks will be taken into account in the research sample as shown in Table 1.

Table 1.
Sample of Bank for Questionnaire Distribution

Bank's Category	Name of Bank
Islamic Commercial Bank (ICB)	1. Bank Muamalat Indonesia (BMI)
	2. Bank Syariah Mandiri (BSM)
	3. Bank Rakyat Indonesia Syariah (BRIS)
	4. Bank Negara Indonesia Syariah (BNIS)
Islamic Business Unit (IBU)	5. Bank Aceh Syariah (BAS)
Islamic Rural Bank (IRB)	6. Bank Pembiayaan Rakyat Syariah HikmahWakilah (BHW)
	7. Bank Pembiayaan Rakyat Syariah Hareukat (BHR)

Source: Field data

Methodology

This study employed quantitative approach using questionnaire survey for data collection. The questionnaires were prepared in two formats, printed and online. They were then distributed in various methods depending on the necessity, availability and convenience. Most of the questionnaires were handed over directly to the customers who were visiting their respective Islamic banks. Some others were delivered using internet-based media i.e. email, facebook, and twitter by providing respondents a link to the online survey.

The customer satisfaction was measured using self-developed instrument consists of 41 items within eight dimensions of IWE previously mentioned.⁵¹ Sample of items for each dimension include: 'In my concern, products offered by Islamic banking have met the Shariah compliance' (religiousness), 'I believe the employees of Islamic bank have performed jobs with their best ability' (effort), 'Competition among Islamic banking is fair' (competition), 'I choose to bank in Islamic banks because they have trustworthy workers' (work obligation),

⁵¹Azharsyah Ibrahim and Nor 'Azzah Kamri, "Measuring the Islamic Work Ethics: An Alternative Approach," in *Islamic Perspective on Management: Contemporary Issues*, ed. Nor 'Azzah Kamri, et al. (Kuala Lumpur, Malaysia: YaPEIM Management Academy & Dept. of Shariah and Management, Acad. of Islamic Studies, University of Malaya, 2013).

'The employees of Islamic banking have worked as their expertise' (quality), 'Islamic bank's employee looked solid in their works' (collectivity), 'I feel the Islamic bank employee treats me like "a part of family" when I am banking with them' (equality), 'The Islamic bank has played a good role in alleviating some social problems e.g. helping the poor, charity, etc.' (benefit). The instrument has been validated by 11 experts and tested in a pilot study using 50 respondents. Result of the pilot study showed that Cronbach's alpha reliability statistic test for all 41 items of customer satisfaction was 0.957, thus indicating that all items were very strong to measure the customer satisfaction in a real survey. It was also supported by the item-total correlational analysis using Pearson Correlation that showed all items were valid and significant.

The questionnaires were distributed to 600 customers of seven Islamic banks located in Aceh. These numbers were based on a sampling software calculation for an unknown sample. Of those numbers, 459 surveys were collected, which was equivalent to 76.50 percents of initial response rate. After carefully reviewed, 10 surveys were rejected due to incomplete response. This resulted in 449 usable responses.

Result and Discussion

As mentioned earlier, the statements for customer satisfaction were developed based on eight dimensions of IWE, namely religiousness, effort, competition, work obligation, quality, collectivity, equality, and benefit. Consequently, the results were also generated mostly based on customer's observation toward employee's behavior within these dimensions. The responses reflected the customer satisfaction towards the implementation of the Islamic ethical values in employees' daily job activities.

Those dimensions above are functioned as the tool of analysis in measuring the customer satisfaction. The measurement was also supported by the value of Standard Deviation (*SD*). The *SD* measures the amount of variation or dispersion from the average. A low standard deviation indicates that the data points tend to be very close to the mean (also called expected value); a high standard deviation indicates that the data points are spread out over a large range of values.⁵²

The measurement of customer satisfaction was analyzed using 6 value-scales, ranging from 1 (which is represented by the feeling of "strongly disagree") to 6 (which is represented by the feeling of "strongly agree"). Based on these scales, the Mean (*M*) value for each item was identified. As shown in Table 2, the Mean value was then simplified and classified it into three categories as adopted from Umar.⁵³

⁵²J. Martin Bland and Douglas G. Altman, "Statistics Notes: Measurement Error and Correlation Coefficients," in *BMJ*, Vol. 313, pp. 41-42.

⁵³Husein Umar, *Metode Penelitian Untuk Skripsi Dan Tesis Bisnis* [Research Methods for Business Students] (Jakarta: RajaGrafindo Persada, 2007), p. 335.

Table 2.
Classification of Mean Value

No	Mean Classification	Category
1	1.00 to 2.60	Low
2	2.61 to 4.20	Medium
3	4.21 to 6.00	High

Source: Adapted from Umar (2007)

Using descriptive statistic in SPSS, the Mean, *SD*, and ranking of each item within the IWE's dimensions for customer satisfaction were generated. As shown in the Table 3, 38 items scored high Mean values and relatively low *SD*, while three others received medium values and relatively high *SD*. The scores were ranging from 3.98 (item 5) to 5.11 (item 24). Investigating the items and dimensions closely discovered that dimension of collectivity scored the highest Mean value among other dimensions ($M = 4.66$, $SD = 0.748$). Within this dimension, consultation was seen as the most significant factor that influence customers most in dealing with Islamic banks ($M = 4.76$, $SD = 0.854$, item 29).

In addition, the altruism factor (which is a solid teamwork) also provided a strong positive effect to the customer satisfaction ($M = 4.64$, $SD = 0.847$, item 28). Another factor that also produced positive impact on customer satisfaction was the helpfulness, in which employees were willing to help each other ($M = 4.59$, $SD = 0.912$, item 27). In conclusion, the IWE practiced within collectivity dimension (e.g. consultation, teamwork, helpfulness, etc.) as reflected in the survey questionnaires offered a strong positive contribution in increasing the level of satisfaction of the customers.

The result also performs that dimension equality received the second highest satisfactory value ($M = 4.61$, $SD = 0.800$) comparing to others. Within this dimension, item 30 scored the highest mean value ($M = 4.83$, $SD = 0.916$) comparing to other items. This proved that customers have been treated well when dealing with the banks. Other items that showed higher scores were item 31 ($M = 4.70$, $SD = 0.901$), and item 32 ($M = 4.63$, $SD = 1.129$). The results proved that customers of Islamic banks were satisfied with supports given by the banks. In addition, they did not feel any kind of coercion in choosing a product or service of Islamic banks.

Based on these results, it can be interpreted that the implementation of IWE such as respect and fair treatment have a positive influence on establishing a good relationship with customer and subsequently gain a strong customer satisfaction.

Table 3.
Customer Satisfaction on Islamic Banking's Ethical Practices

Statements	Mean (M)	Std. Deviation (SD)	Remark
Religiousness	4.25	0.837	High
1. Islamic bank provides proper accommodations for praying	4.17	1.317	Medium
2. In my concern, products offered by Islamic banking have met the Shariah compliance	4.21	1.117	High
3. I am certain, Islamic banking is investing in the halal businesses	4.55	1.051	High
4. I am sure, Islamic banking's employees perform all religious obligations	4.14	1.121	Medium
5. In my concern, Islamic banking's employees have adequate religious knowledge	3.98	1.179	Medium
6. I choose to bank with Islamic bank merely because of religious reasons	4.45	1.330	High
Effort	4.50	0.785	High
7. I believe the employees of Islamic bank have performed jobs with their best ability	4.50	0.982	High
8. I am satisfied with the time efficiency of bank employees in completing my transactions	4.48	1.046	High
9. I observe that Islamic bank's employees avoid laziness in working	4.52	0.987	High
10. I am satisfied with the information given by the bank's employee concerning to my queries	4.55	1.023	High
11. I feel that Islamic bank's employee have fulfilled their obligations	4.68	0.882	High
12. I am satisfied with the efficiency of Islamic bank's employee in handling problem on the phone or web	4.26	1.167	High
Competition	4.53	0.826	High
13. I believe that competition among employees is able to improve quality of work	4.47	1.178	High
14. Competition among Islamic banking is fair	4.61	0.929	High
15. I believe internal competition at Islamic banking is fair	4.51	0.911	High
Work Obligation	4.45	0.763	High
16. I feel that Islamic bank have fulfilled its contract with me	4.56	0.985	High
17. I choose to bank with Islamic banks because they have trustworthy workers	4.37	1.021	High
18. I believe none of the Islamic bank's employee will come late to work without prior permission	4.36	1.101	High
19. I think the employees of Islamic banking have worked accordingly to their designated time	4.58	0.958	High
20. I feel the Islamic bank employee has worked sincerely	4.30	1.063	High

21. In my concern, transactions of Islamic banking are performed in a transparent way	4.50	0.971	High
Quality	4.43	0.590	High
22. I feel that Islamic bank employee works precisely	4.66	0.884	High
23. I feel that Islamic banks' products are less innovative (reverse score)	4.50	0.971	High
24. I think training will always be desirable for the employees to be more professional	5.11	0.844	High
25. The employees of Islamic banking have worked as their expertise	4.61	1.003	High
26. I feel that Islamic bank has an excellent service	4.46	1.165	High
Collectivity	4.66	0.748	High
27. I observe that Islamic bank employee is willing to help each other to solve work problem.	4.59	0.912	High
28. Islamic bank' employees looked solid in their works.	4.64	0.847	High
29. Upon necessary, I notice the Islamic bank employees consult among themselves or with their supervisors to solve work problem.	4.76	0.854	High
Equality	4.61	0.800	High
30. I feel the Islamic bank employee treats me like "a part of family" when I am banking with them.	4.83	0.916	High
31. The employees of Islamic bank have provided adequate assistance on my financial transaction.	4.70	0.901	High
32. I am given a free will in choosing the products /services.	4.63	1.129	High
33. I feel the bank employee that I am dealing with have been fair to me in my transaction.	4.56	0.950	High
34. I believe no discrimination occurs in the Islamic bank's services.	4.55	0.974	High
35. I am happy with the social-friendly features of Islamic bank's employee.	4.39	1.181	High
Benefit	4.49	0.846	High
36. The social funds in the Islamic banking are not merely intended for profit motive.	4.41	1.098	High
37. I believe products of Islamic banking will strengthen the economy of the community.	4.64	1.013	High
38. I feel secure and comfortable being in the building of Islamic banking.	4.57	1.073	High
39. I am pleased with the architectural design of the bank.	4.37	1.186	High
40. The Islamic banking has played a good role in alleviating some social problems e.g. helping the poor, charity, etc.	4.39	1.127	High
41. I choose Islamic banking because they are offering a fairness profit and loss sharing.	4.57	1.072	High

Source: SPSS output and Questionnaire survey

Further, the competition dimension placed the third in the survey of customer satisfaction ($M = 4.53, SD = 0.826$). The table above reveals that all of the three items within this dimension received 'high' values ranging from 4.47 ($SD = 1.178$, item 13) to 4.61 ($SD = 0.929$, item 14). Item 14 received the highest mean, while items 13 and 15 received relatively low values. The results are logical since most respondents (which were the customers of Islamic banks) have no specific information or knowledge about what happens in the internal banks. Thus, it can be concluded that holding up the IWE in competing with other banks (e.g. keep a fair competition) gives a positive impact on customer satisfaction within this dimension.

Furthermore, an analysis towards the effort dimensions disclosed that the dimension received 4.50 of mean ($SD = 0.785$), which is included in the 'high' category. Examining the items closely exposed that item 11 received the highest value among others ($M = 4.68, SD = 0.882$), followed by item 10 ($M = 4.55, SD = 1.023$) and item 9 ($M = 4.52, SD = 0.987$). It is also found that item 12 received the lowest mean among all items within this dimension ($M = 4.26, SD = 1.167$) although it is still included in the high category. However, by merely observing the value without further investigation, the conclusion is imbalanced. Thus, a proper investigation was performed to understand the causal effect.

Result of the investigation reveals that because most of the selected Islamic banks were based in Jakarta, all problems and queries from customers in Banda Aceh either over the phone or web would be directed to their headquarter offices in Jakarta. As a result, the problem solving process has taken a longer period of time. This is the reason why this particular item received lower value as compared to the other items within the effort dimensions. Overall, the result of the effort dimension indicates that the level of customer satisfaction within this dimension has been influenced by the strong employees' commitment to the IWE (e.g. responsibility in fulfilling obligations, patience in answering all queries from customers, and also avoiding laziness in workplaces).

Similar to the above dimensions, the benefit dimension is also included in the high category. Among all items within this dimension, item 37 received the highest value ($M = 4.64, SD = 1.013$), followed by item 41 ($M = 4.57, SD = 1.072$) and 38 ($M = 4.57, SD = 1.073$). Whereas, item 36 ($M = 4.41, SD = 1.098$), 40 ($M = 4.39, SD = 1.127$), and so was 39 ($M = 4.37, SD = 1.186$). The result of the analysis in this dimension is interesting as most of the customers have agreed that the product of Islamic banking would strengthen the economy of the community. It indicates that considering IWE in offering products (e.g. halal product and fair profit and loss sharing) could gain a significant level of customer satisfaction.

Furthermore, the IWE consideration in the office interior design of Islamic banks (e.g. separate room for male and female employees and proper furniture arrangement) could provide a comfortable and secure feeling for customer which can lead to greater satisfaction. However, the overall architectural designs of the building as reflected by item 39 received the lowest mean among all items within its dimension. Based on the researchers' observation, most of Islamic banks in Aceh were operating in rented-buildings that shared portion with

other businesses. Consequently, these buildings are lack of facilities (e.g. parking lot, ATM quantity, etc.) that can support their daily operations. In general, the IWE practiced within benefit dimension have a positive impact on customer satisfaction.

Another dimension that also bestows positive impact on customer satisfaction is work obligation ($M = 4.45, SD = 0.763$). A closer observation to those all items within this dimension shows that commitment to IWE gives positive impact on customer satisfaction. Within this dimension, the customer believed that employees of Islamic banks have worked accordingly to their designated times (item 19, $M = 4.58, SD = 0.958$). It indicates that the Islamic banks have fulfilled its promises to their customers (item 16, $M = 4.56, SD = 0.985$). These results are in line with the findings for the effort dimension where the customers believed that the employees have fulfilled their obligations.

In addition, item 21 ($M = 4.50, SD = 0.971$), also shows a high level of customer satisfaction regarding transparency in the transaction of Islamic banking, which indicates that most employees have conducted every financial transaction transparently. Further, item 17, 18, and 20 also scored in high category, but compared to the other three items, these values were relatively low ($M = 4.37 (SD = 1.021)$, $M = 4.36 (SD = 1.101)$, and $M = 4.30 (SD = 1.063)$, respectively). Based on the results, it can be concluded that the employees' commitment to IWE in performing daily jobs (e.g. work in the required times, fulfill contract, be transparent, be trustworthy, come to work on time, and be sincere) has produced a significant relationship with customer satisfaction as it could please customer more.

Similarly, the IWE practiced within the quality dimension will also boost up the customer satisfaction. Although in average, the level of customer satisfaction is high, Table 2 above also reveals that most customers were satisfied when employees received training regularly ($M = 5.11, SD = 0.844$, item 24). It helps them keeping up to date with the latest knowledge so that they would be able to be more professional. Further, most customers also showed high satisfaction on the employee's precise work ($M = 4.66, SD = 0.844$, item 22). The employees' expertise were also positively contributed to the customer satisfaction in this dimension ($M = 4.61, SD = 1.003$, item 25). In addition, product innovation ($M = 4.50, SD = 0.971$, item 23) and excellent service ($M = 4.46, SD = 1.165$, item 26) also influenced the customer satisfaction. In general, the level of customer satisfaction within the dimension of quality was influenced by the implementation of IWE in daily jobs activities such as willingness to learn, working precisely, working as expertise, innovative, and providing excellent service.

The last dimension of IWE (religiousness) also contributed to the customer satisfaction. Among all IWE dimensions, this dimension surprisingly received the lowest Mean value although it was still included in the 'high' category ($M = 4.25, SD = 0.837$). Looking at the table closely reveals that 3 out of 6 statements fell under 'medium' category. This result indicates that although the average Mean value for this dimension was categorized 'high', the satisfaction that customer perceived within this dimension were not as high as other

dimensions as reflected by item 1 ($M = 4.17, SD = 1.317$), item 4 ($M = 4.14, SD = 1.121$) and item 5 ($M = 3.98, SD = 1.179$).

Despite of the fact that the customers believed that Islamic banks have provided proper accommodations for praying, they were uncertain about whether the employees of the banks have performed all religious obligations and have adequate religious knowledge or not. Within this dimension, the most satisfactory factor that attract customers choose Islamic banking was its investments, which according to them due to the nature of its "halal" (religiously permissible) business (item 3, $M = 4.55, SD = 1.051$). Anything that is considered non-halal affected their level of satisfaction in dealing with the Islamic banks.

This is in line with their reasons of choosing Islamic banks which purely due of religious reasons (item 6, $M = 4.45, SD = 1.330$). Thus, practicing IWE in business activities—such as conducting halal business, offering Shariah compliance product, providing proper praying accommodation, etc.—would give a positive impact on their level of satisfaction. Table 4 presents the summary of all mean values of customer satisfaction in all IWE's dimension ranging from the highest to the lowest of Mean value.

Table 4.
Summary of Customer Satisfaction Per Dimension
(Highest – Lowest)

Dimension	Mean	Std. Deviation	Category
Collectivity	4.66	0.748	High
Equality	4.61	0.800	High
Competition	4.53	0.826	High
Effort	4.50	0.785	High
Benefit	4.49	0.846	High
Work Obligation	4.45	0.763	High
Quality	4.43	0.590	High
Religiousness	4.25	0.837	High
Total Average	4.49	0.774	High

Source: Adapted from SPSS output

In general, the customers of Islamic banks in Aceh experienced high satisfaction as the result of banks' commitment to apply the IWE's values in their daily operations. This finding is consistent with many other behavioral studies that show strong positive relationship between the values of IWE and customer satisfaction.⁵⁴

⁵⁴Shamsudin *et al.*, "Preliminary Insights on the Effect," pp. 106-114; Hoyer and MacInnis, *Consumer Behavior*, p. 493; Hassan *et al.*, "Islamic Marketing Ethics," pp. 23-40; Naser *et al.*, "Islamic Banking," pp. 135-151.

As the basis for the data is quite unique and diverse, it is interesting to analyze the data based on the bank's category. Table 5 shows the overall Mean for each category of Islamic banking. In general, the table suggests that customers of Islamic Commercial Bank (ICB) received the highest satisfaction in perception of the IWE practices ($M = 4.51$). It was followed by the customers of Islamic Business Unit (IBU) of conventional banks ($M = 4.48$). Subsequently, the customers of Islamic Rural Bank (IRB) showed lesser satisfaction towards the implementation of IWE in the bank ($M = 4.45$). However, the differences in perceiving the satisfaction—as the effect of IWE implementation—between the three categories of Islamic banking could not be statistically claimed only by comparing the Means of each banks category as the differences were not so obvious.

Table 5.
Satisfaction Based on Bank's Category

Items	Mean		
	ICB (n=223)	IBU (n=140)	IRB (n=86)
Religiousness	4.25	4.23	4.29
Effort	4.53	4.52	4.37
Competition	4.57	4.40	4.64
Work Obligation	4.50	4.42	4.38
Quality	4.37	4.56	4.41
Collectivity	4.65	4.74	4.57
Equality	4.66	4.59	4.51
Benefit	4.56	4.40	4.45
Total Means	4.51	4.48	4.45

Source: Adapted from SPSS output

Therefore, Kruskal-Wallis H Test was performed. This test is aimed to determine whether if there are statistically significant differences between two or more groups of an independent variable on a continuous or ordinal dependent variable. It is considered the non-parametric alternative to the one-way ANOVA, and an extension of the Mann-Whitney U test to allow the comparison of more than two independent groups.⁵⁵ A non-parametric test was performed because the data was not distributed normally when it was tested using Kolmogorov-Smirnov and Shaphiro-Wilks normality tests. In addition, homogeneity of variance was also violated, as measured by Levene's Test of Homogeneity of Variances ($p < 0.05$) and thus equal variances was not assumed.

A Kruskal-Wallis H test in Table 6 shows that there was a statistically significant

⁵⁵Laerd-Statistics, "Kruskal-Wallis H Test Using Spss Statistics," in <https://statistics.laerd.com/spss-tutorials/kruskal-wallis-h-test-using-spss-statistics.php>, retrieved on 20 June 2015.

difference in the level of customer satisfaction between the different category of bank, $X^2(2) = 7.573$, $p = 0.023$ (< 0.05), with Mean Ranks for customer satisfaction are consecutively 234.51 for ICB, 200.20 for IBU and 240.72 for IRB. It shows that customers of IRB scored the highest mean rank, while the IBU's customers showed the lowest mean rank in perceiving the satisfaction from their banks.

Table 6.
Kruskal-Wallis H Test Based on Bank's Category

Bank's Category	N	Mean Rank	Test Statistics^{a,b}	
ICB	223	234.51	Chi-Square	7.573
IBU	140	200.20	Df	2
IRB	86	240.72	Asymp. Sig.	0.023
Total	449		<i>a. Kruskal-Wallis Test</i> <i>b. Grouping Variable: Bank's Category</i>	

Source: SPSS output

To specifically understand which category of Islamic banking is different, Mann-Whitney test was performed. The test in Table 7 shows that there were high statistically significant differences between ICB and IBU ($p = 0.009$) and a lesser extent yet still significant difference between IBU and IRB ($p = 0.049$). Meanwhile, there was no evidence of significant difference between ICB and IRB ($p = 0.559$). These facts suggested that the way customers of ICB perceived satisfaction was similar to that of the customers of IRB. However, the way of IBU's customers perceived the satisfaction was statistically different from customers of both other categories, the ICB and IBU.

Table 7.
Mann-Whitney Statistics Tests Based on Bank's Category

	ICB - IBU	ICB - IRB	IBU - IRB
Mann-Whitney U	13078.500	9177.500	5080.000
Wilcoxon W	22948.500	34153.500	14950.000
Z	-2.602	-0.585	-1.970
Asymp. Sig. (2-tailed)	0.009	0.559	0.049

Source: SPSS output

In observing the cause for the differences, this study examined the core of customer satisfaction; the foremost of several cores is the employees' behaviors, which is the employees' commitment to conform to the Islamic ethical values when dealing with customers. As it was commonly understood that the employees of ICB in Indonesia were recruited to work

only within the ICB, while the employees of the IBU were usually transferred from their parent companies, the conventional banks. Consequently, these factors influenced their behaviors at workplace in conforming to the values of Islamic ethics as perceived by the customers.

The other reasons of the differences between banks may be resulted from the implementation consistency of IWE initiatives in the ICBs which have been initiated from the beginning of banks' establishment. For instance, BMI—as it was stated in its annual report—has been inculcating seven compulsory behaviors to its employees to the extent that all employees are required to take an oath to ensure their commitment.⁵⁶ Similar actions were also implemented by BSM, BNIS, and BRIS as they introduced several ethical actions to be put into practice.⁵⁷

Conclusion

This paper has presented the findings of a survey conducted on the customers of Islamic banks. It is aimed to gauge their opinions on the overall Islamic ethical practices in the Islamic banking institutions operating in Aceh, Indonesia. Based on the data analysis, it can be concluded that customers of Islamic banks in Aceh have generally highly satisfied with their Islamic banks as they believe that the IWE has been practiced widely in the banks. As shown in Table 3, the collectivity dimension has the highest Mean value, while religiousness received the lowest value. An analysis towards bank categories revealed the differences in the level of customer satisfaction among the categories, especially between customers of ICB and IBU, and between IBU and IRB.

These findings suggested that the way that customers perceived satisfactions were much influenced by the factors within the collectivity dimensions, such as teamwork, willingness to help, consultation, and so forth. However, the findings also suggested that customers expressed lower satisfaction in the dimension of religiousness. It indicated that from the customers' point of views, the Islamic banks and their employees were still not fully conformed to certain factors within this dimension. Thus, Islamic banks should give a special attention to this particular dimension.

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⁵⁶BMI, *Annual Report 2013: Managing the Challenge of Growth* (Jakarta: Bank Muamalat Indonesia, 2013), p. 612.

⁵⁷BSM, *Sustainability Report 2013: Stronger Fundamentals for Greater Indonesia* (Jakarta: Bank Syariah Mandiri, 2013), p. 127; BNIS, *Annual Report 2012: Reliable Banking Partner* (Jakarta: BNI Syariah, 2012), p. 114; BRIS, *Annual Report 2013: Giving More and Getting Closer* (Jakarta: BRI Syariah, 2013), p. 246.

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