Predicting Sustainability in The Banking Industry: A Structural Equation Modelling Approach

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ABSTRACT

Recent developments in the competitive banking industry show that having loyal customers is an important strategy for bank sustainability because it can give a favorable influence on the performance of banks in the long term. Although past studies have indicated the significance of having loyal customers in the banking industry, there is still a lack of attention toward customer loyalty in Islamic banks. Therefore, this study aims to examine customer loyalty to Islamic banking industry. It includes two important determinants, namely the service quality and the social media influencer. This study employed a variance-based Structural Equation Modelling approach. To reach the purpose, this study used data from a questionnaire distributed to 200 respondents of Islamic banking customers in Bandung, Indonesia. The results show that this approach is able to provide comprehensive information about customer loyalty. This study underlines the important role of service quality and social media influencer in the formation of customer loyalty. The findings methodologically contribute to broadening our customer loyalty understanding in the context of Islamic banks. Further, for managerial practices, it provides guidelines for banking management to improve the quality of their services as a strategy for developing the sustainability of their business.

Keywords: *Service Quality, Social Media Influencer, Loyalty, Banking, Sustainability, PLS*

1. INTRODUCTION

The Islamic banking industry is a community trust institution whose main activities are raising funds and channeling them back in the form of financing. It also conducts service activities to meet the financial needs of customers and the public [1]. However, the Indonesian Islamic banks share has not been satisfactory; it is only 5.96% of the national banking market share [2]. The key to the success of Islamic banks is to make their customers loyal because developing and having loyal customers can positively impact the bank's business performance, such as affecting the amount of deposit, the marketing and operating cost, client retention, as well as the future continuous revenue [1].

Previous research found that customer loyalty arises because clients' needs can be fulfilled by the services of the banks [3–7]. Thus, in this industry, offering a high quality of service is important in meeting customer expectations. However, the quality of service alone is not enough to shape one's loyalty behavior. Recently, there is another feature that pushes a person's behavior, through social media. Although social media influencer is reported as an important driver of customer behavior [8], there has not been any research that discusses the role of social media influencer on Islamic bank customer behavior.

Driven by this gap, this study tries to assess the influence of service quality and social media influencer on the loyal behavior of Sharia bank customers. For this purpose, this study employed a variance-based Structural Equation Modelling approach, a method which is rarely applied in predicting loyalty in Islamic banks studies.

1.1. Related Work

1.1.1. Loyalty

Many studies on loyalty commonly use two approaches, namely behavior and attitude [9]. The behavioral approach treats loyalty based on customer behavior. A loyal customer is a person who purchases products or services systematically in a certain period. According to this approach, client loyalty behavior is usually assessed by the length of the relationship between the bank and the customer. However, measuring loyalty through a behavioral approach, such as repeated purchases, has received a lot of criticism. This is due to the lack of a conceptual basis and the narrow view given, whereas consumer behavior is increasingly dynamic and complex from time to time. Furthermore, the measurements also form substantial false loyalty. In other words, this method fails to distinguish the loyal clients and those who utilize

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A STRUCTURAL EQUATION MODELING APPROACH TO PREDICTING APPLICANT FAKING Brendan Christopher Lortie,2019 Over the past few decades applicant faking has become a topic of concern for many researchers and practitioners in the field of Industrial and Organizational Psychology This has led to the development of many theoretical models of applicant faking However very few of these models have been tested empirically The current study aims to address this need by empirically testing a parsimonious model of applicant faking This model contains the most frequently cited components of faking models motivation to fake ability to fake individual differences related to faking and situational influences Faking was operationalized as the regression adjusted difference scores between an honest administration of a personality test and an applicant condition of the same test Motivation to fake was posited to mediate the relationship between individual differences and faking behavior Situational influences were posited to moderate the relationships between individual differences and motivation to fake while ability to fake was expected to moderate the relationship between motivation to fake and faking behavior Structural equation modeling results demonstrated limited support for this model The findings of this study highlight the need for faking researchers to focus on the measurement of faking Implications for both theory and practice as well as study limitations are also discussed **Partial Least Squares Structural Equation Modeling (PLS-SEM) Using R** Joseph F. Hair Jr.,G. Tomas M. Hult,Christian M. Ringle,Marko Sarstedt,Nicholas P. Danks,Soumya Ray,2021-11-03 Partial least squares structural equation modeling PLS SEM has become a standard approach for analyzing complex inter relationships between observed and latent variables Researchers appreciate the many advantages of PLS SEM such as the possibility to estimate very complex models and the method s flexibility in terms of data requirements and measurement specification This practical open access guide provides a step by step treatment of the major choices in analyzing PLS path models using R a free software environment for statistical computing which runs on Windows macOS and UNIX computer platforms Adopting the R software s SEMinR package which brings a friendly syntax to creating and estimating structural equation models each chapter offers a concise overview of relevant topics and metrics followed by an in depth description of a case study Simple instructions give readers the how tos of using SEMinR to obtain solutions and document their results Rules of thumb in every chapter provide guidance on best practices in the application and interpretation of PLS SEM *Assessment of Structural Equation Modeling as Method for Predicting Success of Entrepreneurs* Crystal Hoole,1996 **Resources in Education** ,1993 **Handbook on Tourism Forecasting Methodologies** ,2008 *Using Student-parent Educational Expectations Fit of Interests and Values to Predict Family and Life Satisfaction for Euro- and Asian-American Female College Students* My-Tien Nu Ton,2004 **Artificial Neural Networks and Structural Equation Modeling** Alhamzah Alnoor,Khaw Khai Wah,Azizul Hassan,2022-11-19 This book goes into a detailed investigation of adapting artificial neural network ANN and structural equation modeling SEM techniques in

marketing and consumer research The aim of using a dual stage SEM and ANN approach is to obtain linear and non compensated relationships because the ANN method captures non compensated relationships based on the black box technology of artificial intelligence Hence the ANN approach validates the results of the SEM method In addition such the novel emerging approach increases the validity of the prediction by determining the importance of the variables Consequently the number of studies using SEM ANN has increased but the different types of study cases that show customization of different processes in ANNs method combination with SEM are still unknown and this aspect will be affecting to the generation results Thus there is a need for further investigation in marketing and consumer research This book bridges the significant gap in this research area The adoption of SEM and ANN techniques in social commerce and consumer research is massive all over the world Such an expansion has generated more need to learn how to capture linear and non compensatory relationships in such area This book would be a valuable reading companion mainly for business and management students in higher academic organizations professionals policy makers and planners in the field of marketing This book would also be appreciated by researchers who are keenly interested in social commerce and consumer research

Proceedings of the 6th US Mine Ventilation Symposium Ragula Bhaskar,1993 **Bio-psycho-social Perspectives on the Individual Response to Physical Activity** Ansgar Thiel,Andreas Michael Nieß,Gorden Sudeck,Christoph Thaiss,2022-12-06 *On Some Problems of Prediction in Multilinear Regression Analyses* Shahjahan Khan,1994 **Talent Identification and Development in Sports Performance** Nuno Leite,Alberto Lorenzo Calvo,Julio Calleja-Gonzalez,Bruno Gonçalves,Sean Cumming,2022-01-13 *Synthesis of Human Factors Research on Older Drivers and Highway Safety. Volume I: Older Driver Research Synthesis* L. K. Staplin,1997 The overall goals in this project were to perform literature reviews and syntheses using meta analytic techniques where appropriate for a broad and comprehensive body of research findings on older driver needs and diminished capabilities and a more focused body of work concerning human factors and highway safety to support the development of specific research products The research products completed through these activities included 1 an applications oriented Older Driver Highway Design Handbook intended to supplement standard design manuals for practitioners 2 an Older Driver Research Synthesis oriented toward human factors professionals and researchers 3 a Human Factors and Highway Safety Synthesis capturing major findings and trends in studies of driver use of and difficulties with a wide range of highway elements 4 future research program recommendations that are focused on specified applications and are consistent with the needs identified through other work in this project and 5 the shell of a relational data base RIDHER structured to encompass the information elements in these research syntheses Sleep Patterns in Preterm and Low Birthweight Infants Amy Jo Miller Schwichtenberg,2008 **Activity-based Travel Forecasting Conference. Proceedings** ,1997 **Library & Information Science Abstracts** ,2003 **Expectations, Forecasting and Control** William J. Frazer,1980-09-26 **Knowledge Science, Engineering and Management** Yaxin

Bi,Mary Anne Williams,2010-08-23 This book constitutes the proceedings of the 4th International Conference on Knowledge Science Engineering and Management held in Belfast Northern Ireland UK in September 2010   **Computational Structural Engineering for Practice** Manolis Papadrakakis,B. H. V. Topping,1994 Includes a selection of papers that were presented at the Second International Conference on Computational Structures Technology held in Athens Greece from 30 August 1 September 1994   **Determinations of the Average Cross-sectional Areas of Molecules in the Terpene and Camphor Groups** Bernard Harold Gilmore,1926   *JMR, Journal of Marketing Research* ,1987

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