

# 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 influence 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 lengths 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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### **Table of Contents A Structural Equation Modelling Approach To Predicting**

1. Understanding the eBook A Structural Equation Modelling Approach To Predicting
  - The Rise of Digital Reading A Structural Equation Modelling Approach To Predicting
  - Advantages of eBooks Over Traditional Books
2. Identifying A Structural Equation Modelling Approach To Predicting
  - Exploring Different Genres
  - Considering Fiction vs. Non-Fiction
  - Determining Your Reading Goals
3. Choosing the Right eBook Platform
  - Popular eBook Platforms
  - Features to Look for in an A Structural Equation Modelling Approach To Predicting
  - User-Friendly Interface
4. Exploring eBook Recommendations from A Structural Equation Modelling Approach To Predicting

- Personalized Recommendations
  - A Structural Equation Modelling Approach To Predicting User Reviews and Ratings
  - A Structural Equation Modelling Approach To Predicting and Bestseller Lists
5. Accessing A Structural Equation Modelling Approach To Predicting Free and Paid eBooks
    - A Structural Equation Modelling Approach To Predicting Public Domain eBooks
    - A Structural Equation Modelling Approach To Predicting eBook Subscription Services
    - A Structural Equation Modelling Approach To Predicting Budget-Friendly Options
  6. Navigating A Structural Equation Modelling Approach To Predicting eBook Formats
    - ePub, PDF, MOBI, and More
    - A Structural Equation Modelling Approach To Predicting Compatibility with Devices
    - A Structural Equation Modelling Approach To Predicting Enhanced eBook Features
  7. Enhancing Your Reading Experience
    - Adjustable Fonts and Text Sizes of A Structural Equation Modelling Approach To Predicting
    - Highlighting and Note-Taking A Structural Equation Modelling Approach To Predicting
    - Interactive Elements A Structural Equation Modelling Approach To Predicting
  8. Staying Engaged with A Structural Equation Modelling Approach To Predicting
    - Joining Online Reading Communities
    - Participating in Virtual Book Clubs
    - Following Authors and Publishers A Structural Equation Modelling Approach To Predicting
  9. Balancing eBooks and Physical Books A Structural Equation Modelling Approach To Predicting
    - Benefits of a Digital Library
    - Creating a Diverse Reading Collection A Structural Equation Modelling Approach To Predicting
  10. Overcoming Reading Challenges
    - Dealing with Digital Eye Strain
    - Minimizing Distractions
    - Managing Screen Time
  11. Cultivating a Reading Routine A Structural Equation Modelling Approach To Predicting
    - Setting Reading Goals A Structural Equation Modelling Approach To Predicting
    - Carving Out Dedicated Reading Time
  12. Sourcing Reliable Information of A Structural Equation Modelling Approach To Predicting

- Fact-Checking eBook Content of A Structural Equation Modelling Approach To Predicting
  - Distinguishing Credible Sources
13. Promoting Lifelong Learning
- Utilizing eBooks for Skill Development
  - Exploring Educational eBooks
14. Embracing eBook Trends
- Integration of Multimedia Elements
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