



# **The Effect of Service Quality And Relationship Marketing Towards Customer Loyalty for Sharia Banking (Sharia Banking Study in Makassar Indonesia)**

**Muhammad Ridwan Basalamah<sup>1\*</sup>, Moeljadi<sup>2</sup>, Sunaryo<sup>3</sup>, Sudjatno<sup>4</sup>**

<sup>1</sup>Faculty economics, University Islam of Malang, East Java, Indonesia, <sup>2</sup>Faculty of Economy and Business, Brawijaya University, Malang, East Java, Indonesia, <sup>3</sup>Faculty of Economy and Business, Brawijaya University, Malang, East Java, Indonesia, <sup>4</sup>Faculty of Economy and Business, Brawijaya University, Malang, East Java, Indonesia. \*Email: [Ridwanbasalamah19@gmail.com](mailto:Ridwanbasalamah19@gmail.com)

## **ABSTRACT**

This research aims to empirically test and explain the effect of service quality and relationship marketing towards customer loyalty through the fairness (profit share) and customer satisfaction at Sharia General Bank in Makassar, Indonesia. Data analysis method which use is structural equation model with the use of AMOS programme. This approach analysis is quantitative. Service quality affected significantly upon fairness in profit share system and customer satisfaction while relationship marketing affected in customer satisfaction only. This research only take sharia bank customer as the sample and confine the experiment subject in Makassar only. The increase in customer service for those aspectis hoped to build the customer strength to the sharia bank market share. The application of allegiance in sharia banking system would append customer satisfaction value among services offered by the bank and increase the loyalty and product sales of the bank entirely.

**Keywords:** Service Quality, Relationship Marketing, Customer Loyalty, Customer Satisfaction, Fairness

**JEL Classification:** M3

## **1. INTRODUCTION**

Indonesia is country with the largest number of Moeslem residents in the world. At least 85% of Indonesian resident are Moeslem. Thus encourage the growth of public economic preferences to the new system called Sharia Banking System. Sharia Banking System is a banking system which is based on the principles which applied in Al-Qur'an and Al-Hadits as the Moeslem refferences and way of life. Banking system with Sharia principles born under the circumstances of society needs, especially Moeslem in Indonesia. In philosophy, Sharia Banking is a bank which its activity has no interest value, as been told in Al-qur'an surah Al-Baqarah: "People who eats (takes) interest (riba) can't stand but the same as trance because (pressure) of the insanity. Those circumstance, is caused by their words, the revenue is the same as interest (riba), even though Allah was make revenue halal and interest (riba) haram. People who came to them (Rasulullah SAW) has told them the God's prohibition, then stop (from taking interest (riba), then what they picked (before the prohibition come) for them; and

their business (belongs) to Allah. People who come back (to pick riba), then thus people is the hell occupant; they live forever in there (Q.S. Al-Baqarah (2): 275).

Based on that, the need of sharia banking service increase the sharia banking system speed development which start to applied as one of conventional banking sub system. Founded among conventional banking system, sharia banking takes the fanatic customers interest fortheir sharia based system as their product featured services. Those makes customer became loyal to sharia bank. As the service providers, service quality is one of the most important indicator. This caused of the service quality which determine the customer satisfaction which will impact to the customer loyalty and product price. The good service will increase the customer satisfaction and loyalty, but also the willingness to do re-buying which, of course, affect to service providers' continuity (Siddiqi,2011).

Service quality is a very important to determine the future of a Sharia bank, behold that sharia bank is different than another

service providers, so sharia bank must have concern of the good management functions, to make their customer satisfied. Service quality according to Parasuraman et al. (1985), can be measured with five service quality dimensions (SERVQUAL) which are reliability, assurance, tangibles, empathy and responsiveness. But in banking system according to Othman and Owen (2001), another dimension has been added to SERVQUAL which is compliance. Later shortened to CARTER. The meaning of compliance is the compliance to the basic law of banking. Thus, the products which offered by sharia bank should be suit as the sharia principles. Not many research about sharia banking service quality use compliance indicator to measure the service quality which sharia bank given to customer. Another crucial problems that should be do by sharia banking is increase the customer service quality by doing relationship marketing, through the trust and proximity as the focus to build the good relationship with customers (Bruhn, 2003). Thus also explained by Cui (2003) which determined that the customer's trust and propinquity becoming the important factors to build customer's loyalty.

The base of relationship marketing concept are build long term relationship and cost effective between the customer and company for the both side revenue (Lovelock and Lauren, 2007). In hope, this relationship marketing could preserve customers with build good relationship among customers direct and indirectly. This relationship marketing has the better effect in the cost value, because the cost to preserve customer far cheaper than look for the new one. Get a new customer can spend five times cost bigger than the cost which involved in satisfied and preserve the old one (Jumaev, 2012). In Islam, relationship between customer and company would interpreted with khilafah (friendship). The first to build is awareness about the relationship among humans (ukhuwah insaniyah), the next relationship among Moeslem based up on the awareness as Moeslem brotherhood (ukhuwah islamiyah). Thus makes a power to build an Islam strength, relationship marketing gives implementation to build relationship in order to strengthen silaturahmi in the both side. With build relationship between company and customer, its not just to get revenue, but there is solidarity value to keep the silaturahmi which build under the brotherhood (Yaser, 2012).

## 2. LITERATURE REVIEW

There are several previous research which study the causality relationship between service quality and fairness. According to Abdul and Owen (1999), the needed of Islamic banking about service quality because Islamic bank product service perceived as high quality by the customers according to Islamic work concept. The application of service quality in Islamic banking is important because its relation with the cost, profitability, customer satisfaction, customer memory and positive conversation. According to McFarlin (1992), there are three distributive fairness principles which are cost, service amount and excellence, distributive fairness could be determined as the fairness which show how appreciation distributed as compensation payment according to the complains.

To review the relationship between service quality with customer satisfaction, there are previous research which been held. In Zadeh

(2012), the service quality only has small impact among customer satisfaction. Thus supported by Polyorat (2010) which said that the high standart of service quality is an important thing, but not to important to increase the customer satisfaction entirely. The different result of another researcher told the otherwise that the service must starts from customer need sand ends on customer satisfaction, so the positive perception among services (Tjiptono, 2005). According to Parasuraman (1985), satisfaction is the result of customer opinion about service quality. Empirically, many research with different sample's background have proved that customer service and satisfaction is positively related. Sing (2012) also proved that customer satisfaction and service quality related significantly.

Another research studied the causal relationship between service quality and customer loyalty. According to Poku (2013), customer loyalty related with customer satisfaction. Customer will have fascination to another banks which offer lower loan interestor higher deposit interest. Customer whose satisfied tend to do re-buying, generally. Thus reflected strong loyalty among sharia bank (Zadeh, 2012).

The study of the relation among relationship marketing and fairness was done by Jumaev et al. (2012) to banking industry in Northern Malaysia. They found that relationship marketing affected the fairness. Jesri et al. (2013) also said that relationship marketing has significant affect among fairness in bank of Mehr, in Kermanshah Province, Iran.

A research which study the causality relation between relationship marketing and customer satisfaction was done by Gilaninia et al. (2011) also Mazhari et al. (2012). The relationship marketing directly impact the customer satisfaction. Another research which done by Hafeez and Muhammad (2012), Rahim and dan Ramayah (2010) shows that customer satisfaction affect the loyalty directly. Thus potential impact pattern make the indirect impact between relationship marketing and loyalty through the customer satisfaction.

The research which study relationship between relationship marketing and customer loyalty was done by Jumaev et al. (2012) to banking industry in Northern Malaysia. Their research showed that relationship marketing affected to customer loyalty. Jesri et al. (2013) also said that relationship marketing has significantly impact the customer loyalty in bank of Mehr, in Kermanshah Province, Iran.

The advanced research study the relation between the fairness and customer loyalty. One of the variable which form loyalty in this research is customer satisfaction. Customer who feel satisfied to the product of sharia bank because its features which fulfill the customers needed and satisfaction, one of which is equal profit sharing as expected by customers, flexible and negotiable profit sharing. Profit sharing which given by sharia bank must under-law by fairness and is in conformity with Islamic law. Religion impact is one of the causal factor of sharia bank customer loyalty (Zadeh, 2012).

The research which study the relation between customer satisfaction and loyalty which said that the satisfaction in which customers feels could increase their buying intensity (Samraz,2012). As the result of optimum customer satisfaction makes loyalty of satisfied customers. Thus proved by several research which done by Rahim (2012) which found that some of the customers whose satisfied prefer another brand still but customer whose unsatisfied do the otherwise. The same opinion of Sing (2012) that satisfaction positively as sociated with loyalty, but with a mark that the increase of customers satisfaction not always increase the loyalty of the customers in the same value. In another research, customer satisfaction positively affected to customer loyalty.

### 2.1. Research Conceptual Model

This conceptual mode explain the relations among research variables. Thus based on the service quality theory, the relationship marketing, the fairness theory, the satisfaction theory, the loyalty theory and another similar research results in Figure 1 below.

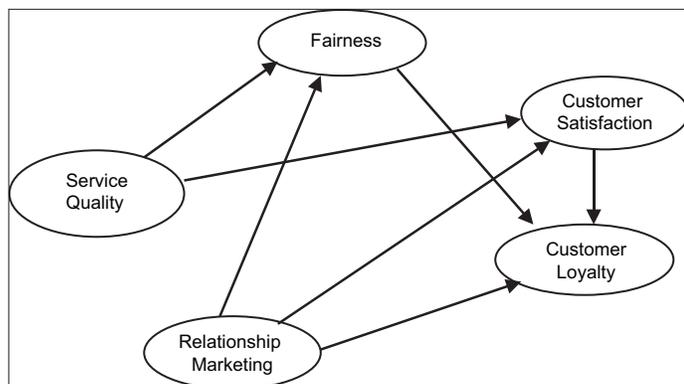
#### 2.1.1. Hypotheses

- H<sub>1</sub>: The service quality is positively affected to the fairness
- H<sub>2</sub>: The service quality is positively affected to the customers satisfaction
- H<sub>3</sub>: The service quality is positively affected to the customers loyalty
- H<sub>4</sub>: The relationship marketing is positively affected to the fairness
- H<sub>5</sub>: The relationship marketing is positively affected to the customers satisfaction
- H<sub>6</sub>: The relationship marketing is positively affected to the customers loyalty
- H<sub>7</sub>: The fairness significantly has positive affect to the customers loyalty
- H<sub>8</sub>: The satisfaction significantly has positive affect to the customers loyalty.

## 3. METHODOLOGY

This research takes place at Sharia Bank under state-owned enterprises which offer Sharia Unit in Makassar (Mandiri Syari'ah, BNI Syari'ah, BRI Shariah, and BTN Syari'ah) and takes the samples of their customers. The data analysis method which use in this research is structural equation model (SEM) using program

Figure 1: Research conceptual model



named AMOS (Ghozali, 2008). Those approach is quantitative approach.

### 3.1. Analysis and Results

The examination of discriminant validities with reflective indicator using cross loading value for each variables is 0.70. Another test use to examine is compare the K roots of AVE for each constructs with the model of construct's related value. The good validity of discriminant shows in the bigger value of K roots of AVE for every constructs from the relation between the construct's model in Latan (2014). The equation to calculate AVE value is:

$$AVE = \frac{(\sum \lambda_i^2) \text{var F}}{(\sum \lambda_i^2) \text{var F} + \sum \Theta_{ii}}$$

From the convergent validities examination with average variance extracted (AVE) value as the parameter, the result can be seen in Table 1.

From the Table 1, AVE value for each variable is >0.50. It means the six dimensions of every variables are valid. So the validitas convergent examination which consist of cross loading and AVE value as the paramerer is valid.

In addition of validity, the instrument must be reliable. Thus instruments will be reliable if the indicators get consistent results. To measure the realibility of the constructs and reflective indicators should be done in two ways, i.e., Cronbach's Alpha and composite reliability. Rule of Thumb which is usually use to asses the construct reliability is composite reliability value must be higher than 0.7 for confirmatory research. The value of 0.6-0.7 still acceptable for exploratory research. Composite Reliability calculated with the equation below:

$$Pc = \frac{(\sum \lambda_i)^2 \text{var F}}{(\sum \lambda_i)^2 \text{var F} + \sum \Theta_{ii}}$$

The construct reliability results of the whole indicators in order to constructs the laten variables shown in Table 2.

From Table 2, the construct reliability value for each variables is >0.70. It means the six dimensions of every variables are reliable.

Reliability and validity test indicates that the measurement model has partially fulfill the data considerateness with the model factor for each laten variable examined. The next step is SEM analysis to verified structural model which explains the relation of each laten variables. SEM was done using AMOS program version 20. The analysis result shows the full model of analysis steps. The explicit final SEM shows inadequate conformity, with the fit model evaluation in Table 3.

According to the Table 3, the mediocre value belongs to chi-square, sign probability, PNFI, GFI and AGFI. The rest categories are

**Table 1: The convergent validities using AVE value**

Variable	Dimension	Variance extracted	Category
Service quality	Sharia compliance	0.655	Valid
	Realness	0.763	Valid
	Empathy	0.81	Valid
	Reliability	0.643	Valid
	Responsiveness	0.739	Valid
	Assurance	0.628	Valid
Relationship marketing	-	0.631	Valid
Fairness	-	0.641	Valid
Customer satisfaction	-	0.558	Valid
Customer loyalty	-	0.637	Valid

AVE: Average variance extracted

**Table 2: The construct reliability results of the whole indicators in order to constructs the laten variables**

Variable	Dimension	Reliability constructs	Category
Service quality	Sharia compliance	0.904	Reliable
	Realness	0.865	Reliable
	Empathy	0.895	Reliable
	Reliability	0.782	Reliable
	Responsiveness	0.848	Reliable
	Assurance	0.77	Reliable
Relationship marketing	-	0.911	Reliable
Fairness	-	0.899	Reliable
Customer satisfaction	-	0.835	Reliable
Customer loyalty	-	0.839	Reliable

**Table 3: The fit model evaluation of SEM**

Goodness of fit index	Cut-off value	Model result	Notes
$\chi^2$	Expected less	865,708	Mediocre
Signnificant probability	$\geq 0.05$	0.000	Mediocre
AIC	< Saturated and independence model	1029,708	Decent
BCC		1067,975	Decent
BIC		1294,220	Decent
PGFI	>0.60	0.684	Decent
PNFI	0.06-0.09	0.759	Mediocre
GFI	>0.90	0.794	Mediocre
CFI	>0.90	0.922	Decent
IFI	>0.90	0.923	Decent
PCFI	>0.60	0.843	Decent
AGFI	>0.90	0.761	Mediocre
TLI	>0.90	0.915	Decent
RMSEA	<0.08	0.061	Decent

**Table 4: The test resultsof the hypothesis'**

Hypothesis	Independent variable	Dimension	Standard estimation	t-count	P	Note
H <sub>1</sub>	Service quality	Fairness	0.350	4.040	0.000*	Significant
H <sub>2</sub>	Service quality	Satisfaction	0.642	7.114	0.000*	Significant
H <sub>3</sub>	Service quality	Loyalty	0.191	1.600	0.110	Unsignifiant
H <sub>4</sub>	Relationship marketing	Fairness	0.010	0.116	0.907	Unsignifiant
H <sub>5</sub>	Relationship marketing	Satisfaction	0.343	4.242	0.000*	Significant
H <sub>6</sub>	Relationship marketing	Loyalty	0.010	0.109	0.913	Unsignifiant
H <sub>7</sub>	Fairness	Loyalty	0.143	1.737	0.082	Unsignifiant
H <sub>8</sub>	Satisfaction	Loyalty	0.316	2.306	0.021	Significant

decent enough. Thus generally will be considered secara umum as decent for fit criteria which recommended to use, so the model would be say as fit enough even some of those criteria stills mediocre to showthe model fit(Ghozali. 2008). Therefore, the next step will be test as Table 4.

### 3.2. The Effect of Service Quality to the Fairness in Sharia Bank

The quality is a condition related to service, product, process even another object in order to fulfill the subject's expectations. The indicator of quality depends on the subjects which become

evaluators of the object which has the highest score of fulfillment preference for the subjects is the highest quality product. Service is one of the object forms which is in the service category. The evaluation is determined as qualitative, not quantitative. Service quality very much depends on the customers' preferences for fulfillment. The higher the customer satisfaction value, the higher the result is. Service is an activity or benefit which is offered by one side to another (Bei, 2001).

The research result shows that service quality positively and significantly affects the fairness of profit sharing. The better service quality means the better fairness of profit sharing which customers felt and otherwise. Thus it can be said that the hypothesis 1 is acceptable. Service is one of the service quality indicators which is used as the product quality perception standard of Sharia banks under Islamic law. The previous research of Abdul and Owen (1999) pursued the importance of Islamic banking to understand the applied service quality. That is important because it relates to costs, profitabilities, customer satisfaction and retention for positive relations. In the research of Bei (2001), the service quality is not the only important value but product quality and price offered as mutual. If they feel the suitability between the price and the product offered, they will do re-buying or re-transaction. The three principles of distributive justice are costs, service amount and excellence. If those three are fulfilled well, the satisfaction indicator will go to its maximum point. According to the questionnaire which is used in this research, the fulfillment of service quality is service assurance value which is given by the bank. The higher trust and financial security for profit sharing, the higher service quality point they were given.

### **3.3. The Effect of Service Quality to the Customer Satisfaction in Sharia Bank**

Satisfaction is the rate of feeling when someone has compared the benefit and the obligation they have fulfilled, whether the expectation is real or not. Customer satisfaction is a response to the experience during the transactions, where the value really depends on customers' perception and expectation (Polyorat, 2010).

The research result shows that service quality positively and significantly affects the Sharia bank customers' satisfaction. This is suitable as hypothesis 2 which predicted that the variables of service quality affected the customer satisfaction. As the research of Siddiqi (2011), Zadeh (2012) and Samraz (2012), customers who have preference for Sharia banks are rational customers. Rational means that they will make the decisions if everything seems clear, and they will choose the product which gives them better benefit than others. The higher service given will increase the customer satisfaction among all of SERVQUAL dimensions. The most affected dimensions are reliability then empathy, assurance, responsiveness, tangibility and compliance. The accuracy of profit sharing schedule (reliability) is the most powerful indicator in SERVQUAL.

Another indicator which has strong value is service speed. This indicator is becoming important because the largest number of Sharia bank customers were conventional bank customers before. They tend to compare this indicator as service value. The Sharia

banking service tends to be unfriendly for customers all this time. They do not easily get the full attention and services they need without boundaries. The operational time is bad, not because the time they open and close the service, but the lack of alacrity, product knowledge and efficiency during service, especially the tellers and customer services. The routine evaluation is needed to improve the customer satisfaction. The last indicator is the price feedback. If they get the benefit as mutual as the price they paid, they will feel satisfied.

### **3.4. The Effect of Service Quality to the Customer Loyalty in Sharia Bank**

The effect of service quality and customer loyalty (their preferences for the product they choose) in this research is insignificant. This result is different than the previous research which has been done by Keisidou (2013), Kazi (2011) and Manije (2012).

In Japarianto (2006) research, the service quality affects significantly the customer loyalty but this research tells otherwise. This research can prove that the service quality which is used only directly and significantly affects the customer satisfaction but not the customer loyalty. Thus it proves that the service quality doesn't have a direct impact on the customer loyalty but forms the customer satisfaction directly. The customer satisfaction will be the transvariable which supports the form of customer loyalty. This result is similar to the research by Tjiptono (2005) which said that the service quality must start with the customer needs and ends in customer satisfaction as the positive perception to the service quality.

Another indicator which has an underrated value in service quality are service room design, parking area, customer complaint handling, documents storage, response to customer application, service time assurance, safe assurance during transactions, behavior consistency of service officer, the attention of the service officer, and the ability to understand the customer's problems. For the customers, it is hard to expect the loyalty if the direct aspects which involved the customer are not optimal still. While, the service aspects which are expected will build the positive measure and increase the loyalty of customers. The culture and communication pattern in society form special preferences for customer satisfaction. The trend of socialism culture in Makassar makes all the conflict which is rising will be solved with negotiation. The ability of communication should be built by Sharia banks to increase the customer satisfaction.

### **3.5. The Effect of Relationship Marketing to the Fairness in Sharia Bank**

This study shows the positive impact of relationship marketing but not the fairness significantly. The better relationship marketing which is built by Sharia banking among the customers, the higher the fairness value which is felt by customers. The hypothesis 4 which determined that the relationship marketing affects the fairness of Sharia banking customers in Makassar is unacceptable. This is not similar to the research by Jumaev et al. (2012) at banking industry in Northern Malaysia. Jesri et al. (2013) said that relationship marketing has a significant effect in the bank of Mehr, in Kermanshah Province, Iran.

This research showed that most of the Sharia bank customers feel the minor impact of relationship marketing which still minimum. Thus can reduce their feel about fairness. Most of the customers compare the relationship marketing between sharia bank and conventional bank which has different preferences. In the end, without any improvement, customer will posses to the service satisfaction before decide to do another transactions.

### **3.6. The Effect of Relationship Marketing to the Customer Satisfaction**

Relationship marketing is a process to build long term mutual satisfaction between the service providers and customer, even with the third party Gillainia (2011) said that there are three factors needed to develop the marketing strategy, in which are commitment development, trust issue and effective relationship marketing. The result of this study shows that the relationship marketing positively affected significant and positively to the customer satisfaction. This is the similiar results as the previous studies which been done before by Shahram (2011), Mazhari (2012) and Jesri (2013).

The descriptive analysis results also shown that the customers most appreciated indicator is relation maintenance which mutual actions for the both side. The highest mean indicator is personal understatement which fond of ikhlas (sincerity) from the bank side and the customers also. CFA analysis also shown that the biggest contribution came from relationship marketing variable. Thus means that the personal awareness from the both side is needed based on ukhuwah islamiyah underlaw of the Islamic Sharia become the important entry point to form the customer satisfaction.

The aims Sharia bank of relationship marketing in Makassar should be directed to create the strong and long term relationship with customer. The pressure point is build long term achievement with customer, due to the personal closeness and humble interaction between Sharia bank and customers. It will becoming hope that relationship marketing could collect the customer satisfaction from the service and transaction the have got, which lead them to be active in mutual reveal and trust. For Sharia bank, maintaining the customer is the same important as getting the new customer. Its easier for them to maintains and make them do re-buying. The business success point does not only depend on their ability to satisfied the customer, but also maintaining their long term relationship.

### **3.7. The Effect of Relationship Marketing to the Customer Loyalty in Sharia Bank**

The research results shows that relationship marketing has positively but significantly affect to customer loyalty. Thus results unsimiliar with the previous study of Jumaev (2012), Yaser (2012), and Gillainia (2011).

From the statistic review, there is a new faith that the forming of customer loyalty must be mediated by customer satisfaction. Thus can be seen in the direct comparative value of relationship marketing to customer loyalty which is smaller than indirect

influence. This research describes in details that bank financial institutions is a crucial part of financial system in order to unleash financial liveliness in a country. Sharia bank is an alternatif for the society to choose banking system which is suitable with their credence. Sharia banking has been proved to resist under the financial crisis of Indonesia in the last decade. In the early of '70, national Islamic movement has reach the economic values. It was marked by the announcement of Moeslem economic system, as an alternative of capitalis and socialism system both. In long term form, customer loyalty become the aims for the marketing strategic planner. According to Yaser (2012), the loyal customer is the best partner of the company to develop the product due to their trust and honesty, and support the service which given to them.

Several strategies can be applied to build the customer loyalty. One of the strategy is build a great relation with the customers so the bank would recognize and understand the need and the will of their customers. It can be done by applied the relationship marketing as direct communication to maintain the relationship between the customer and the company. The aims of this strategy is get the customer loyalty and bring the company long term profit. The loyal customer will suggest their families, friends or even acquaintances and inform the advantages from the company, in this case is Sharia bank.

### **3.8. The Effect of Fairness to the Customer Loyalty in Sharia Bank**

The results shows that fairness in profit sharing affect customer satisfaction insignificantly. The hypothesis 6 which said that the fairness has an impact among customers of Sharia bank loyalty in Makassar is unacceptable. This results is unsimiliar with the study of Naser (2008) which said that with giving the correct and precise information which can lead the customers to use the product and service of Sharia bank will results the customer satisfaction. Ti-Bei (2010) made a statement that the equal between product price and customers expectation will build the loyalty among customers. The worthed profit sharing will build the loyalty of Sharia bank customers, which should be underlawed by Islamic law and justice. Trusr is also the main cause of Sharia bank customers loyalty (Bei, 2001).

This research proved that most of the Bank sharia customers in Makassar considered the fairness which build by the bank is not enough to create the customers loyalty. The cause isthe lack of trust of the service which given to the customers as the results of the weak of trust building system which should be applied in Makassar Sharia bank among their customers.

### **3.9. The Effect of Customer Satisfaction to the Customer Loyalty in Sharia Bank**

The research results shows that satisfaction is positively and significantly impact the customers loyalty. The higher satisfaction, the higher customers loyalty is. So that the hypothesis 8 which said that customers satisfaction impact the customers loyalty in Makassar Sharia bank. Thus has similiarity with the study of Jesri (2013) and Rahim (2012) which said that the important concept should be considered to build customer loyalty program

is customer satisfaction. Customer satisfaction measured is the fulfill of customers satisfaction.

It is proved that the most of the customers of the Sharia bank in Makassar have the high value of satisfaction among the services which given to them still. Thus impact to the rate value of customers to the service which given by the Sharia bank. The high trust value applied by the Sharia bank systems underlaw of the Islamic law has the value of security and assurance.

#### 4. LIMITATIONS AND FUTURE RESEARCH

The several limitations has been risen during this study, i.e., the amount of sample which should be consist of 250 customers decrease to 200 customers. This problems make no impacts of this study. However, the suits of the amount of the sample which should be take will improve the results of this study. The lack of the data which been collected during the study is there is no data collected which shoulg give the information about the customers faith. Thus make this research became general due tol the homogen data. However, the implication of this limits became minor impact about customers choice so it doesnt violating the research ethic codes.

#### 5. CONCLUSION

Service quality has the significant impact to the profit sharing fairness of the Sharia bank in Makassar. This means that the customers which given the great services will feel the fairness of the profit sharing as they have expected before. Service quality significantly impact the customers satisfaction because the customer satisfaction is one of the aims of the Sharia bank services which shoul be maintained. The customers whose feels the satisfaction will be loyal to the Sharia bank and will choose them as the main one.

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