



RESEARCH ARTICLE

## Identifying the Antecedents of Customer Loyalty in Islamic Banks

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**ARTICLE INFO**

**ABSTRACT**

Received: Jul 2, 2024

Accepted: Sep 3, 2024

**Keywords**

Customer's Loyalty

Banking Industry

Marketing

Thematic Analysis

This article examines and identifies the antecedents of customer loyalty to Islamic banks. The study employs a qualitative research methodology, utilizing theme analysis to delve deeply into the factors influencing customer loyalty. Data for this research was meticulously gathered through in-depth interviews with 22 stakeholders of Iraqi Islamic banks, ensuring a comprehensive understanding of the customer perspective. The analysis revealed that three primary groups of factors play a crucial role in fostering customer loyalty to Islamic banks: social factors, individual factors, and banking factors. Social factors include the influence of family, friends, and community on customers' perceptions and decisions. Individual factors encompass personal beliefs, values, and experiences that align with the principles of Islamic banking. Banking factors pertain to the quality of services provided by the banks, including compliance with Islamic principles, customer service quality, and the range of financial products offered. By identifying these antecedents, the research provides valuable insights for Islamic bank managers. Understanding these factors allows managers to design and implement more effective strategies aimed at attracting and retaining customers. This can lead to improved customer satisfaction, stronger customer relationships, and ultimately, enhanced customer loyalty. This research contributes to the broader field of Islamic banking by highlighting the specific needs and expectations of customers, thereby enabling banks to better serve their clientele and achieve sustainable growth.

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### 1. INTRODUCTION

Customer loyalty is a critical factor for the success and sustainable growth of Islamic banks, especially in a competitive financial landscape. Previous studies have highlighted the significant role of religiosity in increasing customer trust and loyalty, suggesting that Islamic banks must adhere to Sharia principles to build a loyal customer base. Service quality has consistently been identified as a determinant of customer satisfaction and loyalty, with several studies showing its direct and indirect effects on loyalty through customer satisfaction and trust (Wijaya, 2023). Trust also appears as a central mediator in the relationship between brand image, advertising activities, and customer loyalty, emphasizing the importance of creating a trustworthy brand image and effective advertising strategies (Shafique et al., 2023).

Moreover, the digital evolution in Islamic banking has introduced new dimensions to customer satisfaction and loyalty. Factors such as brand image, service quality, and trust play an important role in the digital field as well. However, the influence of these factors can vary based on cultural and regional contexts (Setyadi et al., 2023; Seitbekova et al., 2024; Kumo et al., 20204). For instance, studies conducted in non-Islamic countries indicate that religiosity moderates the relationship between service quality, customer satisfaction, and loyalty differently compared to Islamic countries (Sulistiyandari et al., 2022, Kadir et al., 2023).

Despite the existing body of research, there remains a gap in understanding the specific antecedents of customer loyalty within the context of Iraqi Islamic banks. This gap is significant given the unique cultural, religious, and regional dynamics at play. Understanding these nuances is essential for Islamic banks aiming to enhance customer loyalty and achieve sustainable growth.

This research seeks to obtain a comprehensive understanding of the reasons for customer loyalty to Islamic banks by conducting in-depth interviews with Islamic bank customers in Iraq. Through qualitative methods, this study aims to uncover the specific factors that drive customer loyalty in this context, providing valuable insights for both academic research and practical applications in the Islamic banking sector. By identifying and analyzing these antecedents, the study aims to help develop more effective strategies to increase customer loyalty, thereby enhancing the growth and sustainability of Islamic banks.

This research will not only contribute to the academic literature but also offer practical guidance for managers in Islamic banks to design and implement strategies that foster customer loyalty. By leveraging the insights gained from this study, Islamic banks can better align their services with customer expectations, ultimately achieving a competitive edge in the financial market.

## 2. LITERATURE REVIEW

Customer loyalty refers to the dedication and ongoing patronage of customers toward a specific brand or service, often stemming from positive experiences and satisfaction with the provided product or service (Rahayu & Harsono, 2023). It is a vital factor for business success as it ensures a consistent revenue stream and lowers the costs associated with acquiring new customers, which are generally higher than those for retaining existing ones (Keeling et al., 2022). Loyal customers are more inclined to make repeat purchases, recommend the brand to others, and offer valuable feedback, which can drive continuous improvement and innovation. Factors such as service quality, pricing, location, and trust significantly contribute to fostering customer loyalty. Additionally, relationship marketing, which emphasizes building long-term relationships with customers, has been shown to positively impact customer loyalty by enhancing trust and satisfaction (Nalendra, 2018). In competitive markets, customer loyalty offers a significant advantage by differentiating a brand from its competitors and creating a loyal customer base that is less sensitive to price changes and more forgiving of occasional service lapses (Pratiwi et al., 2021). Furthermore, in the digital era, conventional retail businesses must focus on physical aspects and effective problem-solving to maintain and enhance customer loyalty. Overall, customer loyalty is not just about repeat business; it encompasses a deeper, emotional connection that customers develop with a brand, which is crucial for long-term business sustainability and growth.

### 2.1 Islamic banking industry

The Islamic banking industry is defined by its adherence to Shari'ah principles, which include the prohibition of interest (La-Riba), uncertainty (La-Gharar), speculation (La-Maisir), and unlawful activities (La-Haram) (Gadhoun et al., 2022). This unique identity sets Islamic banks apart from conventional banks and is essential for attracting both customers and investors, as a robust Islamic Corporate Identity positively impacts profitability (Purwanto, 2019). Despite its rapid global expansion and acceptance among both Muslims and non-Muslims, the industry faces challenges such as inadequate ethical disclosure practices and the need for standardized ethical reporting (Khudhair

& Mardani, 2021). Staff in Islamic banks also face distinct challenges related to their operational model, requiring ongoing skill development and effective customer engagement strategies (Syakhroza et al., 2019). The corporate image of Islamic banks significantly affects customer perceptions, influencing brand uniqueness and appeal. Additionally, factors such as religiosity and Islamic financial literacy are crucial in shaping customers' interest in Islamic banking products (Osman et al., 2016). The industry's growth is supported by successful models like Al-Rajhi Bank in Saudi Arabia, which demonstrates how integrating various financial products can enhance competitiveness and manage risks. Furthermore, the identity and personality of Islamic banks are formed through their vision, mission, and cultural references, often communicated through media and marketing strategies (Atmodjo, 2015). The industry's growth is also bolstered by global networks of Shari'a scholars and regulatory bodies, which help maintain its distinct identity and operational integrity. Overall, the Islamic banking industry's unique identity, grounded in ethical and religious principles, plays a crucial role in its differentiation and success in the global financial landscape (Dicce, 2015).

## 2.2 Banking industry challenges in Iraq

The Islamic banking industry in Iraq faces a multitude of challenges that are both legal and operational. One of the primary issues is the incomplete legal framework, as the Islamic Banking Law of 2015 lacks essential elements such as licensing requirements and a central Sharia board, leading to regulatory ambiguities and potential legal conflicts with conventional banking laws (Ameen & Afşar, 2023). Additionally, the technological infrastructure in the Iraqi banking sector is underdeveloped, which hampers the adoption of modern financial services and fintech innovations (Mihjar & Suya, 2023). This technological gap is further exacerbated by a lack of financial literacy among both consumers and banking staff, which limits the effective utilization of Islamic banking products (Murad, 2023).

Islamic banks also face significant risks, particularly in liquidity management and short-term investment tools that comply with Sharia principles, making them more vulnerable to financial shocks compared to conventional banks (Mahmoud, 2022).

Compliance with international regulations such as the Foreign Account Tax Compliance Act (FATCA) adds another layer of complexity, requiring substantial adjustments in reporting and operational procedures (Alalie et al., 2018). Moreover, the shortage of qualified Sharia scholars and Islamic banking experts poses a significant human resource challenge, weakening the Sharia supervisory boards and overall governance of Islamic banks (Rizkiah, 2018). Despite these challenges, there is potential for growth and improvement by drawing lessons from successful Islamic banking models in countries like Malaysia and Bahrain, which have robust regulatory frameworks and a sufficient pool of qualified professionals (Aldabbagh et al., 2021). Enhancing the role of Islamic accounting instruments could also contribute to sustainable development and economic growth if implemented correctly. Therefore, addressing these multifaceted challenges requires a comprehensive strategy involving regulatory reforms, technological upgrades, and capacity building to ensure the sustainable growth of the Islamic banking industry in Iraq.

## 2.3 Research background

Customer loyalty to Islamic banks has been widely explored in the literature, identifying various influential factors. Service quality stands out as a crucial determinant, often mediated by customer satisfaction and trust, which in turn bolster loyalty (e.g. Kadir et al., 2023, Shafique et al., 2023). The CARTER model—comprising compliance with Shariah, assurance, reliability, tangibility, empathy, and responsiveness—has been found to significantly influence customer satisfaction and loyalty among Islamic bank customers in Bangladesh (Subagiyo et al., 2022; Zhazira et al., 20204).

Religiosity also plays a pivotal role, particularly in non-Islamic countries, where it moderates the relationship between service quality, customer satisfaction, and loyalty (Tegambwage & Kasoga, 2023).

Islamic business ethics, which emphasize unity, justice, free will, responsibility, and virtue, contribute to customer retention and loyalty, as customers view Islamic banks as a means to avoid usury (Ibrahim, 2022). While the bank's image may not always have a direct impact, it can enhance loyalty when combined with religious satisfaction and service quality. Relationship quality has a notable positive relationship with customer loyalty, whereas switching barriers have an insignificant effect (Haque et al., 2022).

Theoretical models highlight the importance of customer attitudes and trust, which mediate the relationship between satisfaction, religious obligation, and loyalty. Additionally, dimensions of service quality—such as tangibility, reliability, assurance, sincerity, personalization, and formality—are vital in boosting consumer satisfaction and loyalty (Albaity & Rahman, 2021). Comparative studies indicate that while there are overlaps in the determinants of loyalty between Islamic and conventional banks, Islamic banks uniquely benefit from factors like maqâsid al-sharî'ah, which align customer satisfaction with Sharia values (Subagiyo et al., 2021).

Overall, the literature underscores a multifaceted approach to understanding customer loyalty in Islamic banking, integrating service quality, religiosity, ethical practices, and customer satisfaction.

### 3. METHODOLOGY

The present research is an applied study in terms of its objective. Methodologically, it falls under qualitative research with an exploratory approach. To identify the antecedents of customer loyalty to Islamic banks, thematic analysis of interviews was employed. The statistical population included customers, managers, and employees of Iraqi banks. For data analysis, open coding followed by thematic analysis was used. In the open coding stage, the interview texts were carefully reviewed and reread, and the main concepts present in the text were assigned codes. The codes were conceptualized under specific categories based on their conceptual proximity. Subsequently, from the aggregation of initial codes, sub-themes were derived, and from the aggregation of sub-themes, the main themes were obtained.

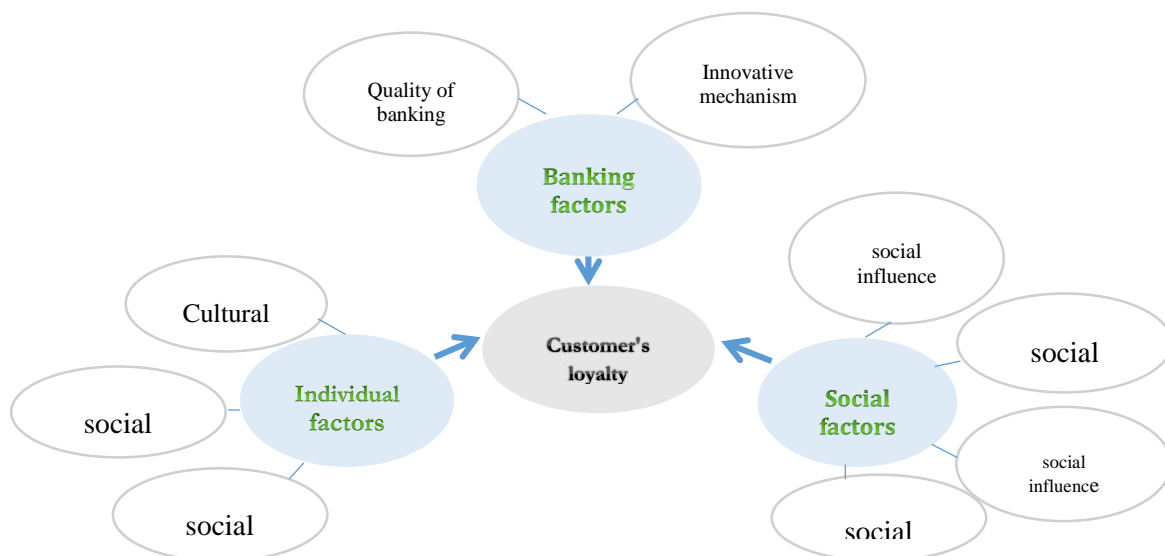
**Table 1: Results of thematic analysis of interviews**

Main Themes	Secondary Themes	Secondary codes
Social factors	cultural values	Honesty
		Respect
		Tolerance
		Cooperation
		Customer trust
		Ethical behavior
	social awareness of the banking mechanism	Commitment to Providing Social Services
		Engagement in Social Networks
		Offering Educational Information
		Hosting Customer Events and Festivals
		Reward and scoring programs
Social Influence	Recommendations and opinions from friends, family, or social networks	
	Social reputation	
Individual factors	religious identity	Belief system, commitment based on religious beliefs
	Harmony with ethical principles	Justice and Fairness, Respect for Human Rights, Honesty and Trustworthiness, Ethical Courage, Responsibility, Dignity and Respect for Others
Perceived trust	financial transparency,	

		Reliable and able to provide their services and commitments in the best way
	Perceived quality	Speed and ease
		level of customer service
		banking system efficiency
banking factors	Quality of banking services	speed, accuracy
		Access to banking services such as ATMs
	innovative mechanism	Digital payments using modern technology
		Special facilities
		Providing mobile and online banking platforms
		Digital payments
		Providing mobile and online banking platforms
		electronic payment services
		Customer empowerment through partnership
		Providing advanced security systems in online services
		Creation of electronic service payment services
Flexibility in providing services		
		Creating active communication systems with customers

**4. RESULTS**

In the current study, the factors affecting customer loyalty were identified in three main categories: social factors, individual factors, and bank-related factors, which are explained in this section (figure1).



**Figure 1: Antecedents of Islamic bank's customer's loyalty**

**Social factors**

In the context of Islamic banks in Iraq, social factors such as cultural values, social awareness of the banking mechanism, and social influence emerge as critical triggers impacting customer loyalty.

Here are some example of interviewee's points of view about related to this theme:  
*"I always appreciate a bank that is committed to honesty and integrity in providing financial services. It gives me a sense of assurance and trust in the bank."*

*"I really like it when the bank deals with me in a transparent and honest manner. This feeling of confidence assures me that there are no ambiguous points in my transactions"*.

*"One of the things that is really important to me is respect for my privacy. A bank that handles my personal information with respect gains my appreciation."*

*"I believe effective and positive collaboration with customers is the foundation of loyalty to the bank. I always emphasize that collaboration between the customer and the bank leads to an improved customer experience and increased loyalty."*

*"Trust in the bank not only defines our relationship with customers but also serves as a foundational point for advancing loyalty to the bank, aligning and committing to customers at every dimension."*

Prior research has underscored the significant influence of cultural values and social awareness on customer loyalty within banking systems. For example, a study by (Ahmed, 2018) investigated the impact of cultural values on customer loyalty within Islamic banking, highlighting the pivotal role of cultural alignment in fostering sustained customer loyalty.

Moreover, the work of (Raza et al., 2019) delved into the influence of social awareness of banking mechanisms on customer loyalty, emphasizing how a community's understanding and acceptance of banking practices significantly contribute to customer loyalty. By integrating these established findings with the current research, the profound influence of social factors in shaping customer loyalty within Islamic banks in Iraq is underscored and validated.

### **Individual factors**

Individual factors, including religious identity, harmony with ethical principles, perceived trust, and perceived quality, play a pivotal role in shaping customer loyalty within Islamic banks in Iraq.

Here are some example of interviewees points of view about related to this theme:

*"Choosing a bank for me is more than just a financial matter. I prefer to work with a bank that has values and principles aligned with my religious beliefs. It is essential for me that the bank pays attention to ethical and social values."*

*"The ethics that a bank imposes on its transactions are important to me. I prefer to collaborate with a bank that operates transparently and responsibly from an ethical standpoint, respecting its customers."*

*"The bank's commitment to principles and values that align with my religious beliefs has a significant impact on my choice. I want to work with a bank that remains financially committed to ethical and humane principles."*

*"My religious beliefs are influential in my decisions, even in the choice of a bank. It is important to me to choose a bank that is financially compatible with my religious principles and makes ethical and responsible decisions."*

Previous studies have extensively explored the impact of individual factors on customer loyalty in the banking sector. For instance, research by (Khan and Raza, 2020) examined the influence of religious identity and ethical harmony on customer loyalty within Islamic financial institutions, emphasizing the profound impact of individual beliefs and ethical alignment on sustained customer loyalty. Additionally, the work of (Javed et al., 2018), focused on perceived trust and quality as critical factors in shaping customer loyalty, highlighting the indispensable nature of these individual factors in cultivating sustained customer relationships within the banking sector. By juxtaposing these established findings with the present research, the fundamental significance of individual factors in driving customer loyalty within Islamic banks of Iraq is further corroborated and strengthened.

### **Banking factors**

The quality of banking services and innovative mechanisms emerges as crucial elements impacting customer loyalty within Islamic banks of Iraq. Here are some example of interviewees points of view about related to this theme:

*"Well, for me, speed and ease of access to banking services are like having a gem that's always in my pocket. I use online banking services, and I hope it stays as fast and convenient as it is now. When I come to make a transaction, I prefer this experience to be smooth, hassle-free, and quick".*

*"Once I used the online banking system to transfer money to a friend's account. Imagine, the transaction was completed quickly and without any issues. This created a sense of calm and assurance in me that in times of urgent need, my bank will assist me promptly".*

*"It's important to me that when I have a question or encounter a problem, I can easily communicate with the bank's representatives. Even if I don't physically go to the bank, it's essential for me to utilize telephone and online services easily and quickly get answers to my questions".*

*"It matters to me that when using the bank's website or app, these tools are always accessible and work without any issues".*

Prior research has consistently highlighted the profound impact of banking factors on customer loyalty within the financial sector. For instance, the study by (Hassan and Ahmed, 2021) emphasized the essential role of banking service quality in cultivating sustained customer loyalty within Islamic financial institutions, demonstrating how superior service provisions significantly contribute to enhanced customer loyalty. Furthermore, the research of (Alalie et al., 2018) underscored the transformative impact of innovative mechanisms on customer loyalty, highlighting how the integration of advanced banking technologies and progressive strategies foster sustained customer loyalty in the banking sector. By aligning the present findings with these established works, the comprehensive influence of banking factors, particularly quality of services and innovative mechanisms, in shaping customer loyalty within Islamic banks of Iraq is further emphasized and validated.

By integrating the insights gleaned from the current research with the robust findings of established scholarship, a comprehensive understanding of the critical causal factors of customer loyalty within Islamic banks of Iraq, specifically social, individual, and banking factors, is achieved, thereby enriching and validating the conclusions drawn in this study. Through a comparative analysis, the significance and influence of these factors are underscored, further solidifying their role in shaping customer loyalty within the Islamic banking industry.

The examination of causal factors, encompassing social, individual, and banking factors, has revealed the diverse array of influences that underscore customer loyalty within Islamic banks, rooted in cultural values, ethical harmony, and the quality of banking services. Moreover, the exploration of strategies has illuminated the critical role of loyalty programs, active communication, and the integration of up-to-date technologies in fostering sustained customer loyalty, showcasing pivotal avenues for organizational initiatives to fortify customer relationships.

## **5. Validation of results:**

According to Guba and Lincoln (1994), the data were authenticated to determine the reliability and validity of the results.

First, to ensure that the researcher's description and interpretation accurately reflect reality, this study used open-ended questions during the interview to draw participants' experiences in a natural context. Individual responses were recorded accurately to prevent deviation.

The researchers asked the participants to give their comments and feedback on the final results. The analysis of participants' statements, formulated meanings, and the results were checked with five experts in qualitative analysis.

Data collection and analysis were continued according to the theoretical saturation rule, and criteria for screening participants and participants' general characteristics were provided. Including being the key managers and customers of Islamic banks, for more than 5 years.

To ensure whether the audit-ability of collecting data and deriving study results was conducted with consistency, this study applied the seven-step analysis process of Colaizzi. Similarly, statements from the participants explaining the themes and theme clusters are provided in the study results.

Finally, to reduce bias and maintain neutrality in the process and results of the study, thus ensuring confirm-ability, the researcher tried to understand the participants' experiences realistically.

## **6. CONCLUSION**

Customer loyalty is considered a popular construct in marketing (Saha and Mukherjee, 2022)

Customer loyalty holds a crucial and pivotal position in the success and sustainability of businesses within the contemporary competitive market landscape (Khoa, 2020).

It is widely acknowledged as a dominant and central element within the realms of marketing and management theory, exerting a significant impact on the formulation of managerial policies and the development of business strategies (Rahayu & Harsono, 2023).

The phenomenon of loyal customers is characterized by their tendency to engage in repeated purchases and higher spending levels, directly leading to a notable increase in profits and the long-term prosperity of businesses. The cultivation of trust and the establishment of strong relationships through the practice of relationship marketing emerge as paramount considerations, given their capacity to nurture effective communication channels and mutual benefits, ultimately resulting in the augmentation of customer loyalty (Miryanda, 2023).

Furthermore, the attainment of customer satisfaction, stemming from positive service encounters and the establishment of trust, assumes a critical role in the process of fostering loyalty, as contented customers exhibit a higher propensity to remain loyal and sustain their patronage over time (Kyurova et al., 2021).

Various factors such as service quality, pricing strategies, and geographic location have been identified through empirical studies across diverse sectors like freight forwarding and telecommunications as significant determinants influencing customer loyalty. In addition, the customization of competitive advantages to align with the specific demographics of customers presents an opportunity to further bolster loyalty by addressing individual needs and preferences (Singh, 2020).

Customer loyalty within the banking sector holds immense significance for multiple reasons, as emphasized in several academic studies. Clients who exhibit loyalty are more inclined to uphold enduring connections with their financial institutions, thus potentially resulting in heightened profitability and stability for these organizations (Mistrear, 2024).

The establishment of such loyalty commonly stems from the effective utilization of Customer Relationship Marketing (CRM) techniques and the delivery of exceptional customer value, both of which exert a substantial influence on customer loyalty. Furthermore, the cultivation of customer trust, reinforced through Customer Knowledge Management (CKM) practices and satisfaction measures, assumes a critical role in nurturing loyalty, given that trust serves as a mediating factor in the correlation among knowledge, satisfaction, and loyalty (Albarq , 2023). The introduction of loyalty initiatives and the enhancement of service standards stand out as indispensable tactics for bolstering customer loyalty, a fact supported by empirical findings within the banking landscape of Germany (Azhari, & Utari, 2023). Additionally, the perceived value across multiple channels (OPV) and the level of customer engagement exert notable effects on trust and commitment, subsequently enhancing electronic loyalty (e-loyalty) among banking clientele. Initiatives related to Corporate Social Responsibility (CSR) further bolster customer loyalty by fostering trust and enhancing reputation, particularly evident in the realm of Islamic banking (Nalluri & Chen, 2022). The interplay between customer satisfaction and loyalty is also moderated by effective corporate communication, a factor that directly shapes loyalty levels. Experience marketing, which centers on creating favorable



sensory and emotional encounters for customers, represents another strategy with a significant influence on customer purchase intentions and loyalty within the banking domain. The amalgamation of these diverse elements—CRM, CKM, service excellence, loyalty schemes, OPV, CSR endeavors, corporate communication, and experience marketing—illustrates the multifaceted approach imperative for nurturing and preserving customer loyalty in the banking sector, ultimately culminating in sustained growth and a competitive edge (Mishra, 2022).

The results of the present study show that three categories of individual, social and banking factors have the greatest effect on customer loyalty towards Iraqi Islamic banks.

In order to make more accurate decisions, this study supports the investment of banks' resources in relation to customer loyalty programs, which leads to different benefits for both customers and banks, and can even be used to evaluate its impact. used on the performance of the bank. Also, anything that is directly or indirectly beneficial has a high value, it positively affects the trust of customers and even new customers who feel more empathy towards the bank. In this way, it is necessary for the decision makers and managers of banks to understand how customer loyalty is formed in order to formulate their marketing plans and measures accordingly.

Every research study has its limitations, and it's crucial to acknowledge them to provide a comprehensive understanding of the scope within which the findings should be interpreted. The findings may be specific to the context of Islamic banks in Iraq and might not be directly generalizable to other regions or different banking environments. The unique cultural, economic, and regulatory landscape of Iraq may limit the direct applicability of the findings to other settings. The research have constraints related to the sample size or representativeness of the participants within the Islamic banking sector in Iraq. This could limit the broader applicability of the findings to the entire population of customers or banks within the region. Also, The study's findings may be reflective of a specific time period and may not account for potential shifts in customer behavior, market dynamics, economic conditions, or regulatory changes that could impact the dynamics of customer loyalty in Islamic banks in the future.

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