



THE INFLUENCE OF CUSTOMER LOYALTY WITH CUSTOMER SATISFACTION AND GENDER AS A DISTRACTION VARIABLE

Tazkiya Shofiyatus Zahro¹, & Titis Miranti²

^{1&2}*Program Studi Perbankan Syariah, Universitas Islam Negeri Maulana Malik Ibrahim Malang*
Email : tazvivi31@gmail.com, titis@uin-malang.ac.id

ABSTRAK

Perbankan syariah harus mampu mempertahankan keunggulan kompetitif dengan cara meningkatkan dan mempertahankan kualitas layanannya, memenuhi kebutuhan nasabah dan menumbuhkan loyalitas nasabah. Kepuasan merupakan salah satu faktor yang membuat nasabah setia kepada perbankan. Seorang nasabah pasti akan melakukan transaksi terhadap suatu produk atau jasa secara berulang kali jika mereka merasa puas dengan produk atau jasa tersebut. Disisi lain *gender* menjadi salah satu faktor yang mungkin berdampak pada perilaku konsumen. Tujuan penelitian ini untuk mengetahui pengaruh *service quality* dan *relationship quality* terhadap *customer loyalty* melalui *customer satisfaction* dengan *gender* sebagai variabel moderasi. Populasi yang digunakan dalam penelitian ini adalah nasabah Bank Syariah Indonesia di Malang Raya. Sampel penelitian ini berjumlah 250 responden. Penelitian ini menggunakan pendekatan SEM-PLS dengan *software SmartPLS*. Hasil penelitian menunjukkan bahwa *service quality*, *relationship quality* dan *customer satisfaction* berpengaruh signifikan terhadap *customer loyalty*. Lebih lanjut, *service quality* dan *relationship quality* berpengaruh signifikan terhadap *customer satisfaction*. Lebih lanjut, keberadaan *customer satisfaction* mampu memediasi *service quality* dan *relationship quality* terhadap *customer loyalty*. Untuk pengaruh moderasi, *gender* tidak mampu memoderasi pengaruh *service quality* dan *relationship quality* terhadap *customer loyalty*. Berdasarkan hal tersebut, keberadaan *customer satisfaction* mampu meningkatkan *customer loyalty*. Kemudian pihak bank tidak perlu mengkhawatirkan terkait dengan *gender*, karena dalam hal ini *gender* tidak mampu memoderasi *customer loyalty*.

Kata Kunci : *Service Quality, Relationship Quality, Customer Loyalty, Customer Satisfaction, Gender.*

ABSTRACT

Sharia banking must be able to maintain a competitive advantage by improving and maintaining the quality of its services, meeting customer needs and growing customer loyalty. Satisfaction is one of the factors that makes customers loyal to banking. A customer will definitely make transactions for a product or service repeatedly if they are satisfied with the product or service. On the other hand, gender is a factor that may have an impact on consumer behavior. The aim of this research is to determine the effect of service quality and relationship quality on customer loyalty through customer satisfaction with gender as a moderating variable. The population used in this research was Bank Syariah Indonesia customers in Malang Raya. The sample for this research consisted of 250 respondents. This research uses the SEM-PLS approach with SmartPLS software. The research results show that service quality, relationship quality and customer satisfaction have a significant effect on customer loyalty. Furthermore, service quality and relationship quality have a significant effect on customer satisfaction. Furthermore, the existence of customer satisfaction is able to mediate service quality and relationship quality on customer loyalty. For the moderating influence, gender is not able to moderate the influence of service quality and relationship quality on customer loyalty. Based on this, the existence of customer satisfaction can increase customer loyalty. Then the bank doesn't need to worry about gender, because in this case gender is not able to moderate customer loyalty.

Keywords : *Service Quality, Relationship Quality, Customer Loyalty, Customer Satisfaction, Gender.*

INTRODUCTION

Sharia banking must be able to maintain a competitive advantage by improving and maintaining the quality of its services, meeting customer needs and growing customer loyalty (Pasha & Razashah, 2018). Sharia banking must also be more creative in order to survive, compete and become a pioneer for the parties concerned (Supriyanto et al, 2023). Satisfaction is one of the factors to make customers loyal to the company (Safira et al, 2020). If a product or service can meet customer expectations, it is likely that the customer will use the product again (Safira et al, 2020).

Bank Syariah Indonesia is one of the newest sharia banks in Indonesia which was founded on February 1 2021. Bank Rakyat Indonesia Syariah (BRIS), Bank Negara Indonesia Syariah (BNIS) and Bank Mandiri Syariah are three sharia banks that have merged to form Bank Syariah Indonesia. The merger of the three banks aims to improve the performance of sharia banks so that they can compete with conventional banking and make customers more loyal to Bank Syariah Indonesia (Makhsun et al, 2018). Even though the three Islamic banks have merged, the risk of cyber attacks by hackers remains a threat that could result in disruption to the bank's digital services (Marcelliana et al, 2023).

Bank Syariah Indonesia several months ago faced a problem, namely a customer data leak. This incident caused confusion and concern among several customers regarding the data and funds stored at Bank Syariah Indonesia. Despite this, some customers still use Bank Syariah Indonesia's services and have no desire to change banks. Bank Syariah Indonesia customers still have high loyalty even though there are data leakage problems, this is proven by the increasing number of third party fund (DPK) deposits (Marcelliana et al, 2023). New account openings also increased by 6,737 accounts from previously only

reaching 3,670 accounts (Utami et al, 2023). Apart from that, customer transaction activity is also increasing, namely 30,400 transactions with a total of IDR 637.69 billion.

Malang Raya is one of the regions that contributes greatly to getting loyal customers (Carolina, 2023). Malang Raya is a combination of Malang City, Batu City and Malang Regency. The data leak incident at Bank Syariah Indonesia did not cause Bank Syariah Indonesia Malang Raya customers to close their accounts, but there were several customers who transferred their savings balances to other banks. Apart from that, there was no decrease in third party funds (DPK) at Bank Syariah Indonesia as a result of this incident.

In research conducted by Sampurna & Miranti, (2022) stated that customer loyalty is significantly influenced by service quality. In general, customers are quite satisfied with the services provided by the bank. However, there is no guarantee that customers will remain loyal and they will not hesitate to change banks (Warsito, 2018). Meanwhile, other research conducted by Nugraha & Astarini, (2023) states that customer loyalty is not significantly influenced by service quality.

Relationship quality is used to measure the elements that form relationships, trust, commitment and satisfaction in relationships and shows the extent to which banks maintain these elements in relationships (Rajendran & Nataraj, 2020). Research conducted by Tegambwage & Kasoga, (2022) states that relationship quality has a positive and significant effect on customer loyalty. However, this is different from research conducted by Addury & Pangestu, (2023) which stated that relationship quality does not have a significant effect on customer loyalty.

As service providers, Islamic banks must continue to improve and optimize service quality to strengthen customer

loyalty (Ishak & Azzahroh, 2017). Apart from that, customer loyalty and customer satisfaction can increase if customer interactions with the company are well established and continuously improved (Addury & Pangestu, 2023). Research conducted by Nugraha & Astarini, (2023) states that service quality has a positive and significant effect on customer loyalty with customer satisfaction as a mediating variable. Apart from that, research conducted by Addury & Pangestu, (2023) also states that relationship quality influences customer loyalty through customer satisfaction.

To maintain customer loyalty, it can also be seen from customer demographics (Qayyum et al, 2013). Gender is one of the parameters that is often used to measure demographics (Suhardi, 2019). Research conducted by Iqbal et al, (2016) states that gender moderates the relationship between service quality and customer's loyalty. Research conducted by Sanchez-Franco et al, (2009) also states that relationship quality influences customer loyalty with gender as a moderating variable. This research is not in line with research conducted by Qayyum et al, (2013) which states that the gender moderating variable does not have a clear moderating effect on the relationship between customer loyalty.

The results of previous research, which still contain gaps, have triggered researchers to develop research on service quality, relationship quality, customer satisfaction, customer loyalty and gender. This research will present another factor, namely gender as a factor that distracts the influence of customer loyalty.

LITERATURE REVIEW

Customer Loyalty

Customer loyalty is the behavior of using a product or service by a customer repeatedly (Malik et al, 2020). For companies, customer loyalty is very important because it can increase revenue, increase sales success and enable the

company's sustainability (Bhat & Sharma, 2022). A customer who has high loyalty will persist in making repeated purchases even though the price of the product offered is higher (Puriwat & Tripopsakul, 2017).

Service Quality

Service quality is a response from customers to company products which can later be a determinant in achieving customer satisfaction (Baihaki et al, 2023). According to Mensah & Mensah, (2018) service quality can be a special evaluation material for an organization whose results will be compared with overall consumer performance and expectations and related to company performance. If a bank has good service quality, customers will tell about it and recommend it to other people (Salsabila et al, 2022).

Relationship Quality

According to Putri & Rahayu, (2023), relationship quality is activities related to maintaining positive relationships to establish good relationships with customers continuously. Relationship quality is a metaconstruct that reflects the overall nature of the relationship between a company and consumers and consists of several main components (Thurau et al, 2005). Companies can maintain good value by developing relationships with customers based on customer knowledge and experience, thereby enabling customers to build long-term relationships with the company (Darmawan & Grenier, 2021).

Customer Satisfaction

In banking, satisfaction can cause more people to use banking services with a higher chance of loyalty (Giao et al, 2020). According to Telagawathi et al, (2019) customer satisfaction refers to the customer's experience with a product or service. Customer satisfaction is an evaluation based on the customer's personal experience in relation to the customer's needs and expectations (Firmansyah et al, 2022).

Gender

One factor that may have an impact on consumer behavior is gender (Kotler, 2009). According to Razak, (2017) gender is a group of men and a group of women, each group has unique and different characteristics. When using a product, men generally tend to analyze the product, while women tend to be more subjective (Stan, 2015).

RESEARCH METHODS

The research method used is quantitative. The population in this research is Bank Syariah Indonesia customers who live in Malang Raya. The recommended sample size is between 100 and 200 samples (Hair et al, 2010). The number of samples in this study was 250 respondents (Malhotra, 2009).

The sampling technique uses nonprobability sampling techniques and

probability sampling techniques. The nonprobability sampling method used is purposive sampling, namely a sampling method with certain conditions and criteria. Meanwhile, the probability sampling method used is proportional random sampling (Kota Malang: 84, Kabupaten Malang: 83, and Kota Batu: 83). In this research, the primary data used is in the form of questionnaires and secondary data in the form of books, journals, the official website of Bank Syariah Indonesia and so on. The measurement scale used is a 4 score likert scale (Becker, 2018).

The data analysis method used is Structural Equation Modeling-Partial Least Square (SEM-PLS) analysis using the SmartPLS 3 program for testing the outer model, inner model and hypothesis testing.

The variables used are customer loyalty, service quality, relationship quality, customer satisfaction and gender. Table 1 explains the indicators for each variable.

Tabel 1. Research Variable Indicators

No	Variable	Indicator	Source
Dependent Variable (Y)			
1	Customer Loyalty (Y)	1. Repeat Purchase 2. Retention 3. Referalls	Kotler dan Keller, (2016)
Independent Variable (X)			
2	Service Quality (X1)	1. Tangibles 2. Reliability 3. Responsive 4. Assurance 5. Empaty	Khan, (2016)
3	Relationship Quality (X2)	1. Convenience 2. Trust 3. Commitment	Huang, (2012)
Intervening Variables (M)			
4	Customer Satisfaction (M)	1. Feel happy 2. Satisfaction with quality and service 3. Confirm expectations	Aryani & Rosinta, (2010)
Moderating Variables (Z)			
5	Gender (Z)	1. Male 2. Female	Qayyum et al, (2013)

RESEARCH RESULT AND FINDING

Outer Model

The outer model is a model used to test validity and reliability.

Validity testing is carried out using loading factor and Average Variance Extracted (AVE) values.

Validity and Reliability Test

Table 2. Loading Factor

Variable	Statement Items	Loading Factor
Customer Loyalty (Y)	Y1.1	0,783
	Y1.5	0,812
	Y1.6	0,847
	Y1.7	0,792
Service Quality (X1)	X1.1	0,788
	X1.2	0,839
	X1.3	0,873
	X1.4	0,790
	X1.5	0,798
	X1.6	0,702
	X1.7	0,825
Relationship Quality (X2)	X2.1	0,855
	X2.2	0,855
	X2.3	0,810
	X2.4	0,782
Customer Satisfaction (M)	M1.1	0,838
	M1.2	0,842
	M1.3	0,873
	M1.4	0,819
	M1.5	0,834
	M1.6	0,761

Source: SmartPLS Output Results (2024)

Table 2 shows that all indicators of loading factor values > 0.70 , indicating that the variables used in this research have all variables are valid and highly correlated.

Table 3. AVE

No	Variable	AVE
1	Customer Loyalty	0,655
2	Service Quality	0,646
3	Relationship Quality	0,682
4	Customer Satisfaction	0,686

Source: SmartPLS Output Results (2024)

In table 3, all variables have an AVE value > 0.5 so it can be concluded that all variables are valid.

Table 4. Reliability Test

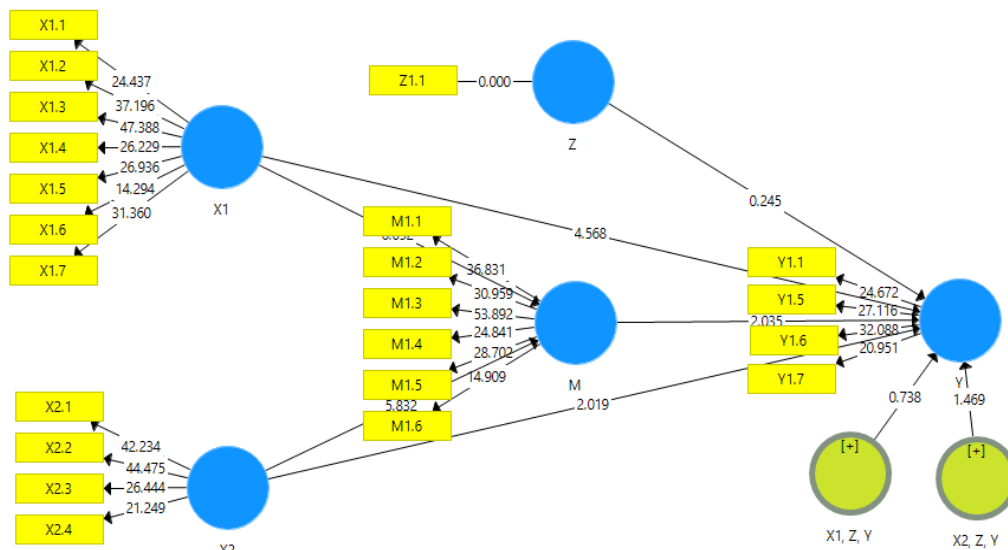
Variable	Composite Reliability	Cronbach's Alpha
Customer Loyalty	0,883	0,824
Service Quality	0,927	0,908
Relationship Quality	0,896	0,844
Customer Satisfaction	0,929	0,908

Source: SmartPLS Output Results (2024)

Table 4 is the results of the reliability test which shows the composite reliability and Cronbach's alpha values > 0.70 , so it is said to be reliable.

Inner Model

The inner model is a model that explains the correlation between endogenous latent variables and exogenous latent variables. The techniques used for the inner model are the coefficient of determination test and the predictive relevance test.

Figure 1. Inner Model

Source: SmartPLS Output Results (2024)

Test of Coefficient of Determination and Predictive Relevance

The coefficient of determination test is shown by the R-Square value. The R-

Square value indicates the magnitude of the influence of the independent latent variable on the dependent latent variable.

Table 5. R-Square

Latent Variables	R-Square Value
Customer Satisfaction	0,674
Customer Loyalty	0,576

Source: SmartPLS Output Results (2024)

Based on the results of the coefficient of determination test in table 5, it can be seen that the two latent variables have a moderate influence because their values are in the range 0.50 – 0.75. The R-square customer satisfaction test has a value of 0.674, meaning that the customer satisfaction variable can be explained by the customer loyalty, service quality and relationship quality variables of 67.4% while the remaining 32.6% is explained by other

variables. The customer loyalty variable has a value of 0.576, meaning that the customer loyalty variable can be explained by the service quality, relationship quality and customer satisfaction variables of 57.6%, while the remaining 42.4% is explained by other variables.

The predictive relevance test is shown by the Q-Square value with the condition $0 < Q < 1$, the closer to 1, the better.

Table 6. Q-Square

Latent Variables	Q-Square
Customer Satisfaction	0,455
Customer Loyalty	0,365

Source: SmartPLS Output Results (2024)

Based on the results of the predictive relevance test in table 6, it can be seen that the Q-Square customer satisfaction value is 0.455 and the Q-Square customer loyalty value is 0.365 so that these two latent variables can be said to be good.

Hypothesis Testing

After testing the construct on the latent variable, a hypothesis test is carried out. Table 7 explains the hypothesis test of this research.

Table 7. Hypothesis Testing

No	Connection	Original Sample	T-Statistics	P-Value
Partial Test				
1	SQ - CL	0,423	4,568	0,000**
2	RQ - CL	0,198	2,019	0,044**
3	SQ - CS	0,432	6,092	0,000**
4	RQ - CS	0,438	5,832	0,000**
5	CS - CL	0,177	2,035	0,042**
Mediation Test				
6	SQ - CS - CL	0,076	1,902	0,058*
7	RQ - CS -CL	0,077	1,842	0,066*
Moderation Test				
8	Gender - SQ	0,072	0,738	0,461
9	Gender - RQ	-0,148	1,469	0,143

Source: SmartPLS Output Results (2024)

Based on table 7, the variables service quality, relationship quality and customer satisfaction have a significant effect on customer loyalty with α 5%. Furthermore, service quality and relationship quality have a significant effect on customer satisfaction with α 5%. Furthermore, the existence of customer satisfaction is able to mediate service quality and relationship

quality on customer loyalty with α 10%. For the moderating influence, gender is not able to moderate the influence of service quality and relationship quality on customer loyalty.

The Influence of Service Quality on Customer Loyalty

Service Quality can increase customer satisfaction which then contributes

to increasing customer loyalty (Rini & Hasan, 2022). Service quality is a standard of excellence that can be used as a control mechanism to meet every customer's needs (Tjiptono, 2017). With optimal service quality, it will encourage the formation of customer loyalty which will later make customers buy the product again. The level of customer satisfaction, trust and commitment will increase if the service provided meets their expectations. (Nugraha & Astarini, 2023).

Based on the partial test results, there is a significant influence between service quality and customer loyalty. This strengthens the first hypothesis (H1), namely that service quality has a significant influence on customer loyalty. The results of the tangible indicators questionnaire cause customers to be loyal to Bank Syariah Indonesia. The results of this research are in accordance with previous research conducted by Sampurna & Miranti, (2022) which stated that service quality has a significant effect on customer loyalty.

The Influence of Relationship Quality on Customer Loyalty

According to Huang, (2012) relationship quality is the main factor that influences customers in making repeat purchases. In order for customers to be able to engage and interact with the company for a long period of time, the company must be able to maintain value through developing long-term relationships based on customer experience and knowledge. In this way, the company can be said to be serious in establishing relationships with customers (Darmawan & Grenier, 2021; Telagawathi et al, 2019). By improving the relationship quality between customers and banks, customer loyalty can also increase so that customers will continue to use banking services (Putri & Rahayu, 2023).

Based on the partial test results, there is a significant influence between relationship quality and customer loyalty.

This strengthens the second hypothesis (H2), namely that relationship quality has a significant influence on customer loyalty. The results of the commitment indicator questionnaire cause customers to be loyal to Bank Syariah Indonesia. The results of this research are in accordance with previous research, conducted by Tegambwage & Kasoga, (2022) stating that relationship quality has a positive and significant effect on customer loyalty.

The Influence of Service Quality on Customer Satisfaction

Increasing service quality will result in a higher level of customer satisfaction (Boonlertvanich, 2019). Banks build a positive reputation, trust and corporate integrity by providing quality services, with the hope that customers will feel satisfied (Omorie et al, 2019). Customer satisfaction is the beginning of service quality, so the relationship between service quality and customer satisfaction is very close (Octavia, 2019). Good service is service that can provide satisfaction to customers and meets quality standards in accordance with the provisions of an institution or company (Ichsan & Karim, 2021).

Based on the partial test results, there is a significant influence between service quality and customer satisfaction. This strengthens the third hypothesis (H3), namely that service quality has a significant influence on customer satisfaction. The results of the tangible indicators questionnaire cause customers to be loyal to Bank Syariah Indonesia. The results of this research are in accordance with previous research, conducted by Rini & Hasan, (2022) which stated that service quality influences customer satisfaction.

The Influence of Relationship Quality on Customer Satisfaction

Customers will continue to maintain the quality of their relationship with a company if the services or products offered

by the company provide a sense of satisfaction (Pawitra & Harsono, 2013). Satisfaction with previous products and services is a factor that influences relationship quality (Tjiptono, 2017). Satisfaction and relationship quality are related to the relationship between customers and the company. A company's ability to build effective relationships with its business partners is one of the keys to increasing customer satisfaction and customer loyalty (Mokhtar et al, 2019). Building strong relationships between companies and customers is a way to maintain good relationships over a long period of time so that customer satisfaction will also continue to increase (Akbar, 2018).

Based on the partial test results, there is a significant influence between relationship quality and customer satisfaction. This strengthens the fourth hypothesis (H4), namely that relationship quality has a significant influence on customer satisfaction. The results of the commitment indicator questionnaire cause customers to be loyal to Bank Syariah Indonesia. The results of this research are in accordance with previous research, conducted by (Wahyuli, 2020) which stated that the quality of relationships simultaneously and partially influences customer satisfaction.

The Influence of Customer Satisfaction on Customer Loyalty

Customers who are satisfied with a company's services are likely to use the company's services again (Fang et al, 2011). According to Firmansyah et al, (2022) the level of customer loyalty towards the company can increase along with increasing customer satisfaction. Companies and customers prioritize loyalty and satisfaction. The main objective of the banking business is to create customer satisfaction which can later build loyalty to banking so that banks must optimize services to meet the needs and desires of their customers (Warsito, 2018).

Based on the partial test results, there is a significant influence between customer satisfaction and customer loyalty. This strengthens the fifth hypothesis (H5), namely customer satisfaction has a significant influence on customer loyalty. The results of the questionnaire on indicators of satisfaction with quality and service cause customers to be loyal to Bank Syariah Indonesia. The results of this research are in accordance with previous research, conducted by Moosa & Kashiramka, (2023) stating that customer satisfaction influences customer loyalty.

The Influence of Service Quality on Customer Loyalty Through Customer Satisfaction

As service providers, Islamic banks must continue to improve and optimize service quality to strengthen customer loyalty. If customers feel comfortable and safe with the bank's service and suitability for implementing Islamic principles, then customers will be satisfied which will ultimately encourage loyal attitudes (Ishak & Azzahroh, 2017). Service quality has an important influence on customer satisfaction and customer loyalty (Mokhtar et al, 2019). Improving service quality can influence customer loyalty. Apart from that, the presence of other positive things about a company's products or services can create a loyal attitude and satisfaction in the minds of consumers (Pawitra & Harsono, 2013).

Based on the results of the mediation test, there is an influence of customer satisfaction in mediating the relationship between service quality and customer loyalty with α 10%, this is in line with the sixth hypothesis (H6), namely that service quality has a significant effect on customer loyalty through customer satisfaction. The results of this research support research conducted by Nugraha & Astarini, (2023) stating that service quality has a positive and significant effect on customer loyalty through customer satisfaction.

The Influence of Relationship Quality on Customer Loyalty Through Customer Satisfaction

Customer loyalty and customer satisfaction can increase if customer interactions with the company are well established and continuously improved (Addury & Pangestu, 2023). Relationship quality that is well established will have an impact on customer satisfaction which can provide encouragement to customer loyalty (Wahyuli, 2020). Relationship quality can be developed through customer experience after interacting and purchasing products from a company (Addury & Pangestu, 2023).

Based on the results of the mediation test, there is an influence of customer satisfaction in mediating the relationship between relationship quality and customer loyalty with α 10%, this is in line with the seventh hypothesis (H7), namely that relationship quality has a significant effect on customer loyalty through customer satisfaction. The results of this research support research conducted by Addury & Pangestu, (2023) stating that relationship quality influences customer loyalty through customer satisfaction.

The Influence of Gender in Moderating Service Quality on Customer Loyalty

Companies that implement service quality effectively can increase customers' intentions to repurchase, buy more, reduce sensitivity to price increases and recommend others to use the company's services (Venetis & Ghauri, 2004). Gender is one element that can influence consumer behavior (Kotler, 2009). From a psychological perspective, there are differences in psychological quality between men and women (Kusuma, 2018). Women focus on communal aspects which lead to connectedness with other people because they are oriented towards social relationships, while men tend to see themselves as independent individuals and prioritize individual goals (Iqbal et al, 2016).

Based on the results of the moderation test, it explains that gender cannot moderate the relationship between service quality and customer loyalty. This is not in line with the eighth hypothesis (H8), namely that gender is able to moderate the influence of service quality on customer loyalty. The results of this research support research conducted by Kusuma, (2018) which states that gender does not moderate the relationship between service quality and customer loyalty.

The Influence of Gender in Moderating Relationship Quality on Customer Loyalty

In order to increase success and competitiveness, companies can develop long-term relationships with customers (Taleghani et al, 2011). Gender is one of the factors that influences consumer behavior (Kotler, 2009). The inequality between men and women, both physically and psychologically, results in inequality in needs, desires, habits, social environment and consumption patterns even though these differences are not 100% (Maharany & Santika, 2019). Men and women may have the same desires, but the intensity of these desires can be different. Gender has a significant influence on the relationship between customer needs and desires (Kotler & Keller, 2016).

Based on the results of the moderation test, it explains that gender cannot moderate the relationship between relationship quality and customer loyalty. This is not in line with the ninth hypothesis (H9), namely gender is able to moderate the influence of relationship quality on customer loyalty. This is possible because there are other demographic factors such as age, education, income, and area of residence that can influence customer loyalty (Qayyum et al, 2013).

CONCLUSION

Based on the results of the research and data processing that has been carried out, it can be concluded as follows: The partial

test shows that the service quality variable has a significant effect on customer loyalty. The relationship quality variable has a significant effect on customer loyalty. The service quality variable has a significant effect on customer satisfaction. The relationship quality variable has a significant effect on customer satisfaction. The customer satisfaction variable has a significant effect on customer loyalty. Meanwhile, the results of the mediation test produce that the service quality and relationship quality variables have a significant effect on customer loyalty through customer satisfaction. Furthermore, the gender variable is unable to distract from the influence of service quality and relationship quality on customer loyalty.

REFERENCE

- Addury, Multazam Mansyur., & Pangestu, Dian Resky. 2023. Interactive Marketing and Relationship Quality in Islamic Banking: A Parepare Case Study. *Asian Journal of Islamic Management (AJIM)*, 5(1), p. 83–95.
- Akbar, Ilham. 2018. Pengaruh Relationship Marketing dan Relationship Quality terhadap Loyalitas Pelanggan dengan Kepuasan Pelanggan sebagai Variabel Intervening pada Produk Parfum Mulegh di Purwokerto. *Indonesian Journal of Strategic Management*, 1(1), p. 82-92.
- Aryani, Dwi., & Rosinta, Febrina. 2010. Pengaruh Kualitas Layanan Terhadap Kepuasan Pelanggan Dalam Membentuk Loyalitas Pelanggan. *Bisnis Dan Birokrasi: Jurnal Ilmu Administrasi Dan Organisasi*, 17(2), p. 114–126.
- Baihaki, Fathur Rahman., Rahma, Tri Indah Fadhillah., & Nasution, Juliana. 2023. Pengaruh Islamic Branding dan Islamic Service Quality Terhadap Loyalitas Nasabah Bank Muamalat Indonesia Dengan Customers Satisfaction Sebagai Variabel Intervening. *Ekonomi Bisnis Manajemen Dan Akuntansi (EBMA)*, 4(1), p. 1528–1544.
- Becker, Anthony. 2018. Not to scale? An Argument-Based Inquiry Into The Validity of an L2 Writing Rating Scale. *Assessing Writing*, 37(July), p. 1–12.
- Bhat, Dada Ab Rouf., & Sharma, Vivek. 2022. Enabling Service Innovation and Firm Performance: The Role of co-creation and Technological Innovation in the Hospitality Industry. *Technology Analysis and Strategic Management*, 34(7), p. 774–786.
- Boonlertvanich, Karin. 2019. Service Quality, Satisfaction, Trust and Loyalty: The Moderating Role of Main-Bank and Wealth Status. *International Journal of Bank Marketing*, 37(1), p. 278–302.
- Carolina, Nadia Intan. 2023. Pengaruh Kualitas Produk, Kualitas Pelayanan dan Promosi Terhadap Keputusan Menabung Pada Nasabah Bank Syariah Indonesia di Kota Malang. Skripsi, Fakultas Ekonomi Universitas Islam Negeri Maulana Malik Ibrahim Malang.
- Darmawan, Didit., & Grenier, Elodie. 2021. Competitive Advantage and Service Marketing Mix. *Journal of Social Science Studies*, 1(2), p. 75–80.
- Fang, Yu-Hui., Chiu, Chao-Min., & Wang, Eric T. G. 2011. Understanding Customers' Satisfaction and Repurchase Intentions: An Integration of IS Success Model, Trust and Justice. *Internet Research*, 21(4), 479–503.
- Firmansyah, Fani., Purnamasari, Puji Endah., & Prajawati, Maretha Ika. 2022. E-Banking Service Quality dan E-Trust Serta Implikasinya Pada E-Customer Satisfaction dan E-Customer Loyalty. *Iqtishoduna*, 18(2), p. 122–140.
- Giao, Ha Nam Khanh., Vuong, Bui Nhat., & Quan, Tran Nhu. 2020. The Influence of Website Quality on Consumer's E-Loyalty Through The Mediating Role of E-Trust and E-Satisfaction: An

- Evidence from Online Shopping in Vietnam. *Uncertain Supply Chain Management*, 8(2), p. 351–370.
- Hair, Joseph F., Anderson, Rolph E., Tatham, R. L., & Black, William C. 2010. *Multivariate Data Analysis with Readings*. Prentice-Hall. New Jersey.
- Huang, Ching-Hsu. 2012. The Impact of Relationship Quality on Customer Loyalty. *Journal of Contemporary Management*, 1(1), p. 53–68.
- Ichsan, Reza Nurul., & Karim, Ahmad. 2021. Kualitas Pelayanan terhadap Kepuasan Nasabah PT. Jasa Raharja Medan. *Jurnal Penelitian Pendidikan Sosial Humaniora*, 6(1), p. 54–57.
- Iqbal, Qaisar., Ahmad, Basheer., & Nasim, Adeel. 2016. A Gender-Based Approach: Service Quality and Customer ' s Loyalty. *International Journal of Management, Accounting and Economics*, 3(12), p. 822–836.
- Ishak, Muhammad Zakiy., & Azzahroh, Evrita Putri. 2017. Pengaruh Kualitas Layanan Terhadap Loyalitas Nasabah Bank Syariah Dengan Kepuasan Nasabah Sebagai Variabel Intervening. *Jurnal Ekonomi Dan Bisnis Islam*, 3(1), p. 26–38.
- Kotler, Philip. 2009. *Marketing Management* (Elevent Ed). Prentice-Hall. New Jersey.
- Kotler, Philip., & Keller, Kevin Lane. 2016. *Manajemen Pemasaran*. Penerbit Erlangga. Jakarta.
- Kusuma, Evan Chandra. 2018. Pengaruh Nilai yang Diterima Pelanggan dan Kualitas Pelayanan terhadap Loyalitas Pelanggan: Kepuasan Pelanggan sebagai Mediator dan Gender sebagai Moderator. *Jurnal Bisnis Dan Manajemen*, 5(1), p. 42–50.
- Maharany, Rizky Aditya., & Santika, I Wayan. 2019. Peran Gender sebagai Variabel Moderasi dalam Pengaruh Kepuasan Pelanggan terhadap Loyalitas Pelanggan. *E-Jurnal Manajemen Universitas Udayana*, 8(9), p. 5741–5761.
- Makhsun, Arif., Yuliansyah., Pahlevi, M. Reza., Razimi, Mohd Shahril bin Ahmad., & Muhammad, Inuwa. 2018. Persistence of Earnings After IFRS Adoption in Banking Companies Listed on Indonesian Stock Exchange. *Academy of Accounting and Financial Studies Journal*, 22(Special Issue), p. 1–6.
- Malhotra, Naresh K. 2009. *Riset Pemasaran, Edisi keempat, Jilid 1*. PT Indeks. Jakarta.
- Malik, Shahab Alam., Akhtar, Farheen., Raziq, Muhammad Mustafa., & Ahmad, Mansoor. 2020. Measuring Service Quality Perceptions of Customers in The Hotel Industry of Pakistan. *Total Quality Management and Business Excellence*, 31(3–4), p. 263–278.
- Marcelliana, Vanesha., Zahra, Salsabila Muthia., Adzani, Ninda Nur., Massaid, Hanif Nur., Badriyah, Nurhasna., Benita, Raina., Sukarto, Morena., Fitriani, Choirunisa Nur., & Bayhaqi, T. Alief Rizky. 2023. Penerapan Perlindungan Konsumen Terhadap Nasabah PT Bank Syariah Indonesia Dalam Kasus Kebocoran Data Nasabah. *Depositi: Jurnal Publikasi Ilmu Hukum*, 1(2), p. 180–194.
- Mensah, Ishmael., & Mensah, Rebecca Dei. 2018. Effects of Service Quality and Customer Satisfaction on Repurchase Intention in Restaurants on University of Cape Coast Campus. *Journal of Tourism, Heritage & Services Marketing*, 4(1), p. 27–36.
- Mokhtar, Susiana., Mus, Abd. Mansyur., & Syahrudin, Herman. 2019. An Examination of the Relationships Between Customer Relationship Management Quality, Service Quality,

- Customer Satisfaction and Customer Loyalty: The Case of Five Star Hotels. *Advances in Social Sciences Research Journal*, 6(2), p. 524-540.
- Moosa, Riyad., & Kashiramka, Smita. 2023. Objectives of Islamic banking, Customer Satisfaction and Customer Loyalty: Empirical Evidence from South Africa. *Journal of Islamic Marketing*, 14(9), p. 2188–2206.
- Nugraha, Fiqri Satria Eka., & Astarini, Dyah. 2023. Pengaruh Kualitas Pelayanan dan Kepuasan Nasabah Terhadap Loyalitas Nasabah Dimediasi Oleh Kepuasan Nasabah. *Jurnal Ekonomi Trisakti*, 3(1), p. 1911–1924.
- Octavia, Ria. 2019. Pengaruh Kualitas Pelayanan dan Kepuasan Nasabah Terhadap Loyalitas Nasabah PT Bank Index Lampung. *Jurnal Manajemen Pemasaran*, 13(1), p. 35–39.
- Omoregie, Osaratin Kayode., Addae, John Agyekum., Coffie, Stanley., Ampong, George Oppong Appiagyei., & Ofori, Kwamme Simpe. 2019. Factors Influencing Consumer Loyalty: Evidence From The Ghanaian Retail Banking Industry. *International Journal of Bank Marketing*, 37(3), p. 798–820.
- Pasha, Mohd Afroz., & Razashah, M. 2018. Impact of Service Quality on Customer Satisfaction in Public Sector and Private Sector Banks. *Journal of Arts, Science & Commerce*, 9(1), p. 1–12.
- Pawitra, Tiya Gita., & Harsono, Soni. 2013. Pengaruh Kualitas Layanan dan Kepuasan Emosional Terhadap Kualitas Hubungan dan Loyalitas Pelanggan KFC di Surabaya. *Journal of Business and Banking*, 3(1), p. 17–30.
- Puriwat, Wilert., & Tripopsakul, Suchart. 2017. The Impact of E-Service Quality on Customer Satisfaction and Loyalty in Mobile Banking Usage: Case Study of Thailand. *Polish Journal of Management Studies*, 15(2), p. 183–193.
- Putri, Aldila Nur Rafika., & Rahayu, Yayuk Sri. 2023. Customer Retention Sebagai Variabel Intervening Pada Pengaruh Relationship Quality Terhadap Loyalitas Nasabah Tabungan Bank Syariah. *Jurnal Ilmu Manajemen*, 11(1), p. 241–251.
- Qayyum, Abdul., ba Khang, Do., & Krairit, Donyaprueth. 2013. An analysis of The Antecedents of Loyalty and The Moderating Role of Customer Demographics in an Emerging Mobile Phone Industry. *International Journal of Emerging Markets*, 8(4), p. 373–391.
- Rajendran., & Nataraj. 2020. Does Service Quality Impact Relationship Quality? Analyzing The Moderating Effect Of Demographic Variables In The Path Model–Empirical Evidence From Indian Retail Banks. *International Journal of Innovative Technology and Exploring Engineering*, 9(3), p. 239–245.
- Razak, Abdul. 2017. *Demografi Nasabah sebagai Variabel Moderasi Pengaruh Kepuasan, Kepercayaan dan Komitmen terhadap Loyalitas pada Bank di Sulawesi Tenggara*. Penerbit Gawe Buku. Yogyakarta.
- Rini, Afdhilah Rahman., & Hasan, Irmayanti. 2022. Peran Service Quality Dan Relationship Marketing Terhadap Loyalitas Nasabah Dengan Kepuasan Nasabah Sebagai Variabel Intervening. *COSTING:Journal of Economic, Business and Accounting*, 6(1), p. 1059–1066.
- Safira, Thasya., Saleh, Muhammad Yusuf., & Remmang, Hasanuddin. 2020. Pengaruh Customer Relationship Management (CRM) Terhadap Loyalitas Pelanggan Melalui Kepuasan Pelanggan Pada PT Pelabuhan Indonesia IV (Persero) Cabang Ambon. *Indonesian Journal of Business and*

- Management*, 3(1), p. 66–70.
- Salsabila, Aura Nadhifa., Saidani, Basrah., & Rivai, Agung Kresnamurti. 2022. Pengaruh Kualitas Pelayanan dan Harga terhadap Minat Beli Ulang melalui Kepuasan Pelanggan sebagai Variabel Intervening: Studi Kasus Pada Pelanggan Gen Z. *Jurnal Bisnis, Manajemen Dan Keuangan*, 3(1), p. 87–100.
- Sampurna, Panji Anugrah., & Miranti, Titis. 2022. The Effect of Service Quality, Banking Digitalization, and Customer Relationship Management (CRM) on Customer Loyalty. *Jurnal Maksipreneur: Manajemen, Koperasi, Dan Entrepreneurship*, 12(1), p. 303–315.
- Sanchez-Franco, Manuel J., Villarejo-Ramos, Angel F., & Martin-Velicia, Felix A. 2009. The Moderating Effect of Gender On Relationship Quality and Loyalty Toward Internet Service Providers. *Information and Management*, 46, p. 196–202.
- Stan, Valentina. 2015. Does Consumer Gender Influence The Relationship Between Consumer Loyalty and Its Antecedents? *Journal of Applied Business Research*, 31(4), p. 1593–1604.
- Suhardi. 2019. Pengaruh Gaya Hidup, Demografi dan Kualitas Produk Terhadap Keputusan Pembelian Konsumen Alfamart Sukaseuri Cikampek. *Prespektif: Jurnal Ekonomi Dan Manajemen Akademi Bina Sarana Informatika*, 17(1), p. 96–103.
- Supriyanto, Achmad Sani., Ekowati, Vivin Maharani., Rokhman, Wahibur., Ahamed, Forbis., Munir, Misbahul., & Miranti, Titis. 2023. Empowerment Leadership As a Predictor of the Organizational Innovation in Higher Education. *International Journal of Professional Business Review*, 8(2), p. 1–21.
- Taleghani, Mohammad., Largani, Mahmood Samadi., & Mousavian, Seyyed Javad. (2011). The Investigation and Analysis Impact of Brand Dimensions on Service Quality and Customers Satisfaction in New Enterprises of Iran. *Contemporary Marketing Review*, 1(6), p. 1–13.
- Tegambwage, Amani Graton., & Kasoga, Pendo Shukrani. 2022. Antecedents of Customer Loyalty in Islamic Banking: Evidence from Tanzania. *Journal of Islamic Accounting and Business Research*, 13(4), p. 701–713.
- Telagawathi, Nih Luh Wayan Sayang., Suci, Ni Made., Mayasari, Ni Made Ariani Dwi., & Yuliantini, Ni Nyoman. 2019. Nilai Yang Dipersepsikan Terhadap Kepuasan Pelanggan Serta Dampaknya pada Loyalitas Pelanggan Industri Jasa Perbankan di Kota Denpasar. *Ekuitas: Jurnal Pendidikan Ekonomi*, 7(2), p. 130–142.
- Thurau, Thorsten Hennig., Gwinner, Kevin P., Gremler, Dwyane D., & Paul, Michael. 2005. Managing Service Relationships in a Global Economy: Exploring The Impact of National Culture on The Relevance of Customer Relational Benefits for Gaining Loyal Customers. *In Research on International Service Marketing: A State of The Art*, 15, p. 11–31.
- Tjiptono, Fandi. 2017. *Sevice Management Mewujudkan Layanan Prima Edisi 3*. Penerbit Andi. Yogyakarta.
- Utami, Wida., Rofika, Ika Dina., Kamelia, Trisma., Budiarti, Yulia., Mushlihah, Tasnim., Aminin, Hanifah., Azizah, Rizka Awaliya Nur., & Septiani, Niken. 2023. Pengaruh Persepsi Resiko, Kepercayaan dan Keamanan terhadap Minat Menggunakan BSI (Bank Syariah Indonesia) Mobile. *Journal of Multidisciplinary Studies*, 7(1), p. 1–22.
- Venetis, Karin A., & Ghauri, Pervez N.

2004. Service Quality and Customer Retention: Building Long-Term Relationships. *European Journal of Marketing*, 38(11–12), p. 1577–1598.

Wahyuli, Eka Fais. 2020. Pengaruh Service Quality dan Relationship Quality Terhadap Customer Loyalty Dengan Customer Satisfaction Sebagai Variabel Intervening Pada Bank Umum Syariah Di Kabupaten Lamongan. *Jurnal Humaniora*, 4(2), p. 191–201.

Warsito, Windry Setyaning. 2018. Pengaruh Kepuasan Terhadap Loyalitas Nasabah Pada PT Bank Perkreditan Rakyat Karyajatnika Sedaya Cabang Dago Bandung. *Widya Cipta-Jurnal Sekretari Dan Manajemen*, 2(2), p. 225–232.