

Effect of Trust, Customer Intimacy and Commitment on Customer Loyalty in Pakistani Islamic Banks: The Satisfaction of Customers as Mediating Role

Mariyam Qadir*

COMSATS University, Islamabad
Wah Campus, Islamabad
*Corresponding author

Zoya Khan

Lecturer, Department of Management Sciences
Pir Mehr Ali Shah Arid Agriculture University, Rawalpindi

Anam Javeed

Faculty of Management Sciences,
University of Wah, Wah Cantt

Muhammad Yar Khan

Assistant Professor,
COMSATS University, Islamabad
Wah Campus, Islamabad

Abstract

The conventional and Islamic banking systems are facing competition in their industry. The satisfaction of the customers has been made the major priority by both banking sectors. For this study, the data has been collected by the questionnaire using the convenience sampling technique. The data has been collected at different timings of working days from the clients of Islamic banks of Islamabad, Rawalpindi and Wah Cantt (Cities of Pakistan) for this research. The variables under study are Trust, commitment and customer intimacy. Brand loyalty is

the dependent variable and satisfaction is used as a mediator. The Trust and commitment show a direct relationship with brand loyalty. Customer intimacy has insignificant impact on brand loyalty. The customer satisfaction's mediating role has been found significant which depicts that for obtaining customer loyalty and customer satisfaction the Trust, commitment and intimacy are the best practices. This study provides guidelines to managers to develop relationship with customer, first they develop satisfaction which then leads to loyalty.

Keywords: Trust; Intimacy; Commitment; Loyalty; Islamic Banks; Satisfaction.

Reference to this paper should be made as follows: Qadir, M., Khan, Z., Javeed, A., Khan, M. Y. (2020) 'Effect of Trust, Customer Intimacy and Commitment on Customer Loyalty in Pakistani Islamic Banks: The Satisfaction of Customers as Mediating Role', *Asia Pacific Journal of Emerging Markets*, Vol. 4, No. 1, pp. 44–62.

Biographical notes: Mariyam Qadir did her bachelors in business administration (Finance) from COMSATS University Islamabad, Wah campus. She is fresh graduate, topper of her batch (Gold medallist) and also received prize in case study competition and business plan competition held in COMSATS University Islamabad.

Zoya Khan is a Marketing lecturer in Management science department at Pir Mehr Ali Shah Arid Agriculture University. She did her MS in Marketing from COMSATS Islamabad in 2012. Currently she is enrolled in PhD with area of specialization consumer behaviour.

Anam Javeed received her Ph.D. degree in marketing from the School of Business Management, University Utara Malaysia. Previously, she received her B.B.A. degree (Hons.) in marketing from the COMSATS University Islamabad, Wah Campus and the master's degree in marketing from the Federal Urdu University of Science, Arts and Technology Islamabad. She is currently working as Assistant Professor of marketing in the University of Wah. Her research interests include political marketing, consumer behaviour, Islamic marketing and various other areas of Management Sciences.

Dr Muhammad Yar Khan did his PhD in accounting and finance from Adam Smith College, University of Glasgow (triple accredited university) UK. He has extensive experience of 11 years in the field of research and academics. During his PhD studies, he worked as

teaching Assistant and won "Teaching Excellence award" from the world diverse class in Adam Smith business school. Currently he is working as Assistant professor in Comsats University Islamabad, Wah campus. He has published several research papers in field of Management sciences including Finance, Social marketing, Islamic Finance, Portfolio management in national and international journals such as IBA business review, IEEE Access among others.

1. Introduction

Presently banking system have become an integral part of our life. For doing a proper financial transaction now we need a suitable banking system. The Pakistani banking industry constitutes a total of around 32 banks, of which five are public sector, four denationalized banks, thirteen private banks, five foreign banks, while there are five Islamic banks. These all banks are working in same market segment and offering same product and services including interest bearing accounts, checking accounts, plastic cards, mortgage loans, running financing, house building financing and other products and services. Both banking systems either based on Islamic sharia or conventional banking not only facing competition and like every business their priority is to satisfy their customer and fulfil their expectation for a long-term stable relationship. Traditional banks work on the basis that they are taking deposits from the people in the saving and current accounts and giving a loan to people in exchange of repayment of the principal amount plus interest (riba) as riba is prohibited in Islam so Islamic banks can't perform their operation based on riba. Commonly known as Islamic Banking (a unique system) is created that is solely based on Islamic principles and values.

Several research studies in the past show that Trust, employee's behaviour and commitment are an essential element which helps a bank to established customer relationship for the long run. To illustrate it, Järvinen (2014) says that trust and customer loyalty depend on the customer experience and how employees respond to their customer following rules and regulations to satisfy their customer needs. For this purpose, banks have the responsibility to fulfil promises, equitable treatment with customers, keep its commitment and secure their privacy to maintain long term relationship (van Esterik-Plasmeijer & van Raaij, 2017). According to Sharia if a person wants to invest in a business, they should do as a

partner in profit and loss. There are many types describes in sharia to run the business as a partner like *mudarbah* and *musharkah*. Muslims use Islamic banks to invest their saving, take loan etc. in accordance with their religious obligation via these Islamic banks. Trust of customers are important element for banks so Islamic banks works on the basis of Islamic shariah. One of the essential goals of every bank Islamic as well as conventional to serve the customer as best as possible and retain your customer for the long term.

As a customer is an essential thing in a world, and there is no reason for an organization to exist if their customers are not satisfied (Khan, Javeed, Mehmood, & Khan, 2019). The loyalty of customer has so many advantages for the banking sector in the short term as well as long term, which all leads to higher profitability. Recent studies reveal that customer commitment and intimacy play a mediating role in the banking sector. Still, in the Pakistani context, there are few studies to examine that these two variables act as a mediating role between customer loyalty and Trust in Islamic banking systems. This study will help Islamic banks in providing services in a better way and increasing quality for their product and services to retain the customers for the long run and gain a competitive edge in the banking industry (El-Din & Abdullah, 2007).

2. Literature Review

2.1 Trust

Now a day's the Trust of customers in business is considered as the essential element to maintain the relationship with customers. Several studies show that Trust is an important factor that helps to an established stable relationship with customers. Trust is defined as the confidence and believes that you have on someone and you assure that someone will not harm you. Trust is generally the linkage of the expectations of the customers that how many firms can meet its obligations and promises.

Trust is useful and it can be defined in many ways which provide the direction to discuss the features that how it effects to build the relationship in business (M. Amin, Isa, & Fontaine, 2013).

According to Ennew and Sekhon (2007), Trust links while accepting the exposure, likelihood, and connection that involves the certainty about future events that might occur. Flaounas et al. (2013) say that Trust is the sign that shows honesty with someone as well as they believe that someone will not harm

in future. According to Islamic banking, Trust contains several attributes, so for establishing a long-term relationship with customers. Islamic banks follow these attributes to keep their promises (Yar, Javeed, & Khan, 2018). Bakti and Sumaedi (2015) say that Trust refers to the beliefs of customers in banking, so Islamic banking works on Islamic values. Additionally, Kayed and Hassan (2011) state that Trust is the base of developing Islamic banking which is just following Islamic principles.

Recent studies show that the customers of Islamic banking system consider the religious perspective to establish their relations with banks. Ahmad and Haron (2002) reveal that due to religion, the customers of Islamic bank in Malaysia are using this system. Similarly, Butt and Aftab (2013) suggest that for the better assessment of customer's relationship with the Islamic banks, religion is one of the most important criteria. All these studies indicate that religion is prior criteria for decision making among the customers of Islamic banks. Customers of Islamic banks have Trust in banks that banks follow the rules and regulations made in Islam, so they build long-term relations with Islamic banks. Dick and Basu (1994) suggest that Trust is the factor that established the relationship between customers and Islamic banks.

H1. Trust is positively related to customer stratification.

H2. Trust is positively related to customer loyalty.

2.2 Satisfaction of Customers

This is one of the essential parts of every organization and in the financial service firms, it is the most influencing part that shows the positive or negative behavior of a customer (Javeed, Khan, Khurshid, & Noor, 2019). High retention of a customer indicates that they are more satisfied. According to Hellier, Geursen, Carr, and Rickard (2003), satisfaction is the degree of delight or happiness of a customer that comes through when their expectations and wants are fulfilled. Sheth and Sisodia (1999) find that satisfaction of the customer is positively linked with retention of customers, movements in prices and market situation. By the literature, we come to know that customer satisfaction and customer retention is positively correlated (Riaz, 2018). Tsoukatos and Rand (2006) say that higher customer satisfaction the higher will be the level of customer retention that depends on the existence of a relationship between them. Stauss and Seidel (2004) suggested that retention level can be increased through the level of customer satisfaction. In the new era of technology, Madjid (2013) and

Khan, Javeed, Mehmood, et al. (2019) suggests that competition level is very high, customer retention can be attained through services given or by increase in the level of customer trust and satisfaction and is considered a success in the banking industry (Anam, Sanuri, & Ismail, 2018). Appraised satisfaction as a mediator while finding out that brand image also helps in increasing the retention of customers in Pakistan and brand is considered as a leading role in the success of every industry hence, it can mediate the satisfaction over retention (Nazir, Ali, & Jamil, 2016).

H3. Between customer loyalty and Trust, commitment acting as a mediating variable.

2.3. Commitment

Commitment concept act as a vital thing to establish the association between firms and customers in service marketing. By Morgan and Hunt (1994), the commitment is the confidence or the willingness to do something in future. Moorman, Zaltman, and Deshpande (1992) suggest that commitment is necessary to build a long-term relationship with their customers. The term commitment is a promise or motivation that has some emotional basis, emphasize someone to stay in relation with another. This commitment's definition also has some emotional factors as commitment gives hope to someone of gaining higher advantages by keeping the relationship (Sarwar & Amin, 2019). The term psychological condition means to maintain a long steady relationship with customers and service providers (Chai, Sui, Li, He, & Lan, 2015). Research shows that commitment and Trust are most important factors by which one can build long-term relations with others while to analyze the success and failure of the firms by maintaining the relationship with customers these are significant variables Auerbach et al. (2016). However, Kazarian and Martin (2004) states that the Trust and commitment are the theoretical concepts which are very difficult to understand, so most of the scholars used one-dimensional framework. Brock and Zhou (2012) stats that the literature of marketing provides a basis to go for one-dimensional method of this concept.

H4. Commitment and customer loyalty are positively related to each other.

2.4. Intimacy of customers

Because of Brock and Zhou (2012), the intimacy of customer is the perception of customers about having mutual and good understanding relation between suppliers and buyers. According to this definition, mutual understanding,

closeness and opinion of value lead to a multidimensional construct entitled as customer intimacy. The term mutual understanding comprises of the information, beliefs, knowledge and assumptions shared among individuals (H. Amin, Rahman, Razak, & Rizal, 2017). The term closeness, according to (Bauminger, Finzi-Dottan, Chason, & Har-Even, 2008) are the feelings of affective bonding, empathy, commitment, and then a feel of surety in the relation. The perception of value means the importance of long-term relationships of consumers with their service providers (Baumann & Le Meunier-FitzHugh, 2014). These mutual relationships will give numerous advantages to purchaser and merchant. By improving the frame of mind of workers who are engaged in managing clients this goal will be accomplish. (Habryn, Blau, Satzger, & Kölmel, 2010). For instance, Shimp and Madden (1988) clarify that a cooperation connection between the two parties will establish over time, and this collaboration might be diverse relying upon the situation. Mathrani, Christian, and Ponder-Sutton (2016) state that connections are established by high association and involvement among clients and organizations. Khan, (2018) Collaborations between the clients and the organizations will rehearse the marketing procedure which at last prompts the improvement of connections, and boosts client incentive to the companies (Balaji, Kumar Roy, & Kok Wei, 2016). In the relation of bank and clients, Abecker, Bügel, Ebel, and Schlachter (2011) defines closeness in client to-company relation, and the dimension of closeness is generally greater in the financial business since bank representatives have higher contacts with their customers. Mostly, Seifts and Kandasamy (2016) say the connection of bank will be set up when the banks use the client's point of view in building up the marketing relations. This methodology is an embryonic asset for creating associations with clients.

H5. There is a positive relationship between customer intimacy and customer loyalty.

2.5. Customer loyalty

Client devotion is essential among the all known construct in business relations, and there have been various researchers who characterized the typologies of client dedication across industries and nations (Bilal, 2018). For instance, Chen and Quester (2015) divide the customer's loyalty into these dimensions: one is behavioral loyalty, and the other one is attitudinal loyalty. The term Behavioral loyalty is the client's conduct to repurchase since they like a specific brand (Jiang, Jun, & Yang, 2016). Just following this definition, Høst and Knie-

Andersen (2004) contend that this methodology does not give any exact existence of the presence of reliability due to generally target estimation of client devotion. According to attitudinal loyalty the customers have enthusiastic desire to purchase again and suggest to other fellows. Baumann and Le Meunier-FitzHugh (2014) state that this idea includes clients' responsibility profoundly and backing to re-disparage and readiness to give more for a service or favored item reliably later on, although the situational impacts and advertising endeavors can possibly cause exchanging conduct of the customers. According to this idea Agustin and Singh (2005), state that the loyalty intentions are explained via various ways to work and to increase a progressive relation with the provider of service, including the more prominent offer of wallet and continue purchasing.

3. Methodology

Table I Questionnaire demonstrates the scale of improvement for all measurements. The five things for estimating client closeness have taken from Brock and Zhou (2012), while the 4 things to estimate responsibility have been taken from Sumaedi, Juniarti, and Bakti (2015). The 4 things about Trust have been taken from Abu-Alhaija, Yusof, Haslinda, and Jaharuddin (2018) four things about client devotion have been taken from (Ali, Omar, & Amin ,2013). Likewise, a seven-point scale ranging from "1¼ strongly disagree" to "7¼ very strongly agree" has used to quantify all constructs.

3.1. Sample and data collection

A technique of convenience sampling was utilized in this investigation. Information was collected via properly structured questions and directed by meetings in offices of Islamic banks at several days of a month (Khan, Javeed, Khan, et al., 2019). The participants of sample were clients who come to counters of Islamic banks and hence have a record in the system of banks before finishing the overview. Participants were considerately contacted, and the reason for the investigation has clarified (Ahuvia, 2005). Likewise, the filtered and controlled questions were set up to make sure of the nature of the responses. The quantity of Islamic banks within Pakistan is developing consistently. There were 5 fully-fledged Islamic banks in Pakistan, while 16 are conventional banks which are also providing Islamic banking services along with their conventional services. Clients of Islamic banks of Islamabad, Rawalpindi, and Wah Cantt (Cities of

Pakistan) were the participants of the investigation. A delegate participant has been chosen from various offices of Islamic banks in every one of these cities required from June 2019 to October 2019. There were five undeniable offices of Islamic banks from Islamabad, Rawalpindi, and Wah Cantt that have chosen to collect the review information (15 branches). As Islamabad is Pakistan's Capital city, it also has various branches of Islamic banks and conventional banks (providing Islamic banking services). At the same time, the Rawalpindi and Wah Cantt also have various Islamic banks (Zeb, Khurshid, Khan, & Awan, 2019).

To confirm the precision and substance legitimacy (importance of wording), the developed questionnaire has been analyzed by three specialists in the field. A prior test has taken place to check and enhance the quality, content, and structure of the questionnaire. In total, 30 surveys have been conducted at Islamic banks to check the utilization of questionnaires. After this previous test, few little changes have been recommended to the designed scale. This Pre-test participant was not utilized further in the investigation. A bundle of 500 questionnaires has circulated, and 200 were returned (40 percent reaction rate). In sample, 53% were male clients, while 47% female clients. Table II explains the descriptive insights of the participants of this investigation. At the same time, the not responded questionnaire is directed by looking at the development mean between the initial and later respondent rates of the surveys.

The findings explained that no difference exists between initial and later responses; along with these things, not responded questionnaires are not an issue in this investigation. Basic variance has been inspected when information is gathered from a similar overview instrument. Specifically, both the indicator and standard factors are obtained from a same source in the meantime (Podsakoff, MacKenzie, Lee, & Podsakoff, 2003). As in this research, information has gathered from comparable sources. Hence common variance is required. Harman's single factor test is the important method utilized in recognizing this issue. This is done by putting all things into a principal component factor investigation without a pivot. Hence, the results explained that each component has extracted along with the principal factor comprises of 26 percent among total variation. Allen and Meyer (1990) affirmed that the basic variance technique isn't an issue in this informational collection.

3.2. Theoretical Framework



4. Empirical Results

This study used the model of the structural equation, which is a dual-step approach. Initially, to check intimacy, Trust, loyalty, and commitment of customers, a confirmatory factor analysis approach has been conducted. According to result, X^2 is considered significant while the goodness of fit value or GFI is 0.916, Comparative fit index value or CFI is 0.908, and lastly, the value of RMSEA is 0.07. Cronbach's α value has calculated to check the reliability of all variable instruments. Their values exceed from minimum values indicate the higher reliability of these instruments. To assess the discriminant validity the average variance extracted method has used whose values range from 0.677 to 0.902. The analysis has conforming to the discriminant validity as the value of square root of AVE among all pair of factors was higher than the correlation calculated between them.

To test the association between the endogenous and exogenous variables the structural model has been tested. The results of the analysis prove the acceptable GFI model or goodness-of-fit as X^2 is considered significant. The goodness of fit value or GFI is 0.898, Comparative fit index value or CFI is 0.900 and lastly the value of RMSEA is 0.08. All the values prove that model is acceptable and satisfactory for further analysis. The model under investigation has been tested both for direct and mediating paths. The regression analysis is used to test the

impact of independent variables on the dependent variables. Statistical package of social sciences SPSS has been used for running regression analysis. This software package is widely used among the studies of social sciences due to proven analytical powers. Since the model under study comprises of independent, mediating and dependent variables so the analysis has been done in two stages. At first stage the impact of Trust, intimacy and commitment has been checked upon the customer satisfaction. As shown in Table 1, the results of analysis depict that the variable of Trust has a strong positive influence over variable of customer satisfaction ($t= 7.384$; $f=0.000$). Furthermore, variables of commitment also shows a positively significant influence on the customer satisfaction ($t= 8.537$; $f=0.000$). However, as contrary to the results of other two independent variables, intimacy does not show any influential effect on customer satisfaction ($t= 2.592$; $f=0.010$).

Table 1: Regression Analysis (IV and Mediator)

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
Trust	0.330	0.045	0.311	7.384	0.000
Intimacy	0.082	0.032	0.105	2.592	0.010
Commitment	0.371	0.042	0.361	8.537	0.000

In the second stage of analysis, the impact of customer satisfaction has been tested over the customer loyalty which is the main dependent variable. The same software of SPSS has been used for regression analysis. Regression is the statistical analysis for checking the relation between the independent and dependent variables. In this case, customer satisfaction is treated as an independent customer loyalty has been treated as a dependent variable. The results in Table 2 show that customer satisfaction has a positively significant influence over customer loyalty.

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
Constant	2.275	0.145		15.711	0.000
Customer Satisfaction	0.483	0.038	0.503	12.691	0.000
Dependent Variable: Customer Loyalty					

4.1. Mediation

Along with independent and dependent variables, mediator and moderator are third forms of variables. Mediator is the variable without which the relationship between independent and dependent variables weakens or do not exist. Moderator only impacts the strength of the variables. In the current study mediator has been introduced as an intervening variable no customer can become a loyal customer without being a happy and satisfied customer. Deducing the customer satisfaction can greatly weaken the impact of Trust, commitment and intimacy over customer loyalty. The mediation analysis has been carried on the basis of T values and the results have been shown in Table 3. Based on the values of P, T, upper limit confidence interval and lower limit confidence interval, all the variables are found to be significantly mediated by the “customer satisfaction”.

PATH	P value	T value	ULCI	LLCI
Trust—customer satisfaction—customer loyalty	6.9939	0.000	0.2293	0.4085
Commitment—customer satisfaction—customer loyalty	9.5689	0.000	0.2245	0.3405
Intimacy—customer satisfaction—customer loyalty	14.1985	0.000	0.4636	0.6126

The independent variables trust, commitment and intimacy plays a vital role in Islamic banks which then increase the satisfaction of customers and ultimately the satisfaction of these customers influence their loyalty. The results clearly suggest that Trust, commitment and intimacy contribute to the formation of customer satisfaction. The satisfied customers are in turn converted into the loyal customers. The outputs explicitly confirm the claim that customer satisfaction is part and parcel for building up the customer loyalty.

5. Conclusion

In this study, we want to explore whether customer of Islamic banks in Pakistan are satisfied and loyal with their banks. Three indicators including Trust, commitment and customer intimacy were chosen to study its influences on brand loyalty along with satisfaction as mediating role. The results indicate strong support for trust and commitment impact on satisfaction. This is in support with literature which suggest that Trust is vital tool to satisfy the customer and develop relationship with them. Further for maintaining the relationship with customers, commitment and Trust are very important variables. However, intimacy has insignificant impact on brand loyalty according to this study which is oppose to the finding of Mathrani et al. (2016), as intimacy is basically a perception of customer which can vary from individual to individual, region to region and country to country.

Secondly the mediating role of customer satisfaction is found significant in this study, which shows that in order to create customer loyalty, making them satisfy through Trust, commitment and intimacy are the best practices. Hence this study provides guidelines to managers to develop relationship with customer, first they develop satisfaction which then leads to loyalty.

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