



# Determinants Of Sharia Bank Customer Loyalty In Indonesia: Study Of Literature And Student Response Of Postgraduate Sharia Banking

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## ABSTRACT

*In an effort to realize customer loyalty to Islamic banks, it is necessary to realize the determinants of customer loyalty of Islamic banks. This study aims to determine what factors determine the loyalty of Islamic bank customers in Indonesia. This research was conducted using qualitative research methods, namely content analysis of papers from the google scholar database and interviews using in-depth interview techniques. The results showed that the factors that influence the loyalty of Islamic bank customers are action, attitude, attention, corporate image, customer bonding, customer relationship, customer social responsibility, determinants of brand equity, good corporate governance, price, employees, emotional intelligence, intelligence. intellectual, spiritual intelligence, trust, customer satisfaction, commitment, communication, service quality, Islamic service quality, location, customer value, conflict handling, perceived value, product, professionalism, promotion, religiosity, social responsibility and transparency. The results of interviews with Islamic Banking Graduate Students there are other factors that determine customer loyalty, namely bank guarantees and legality.*

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## 1. INTRODUCTION

Indonesia, especially in the service industry, creates increasingly fierce and challenging competition, including in the banking industry. Banks are important financial institutions in a country because banks are one of the arteries of a country's economy that greatly affects the economy. In Indonesia itself, in carrying out its business activities, banks are grouped into conventional banks and Islamic banks (Ahmadi, 2021).

Indonesia is a potential market for economic development and Islamic finance because Indonesia is a country with the largest Muslim population in the world (MarufAmin, 2021).

However, awareness of customer loyalty to Islamic banks is still relatively low. This is what motivates Islamic banks to continue to increase customer loyalty which is the most important asset in determining the success of a growing company.

Sharia banking is everything related to sharia banks and sharia business units, including institutions, business activities, as well as methods and processes in carrying out their business activities. Islamic banks have the function of collecting funds from the public in the form of deposits from the owner of the funds. Another function is to channel funds to other parties who need funds in the form of buying and selling or business cooperation (Ismail, 2011).

In Islam, loyalty is called *al-Wala'*. Etymologically *al-Wala'* has several meanings, including love, help, following, pursuing and approaching something. The concept of loyalty in Islam is absolute submission to Allah SWT in the form of full implementation of Islamic law. Customer loyalty in Islam occurs when *muamalah* activities can offer mutually beneficial benefits for both parties, due to the fulfillment of their respective obligations and rights through the application of Islamic values (Rofiqo et al., 2021).

Loyalty according to (Oliver, 2021) Customer loyalty is: "Continued commitment from customers to re-subscribe or repurchase selected products or services continuously in the future, despite situational influences and marketing efforts have the potential to cause behavior change".

It can be concluded that customer loyalty is the loyalty of users of products or services both for their own purposes and as an intermediary for the needs of other parties to remain subscribed to a company in the long term, buy and use products or services repeatedly and recommend the company's products and services to others. The indicators are the presence of repeat purchases, rejection of competitors, lack of influence from the appeal of other goods and recommendations to others. While customer satisfaction comes from how much the company's performance is to create satisfaction by minimizing complaints so as to produce long-term purchases made by customers.

Research on the determinants of customer loyalty in Islamic banks has been carried out by a number of previous studies. (Amah et al., 2021) show that the service quality and trust variables partially have no effect on customer loyalty. The satisfaction variable has a significant effect on customer loyalty and research conducted by (Oktaviani et al., 2021) states that simultaneously the principles of good corporate governance have an effect on customer loyalty. However, unlike research conducted by (Charolina & Febrianingrum, 2021) which states that the implementation of good corporate governance (GCG) has no effect on customer loyalty of Islamic commercial banks. Thus, customer loyalty in Islamic commercial banks is not formed because of the implementation of GCG in Islamic bank management. So every increase in customer loyalty in Islamic banks is not influenced by the implementation of GCG.

Therefore, according to the researcher, it is urgent to conduct research based on literature studies to get a more complete understanding of the published literature related to the topic of Islamic Bank customer loyalty. This literature review study is increasingly important because Indonesia is a very fast potential for the development of Islamic banks considering that Indonesia is a country with the largest Muslim community in the world. Therefore, in an effort to realize customer loyalty to Islamic banks, it is necessary to realize the determinants of customer loyalty of Islamic banks. The results of previous studies make researchers want to prove again what factors are the determinants of customer loyalty. Researchers only focus on Indonesian Islamic Banks.

The discussion of literature studies related to Islamic Bank Customer Loyalty in Indonesia is discussed in the following sub-chapters. First, analyzing research maps related to the determinants of customer loyalty of Islamic banks in Indonesia in 2021 to 2022 in the Google

Scholar database. Second, analyze what determines the loyalty of Islamic bank customers in Indonesia as identified in the selected paper. Third, analyze the response of Islamic Economics Postgraduate students to the determinants of customer loyalty of Islamic banks in Indonesia.

## 2. RESEARCH METHODE

This research was conducted using qualitative research methods, namely content analysis of papers from the google scholar database and interviews using in-depth interview techniques, which are a systematic process of collecting data and information about a particular problem that is very specific through in-depth interview discussions (Riyanto, 2013). The paper selected in this review came from a search on the Google Scholar database with the keywords "Customer Loyalty" and "Sharia Bank" in 2021 to 2022. The search process uses the help of the Publish or Perish application. In the first stage, the author conducted a search for papers in the Google Scholar database, maximum number of results 1000, found 996 papers that matched the search keywords. After going through the process of reading the titles, abstracts and keywords of the relevant papers, totaling 113. Then in the final stage, the authors obtained 30 papers as reviewed papers. Next, the researchers confirmed the results to obtain the perspectives of S2 Islamic Banking students. The instrument uses an in-depth interview method to understand the opinions of postgraduate students about the determinants of customer loyalty in Islamic banks in Indonesia and notes the important and relevant parts of the research problem.

## 3. RESULT AND ANALYSIS

### Literature review Publish or Perish

Search Literaturereview using the publish or perish application on Google Scholar with the keywords "Customer Loyalty" and "Sharia Bank" maximum number of results 1000 and the reference year used is from 2021 to 2022, there are 996 papers that match the search keywords. After going through the process of reading the titles, abstracts and keywords of the relevant papers totaling 113. Furthermore, at the final stage, the authors obtained 30 papers. The related papers are as follows:

Table 1. Literature Review Using Publish or Perish

| No | Author                        | Title   |
|----|-------------------------------|---|
| 1. | (Anisa, 2021)                 | Analisis Dampak Dari Sikap 3a (Attitude, Attention Dan Action) Berbasis Syariah Terhadap Loyalitas Nasabah Pada PT. Bank Sumut Syariah Kantor Cabang Pembantu Marelan             |
| 2. | (Kuswandarini Annisa, 2021) & | Analisis pengaruh kualitas layanan, corporate image, dan customer relationship management terhadap loyalitas nasabah dengan kepuasan nasabah sebagai variabel intervening         |
| 3. | (Adenan et al., 2021)         | Analisis Pengaruh Kualitas Pelayanan Islam Terhadap Loyalitas Nasabah BPRS Bhakti Sumekar Jember  |
| 4. | (Desiria, 2021)               | Analysis the Influence of Perceived Value and Image on Customer Loyalty Through Customer Satisfaction In Islamic Banking (Empirical Study of Islamic Bank Customers in Surakarta) |
| 5. | (Pahlevi et al., 2021)        | The Influence of Service Quality and Customer Satisfaction Towards Customer Loyalty at Bank Mega Syariah Bengkulu   |
| 6. | (Amah et al., 2021)           | Determinant of Customer Loyalty at Bank Syariah Indonesia   |
| 7. | (Hardana, 2021)               | Determinants of Customer Loyalty  |

|     |                                   |  |
|-----|-----------------------------------|--|
| 8.  | (Diana & Setiadi, 2021)           | Effect of Marketing mix on BNI Syariah Bengkulu Customer Loyalty   |
| 9.  | (Alwathan & Nugraheni, 2021)      | Factors Affecting Customer Loyalty of Islamic Bank in Sumbawa City, Indonesia  |
| 10. | (Wardana, 2021)                   | Faktor Yang Mempengaruhi Loyalitas Nasabah Bank Syariah Mandiri Kc Banyuwangi  |
| 11. | (Charolina & Febrianingrum, 2021) | Good Corporate Governance (Gcg) Sebagai Faktor Penentu Loyalitas Nasabah Bank Umum Syariah   |
| 12. | (Senoaji, 2021)                   | Hubungan antara Tanggung Jawab Sosial, Kualitas Pelayanan, dan Citra Perusahaan Terhadap Loyalitas Nasabah BSI Surabaya  |
| 13. | (Ahmadi, 2021)                    | Meningkatkan Loyalitas Nasabah Melalui Customer Relationship Management dan Kepercayaan (Survey Pada Bank Syariah Mandiri Kantor Cabang Sarolangun)                    |
| 14. | (Nafiah & Pratama, 2021)          | Pengaruh Customer Intimacy, Promosi, dan Citra Merek Islam Terhadap Loyalitas Nasabah Bank Syariah Indonesia Kcp Godean 3 Dengan Kepuasan Sebagai Variabel Intervening |
| 15. | (Subagiyo, 2021)                  | Pengaruh Determinan Ekuitas Merek, Nilai Nasabah dan Kepuasan Nasabah Terhadap Loyalitas Nasabah Bank Umum Syariah Di Jawa Timur                                       |
| 16. | (Oktaviani et al., 2021)          | Pengaruh Good Corporate Governance Terhadap Loyalitas Nasabah Bank Syariah Indonesia Kc Kediri Trade Center  |
| 17. | (Fitriani & Lelawati, 2021)       | Pengaruh Kecerdasan Intelektual, Kecerdasan Emosional, dan Kecerdasan Spiritual Terhadap Loyalitas Nasabah Pada Kcp Bank Syariah Indonesia di Kota Metro - Lampung     |
| 18. | (Sari & Zahara, 2021)             | Pengaruh Kepuasan dan Kepercayaan Terhadap Loyalitas Nasabah Bank Mandiri Syariah Cabang Palu  |
| 19. | (Aulia & Hafasnuddin, 2021)       | Pengaruh Kualitas Layanan, Kepuasan dan Religiusitas Terhadap Loyalitas Nasabah Bank Syariah Mandiri Cabang Banda Aceh   |
| 20. | (Rofiqo et al., 2021)             | Pengaruh Kualitas Pelayanan Terhadap Loyalitas dengan Kepercayaan dan Kepuasan Sebagai Variabel Mediator Bank Syariah di Ponorogo                                      |
| 21. | (Nurrachmi & Hudzaefi, 2021)      | Pengaruh Religiusitas dan Citra Bank Syariah Terhadap Loyalitas pada Bank Syariah di Kota Bandung  |
| 22. | (Pratama & Ekowati, 2021)         | Pengaruh Trust, Commitment, Communication dan Conflict Handling Terhadap Loyalitas Nasabah pada BNI Syariah Kota Bengkulu  |
| 23. | (Rusyidi, 2021)                   | Studi Tentang Loyalitas Nasabah Dana di PT Bank BNI Syariah Cabang Pekalongan  |
| 24. | (Janah & Iskandar, 2021)          | The Effect of Islamic Service Quality, Banking Image and Corporate Social Responsibility Towards Customer Loyalty with Customer Satisfaction As Intervening Variables  |
| 25. | (Handayani & Kusuma, 2021)        | The Effect of Service Quality and Customers' Relationship Management on Customers' Loyalty at Bank BSI KC Bengkulu S. Parman 2   |
| 26. | (Ardianto, 2022)                  | Relationship Marketing dan Brand Equity Mempengaruhi Loyalitas Nasabah Bank Syariah di Kota Surabaya   |
| 27. | (Ardhanari & Viphindrartin, n.d.) | Pengaruh Kepercayaan dan Kepuasan Terhadap Loyalitas Nasabah Bank Syariah Indonesia  |
| 28. | (Sofan & Mutmainnah, 2022)        | Pengaruh Kualitas Jasa Syariah, Kualitas Produk, Nilai Nasabah dan Kepuasan Nasabah Terhadap Loyalitas Nasabah di Bank Muamalat Indonesia Cabang Kudus                 |

|     |                          |   |
|-----|--------------------------|---|
| 29. | (Setiawan & Arini, 2022) | Pengaruh Strategi Customer Bonding Terhadap Loyalitas Nasabah PT. Bank Syariah Adam |
| 30. | (Sulaiman, 2022)         | Analysis of Customer Loyalty Determinants of Bank Muamalat Indonesia                |

## DISCUSSION

Based on the attached literature review table, it is known that the factors that determine the loyalty of Islamic bank customers in Indonesia as identified in the selected paper are:

Table 2. Factors Affecting Customer Loyalty

| Factors Affecting Customer Loyalty       |                            |
|--|----------------------------|
| 1. <i>Action</i>                         | 16. Kepuasan Nasabah       |
| 2. <i>Attitude</i>                       | 17. Komitmen               |
| 3. <i>Attention</i>                      | 18. Komunikasi             |
| 4. Citra Perusahaan                      | 19. Kualitas Layanan       |
| 5. <i>Customer Bonding</i>               | 20. Kualitas Layanan Islam |
| 6. <i>Customer Relationship</i>          | 21. Lokasi                 |
| 7. <i>Customer Social Responsibility</i> | 22. Nilai Nasabah          |
| 8. Determinan Ekuitas Merk               | 23. Penanganan Konflik     |
| 9. <i>Good Corporate Governance</i>      | 24. <i>Perceived Value</i> |
| 10. Harga                                | 25. Produk                 |
| 11. Karyawan                             | 26. Profesionalisme        |
| 12. Kecerdasan emosional                 | 27. Promosi                |
| 13. Kecerdasan Intelektual               | 28. Religiusitas           |
| 14. Kecerdasan Spiritual                 | 29. Tanggung Jawab Sosial  |
| 15. Kepercayaan                          | 30. Transparansi           |

The following is a description of the factors that affect customer loyalty. The percentage is obtained by the formula:

$$\text{Number of Research} : \text{Total} \times 100\%$$

Table 3. Description of the Factors Affecting Customer Loyalty

| No. | Faktor-Faktor                         | Jumlah Penelitian | Persentase |
|-----|---------------------------------------|-------------------|------------|
| 1.  | <i>Action</i>                         | 1                 | 1,31%      |
| 2.  | <i>Attitude</i>                       | 2                 | 2,64%      |
| 3.  | <i>Attention</i>                      | 1                 | 1,31%      |
| 4.  | Citra Perusahaan                      | 7                 | 9,22%      |
| 5.  | <i>Customer Bonding</i>               | 1                 | 1,31%      |
| 6.  | <i>Customer Relationship</i>          | 7                 | 9,22%      |
| 7.  | <i>Customer Social Responsibility</i> | 1                 | 1,31%      |
| 8.  | Determinan Ekuitas Merk               | 1                 | 1,31%      |
| 9.  | <i>Good Corporate Governance</i>      | 1                 | 1,31%      |
| 10. | Harga                                 | 1                 | 1,31%      |
| 11. | Karyawan                              | 1                 | 1,31%      |
| 12. | Kecerdasan emosional                  | 1                 | 1,31%      |
| 13. | Kecerdasan Intelektual                | 1                 | 1,31%      |

|     |                        |           |             |
|-----|------------------------|-----------|-------------|
| 14. | Kecerdasaan Spiritual  | 1         | 1,31%       |
| 15. | Kepercayaan            | 7         | 9,22%       |
| 16. | Kepuasan Nasabah       | 11        | 14,48%      |
| 17. | Komitmen               | 1         | 1,31%       |
| 18. | Komunikasi             | 1         | 1,31%       |
| 19. | Kualitas Layanan       | 9         | 11,84%      |
| 20. | Kualitas Layanan Islam | 3         | 3,96%       |
| 21. | Lokasi                 | 1         | 1,31%       |
| 22. | Nilai Nasabah          | 2         | 2,64%       |
| 23. | Penanganan Konflik     | 1         | 1,31%       |
| 24. | <i>Perceived Value</i> | 3         | 3,96%       |
| 25. | Produk                 | 3         | 3,96%       |
| 26. | Profesionalisme        | 1         | 1,31%       |
| 27. | Promosi                | 2         | 2,64%       |
| 28. | Religiulitas           | 2         | 2,64%       |
| 29. | Tanggung Jawab Sosial  | 1         | 1,31%       |
| 30. | Transparansi           | 1         | 1,31%       |
|     | <b>Total</b>           | <b>76</b> | <b>100%</b> |

A study of a large number of literatures on customer loyalty of Islamic banks shows some evidence that the central source of customer loyalty is customer satisfaction with a percentage of 14.48%. The other factors that determine customer loyalty are action, attention, customer bonding, customer social responsibility, determinants of brand equity, good corporate governance, price, employees, emotional intelligence, intellectual intelligence, spiritual intelligence, commitment, communication, location, handling conflict, professionalism, social responsibility and transparency each with a percentage of 1.31%. Then attitude, customer value, promotion and religiosity each with a percentage of 2.64%. Islamic service quality, perceived value, and product each with a percentage of 3.96%. Company image, customer relationship and trust each with a percentage of 9.22%. Then the quality of service with a percentage of 11.84%. Research conducted by (Hardana, 2021) states that bank image affects customer loyalty, while research conducted by (Kuswandarini & Annisa, 2021) states that company image has no effect on loyalty. This is in line with research conducted by (Senoaji, 2021) which states that company image has a negative and negligible influence on customer loyalty,

Then research conducted by (Oktaviani et al., 2021) states that partially good corporate governance has an effect and some does not at all affect customer loyalty. Simultaneously the principles of good corporate governance have an effect on customer loyalty. However, it is different from the research conducted by (Charolina & Febrianingrum, 2021) which states that good corporate governance has no effect on customer loyalty of Islamic commercial banks. Thus, customer loyalty in Islamic commercial banks is not formed because of the implementation of good corporate governance in Islamic bank management. So every increase in customer loyalty in Islamic banks is not influenced by the implementation of good corporate governance.

As for research conducted by (Alwathan & Nugraheni, 2021) the results show that trust positively affects customer loyalty in Islamic banks, then research conducted by (Ahmadi, 2021) which states that trust has a positive and significant effect on customer loyalty at Islamic banks, This is in line with research conducted by (Sari & Zahara, 2021). The results of this study prove that the trust variable has a significant effect on customer loyalty and research conducted by

(Ardhanari & Viphindrartin, n.d.) positive and significant to customer loyalty. In contrast to the research conducted by (Amah et al., 2021) which states that the trust variable has no effect on customer loyalty.

(Senoaji, 2021) conducted a study on the profit-sharing factor, but the results showed that profit-sharing had no effect on the loyalty of Islamic bank customers.

Based on the results of previous research, it can be concluded that the factors that influence the loyalty of Islamic bank customers are action, attitude, attention, company image, customer bonding, customer relationship, customer social responsibility, determinants of brand equity, good corporate governance, price, employees, emotional intelligence, intellectual intelligence, spiritual intelligence, trust, customer satisfaction, commitment, communication, service quality, Islamic service quality, location, customer value, conflict handling, perceived value, product, professionalism, promotion, religiosity, social responsibility and transparency.

#### **Analysis of the Responses of Islamic Banking Graduate Students to the Determinants of Customer Loyalty of Islamic Banks in Indonesia**

Based on the results of in-depth interviews with Islamic Banking Graduate Students on the Determinants of Customer Loyalty of Islamic Banks in Indonesia, the results are as follows. The percentage of answers obtained by the formula:

$$\text{Jumlah Jawaban} : \text{Total Jawaban} \times 100\%$$

Table 4. Percentage of Answers of S2 Islamic Banking Students on Determinants of Customer Loyalty of Islamic Banks in Indonesia

| No. | Faktor-Faktor                         | Jumlah Jawaban Mahasiswa | Persentase |
|-----|---------------------------------------|--------------------------|------------|
| 1.  | <i>Action</i>                         | 1                        | 1,62%      |
| 2.  | <i>Attitude</i>                       | 1                        | 1,62%      |
| 3.  | <i>Attention</i>                      | 1                        | 1,62%      |
| 4.  | Citra Perusahaan                      | 3                        | 4,83%      |
| 5.  | <i>Customer Bonding</i>               | 1                        | 1,62%      |
| 6.  | <i>Costumer Relationship</i>          | 4                        | 6,44%      |
| 7.  | <i>Costumer Social Responsibility</i> | 1                        | 1,62%      |
| 8.  | Determinan Ekuitas Merk               | 1                        | 1,62%      |
| 9.  | <i>Good Corporate Governance</i>      | 1                        | 1,62%      |
| 10. | Harga                                 | 2                        | 3,22%      |
| 11. | Karyawan                              | 1                        | 1,62%      |
| 12. | Kecerdasan emosional                  | 2                        | 3,22%      |
| 13. | Kecerdaasan Intelektual               | 1                        | 1,62%      |
| 14. | Kecerdaasan Spiritual                 | 1                        | 1,62%      |
| 15. | Kepercayaan                           | 3                        | 4,83%      |
| 16. | Kepuasan Nasabah                      | 6                        | 9,67%      |
| 17. | Komitmen                              | 2                        | 3,22%      |
| 18. | Komunikasi                            | 4                        | 3,22%      |
| 19. | Kualitas Layanan                      | 5                        | 8,06%      |
| 20. | Kualitas Layanan Islam                | 4                        | 3,22%      |
| 21. | Lokasi                                | 2                        | 3,22%      |
| 22. | Nilai Nasabah                         | 1                        | 1,62%      |
| 23. | Penanganan Konflik                    | 3                        | 4,83%      |

|     |                        |           |             |
|-----|------------------------|-----------|-------------|
| 24. | <i>Perceived Value</i> | 1         | 1,62%       |
| 25. | Produk                 | 2         | 3,22%       |
| 26. | Profesionalisme        | 1         | 1,62%       |
| 27. | Promosi                | 1         | 1,62%       |
| 28. | Religiulitas           | 2         | 3,22%       |
| 29. | Tanggung Jawab Sosial  | 1         | 1,62%       |
| 30. | Transparansi           | 3         | 4,83%       |
|     | <b>Total Jawaban</b>   | <b>62</b> | <b>100%</b> |

Based on the table of in-depth interviews of the factors that influence customer loyalty, it can be concluded that according to Islamic Banking Graduate Students, customer satisfaction is the most influential factor on customer loyalty in Islamic banks in Indonesia with a percentage of 9.67%. Because in building a business, especially in the banking sector, the most important thing is customer satisfaction. If customers are satisfied, they will become loyal customers, will be happy to buy or use the service repeatedly and will also easily recommend it to others. That way, many new customers will come. Then the second factor is 8.06% service quality, the third factor is customer relationship, communication and Islamic service quality with a percentage of 3.22% each, the fourth factor is company image, trust, conflict handling and transparency with a percentage of 4 each. ,83%, then the price factor, emotional intelligence, commitment, location, product and religiosity with a percentage of 3.22% each and action, attitude, attention, customer bonding, customer social responsibility, determinants of brand equity, good corporate governance, employees, intellectual intelligence, spiritual intelligence, customer value, perceived value, professionalism, promotion and social responsibility with a percentage of 1.62% each.

However, according to Islamic Banking Graduate Students, there are other factors that determine customer loyalty that are not found in the previous research literature, namely bank guarantees and legality. The existence of bank guarantees and legality can create customer confidence in Islamic bank products, so product guarantees and legality need to be a major concern.

Loyal customers are valuable assets for banks, because the more customers who stay in the bank, the better the image and profits of the banking sector will be (Oktaviani et al., 2021). The following are indicators of customer loyalty:

- a. Re-purchase, namely customers reuse Islamic bank products.
- b. Buying between product lines and services, where customers increase the use of other products offered by Islamic banks.
- c. Refer to others, namely customers recommend Islamic bank products to others.
- d. Immunity against competitors, ie customers refuse to accept the existence of other types of banking products.

All of these characteristics can be realized if the customer is satisfied with the product or service offered, the customer will be happy to buy or use the service repeatedly and will also easily recommend the superiority of the product or service to others.

This customer loyalty cannot be taken lightly. Customer loyalty is an invaluable asset for a bank or company. In the world of banking, having loyal customers is an important goal. Loyal customers will provide better profits for the company and loyalty can be a measure of banking success because loyalty means that customers trust the bank so much that they will not choose other banking services. So far, various types of innovation have been carried out in an effort to



maintain customer loyalty in the world of Islamic banking, but in fact they have not attracted the attention of the Islamic banking market compared to conventional banking. (Senoaji, 2021).

Maintaining customer loyalty should indeed be a top priority rather than finding new customers, because recruiting or getting new customers is not easy, of course it will cost a lot of money, so what a loss if the company leaves loyal customers just like that. Therefore, it is very important for Islamic banks to know what factors affect customer loyalty.

The results of this study strengthen the determinants of customer loyalty in Islamic banks on internal and external factors. Internally, the determinants of Islamic bank customer loyalty are action, attitude, attention, emotional intelligence, intellectual intelligence, spiritual intelligence, trust, customer satisfaction, commitment, customer value and religiosity. This shows that Islamic banks must pay attention to customer internal factors so that customers are loyal to Islamic banks. Islamic banks need to implement a number of strategies that take into account the internal determinants of customer loyalty to Islamic banks. Externally, the determinants of customer loyalty are determined by company image, customer bonding, customer relationship, customer social responsibility, determinants of brand equity, good corporate governance, price, employees, communication, service quality, Islamic service quality, location, conflict handling, Perceived Value, product, professionalism, promotion, social responsibility and transparency. This is an important signal for Islamic banks to increase the demands of customer needs in accordance with external determinants that are part of the work of Islamic banks.

This research, of course, has limitations, especially in the time span of searching for papers, which only uses papers of the last two years, namely in 2021 to 2022. The research is also limited to the types of papers that only exist in the google scholar database. However, the researcher believes that the results of this review paper still have a contribution to make in mapping the determinants of customer loyalty to Islamic banks, both in the context of literature studies and the perspective of the Islamic bank user community, in this case Islamic Banking Master's Degree students.

#### 4. CONCLUSION

Based on the results of a literature review search using the publish or perish application on Google Scholar, it was found that there are 30 factors that determine customer loyalty to Islamic banks in Indonesia, namely, action, attitude, attention, company image, customer bonding, customer relationship, customer social responsibility, determinants of brand equity, good corporate governance, price, employees, emotional intelligence, intellectual intelligence, spiritual intelligence, trust, customer satisfaction, commitment, communication, service quality, Islamic service quality, location, customer value, conflict handling, perceived value, product, professionalism, promotion, religiosity, social responsibility and transparency. The results of in-depth interviews show that there are other factors that determine customer loyalty, namely bank guarantees and legality. Of all these determining factors, the most influential in customer loyalty is the customer satisfaction factor.

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