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A Review of Concept of Sharia Marketing, Customer Satisfaction, Trust, and Loyalty

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Abstract. The aim of this study is to provide a literature review around the relationship between sharia marketing and customer satisfaction, trust, and loyalty. A company that applies sharia marketing needs to consider the services being offered in order to maintain customer satisfaction, because this becomes the contact point that allows trust and loyalty on the services given by a company. Various kinds of hypotheses can be created from this theory, this conceptual study is intended to review the relationship between variables from 13 research that resulting in emergent debates and differences that lead to different studies from the proposed hypotheses. Each of these conceptual is the result of previous studies that still need to be developed and substantiated in order to be able to verify studies involving these variables further scientifically.

Keywords: Marketing, Sharia, Satisfaction, Trust, Loyalty

INTRODUCTION

The current development of the world of business demands various changes in conducted business practices in order for companies to be able to survive and increase their business achievements to win the competition and achieve a competitive advantage (Devi, 2015). For this to be achieved, there needs to be an appropriate strategy to achieve profits, in order to maximize advantages and minimize disadvantages that a company possesses. The nature of the strategy is very complex because this demands internal resources to fulfill environmental demands, for which empirical results have shown that execution and innovation are the biggest challenges of an organization (Friis 2016). To face these challenges, a strategy is the basic foundation of business activities, as a strategy that is appropriately applied will allow a company to start an enterprise with confidence to face the competition in business activities (Devi 2015). However, competitive conditions that have become tighter has demanded each company to be able to survive in order to continue to develop, and banking is no exception.

Within these tight conditions, one of the primary issues of concern is to take advantage of opportunities and adjust to existing strengths, as well as to anticipate obstacles and possessed weaknesses. One of the ways to do so is to apply a strategy adjusted to the company system, one way of which is through sharia marketing. The adjusted strategy with the use of sharia marketing is expected to be appealing to the current trend of people who are focused on and care about their emotional tending to spiritual side. Sharia marketing provides a chance for banking companies to take a strategic position as an alternative choice for both Muslim and non-Muslim consumers who wish to apply the Islamic banking system.

The Islamic banking system utilizes sharia (syar‘i) management as the base or foundation of its practices. An important issue related to sharia management is behaviors that refer to values of trust and faith (Hafiduhuddin, 2006). If the behaviors of every person involved in any kind of activity is based on tauhid (the oneness of God), then it is expected that their behaviors will be controlled and there would be no corruption, collusion, and nepotism because of awareness of control by God. This control is more adhering and stronger because it is bound to the emotional and spiritual side.

This indicates that behaviors in sharia management is different from behaviors in conventional management. Those who apply conventional management feel that there is no control, except control from leaders or superiors. Another difference concerning sharia management is that each activity in management is
directed toward pious deeds that possess eternal values. The term “pious deeds” not only refers to the basic understanding of good actions, but also good actions based on faith, with the following stipulation (Hafiduhuddin, 2006):

Pure intent. Though an action may appear to be good, it is not based on the belief in God, it cannot be said to be a pious deed. Pure intent is only possessed by the believers. Faith is measured by the planned intent and acceptance of things as they are with willingness.

Implementation according to sharia. Though an action may be based on good intent, if its execution is in conflict with sharia law, it cannot be said to be a pious deed. For example, someone who offers additional prayers after hajj prayer may appear to be doing a good thing, but this is not in line with sharia law, and therefore it may be said to be bid‘ah (innovation or creativity that is baseless).

Sincere actions. Actions that are not sincere are not actions that are pious. Truly good intents are necessary in doing any kind of action. The sincerity of a person may be seen in the willingness to perform an action.

Sharia management has a different focus from conventional management; this is because sharia management has different characteristics that are better to be focused on several of its advantages. Some of them include (Hafiduhuddin, 2006):

Behavioral management. The aim of behavioral management is for the improvement of character, which will allow a person to socialize with the requirement to behave properly and consistently in the feeling of being controlled by Allah while performing any kind of activity, making the person not only responsible to superiors but also to Allah. In sharia management, the aspect of faith is very strong, which drives a person to be honest in the absence of control from other people.

Organizational structure. This is important because of the presence of structure and stratification in Islam. In the verses, it is explained that Allah shows that the role of each person in managing the earth is not the same because the intelligence, skills, and/or position of people are not the same. As well, it is stated that the advantages of a given position constitutes a test from Allah. A good manager who is placed in an important position must use the authority and power for the interests and welfare of other people, in particular of the subordinates.

Sharia (syar’i) system. The syar’i system improves the behavior of its users through the collective of all rules for people that are taken from the Quran and wisdom of the Prophet (the Sunnah). These rules are in the form of obligations and prohibitions to do or not do specific actions that fall into five categories (wajib, sunnah, mubah, makruh, and haram).

Despite the various advantages from the characteristics, sharia management also requires motivation to execute practices as part of the implementation of the management. These are what is needed to bring sharia management into practice (Hafiduhuddin, 2006):

Mujahadah (hard work). Hard work is very much needed in order to aid and progress fundamentally all efforts that will be and are being carried out. The efforts will be evaluated according to the expected or desired results to be achieved. Greater expectations that are desired to be achieved thus means greater effort to achieve the expected targets.

Istimrar (continuity). Work or any other action that is performed will lead to maximum results if it is performed continuously and constantly in its course.

Self-improvement. Self-improvement has the aim of illustrating objectives in order to improve the quality of understanding and the quality of work. An increase in quality is expected to improve the self further over time.

Jama’ah (collectiveness). Cooperation through collectiveness is needed to avoid futility.

The collective working system is the primary and significant system for followers of Islam to help one another in order to achieve all their goals.

The use of sharia management fundamentally makes a company apply a new system, which is the sharia system or Islamic banking system. The Islamic banking system utilizes Islamic principles in its execution; this is commonly applied by banking companies and is often called sharia banking. Sharia banking is slightly different from conventional banking in general because it applies Islamic principles in the form of adherent internal rules, some constituting ethical practices as the primary requirement of application (Rice, 1998 in Olayemi 2018). In addition to ethical practices, these adherent internal rules include application of prohibitions. These prohibitions include bank interest (riba) and uncertainties (gharar). In addition to being in the form of prohibitions, the rules also regulate specific matters, among them including speculation or gambling (maysir) and the legality of transactions or payment for zakat (Rivai et al, 2010 in Safitri 2018). Similar to the ethical practices above, the execution of operational activities of sharia banking must pay attention to the principles that become the rules and norms in Islam; these principles include the elimination of interest (riba), enactment of religiosity tax (zakat), prohibition of production of goods or services that conflict with the Islamic value system (haram), and avoidance of economic activities that involve gambling (maysir) as well as uncertainties (gharar) (Mehra, 2016 in Parmudi 2005).

Practices of business and marketing in general actually experience shifting and transformation into several levels. These levels will outpace one another to become the best one in specific fields. Business practices that become more dominant will become more prevalent in the level. The shifting and transformation starts from the rational level, followed by the emotional level and finally the spiritual level; the
usage of sharia banking is present at the emotional level and tends to be close to the spiritual level. At the rational level, companies will regard marketing in a more functional-technical manner by using several tools or instruments to carry out their practices, for example in determining segmentation, targeting, positioning, branding, and so on. At the emotional level, companies will regard the emphasis on marketing as the ability to understand the emotions and feelings of customers as the primary concern. At the spiritual level, companies will regard its marketing as a moral responsibility with several dominant principles based on honesty, empathy, and equality. At this spiritual level, marketing is at the highest position because it no longer involves the calculation of profits and losses of things that are worldly in nature.

Marketing that is based on the application of sharia banking at the emotional level is expected to be able to draw customers to peruse the services of Islamic financial institutions. Sharia banking is not only focused for Muslims or followers of Islam, but also focused on non-Muslim people. Non-Muslim people may become interested because of several matters that may base their decision to join in sharia banking. However, in relation to countries that have Muslim-majority populations, there is a great potential for supporting the growth of the Islamic banking system.

Figure 1. Religion of Islam Distribution in the World

There are approximately 1.6 billion Muslims around the world, and they make Islam as a religion of inherited traditions, making it a habitual culture that is the second-largest in the world after Christianity, and because of this great number of people who follow the religion of Islam, pewresearch.org in 2013 estimated that in 2050, the number of followers of Islam around the world will grow to 2.76 billion, or 29.7% of the world population (Desilver 2018).

From the statistics in Figure 1 by pewresearch.org, it is shown that regarding the distribution of followers of Islam in the world in terms of percentages, the Asia-Pacific region ranks first with a percentage of 61.7% (986,420,000 people), followed by Middle East-North Africa with 19.8% (317,070,000 people), Sub-Saharan Africa with 15.5% (248,240,000 people), Europe with 2.7% (43,470,000 people), North America with 0.2% (3,480,000 people) and Latin America-Caribbean with less than 0.1% (840,000 people).

Figure 2. Country with the Most Sharia Banking Assets

These percentages show that religion very much influences world views and life in general. The lives of people certainly affect how they interact within society and a country. The presence of religion will create opportunities for the development of businesses that adopt religious knowledge, one of which is sharia principles. In addition to the opportunities of these adoptions, banks, which function as intermediary agencies, play an important role in driving the economy as a whole and facilitating economic growth; at the macroeconomic level, banks become one of the instruments for establishing monetary policies, while at the microeconomic level, they become one of the sources of funding for both entrepreneurs and individuals (Konch, 2000 in Siringoringo, 2012).

Over the past three decades, Islamic banking has emerged and gained momentum as a global phenomenon, becoming warmly received by both Muslim and non-Muslim customers (Faisal, 2016 in Aisyah, 2018). As shown in Figure 2, according to the 2016 Financial Stability Report, the country with the highest amount of global Islamic banking assets is Iran, followed by Saudi Arabia, Malaysia, UAE, Kuwait, Qatar, Turkey, Bahrain, Bangladesh, and Indonesia (Zamir, 2016 in Aisyah, 2018). Even so, the presence of developing financial institutions that apply sharia principles cannot yet be said to have reached small communities or non-bank small businesses, because to apply for loans at a sharia bank, customers still need to provide details of administration, mortgages, taxes, and others (Safitri 2018). As banks that adopt sharia principles, the activities of sharia banks involve the collection and distribution of funds based on Islamic principles with a given reward in the form of profit sharing (Fitria et al, 2016).

Although different from conventional banking, for the companies that desire to apply sharia principles, they still need customers in order to run their business, just as with conventional banks in general. Therefore, in order to obtain these customers, banking that adopts sharia principles run their business just any other conventional bank would, which is by making...
improvements in several strategic areas in order to support the business. Evaluation of general customer satisfaction has been recognized as important data for every strategy that improves business performance based on customers (Jones, 2002 in Mehr and Sharma, 2016). Customer satisfaction may be seen from customer expectations, which is indicated by customers through their behaviors or feelings in the usage of several products or services (Oliver, 1980 in Ali and Raza 2017). Customer satisfaction will also affect trust; this is evident in that as customers become more satisfied with a bank, they also become more trusting of the bank (Hidayat and Akhmad, 2017 and Misbach et al. 2013). However, this view is still debated, because according to a research by (Arshad et al 2016), there is no influence of satisfaction on trust.

Trust is a form of willingness of certain parties toward the actions of other parties based on the hope that the other parties will perform certain important actions for the trusting party, aside from the ability of other parties to perform supervision or control (Koufaris and Sosa, 2002 in Wahyoedi, 2017). Trust also affects loyalty (Wahyoedi, 2017, Arshad et al, 2016 and Arfai et al, 2013). Richard Oliver defines loyalty as a form of effort to maintain the deepest desire to pay again for products or services continuously in the future, although this may be impacted by potential marketing efforts (Richradm, 1999 in Arfai et al, 2013). Customer loyalty will enable a company to possess potential competitiveness toward competitors. With this competitiveness, the industry of the banking sector, in fulfilling loyal customers by their satisfaction through sharia marketing, compete to fulfill the existence of the companies.

Based on the explained background above, the formulated problem or issue involves the effects of (1) sharia marketing on customer satisfaction, (2) sharia marketing on customer trust, (3) sharia marketing on customer loyalty, (4) customer satisfaction on customer trust, (5) customer satisfaction on customer loyalty, and (6) customer trust on customer loyalty. From these variables, it becomes possible to measure whether or not customers may be affected by the strategy of sharia marketing through trust, satisfaction, and loyalty.

This research is expected to provide theoretical and practical benefits. The theoretical benefits expected to be achieved by this research are (1) for readers, as an additional source of knowledge that can contribute to the development of science and increased insights in particular regarding theories of sharia marketing as well as customer trust, satisfaction, and loyalty; (2) for further research, as one of the study materials or in-depth information to formulate other research concepts as well as an additional review material; and (3) for the development of knowledge, as part of the body of reference materials that are useful and beneficial for other researchers and for every person. Meanwhile, the practical benefits of the research and its results are (1) as information for business actors, especially in the field of banking, for the constant provision of particular attention in formulating and executing strategies as well as services to customers in order to allow them to possess trust, satisfaction, and loyalty; (2) as useful information and input for stakeholders in order that they may formulate policies and evaluate them, as well as improve performance in the field of marketing by optimizing strategies to make customers more loyal; and (3) as materials of consideration for empirical information regarding sharia marketing as a determinant of customer trust, satisfaction, and loyalty.

RESEARCH METHOD

The development of sharia banking is inescapable from the role and development of the religion of Islam itself, wherein it dominates. Greater implementation of religion, particularly the religion of Islam, will contribute to the greater application and development of sharia marketing within everyday life in general. This conceptual study is intended to review the relationship between variables from 13 research. The following parts explain regarding the concept of sharia marketing, customer satisfaction, customer trust, and customer loyalty.

The Concept of Sharia Marketing

Sharia marketing is a process of identification and implementation of strategies that have the aim of maximizing the value of prosperity for stakeholders in particular and the society in general, which is driven by the guidance provided by the Quran and Sunnah of the Prophet (Hussnain, 2012). This strategy may be defined as a process and plan (Hikmah) to fulfill needs through halal products and services (Tayyibat) with mutual agreement and prosperity (Falah) from the two parties of buyer and seller for the aim of achieving material and spiritual prosperity in the world and the hereafter, which is crystallized in the Quran, Sunnah, and other Islamic literature (Alom, 2012). In addition, sharia marketing can also be understood as discipline in business strategy that lead to the process of creating, offering, and changing of value from the initiator to the stakeholders in its entirety according to the contract and principles of muamalah (Kertajaya and Sula, 2006 in Setyono et al, 2015). Muamalah is a part of Islamic law that regulates the relationships between two parties or more, whether one person or people to another, or among legal institutions (Nurfaizal, 2013). From this understanding, two areas become the scopes of muamalah (Suhendi, 2002 in Nurfaizal, 2013):

Method of transaction. This concerns the adabiyah (ethics) of a transaction, such as contract offering (Ijab Kabul), mutual blessings, no coercion from any party, and other matters of concern that relate to the exchange of wealth in life in society. “Mutual blessings” more refer to the sincerity of each party in accordance with the mutual agreement by generally applicable ethics.
Form of transaction. This concerns the madiyah (materials) of the performed transaction, such as buying and selling, mortgage, collaterals and bonds, transfer of debt, incorporation of wealth and services, letting and subletting, and others.

Based on the two scopes, the principles of muamalah are within the domain of ethics; these principles include the following, among others (Ensiklopedi Islam, 2005, in Nurfaizal, 2013):

1. All transactions fundamentally bind the parties that perform the transaction itself, except if the transaction violates the law (syariat). The violated syariat will automatically affect the transaction, and due to the violation, the transaction may be canceled.
2. Each point or matter in a transaction agreement is designed and carried out freely by the two parties but still in a responsible manner, without violating the laws of syariat and the customs of politeness.
3. All transactions are conducted voluntarily, without coercion or intimidation from any party.
4. The legal determiner (syari') requires that the planning and execution of each transaction is based on good intents; transactions that are suspected to be based on malicious intent is given the right of khiair (the freedom to choose to continue or cancel the transaction).
5. The determining of rights that arise from a transaction is given to the custom or culture for establishing the criteria and limits.

Sharia marketing using the Islamic system may not involve certain things that are not permitted by Islam, which include (Hussnain, 2012) (1) prohibition of earnings through anything that contains haram elements, such as all activities related to alcohol, gambling, and others; (2) falsification by concealment, such as in transactions for the sale of goods which are given in a covered container or package without information of its contents; (3) transactions with any kind of instrument that has more negative impacts compared to the received positive benefits; (4) the sale and marketing of weapons to those considered the enemies of Islam when they are involved in a war against Muslims; (5) depictions of living creatures, specifically people and animals; (6) musical exhibitions, performances, and broadcasts; and (7) magical performances as well as its teaching, learning, and beneficial outcomes.

Marketing that implements the Islamic system and its worldview is the only way not only to ensure a balanced synthesis of the material and spiritual dimensions of the needs of life that satisfies people according to appropriate instructions from Islamic law (sharia), but also to maximize prosperity in the world and the hereafter as well as to build relationships among all stakeholders through socio-economic justice in all fields of human life (Alom, 2012). The execution of Islamic marketing leads to the application of characteristics that mark this strategy (Kartajaya and Sula, 2006, in Safitri 2018 and Setyono et al. 2015), among them including:

1. Rabbaniyah (theistic). This characteristic in principle emphasizes the principle of diniyyah or religiosity, and this is not possessed by conventional marketing because this value originates from religious consciousness, which is important for influencing marketing activities that do not cause detriment to others.
2. Akhlaqiyyah (ethical). This characteristic emphasizes that while performing activities, there needs to be attention toward moral and ethical values. The concept applies for all people while performing transactions without regard to their religion.
3. Al-Waqiyyah (realistic). This characteristic emphasizes the application of a marketing concept that is flexible as an extension of the Islamic laws that become its foundation, which must be realistic for application in life.
4. Al-Insaaniyyah (humanistic). This characteristic emphasizes human nature, which is conceived in order to elevate the degree of people in a balanced manner according to syariat or religious law.

Several previous studies have used the four indicators of sharia marketing as listed above. Some of the studies that have utilized the four indicators include the research conducted by Safitri (2018) and Setyono et al. (2015).

Customer Satisfaction

Customer satisfaction may be regarded as the core of success in a very competitive world of business, as is the present case. Therefore, the importance of customer satisfaction in the development of strategies for “market orientation” and “customer focus” cannot be underestimated (Kohli and Jaworski, 1990, in Misbach et al, 2013). Satisfaction is the feeling of happiness or disappointment of a customer, which results from comparing the perceived performance and the expectations of a finished product or achieved results. If the performance is less than expectations, the customer feels dissatisfied. However, if the performance meets expectations, the customer feels satisfied; further, if the performance exceeds expectations, the customer feels very satisfied. Customer satisfaction may be said to be high if the customer obtains maximum benefits with minimum input (Afzar, 2010, in Hassan et al, 2012). There are two primary concepts of customer satisfaction, which are transactional satisfaction and overall satisfaction; with these two concepts, it may be possible that the satisfaction of a transaction may be low, but the overall customer satisfaction may be high (Afzar, 2010, in Hassan et al, 2012). There are two approaches that may be used to adopt a particular definition of satisfaction, including (Parker 2001)(Parker, 2001):

Customer satisfaction as a process. The satisfaction of customers as a process is more emphasized on when the service process occurs, with particular
attention on the time and situation of experience and the expectation and implementation of the received service. Ease in the service received by a customer and in relation to a product used by a customer may be used to evaluate this process.

Customer satisfaction as a result. Satisfied customers are needed by companies, and therefore customer satisfaction can only be achieved by providing quality services to customers (Sari, 2018). As a result, customer satisfaction has become the goal of many companies because many companies are seeking to improve the quality of their products and services (Bitner, 1994 in Misbach et al, 2013).

For companies that focus put a particular importance on results, satisfaction becomes one of the things that need to be taken into account, for example in relation to comfort after performing a transaction and the feeling of satisfaction for the entirety of the provided services. As customer expectations are fulfilled to a greater amount with the results, the service provider will also receive a greater value. Conversely, if the results are less than what the customer expects, the value received by the service provider will also be less than the expected value.

Customer Trust

Trust is one part of the key group of factors that affect loyalty (Kuusik et al, 2009 in Sari, 2018). Trust is the willingness of a company to depend on its business partners, for which this depends on a number of interpersonal and inter-organizational factors, such as the company-perceived competence, integrity, honesty, and wisdom. Thus, this statement makes trust one of the things that are considered for a successful and lasting relationship between a company and its customers. Trustworthy customers is one of the goals for which marketing is performed. In the banking business, trust is known as the “soul” of the business; it plays a very important role, and thus without trust, a company will never exist, and as such, building trust in a company (particularly in banking) requires serious efforts to increase the amount of trust (Andesra, 2016, in Sari, 2018).

Personal interaction with employees regarding their company as a whole and the perception of trust will evolve with greater experience, and in this regard a company may be able to be perceived as more trustworthy when (1) it provides complete and honest information, (2) it provides employee incentives that are adjusted to fulfill the demands of customers, (3) it partners with customers to help them learn and help the customers themselves, and (4) it offers valid comparisons with competitive products that are equally comparable.

The concept of trust has become important in the field of marketing over the past several decades, and this is regarded as the key mediator for marketing that is oriented to customers. However, even with this being the case, there are still many people who have a lack of trust in Islamic financial institutions; this makes trust as a quite fundamental matter to be conceived by Islamic financial institutions or organizations (Safrif, 2018). The development of the conceptual model of customer trust in the services of a company has resulted in division into two dimensions (Kantisperger, 2010, in Safitri 2018): (1) credibility, which is based on how far partners have faith in other people who possess the necessary skills to perform tasks in an effective and reliable manner, and (2) benevolence, which is based on how far partners possess intents and motives that have been entrusted to another party when commitments have been made.

The trust of a customer toward a bank is one of the invaluable assets for a bank; this is because trust is considered as the foundation of the relationship with customers (Hidayat, 2017). Trust can be considered as the catalyst of the business relationship of a bank with its customers, and while this has been recognized by many parties, there is still little empirical proof that supports a strong correlation between customer trust and the profitability of a company (Misbach et al, 2013). In the background of Islamic banking, trust is well-defined as the moral obligation of each individual in the execution of responsibilities to humanity (Arfai et al, 2016).

Customer Loyalty

Customer loyalty is very important for businesses in obtaining a competitive advantage (Alshurideh et al, 2017). Loyalty is described as the strong desire of a person to pay again for the best product or service at a later time (Arfai et al, 2013). Loyalty indicates the certainty of a customer to pay again for their favorite products and services in a routine manner in the future (Zeithmal, 1996, in Arfai et al, 2016).

According to the definition of customer loyalty, it can be said that loyalty is composed of three elements: the first is the element of (constituent) behavior, which represents the same customer making repeated purchases; the second is the element of constituent perspectives, which represents the trust of the customer toward the same things; and the third is the element of accessibility, which represents loyalty that is accompanied by many options to be selected and purchased (Kahrizi, 2011, in Arfai et al, 2013). Customer satisfaction will affect customer loyalty toward a bank, for which loyalty itself is made up of two components, being loyalty as customer behavior in carrying out banking transactions and loyalty as customer attitudes toward the bank (Baloglu, 2002, in Hidayat and Akhmad, 2017). This loyalty may be realized through (1) trust, as the faith in the bank; (2) emotion banking, as the psychological commitment of customers to a bank; (3) switching cost, as the non-preference of customers to conduct transactions with another bank; (4) word-of-mouth, as the behavior of informing about the bank to other people or parties; and (5) cooperation, as the behavior that indicates cooperation with the bank.

The definition of loyalty covers six necessary conditions: implication of bias, response by behavior
(purchase), expression over time, involvement of decision makers (a person or a group of them), involvement of multiple alternative similar brands, and psychological process function (by making decisions or evaluations) (Jacoby and Kyner 1973, in Alshurideh et al, 2017). The characteristics of customer loyalty can be categorized into four consecutive phases (Oliver, 1999; Rai and Srivasta, 2012 in Aisyah 2018), which are (1) the cognitive phase, where there is perceived trust in a product, service, brand, or organization that is superior to others and then selected in comparison, and information about this matter will affect the purchase decision of customers; (2) the affective phase, where there is confirmation that is affirmed from customer expectations of profitable attitudes from a product, service, brand, or organization; (3) the conative phase, where high involvement and motives encouraged by a strong intent to purchase will enable the development of routine dependability; and (4) the action phase, where there is strong motivation that, in the end, leads to efforts directed by the need to eliminate problems that may hinder decisions, driven by the attachment to purchase a certain product, service, brand, or organization.

With focus on prior research, one of the areas where sharia marketing is appropriate for implementation is the banking business. This line of business is considered appropriate as such because the implementation of sharia marketing is fundamental for the applications of the company. Yet, the frequent implementation of sharia marketing in banking leads to competition of one bank against another. This can lead to business competition, particularly in the method of attracting interested customers. The concept of sharia marketing strategy is a strategy that can be said to be relatively new, because with greater numbers of conventional banks, sharia marketing can become an alternative for opening new markets in the field of banking.

Effects among Variables
The concepts of sharia marketing as well as customer trust, satisfaction, and loyalty are interrelated with one another. Theoretically, their processes may provide references for this review research, where based on theories or concepts, prior research, and the explained research framework, these can be illustrated as variables that influence one another. The influences among the variables, according to prior research, have resulted in several unique conclusions, and thus this review research is very much needed as a form of critical thinking that may be considered a benchmark research that is focused on sharia marketing, particularly in the field of banking.

Proposition: Sharia Marketing has a positive relationship on Customer Satisfaction
To become major and sustainable, a company that applies sharia marketing needs to consider the services being offered in order to maintain customer satisfaction, for which the delivery to customers becomes quite important, because this becomes the contact point that allows a customer to feel satisfaction or dissatisfaction directly on the services given by a company. The variable of sharia (Islamic) marketing that is composed of the theistic, ethical, realistic, and humanistic has a positive relationship on customer satisfaction (Setyono et al, 2015). Even with the research performed by Setyono et al, the variable still needs to be researched further. The research is necessary to be performed in order to develop the knowledge. The limits of the theory and studies on the theory indicate a significantly large gap for research to be performed in the future. Further research regarding this theory will create more references that can then be addressed in other research.

Proposition: Sharia Marketing has a positive relationship on Customer Trust
Islam commands people to be honest, sincere, willing, and proper in the course of their lives; these characteristics are very much demanded in the sharia business, where the integrity of a person will be formed according to how well the person can maintain the mandate given to the person, which leads to trust from customers. According to sharia teachings, companies, entrepreneurs, and marketers who work without respect of honest values, whether individually or collectively, will eventually face a point where trust is lost and relationships will fall apart. The characteristics of sharia marketing, made up of the theistic, ethical, realistic, and humanistic positively affect satisfaction and trust, but there is an insignificance between the humanistic indicator on customer trust (Safitri, 2018). The insignificance of one of these part of it becomes a matter that requires further research as to whether the humanistic indicator of sharia marketing can still be used to study sharia marketing in relation to customer trust. The humanistic indicator in sharia marketing has a further emphasis on human nature, which allows for the elevation of the degree of people in a balanced manner according to syariat to obtain and increase trust from customers.

Proposition: Sharia Marketing has a positive relationship on Customer Loyalty
All strategies and tactics of sharia marketing that have been planned will proceed optimally if they are accompanied by an increase in value of products or services; this increase in value is one of the things that will make customers loyal. Next, the implementation of sharia marketing can include additional product content and context, strong positioning, and infrastructure development, in order to make customers more attracted, loyal, and satisfied. The variable of sharia (Islamic) marketing that is composed of the theistic, ethical, realistic, and humanistic has a positive relationship on customer loyalty (Setyono et al, 2015). The results of both studies indicated positive effects, but this does not preclude the possibility that the implementation of the study in a different location with different subjects will result in the same positive
and significant influence.

Proposition: Customer Satisfaction has a positive relationship on Customer Trust

The relationship between satisfaction and trust is present but not fully (Safitri, 2018). In one study, both conventional and sharia (Islamic) banks did not indicate influence from customer satisfaction to trust (Arshad et al, 2016), while in another, there is positive and significant correlation between customer satisfaction and customer trust (Arfai et al, 2013). Customer satisfaction plays an important role in supporting the service of quality of sharia banks in relation to the effect on customer trust (Misbach et al, 2013). From the results of several prior research, there are many differences that may affect the influence of customer satisfaction toward customer trust. The studies that have been conducted indicate a significantly large gap. The effects between both variables need to be researched in order to find out the relationship between them; this will allow further research to be conducted and lead to good results, and may even result in the formulation that may become considerations for other research to be conducted in the future.

Proposition: Customer Satisfaction has a positive relationship on Customer Loyalty

Customer satisfaction is a function of performance perception, by which high satisfaction leads to high loyalty, and thus a company must ensure that it fulfills and even exceeds the expectations of customers. One study showed that customer satisfaction did not affect customer loyalty, whether directly or indirectly (Aisyah, 2018). In other studies, customer satisfaction had a direct effect on customer loyalty (Sari 2018); customer satisfaction significantly affected customer loyalty (Setiady 2018); and customer satisfaction was found to have a significant and positive effect on customer loyalty (Darmawan et al, 2017). In yet other studies, customer satisfaction did not affect their loyalty (Arshad et al, 2016), while customer satisfaction significantly influenced customer loyalty (Setyono et al, 2015). Other studies showed that satisfaction and loyalty of customers become intervening variables that relate service quality and customer trust with the decision to make repeat transactions with banking services (Hidayat and Akhmad 2017), while a regression model that positioned the variable of satisfaction as an independent variable and the variable of loyalty as the dependent variable of customers showed significant results (Arfai et al, 2013).

The results of prior studies by several researchers have indicated inconsistent results; this shows that the relationship between both variables have different results, depending on whether the results of satisfaction as the independent variable can affect the loyalty of customers as the dependent variable. Although each of the prior studies had researched in relation to banking, these results need to be researched further regarding why these results are different for each researched case or location. As the results of the performed research becomes more and more similar. The positive and significant relationship from the results would determine whether or not the organization has exceeded customer expectations, which creates loyal customers.

Proposition: Customer Trust has a positive relationship on Customer Loyalty

Marketers must truly understand that customer trust for the company becomes the basis for possession of long-term customers, for which the transformation of trusting customers into loyal customers needs the understanding of the loyalty indicator; therefore, a loyalty relationship can be said to be the conviction of a company toward a company by not trying products from other companies (Sangadi et al, 2013). Customer satisfaction was shown to have a direct effect on customer loyalty (Sari, 2018). Another study showed that trust itself had a positive influence on loyalty, and this indicates that to increase the loyalty of sharia bank customers, the trust of customers must be created (Wahyoedi, 2017).

Research had indicated that customer trust affected customer loyalty (Arshad et al, 2016); the trust of customers affected their loyalty (Hidayat and Akhmad, 2017); and there is a positive and significant correlation between trust and loyalty (Arfai et al, 2013). Each of the prior studies had indicated positive results regarding the relationship or effect between customer trust and customer loyalty. This indicates that each organization that implements sharia marketing possesses a positive value of trust, which results in loyal customers for the organization. As customers become more and more loyal, this adds to the positive value of the organization, while conversely, as the resulting relationship or influence becomes more and more negative, this will further reduce the loyalty value of customers toward the organization. The gap that results from these prior studies is not present, but this does not preclude the possibility of different results that might arise with different organizations and at different times and locations.

CONCLUSION

The current development of the world of business demands various changes, including in strategy, in order to win the competition and achieve a competitive advantage. One of the strategies that can currently be applied is the implementation of sharia marketing to increase loyalty through satisfaction and trust. Many businesses have made efforts to increase loyalty, including those that are involved in banking. From these variables, it becomes possible to measure whether or not customers may be affected by the strategy of sharia marketing through trust, satisfaction and loyalty. Different kinds of hypotheses can arise from this theory, leading to debates and differences that result in different studies from the proposed hypotheses. A hypothesis can be understood as a temporary answer to the problems of a research
until it becomes provable through collected data. A hypothesis can also be understood as a temporary answer to the formulated problems of a research, which is stated in the form of a question. Based on the concepts of the research, the hypotheses that were composed for this research are whether or not (1) sharia marketing positively influences customer satisfaction, (2) sharia marketing positively influences customer trust, (3) sharia marketing positively influences customer loyalty, (4) customer satisfaction positively influences customer trust, (5) customer satisfaction positively influences customer loyalty, and (6) customer trust positively influences customer loyalty. Each of these conceived hypotheses are the results of prior research that still need to be developed and proven in order for research that involves these variables can be further verified scientifically. The limitation of the current research is a lack of sources of empirical evidence for conducting further empirical research. Empirical research needs to be performed in order that research originating from ideas or theories in the form of concepts that arise from review can be conducted realistically and as is. This review research was performed to trigger the execution and development of empirical research for review or study according to applicable principles for the interest and progression of knowledge. The recommendation for future research that can be made from this research is the implementation or application of this review research in order to provide benefits, both theoretical and practical, and whether for readers, researchers, universities, business actors, and related stakeholders.

REFERENCES


