

Service and Facility Quality Factors on Loyalty with Satisfaction as an Intervening Variable in Mekaar Sharia Financing PT. PNM Area Bandung 4

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Abstract:- The purpose of this study was to analyze the effect of service quality and facilities on customer satisfaction and loyalty of Mekaar Syariah Area Bandung 4 at PT. PNM. The research method used is quantitative through primary data analysis using questionnaires on certain populations or samples, namely customers of Mekaar Syariah Bandung Area 4 PT. PNM. The main research instrument is quantitative/statistical data analysis which requires the use of a question structure where answer choices have been provided with a sample of respondents. The type of research used is quantitative research with AMOS version 24 data processing tool. The research hypothesis shows that the service and facility quality variables have a significant and positive effect on satisfaction, the satisfaction variable has a significant and positive effect on customer loyalty, and the service quality variable has a significant and positive effect on customer satisfaction. customer loyalty Mekaar Syariah PT. PNM.

Keywords: *Quality of Service, Facilities, Customer Satisfaction, Customer Loyalty.*

I. INTRODUCTION

The Islamic finance economy and industry in Indonesia has the potential to continue to be developed, one indicator of which is that 87 percent or the equivalent of 230 million Indonesians are Muslims. The sharia industry is not only in demand by countries with a majority Muslim population, even in other countries such as Japan, Thailand, the UK and the US. To encourage the growth of the sharia industry in Indonesia, the government through the 2020-2024 National Medium-Term Development Plan (RPJMN) and the 2019-2024 Indonesian Islamic Economics and Finance Master Plan created a sharia economic development framework that focuses on the main sectors of strengthening the halal value chain including the food and beverage cluster, fashion, tourism, media and recreation, and pharmacy and cosmetics. In order to achieve maximum results, the development of various clusters has also been accompanied by the strengthening of Islamic finance, small, medium and micro enterprises, and the digital economy. Islamic financial institutions must be able to respond immediately, including maximizing the development of the true halal industry, which has so far been very strong in terms of the growth and position of the true halal industry in Indonesia. However, some of the challenges faced must be addressed immediately, including:

the market share of the Islamic financial services industry is still relatively low at 9.90% of total national assets, the differentiation of Sharia business models/products is also still limited so that innovation and creativity are needed for service industry players. Islamic finance, then it is necessary to increase the adoption of technology to keep up with increasingly fast and dynamic technological developments, as well as the need for human resources with expertise in Islamic economics and finance to keep up with various dynamics and changes in economic and technological conditions. In addition, due to the global Covid19 pandemic, the global situation we are currently facing has forced us to enter the era of a new normal. This new normal era has changed the pattern of social, community and economic life, increased vigilance, and required physical distance when interacting. On the other hand, people are increasingly worried about helping others, especially on financial issues. This is both a challenge and an opportunity for Islamic financial institutions. They can provide services to meet the social needs of the community and thus play a role in the economic construction of the people after the pandemic.

PT PNM as one of the SOEs in the form of a special non-bank financial institution owned by the Government also supports the direction of sharia industry development through strengthening Islamic financial institutions that play a role in channeling financing for MSMEs. PT.PNM's sharia financing program is carried out through the Sharia Prosperous Family Economic Development Program (Mekaar) and the Sharia Micro Capital Service Unit (ULaMM). PNM Mekaar Syariah is a group-based empowerment service in accordance with the provisions of Islamic law based on a fatwa and/or a statement of conformity to sharia from the National Sharia Council of the Indonesian Ulema Council aimed at underprivileged women who are ultra-micro business actors, through: Improved financial management to realize ideals and family welfare, Business capital financing without collateral, Familiarization with saving culture, Increasing entrepreneurial competence and business development. Meanwhile, Sharia ULaMM is a financing distribution carried out in accordance with sharia principles based on a fatwa and/or sharia conformity statement from the National Sharia Council of the Indonesian Ulema Council for MSME business actors.

In order to improve the quality of Mekaar Syariah services to satisfy customers which leads to customer loyalty to PT.PNM. Islamic financial institutions, which are service

industries, must improve the quality of their services. Service quality is defined as the extent to which a company's services meet or exceed customer expectations (Parasuraman et al., 1985; Zeithamel et al., 1996). Service quality is the expected level of excellence and control over the level of excellence to meet customer expectations. Good and effective service quality will increase and have an impact on customer satisfaction and loyalty. Thus the quality of service must be managed professionally (Lovelocket et al., 2001). The purpose of service management is to achieve a certain quality of service which is closely related to customer satisfaction and customer loyalty. According to Tjiptono (2015:111) Loyalty is a situation where consumers have a positive attitude towards the product or producer and are accompanied by a consistent pattern of repeat purchases. In this case, loyalty describes the consumer's desire to continue to subscribe in the long term, make purchases and use goods and services repeatedly and recommend the company's products to friends or family.

Research on the service quality of Islamic financial institutions has not widely used compliance to measure the quality of services provided by Islamic financial institutions to customers. Since Islamic financial institutions are Islamic financial institutions, researchers believe that compliance is important for assessing service quality. In order for customers to have confidence in the services provided, customers must regard service quality as positive. One of the important pillars of the development of Islamic financial institutions is compliance with Sharia law. This pillar is the main difference between Islamic financial institutions and traditional financial institutions. To ensure that Shariah banks and financial institutions apply Shariah principles, Shariah supervision is required, which is implemented by the Shariah Supervision Committee (DPS). The number of DPS members is at least 2 (two) people and a maximum of 5 (five) people for Sharia Commercial Banks and Sharia Business Units. The government has issued two laws that position the Sharia Supervisory Board strategically to ensure compliance with sharia principles in Islamic banking and financial institutions. (Muhammad, 2011, p.31) Bela Dwi Kuntari (2016) in a study entitled "The Effect of Service Quality on Customer Satisfaction and Loyalty at PT Astra Internasional Tbk". The research results show that service quality has a significant impact on satisfaction. Although satisfaction has no significant impact on customer loyalty, service quality has a significant positive impact on customer loyalty.

Taufiq Risal (2018) in his research titled "The influence of service quality on customer loyalty and satisfaction as an intervention variable for BMT Kampoeng Syariah". The research results show that service quality has a positive and significant impact on satisfaction, satisfaction has a positive and significant impact on customer loyalty, and service quality has a positive and significant impact on customer loyalty. Service quality does not affect customer loyalty BSM savings, service quality affects customer loyalty BSM savings.

While the research conducted by Muchlis (2012) entitled "The influence of service quality dimensions on the level of customer satisfaction at PT. Bank Rakyat Indonesia (Persero) Tbk. Ahmad Dani Makassar Branch", Based on the results of

the regression coefficient analysis between the dimensions of service quality, it has a positive effect on customer satisfaction with service quality. Where the effect of changes in the ups and downs of service quality variables on customer satisfaction is significant. (Sofyan, Pradhanawati & Nugraha) found that facilities, service quality and satisfaction had a positive and significant effect on loyalty. However, Evan Chandra's research (2018) reveals that service quality does not directly have a significant effect on customer loyalty. Although in this study it was found that the value received by customers and service quality had a positive and significant effect on employee loyalty through customer satisfaction. The relationship between facilities, service quality, and customer satisfaction results in different and varied conclusions. On some of the previous studies, the re-examination of the relationship between facilities, service quality on customer satisfaction and the effect on loyalty will be carried out at PT. Madani Business Partner.

Based on the phenomenon and research gap, further research is needed between the relationship between facilities, service quality and satisfaction that affects customer loyalty Mekaar Syariah is very necessary to improve customer satisfaction which leads to loyalty to Mekaar Syariah PT.PNM.

II. LITERATURE REVIEW

A. Service Quality

The concept of service quality in an Islamic perspective is a form of cognitive evaluation from consumers on the presentation of services by service organizations that rely each of their activities on moral values and according to compliance as explained by Islamic law (Othman and Owen, 2001). According to Saeed et al. (2001), there are three characteristics of marketing ethics from an Islamic perspective. First, Islamic marketing ethics is based on the Koran and leaves no room for ambiguous interpretation. Second, the main difference is the transcendental aspect of absoluteness and non-softness. Third, the Islamic approach that emphasizes maximizing value in view of the good in society rather than pursuing personal selfishness by maximizing profit. Othman and Owen (2001) introduce six dimensions to measure service quality in financial institutions with sharia principles, by adding an element of "compliance" to the service quality dimension. Compliance with Islamic Law (compliance with Islamic law). The five dimensions of service quality plus compliance as product requirements are better known as CARTER.

B. Facilities

Facilities are everything that is intentionally provided by Islamic Financial Institutions as service providers to be used and enjoyed by customers with the aim of providing the maximum level of satisfaction. Facilities are all physical facilities provided by Islamic financial institutions for the convenience of customers (Kotler, 2009). Lupioadi (2008) believes that facilities are the appearance, capabilities, and conditions of an infrastructure that show its existence to the outside world, including physical facilities (buildings), equipment, and appliances. Facilities include tools, objects, equipment, money, and work space. Tjiptono (2006) believes

that the design of service facilities is closely related to the formation of customer perception. For many types of services, the perception generated by the interaction between customers and facilities will affect the quality of these services in the eyes of customers.

C. Customer Satisfaction

Kotler (2009: 139) said that satisfaction is a person's feeling of joy or disappointment when comparing the perceived performance of a product with their expectations. If the performance does not meet expectations, customers will be dissatisfied. If the performance meets expectations, the customer will be satisfied. If the performance exceeds expectations, the customer will be very satisfied or happy. The definition of customer satisfaction or dissatisfaction is the customer's response to the perceived difference between the evaluation of previous expectations (or other performance specifications) and the actual performance experienced by the product after use (Tjiptono, 1996). Customer satisfaction is the key to customer loyalty. Achieving a high level of customer satisfaction brings many advantages to the company, that is, in addition to increasing customer loyalty, it can also prevent customer volatility, reduce customer price sensitivity, maximize profits, reduce the cost of marketing errors, and reduce the number caused by increasing The operating costs of customers. , Improve advertising effectiveness and improve company reputation. (Dwi Aryani and Febrina Rosnita, 2010).

D. Customer Loyalty

Customer satisfaction is the most important indicator of customer loyalty. Customers who are satisfied with Islamic banking services will convert their feelings into loyalty, which is clearly reflected in the continuous repurchase and suggesting others to purchase products and services from Islamic banks. Customers who are satisfied with the value and quality of the product or service may remain loyal for a long time (Umar 2000). Early research has shown that, among other things, customer satisfaction has a positive impact on company image (Kian et al., 2013), return on purchases (Dkudiene et al., 2015), and customer value (Zameer et al., 2013). 2015). , Customer loyalty (Mohsan et al., 2011; Andreassen & Lindestad, 1998) and the negative impact on conversion intentions (Martins et al., 2013; Zhang et al., 2012; Mohsan et al., 2011; Walsh & Dinnie , 2006). According to Tjiptono (2016: 110), loyalty is a customer's commitment to a brand, company, or supplier. This commitment is based on a positive attitude and is reflected in consistent purchases. According to Kotler (2016: 18), customer loyalty is now a measure of the relationship between a customer and a product or service, which is reflected in the desire to recommend it.

E. Theoretical Framework

Based on these theory above, it could be described a theoretical framework for these titles as follows:

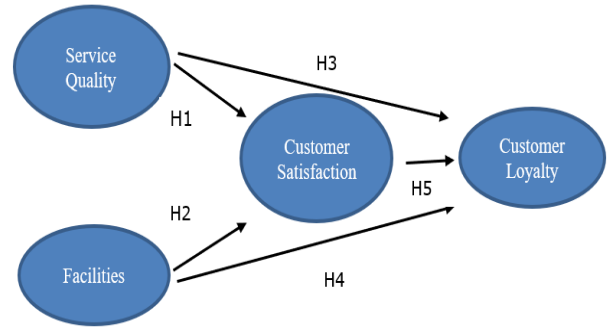


Fig 1: -Theoretical Framework

F. Hypothesis

The hypothesis of this cases that could be seen as in follows:

- H1: Service quality has a positive and significant impact on customer satisfaction Mekaar Syariah Bandung Area 4
- H2: The facilities provided have a significant positive effect on customer satisfaction Mekaar Syariah Bandung Area 4
- H3: Service quality has a significant positive effect on customer loyalty Mekaar Syariah Bandung Area 4
- H4: The facilities provided have a significant positive effect on customer loyalty Mekaar Syariah Bandung Area 4
- H5: Customer satisfaction has a significant positive effect on customer loyalty Mekaar Syariah Bandung Area 4

III. METHODOLOGY

This research was conducted using descriptive analysis method with a quantitative approach. The unit of analysis is the customer of PT.PNM Mekaar Syariah Bandung Area 4 in the Bandung Regional area, West Java. Bandung area 4 consists of 5 branches with the number of respondents of Mekaar sharia customers as many as 818 respondents, namely Mekaar customers who are all women who have productive businesses. The type of data from the research variables used in the study is primary data. In managing the results in the form of raw data, the research carried out data processing using AMOS (Analysis of Moment Structure) software version 24.0 which is used in the general approach of data analysis in the Structural Equation Model or better known as SEM..

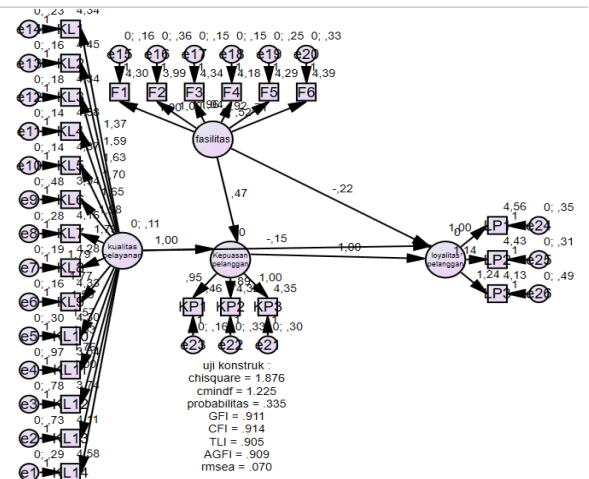


Fig2: - Structural Equation Model

IV. RESULTS AND DISCUSSIONS

Based on table 3 then the hypothesis test is as follows :

A. Validity and Reliability Test

Table 1 shows that all the data in the research questionnaire meet the valid standard, and the measurement result of the stress factor value or the validity coefficient of the standardized stress estimation is 0.05. Therefore, all research indicators can be used as effective data collectors to study problems as research objects.

TABLE 1. VALIDITY TEST RESULTS

Variabel	Item	Corrected item-total correlation	Keterangan
Service Quality (X1)	KL1	.850	Valid
	KL2	.759	Valid
	KL3	.728	Valid
	KL4	.884	Valid
	KL5	.889	Valid
	KL6	.876	Valid
	KL7	.866	Valid
	KL8	.879	Valid
	KL9	.920	Valid
	KL10	.895	Valid
	KL11	.900	Valid
	KL12	.898	Valid
	KL13	.911	Valid
	KL14	.895	Valid
Facilities (X2)	F1	.790	Valid
	F2	.908	Valid
	F3	.920	Valid
	F4	.906	Valid
	F5	.911	Valid
	F6	.904	Valid
Customer Satisfaction (Y1)	KP1	.908	Valid
	KP 2	.876	Valid
	KP 3	.920	Valid
Customer Loyalty (Y2)	LP1	.866	Valid
	LP 2	.876	Valid
	LP 3	.920	Valid

According to Table 2, the CR value of each variable shows > 0.6. Therefore, all indicators of the research variables can be used as effective data collectors to study the problems as the research object.

TABLE 2. RELIABILITY TEST RESULTS

Variabel	Cronbach's Alpha	Information
Service Quality (X1)	0.80	Reliabel
Facilities (X2)	0.79	Reliabel
Customer Satisfaction (Y1)	0.83	Reliabel
Customer Loyalty (Y2)	0.73	Reliabel

G. Hypothesis Test

Analyze the results of SEM model data processing at all stages using conformance testing and statistical testing. The data processing results of the analysis of the complete Structural Equation Modeling (SEM) model are as follows:

The results of the SEM analysis as a hypothesis testing step are as follows:

TABLE 3. HYPOTHESIS TESTING

	Estimate	S.E.	C.R.	P	Label
Customer Satisfaction <--- Service Quality	1,763	,255	6,908	***	par_1
Customer Satisfaction <--- Facilities	1,530	,250	6,127	***	par_2
Customer Loyalty <--- Kepuasan pelanggan	1,568	,273	5,737	***	par_3
Customer Loyalty <--- Facilities	1,591	,189	8,434	***	par_4
Customer Loyalty <--- Service Quality	1,770	,177	10,019	***	par_5

Hypothesis Testing 1

H1: Service quality has a positive and significant impact on customer satisfaction/customers of Mekaar Syariah Bandung Area 4. Result :C.R. of 6.908 > 1.967 and p value of 0.000 < 0.05. Then H1 is accepted so that it can be concluded that the quality of service has a positive and significant influence on customer satisfaction / customers of Mekaar Syariah Bandung Area 4

Hypothesis Testing 2

The H2: The facilities provided have a significant positive effect on customer satisfaction Mekaar Syariah Bandung Area 4. Result :C.R. of 6.127 > 1.967 and p value of 0.000 < 0.05. Then H2 is accepted so that it can be concluded that the facilities provided have a significant positive influence on customer satisfaction/customers of Mekaar Syariah Bandung Area 4

Hypothesis Testing 3

H3: Service quality has a significant positive influence on customer loyalty Mekaar Syariah Bandung Area 4. Result:C.R. Value of 10.019 > 1.967 and p value of 0.00 < 0.05. Then H3 is accepted so that it can be concluded that service quality has a significant positive influence on customer loyalty Mekaar Syariah Bandung Area 4

Hypothesis Testing 4

H4 : The facilities provided have a significant positive effect on customer loyalty Mekaar Syariah Bandung Area 4. Result:C.R. Value of 8.434 > 1.967 and p value of 0.000 < 0.05. Then H4 is accepted so that it can be concluded that the facilities provided have a significant positive influence on customer loyalty Mekaar Syariah Bandung Area 4.

Hypothesis Testing 5

H5: Customer satisfaction has a significant positive effect on customer loyalty Mekaar Syariah Bandung Area 4. Result:C.R. Value of 5.737 > 1.967 and p value of 0.000 < 0.05. Then H5 is accepted so that it can be concluded that customer satisfaction has a significant positive influence on customer loyalty Mekaar Syariah Bandung Area 4.

V. CONCLUSION AND SUGGESTIONS

Conclusion

From the results of the analysis and hypothesis testing performed, it can be concluded that the quality of service has a positive and significant impact on customer satisfaction. The above conclusion can be explained as that when the service quality is good or increases, customer satisfaction increases. The results of this study confirm the research conducted by Misbach (2013) in Makassar that service quality plays a positive and significant role in influencing consumer satisfaction. Facilities have a positive and significant effect on customer satisfaction. The conclusion above can be interpreted that if service facilities are increased or said to be high, then satisfaction will also increase. The results of this study confirm that the research of Evan Chandra Kusuma (2018) supports research that the value facilities received by

customers have a positive and significant direct effect on employee satisfaction and loyalty. Service quality has a positive and significant effect on loyalty. The conclusion above can be interpreted that if the quality of service increases or is said to be high, it will increase loyalty. The results of this study confirm the research of Ishak & Azzahroh (2017), which supports research on the positive and significant impact of service quality on customer loyalty. The system has a positive and significant impact on loyalty. The above conclusion can be explained as the increase in facilities, or higher, increasing customer loyalty. The results of this study confirm the research of Evan Chandra Kusuma (2018) that facilities have a positive and significant impact on satisfaction and loyalty. Satisfaction has a significant positive effect on loyalty. The above conclusion can be explained as that when employee engagement increases or is marked as high, satisfaction will have an impact and it will reduce the willingness to fluctuate. The results of this study confirm the research of Dwi Aryani and Febrina Rosnita (2010), who found that customer satisfaction is the key to building customer loyalty.

Suggestions

This research still has limitations, including the sample used is limited to the unit of analysis limited to Mekaar customers in the Bandung area 4, for further research it is better to be thorough for regional and even national Mekaar Syariah customers. This research is only limited to the variables of facilities, service quality, satisfaction that affect customer loyalty Mekaar Syariah. There needs to be further research on other variables that can affect customer loyalty of Mekaar Syariah in terms of understanding, knowledge of sharia products, religiosity, commitment and customer trust so that a comprehensive picture can be obtained. Based on the results of the questionnaire pooling to Mekaar Syariah customers conducted by the Account Officer (AO) with relatively good results so that all analyzes describe a positive and significant effect. It needs to be tested if the questionnaire pooling is carried out by a more independent party that is not related to the interests of the customer.

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