

Analysis of Products, Services, Devotion on Satisfaction, Awareness and the Effect of Loyalty and Interests Using Sharia Banks in North Sumatera

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Abstract: *This study aims to analyze how far the quality of product, service, devotion and satisfaction, awareness, loyalty and interest in Syariah banks in North Sumatra and analyze the relationship between research variables, using quantitative methods with descriptive analysis, and structural equation modeling (SEM) using the program Smart PLS 3 with a measurement scale of 5 (Likert scale) with 300 respondents. The results of this study indicate that: the quality of the product is quite good with an average score of 3.72, service 3.75, devotion 3.95, satisfaction 3.81, awareness 3.99, 4.06 loyalty and interest with 3.94. The study also concluded that; (1) Quality of service, product has positive and significant relationship to satisfaction and devotion has no relation to satisfaction (2) Quality of service and product has no relation to loyalty. (3) The quality of product, service and devotion have positive and significant relationship to awareness. (4) The quality of products and services has a positive and significant relationship on interest in using Sharia bank. (5) Satisfaction has a positive and significant on loyalty. (6) Awareness has a positive and significant relationship to satisfaction. (7) Awareness has no relationship to interest in using Sharia bank. (8) Interests have a positive and significant relationship on loyalty.*

Keywords: *Product quality, service, devotion, satisfaction, awareness, loyalty, interest*

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I. Introduction

The banking industry in Indonesia has two systems, namely Sharia-based and non-Sharia. which is often better known as a conventional bank. A bank is a financial institution whose main activity is to raise public funds and then distribute or redistribute to the community and provide other banking services. According to Law No: 21 of 2008 concerning Sharia Banking, Islamic Banking is anything that concerns Sharia Banks and Sharia Business Units including institutions, business activities, and ways and processes in conducting business activities.

The growth of Syariah banks in Indonesia is quite good, but if compared to the national banking market share in terms of assets, third party funds and financing are still very small, an average of 5.57% for assets, 6.50% for third party funds and 4.74% financing, the rest is controlled by conventional banks (OJK: Sharia Banking Statistics 2014-2016). With these marketshare the growth of Syariah banks is not good enough to contribute to Indonesia compared to Conventional.

On the other hand, the number of Muslim population is 207.176.162 or 87.2% of the total population (BPS: Census 2010) and Islamic banking has been in operation for almost twenty-five years, but unable to follow or compete with conventional banks. The growth of Syariah banks is promising but nominally can not approach assets, third party funds or conventional bank financing. Comparative value of conventional Islamic bank assets reached 19 times larger conventional banks. Even if the total assets of Sharia banks are only slightly different from one of the conventional banks (OJK: Indonesian Banking Financial Statements 2016).

The Sharia banking industry in Indonesia has experienced a very progressive and promising growth. However, the industry faces three problems: small market share, lack of product development and lack of supportive human resources (Isma: 2013.)

The problems that arise in the development of Syariah banks in Indonesia consists of four important: aspects of human resources, technical, legal / structural aspects, market / communal aspects. Decomposition of issues as a whole resulted in a priority order: 1) Inadequate capital for Sharia banks; 2) Weak understanding of

Sharia bank practitioners; 3) Lack of government support and 4) Public trust and interest in Sharia banks tend to be low (Rusyidiana: 2016)

In the midst of increasingly fierce competition, every Shariah banking must have a competitive advantage in order to survive the competition and is expected to win the competition. Strategy to create quality products and services based on customer needs and wants is something that can not be negotiable

Therefore, Sharia banking is required to be able to socialize products and services on an ongoing basis so as to create awareness to use Shariah banking products and services so that it is expected that the public interest to use its products and services (Ashfaq and Rubin: 2014; Limam and Abduh: 2014)

In addition, the most important thing is to keep existing customers to make them satisfied with the products and services so they become loyal

Customer satisfaction is an integral part of the company that directly relates to profitability, reputation and market share through customer loyalty that continues to use banking products. (Nick Bontis: 2007). Satisfied customers usually have long-term relationships with loyalty (Amin et al: 2011)

Bank is a service business so that personal role within the organization becomes a competitive advantage especially Sharia banking is very strong in running its business must be based on the rules of Sharia. The orientation not only for the world but also in the hereafter and more emphasize the benefit for human beings then the spiritual level or personal piety in the Islamic banking organization becomes a very important thing to be built, developed and implemented within and outside the organization environment.

This study aims to analyze how far the quality of products, services, devotion and satisfaction, awareness, loyalty and interest in Islamic banks in North Sumatra and analyze the relationship between research variables,

II. Literature Review And Hypothesis.

2.1 Sharia Banking.

The Shariah Bank is an intermediary and financial services provider working on the base of Islamic ethics and value systems, especially those free of interest, free from nonproductive speculative activities such as gambling, free from unclear and dubious matters (gharar), principled in justice, and finance only halal business activities, often equated with interest-free banks and actively participate in achieving the goals and objectives of a social economy oriented towards social welfare (Ascarya: 2005) whose procedures of operation are based on an Islamic muamalah, which refers to the provisions of the Qur'an and Hadith of the Prophet Muhammad SAW (Muhammad: 2004).

The legal foundation of Sharia Bank in Indonesia is Law Number 10 Year 1998 which is then amended by Law Number 21 Year 2008 concerning Shariah Banking.

Basically, the principles used in the collection of funds made by Islamic Banks consist of the principles of wadiah and mudarabah principles. The management of funds by Shariah banks is grouped into three main groups: (1) Principles of sale and purchase, categorized in this group are: a. Murabahah b. Salam c. Istishna. (2) Profit sharing, which is categorized as this group is a. Mudharabah b. Musharaka (3) Ujroh or wages, categorized in this group are: a. Ijarah b. Ijarah Muntahia Bittamlik (IMBT) c. Ijarah Continues (multijasa). Banking services consist of Wakalah, Kafalah, Sharf, Hawalah, Rahn.

2.2. Quality.

Quality means product features that meet customer needs and provide customer satisfaction (Juran: 1999; Perreault: 2015;), the customer's perception of product and service design and how well the design complies with the informed specifications: how much is the product and service capability to meet the informed customer needs; and its achievement must be in accordance with the requirements set forth in an organization. (American Society for Quality)

2.3. Customer Loyalty.

Loyalty is a full commitment (Oliver: 1999), a concept that has a behavioral and behavioral attitude component (Day: 1969, Jacoby, J: 1973) and voluntary customer decisions (Lovelock: 2005) to buy or reuse on an ongoing base a product and service in the future with the same brand even if affected by certain conditions and efforts of marketers who have the potential to switch

The loyalty dimension consists of behaviors that is the intention to make a buyback, the intention to change and to provide something exclusive to the service provider and attitude cognitive (putting the company first if you want to use services, being a corporate advocate, willing to pay more, give information to the company (Taylor: 2007)

Profits and growth are derived from customer loyalty. Loyalty is a direct result of customer satisfaction and satisfaction is largely influenced by the value of services provided to customers. (Hesket: 2008)

Indicators of loyalty are (Griffin: 2003): 1. Re-buy regularly (makes regular repeat purchase) 2. Buy out of product line (purchase across product and service lines) 3. Refer the product to others 4. Demonstrate immunity to the attractiveness of competitors

Behavioral loyalty refers to the behavior of customers to repurchase, because of their desire of a particular brand or service, while the attitude loyalty reflects the emotional and psychological state of the customer to rebuy and recommend to others (Amin et al: 2013)

2.4. Customer Satisfaction.

Satisfaction is a cognitive evaluation or assessment that the product is relatively good or bad, the product is suitable or unsuitable for its intended use (Swan: 1982), the level of one's feelings after comparing the perceived performance with expectations. Customer expectations can be shaped from past experience, comments from relatives and promises and information of marketers and rivals, loyal longer, less price sensitive and good comments to the company (Supranto: 2006), feelings of pleasure or disappointment of someone who emerges after comparing performance or outcome of a product that is thought of to the performance or expected results. If performance is below expectations, consumers are not satisfied. If performance exceeds expectations then the consumer will be very happy or satisfied (Kotler: 2009), the relationship between the customer and the product or service and the provider of the product or service (Cengiz: 2010)

There are several objectives why firms measure customer satisfaction: (1). To study customer perceptions. (2) .To determine customer needs, wants, requirements and expectations. (3). To close the gap. (4). To check whether the improvement of service quality and customer satisfaction in accordance with expectations or not. (5) .Because the performance increase brings increased profit. (6). To learn how the company does it and what to do next. (7) .To apply continuous improvement process. (Gearson: 2001).

Research on the satisfaction of many Syariah banks has resulted in: convenience and bank competitiveness of two important factors that are likely to affect the overall level of customer satisfaction. (Levesque and McDougall: 1996), customers of Sharia banking are satisfied in Kuwait with their overall service and personal contact with bank staff (Othman and Owen: 2001), customers are satisfied with fast and efficient service, bank friendliness, confidentiality and transaction speed are the main criteria for customer satisfaction of Sharia banks in Malaysia (Amin and Isa: 2008).

2.5. Interest Using Sharia Bank

Interests are an ongoing desire to pay attention or do something (Depdikbud: 1997), can be the cause of an activity (Mahfud: 2001), a tendency to pay attention to people and act on people, activities, or situations that are the object of interest is accompanied by feelings of pleasure. (Saleh: 2004)

In the banking sector, the factors that influence the interest of using Sharia banks include: knowledge and personnel competence coupled with friendliness and courtesy being the most important criteria for using Sharia banks (Dusuki: 2007), religion (Sayani: 2013) parents and friends, high and low service cost, service quality, bank image, mass media influence, quick response from staff and fun (Marimutu: 2010), Shariah-compliant, bank reputation, status (Abduh et al: 2012, combination of advertising, size bank, third party recommendation, bank network (Echchabi et al: 2012), awareness, ideology (Faisal et al: 2014), individual religiosity (Souiden: 2015), trust (Ltifi: 2016; Majid et al: 2016)

2.6. Awareness.

Awareness is to have knowledge and interest and knowledge of something (Horn By: 1995). Quality of service and product quality is an important element in determining customer satisfaction, as does customer awareness. (Ho et al: 2005). Improving the quality of service and product quality will increase customer awareness, which ultimately increases satisfaction. (Bashir: 2012)

Research on the awareness of Sharia banks is common and produces: Muslims in Singapore are not aware of some Islamic financial products such as ijarah mudharabah and musyarakah (Gerrard and Cunningham: 1997), are aware of some Islamic banking products such as Murabahah Musharaka and Mudharabah, but they do not use them (Naser et al: 1999, Khattack and Rehman: 2010), the customer is still unaware or does not use many of the Sharia Bank's financial products and services (Naser et al: 2013), the Syariah bank customer in Kuwait aware to Tawaroq and Sharia credit cards, but they are not fully aware of Mudarabah, Murabahah, Musyarakah and Ijarah (Alsoud and Khairi: 2013), customers do not know about banking products most of which are known about demand deposits, deposit accounts. (Raza: 2014)

Bashir, in his research found that the awareness of customers is very high with indicators: (1) Aware against the instruments offered in Islamic bank financing products, (2) To be more known, Sharia banks should be more promotions, (3). Should the conventional bank be converted to Syariahbank ?, (4) .Aware about the difference between conventional banking system and Islamic banking system, (5). Consider the advantages of banking transactions before dealing with banks, (Bashir: 2012).

2.7. Product Quality

Product Quality is a set of characteristic of goods and services that have the ability to meet the needs which is an understanding of the combined endurance, reliability, accuracy, ease of maintenance and other attributes of a product (Kotler and Armstrong: 2008) and has eight dimensions consisting of: Performance, Reliability, Features, Conformance, Durability, Serviceability, Aesthetics Customer perceived quality (Gasperz: 2008)

The focus of this research is the sharia banking industry so Aesthetics and Durability become irrelevant, some other dimensi like reliability, serviceability, customer perceived quality are more relevant in input into service quality.

This study uses indicators that are used by Bashir (such as: (1). Islamic banks offer more benefits than conventional banks (2) Information on Sharia banking products on leaflets / brochures / website quite a lot and can be easily understood (3) Bank Syariah offers products that appeal to customers more than conventional banks (4) Features and benefits of Sharia banking products offered by Sharia banks are known to you (5) You have doubts about Sharia banking products

2.8. Service Quality.

In a very intensive competition, one of the factors of success to be able to compete and survive and win it is the quality of service considering the inter-banking products in general are not differentiated (Akhtar and Zaheer: 2014)

There are five service quality parameters that can be detailed: Reliability, Responsiveness, Assurance, Emphaty, Tangible (Parasuraman et al: 1998)

The concept of the quality of Parusuraman services is more general while in the Sharia banking industry it is a specialty in which Sharia banking operations must be based on Sharia different from others. In the development of the concept of quality of Islamic banking services include elements of Islam into it which later in familiar with CARTER (Compliance, Assurance, Reliability, Tangible, Emphaty and Responsiveness) (Othman and Owen: 2001)

2.9. Devotion.

Islam consists of four aspects: the aspect of aqidah, aspects of worship, aspects of morality and aspects of muamalah (Harahap: 2016) Many places in Al-quran and hadith related to devotion and its in search for a life full of blessings among them : AllahSWT says at al-A'raf's letter: 96.

The value of faith for the believers includes: First, devotion itself, guarding against sin, threats of punishment, danger and open the door of rizki as Allah says (QS, AthThalaq: 2-3), Secondly, faith will produce nature to always repent and istighfar; (Ahmad, Abu Daud, IbnMajah), Third: Faith generatetawakkal, that is to strive with the attitudes of relying solely on God who gives health, sustenance, benefits, danger, wealth, poverty, life and death and all that exists, this will open the sustenance from Allah, as promised (QS: 65 At-Thalaq: 3), Fourth: Faith and devotion generate taqarrub which is in the form of dedicating even fully devoted to worship Allah . Worshiping that will fully open the door of Allah's sustenance (HR IbnMajah), Fifth: Faith and Taqwa produce a fondness infaq: which is recommended religion, such as to the poor, for the religion of Allah. Infak makes the door of substance open (QS: Saba: 39), Then the Sixth, Faith and devotion produce a loving nature of good friendship to do all the relatives of the lineage and marriage with gentle, love and protect. This becomes the door of substance open (Bukhari)

Judging from the rules of fiqh about intermediaries or wasilah namely: The law of a means depending on the law of purpose, with this rule we know that: Means of obligatory deeds then the law is mandatory. media of sunnah act is sunnah. The means of the realization of a prohibition is haram. The means of makruh is makruh. Media to devote is devotion.

2.10. Research Model

This research refers to the model that is built as shown below:

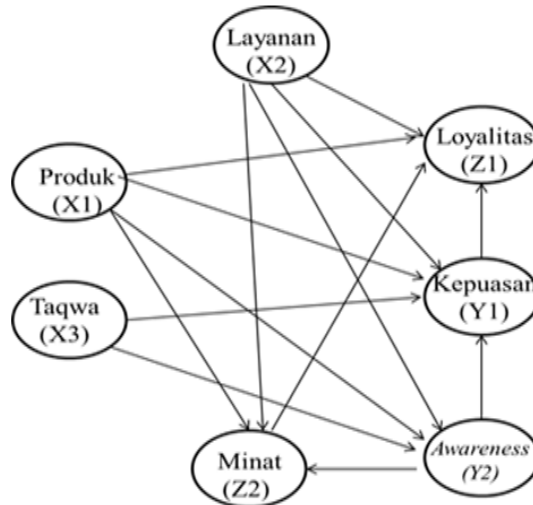


Fig 1, Research Model

The structural equation for the above model consists of:

$$Z1 = \alpha X1 + \beta X2 + \gamma Y1 + \eta Z2 \dots\dots\dots(1)$$

$$Z2 = \alpha X1 + \beta X2 + \mu Y2 \dots\dots\dots(2)$$

$$Y1 = \alpha X1 + \beta X2 + \delta X3 + \mu Y2 \dots\dots\dots(3)$$

$$Y2 = \alpha X1 + \beta X2 + \delta X3 \dots\dots\dots(4)$$

Keterangan:

Z1 = Customer Loyalty; Z2 = Interest in using Sharia bank Y1= Customer Satisfaction; Y2 = Awareness; X1 = Product Quality; X2 = Service Quality; X3 = Devotion

2.11. Hypothesis

The hypothesis of the study consists of

- H1. Quality of product, service and devotion have relationship with customer satisfaction.
- H2. Quality, product, service has a relationship with customer loyalty.
- H3. The quality of product, service and devotion has a relationship with awareness.
- H4. Quality of products, services are related to the interest of using Sharia banking.
- H5. Customer's satisfaction has a relationship with customer loyalty
- H6. Awareness has a relationship with customer satisfaction.
- H7. Awareness is related to the interest of using Sharia banking.
- H8. Interest in using Sharia Bank has a relationship with Loyalty

III. Methodology

The research approach is field research using quantitative approach with the aim to describe the nature of a situation that will be measured later through questionnaire. In this study the type of data collected is primary data and secondary data that is both qualitative and quantitative and the scale used is Likert scale.

The research population is all customers of Bank Syariah in Sumatera Utara. The respondents selected as the sample in this research are 300 respondents and done with cluster sampling

This study takes sample of respondents from banks that have a network that is quite a lot like Bank SyariahMandiri, Bank Muamalat, Bank BRI Syariah, Bank BNI Syariah and Bank SumutSyariah in North Sumatra region.

Testing technique is done with validity and reliability test and data analysis using Structural Equation Modeling based on Varian.

IV. Results.

4.1. Respondent Profile Analysis.

Profile of respondents consisted of sex, religion, marital status, long time customer, bank type, age, education, employment and income from customers as table below

Table 2. Respondent Profile

No	Profile	Amount	Persentase (%)	No	Profile	Amount	Persentase (%)
1	Gender			7	Education		
	Male	152.0	50.7		Primary School	0.0	
	Female	148.0	49.3		Junior High School	4.0	1.3
2	Religion				Senior High School	89.0	29.7
	Muslim	289.0	96.3		Bachelor	207.0	69.0
	Non Muslim	11.0	3.7	8	Occupation		
3	Status				Government Sector	74.0	24.7
	No Married	91.0	30.3		Private employee	90.0	30.0
	Maried	204.0	68.0		Teacher/Lecture	49.0	16.3
	Divorce	5.0	1.7		Student/college student	38.0	12.7
4	Long time Customer				Others	49.0	16.3
	3-12 mounth	40.0	13.3	9	Income		
	1-3 years	87.0	29.0		<3 000000	84.0	28.0
	3-5 years	66.0	22.0		3000001 - 7000000	116.0	38.7
	> 5 years	107.0	35.7		7000001-10000000	41.0	13.7
5	Type of Bank				10000001-15000000	40.0	13.3
	Only Sharia	85.0	28.3		>15000000	19.0	6.3
	Sharia and Convensional	215.0	71.7				
6	Age						
	18-22 years	39.0	13.0				
	22-27 years	66.0	22.0				
	27-32 years	66.0	22.0				
	> 32 years	129.0	43.0				

4.2. Validity Test

The result of measurement of all variables shows a significant result of 0.01 and its value above R table = 0.113. That is, it can be concluded that all indicators of the variable is valid so that it can be used as a measuring tool

4.3. Reliability Test.

From the measurement results show that the value of Cronbach's Alpha all above 0.70 in other words all the indicators in the questionnaire can be said reliable and can be used as a reliable measurement instrumen

4.4. Structural Equation Modeling Analysis

In the Structural Equation modeling study based on variants to meet the good convergent validity. Many researchers require loading factor > 0.7. After doing the model test to get the loading factor > 0.70 in do three times the model test in because many of its indicators do not have loading factor > 0.7 by eliminating the unqualified indicator and the result is like the model below:

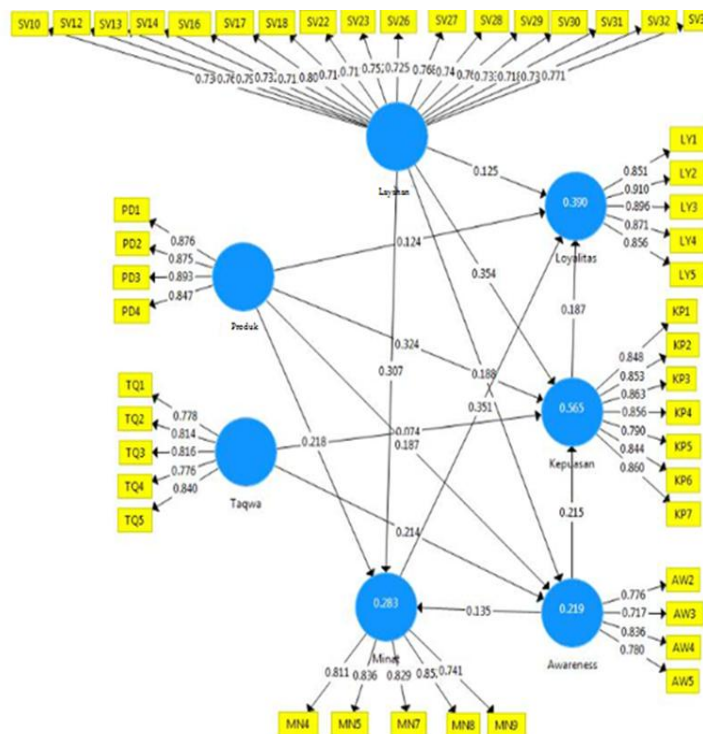


Fig2. Structural Equation Modelling of research

From the above model is fit because there is no longer the indicator loading factor below 0.7. Then the model can be continued by looking at the results of the validity of the indicators and the reliability of the construct (convergent validity and discriminant validity).

Evaluation analysis model is used to see the significance of the relationship between constructs in the show with the value of T statistic generated from the output by using the Calculate PLS Boostraping command. The amount of influence between constructs and interaction effects (moderation) is measured by the value of the coefficient of the path .Path cooificient that has the value of T Statistics ≥ 1.96 or have P value ≤ 0.05 in states significant and the result as belows

Table 3.Relationship between Variables Research

Variabel	T Statistics	P Values	Remark
Awareness -> Satisfactor	3.712	0.000	Has relation and significant
Awareness -> Interest	1.941	0.053	No relation
Kepuasan -> Loyalty	2.368	0.018	Has relation and significant
Minat -> Loyalty	5.679	0.000	Has relation and significant
Product -> Awareness	2.183	0.029	Has relation and significant
Product -> Satisfaction	4.260	0.000	Has relation and significant
Product -> Loyalty	1.585	0.114	No relation
Product -> Interest	2.449	0.015	Has relation and significant
Services -> Awareness	2.110	0.035	Has relation and significant
Services -> Satisfaction	5.602	0.000	Has relation and significant
Services -> Loyalty	1.656	0.098	No relation
Services -> Interest	4.366	0.000	Has relation and significant
Devotion -> Awareness	2.598	0.010	Has relation and significant
Devotion -> Kepuasan	1.407	0.160	No relation

4.5. Product Quality

The majority or 80.6% of Shariah bank customers in North Sumatera know that Sharia bank products are better than conventional banks. Approximately 66.4% of them know and understand about Sharia bank products through promotional media such as leaflets, brochures and internet and confirm information about Sharia bank products easy to understand by customers. The majority of customers by 67% also agree that Syariah banks offer more attractive products than conventional banks, even 68.7% of customers know well the features and benefits of Sharia bank products. Only 57.7% of customers have doubts about Sharia bank products.

4.6. Service Quality

In general, the quality of Sharia banking services in North Sumatra is considered good enough with a total average value of 3.75. For Customer's Complience dimensions of the five indicators only two indicators are in good value means above the total mean: Sharia Banks are in complience with laws and principles Sharia amounting to 3.82 and Provision of profit-sharing products of 3.78.

From assurance dimension. Customer ratings or perceptions show that good or above average indicators include: polite and friendly staff; an interior full of comfort; easy access to account information. This proves that customers are comfortable with Shariah banking services while confirming that it is not appropriate for public opinion that the level of comfort in Islamic banks is low.

From the dimensions of the reliability of the valuation or perception of the customer indicates that the indicator is good or above the total averages include: Convinience (shorttime for service anywhere); Wide range products and services provided; Security of transactions. This proves that it is not appropriate for the public to assume that Syariah banks do not have the complete products and services they want, just that they lack information on products and services.

The Tangible dimension shows all indicators below the total average. The indicator consists of: more tilld open on peaktime; external appearance; Speed and efficiency of transactions; Operating hours of operation; counter partition in Banks and its branches. The existence of the customer's desire to work more quickly and at rest are available services considering the profile of customers of Sharia banks have activities that only have time to connect with Islamic banks at the time not in office hours and at rest. This should be the concern of Sharia banks. In addition, the appearance of Syariah Bank is still considered not representative and in the transaction is still considered long for the customer.

Emphaty dimensions, perceptions or customer ratings show indicators above the total averages consist of: Banks that are full of familiarity, reputation and good image; Banks with good assets and capital; The Bank

keep its customers confidentiality; Confidence in the Bank's management in carrying out its operations. This is an added value for Sharia banks that sharia banks are intimidating banks and in getting a positive image and a belief from customers that Sharia banks are actually operated.

Dimensions of responsiveness, perceptions or customer ratings show indicators above the total averages are: Knowledge of the customer's business and willing to help the customer; The staff were prompt and responsive in treating customers. This is an advantage for Sharia banks that customers assume that the attitude of its staff is fast and responsive although in terms of speed of overcoming customer problems is still in the value of slow and customers also judge that knowledge about the business of the staff in good value and this must be maintained.

4.7.Devotion.

The value of the management of Islamic banks is quite good with a total grade of 3.95. Partially there are three indicators above average value: the bank has provided a means of worship, especially prayer for employees and the community, the bank has organized the program of zakat, infaq, shadaqah, and distributr to the eligible, and the bank regularly held performing recitation for employees and community.

4.8.Satisfaction.

The value of customer satisfaction of Syariah banks in North Sumatra is quite good with a score of 3.81. Partially there are two indicators above average: customers are satisfied with products and services provided by Syariah bank and satisfied customers get easy and clear information and consultation about finance in Syariah bank.

4.9. Awareness.

In general, the value of awareness (awareness) of customers of Syariah banks in North Sumatra on average is quite good with a score of 3.93. Partially there are three indicators that are above average: customers are aware that Shari'ah bank should be more promotion, conventional bank must be converted to Syariah bank, and aware about the difference between conventional banking system and islamic banking system. It becomes Syariah Bank's capital in the future to continue educate customers so that their level of awareness of Sharia banks is very good.

4.10. Loyalty

The loyalty of customers of Syariah banks in North Sumatra is good with a score of 4.06. Partially there is one above-average indicator that is: LY1. Customers are willing to continue to use Sharia Bank services, now and in the future..This is a good value for Sharia banks because customers of Islamic banks have a high loyalty.

4.11. Interests

The interest of customers using Syariah bank in North Sumatra is mainly: religious influence with score 4.40 which is above average score (3.94). This shows that the influence of religion in choosing a bank as well as a strong capital for Syariah banks to grow and develop in North Sumatra and Indonesia, considering the majority of the population is Muslim. Further interest in using Sharia banks is also influenced by the responsiveness of bank staff, beneficial and low cost of services, quality of service and knowledge and staff competence. This should be a consideration of Sharia banks to use these indicators to increase public interest in using Sharia banks

V. Hyphotesis Discussions

5.1. Relationship of Product Quality, Service, Devotion to Satisfaction.

The analysis of this study resulted in product quality, service has a positive and significant impact on customer satisfaction. This means that the better products and services that are offered to customers, the satisfaction of Islamic banks in this case will also be better.

This study supports many studies conducted by other researchers such as the study conducted by Hidayat (2009), Jahanshahi (2011), Ismail (2014), Amin and Isa (2013), Mosahab and Mahamad (2010), Anber (2011) , Junaidi (2012), Bashir (2012), Khafafa (2013)

This study also produces devotion not affect customer satisfaction. Nevertheless further analysis in this study will be discussed further shows that there is a positive and significant relationship between awareness and satisfaction, on the other hand there is also a positive and significant relationship between devotion and awareness. In other words awareness mediates the relationship between devotion and customer satisfaction or indirect relationships.

5.2. Quality of Product and Service Relationship to Loyalty

The analysis of this study resulted in the quality of products and services have no effect on customer loyalty. This shows that the better quality of products and services offered by Syariah banks in North Sumatra has not been able to make loyal customers to Sharia banks in North Sumatra. The loyalty of Syariah bank

customers in North Sumatra is not determined by the products and services offered, although the level of customer loyalty is good in other words there are other variables that influence it.

Through the discussion further shows a positive and significant relationship between customer satisfaction with loyalty and on the other side of the previous discussion the quality of products and services have a positive and significant relationship to customer satisfaction. Thus satisfaction mediates the relationship of products and services with loyalty, in other words the relationship of products and services with loyalty is an indirect relationship

The results of this study also support research conducted: Hidayat, and opposite to research conducted by Ismail (2014), Hafeez (2012), Munawar et al (2014) resulted in a positive and significant relationship between service quality and loyalty.

5.3. Relation of product quality, service and devotion to awareness

The analysis of this study resulted in the quality of product, service and devotion have a positive and significant relationship on customer awareness. This shows that the better the quality of the products, services and taqwa that will make the customers more aware to Sharia banks in North Sumatra.

The results of this study also prove theoretically and empirically that there is a causal relationship that is positive and significant between product quality, service and taqwa with customer awareness and can be used to study the quality of product, service and taqwa to awareness in Indonesia especially in Syariah banking in North Sumatera, while supporting and strengthening other researchers such as: Bashir (2012), Okumuş. (2015)

5.4. Relation of product quality, service to interest in using Sharia bank

The analysis of this study resulted in products and services having a positive and significant relationship on customer interest, meaning that interest in using Sharia bank will be higher if the quality of products and services is also high. This research supports and strengthens other researchers such as: Doraisamy. (2011)

5.5. Relationship satisfaction with loyalty

The analysis of this study resulted in satisfaction of having a relationship positive and significant to customer loyalty, which means loyalty will be higher if the quality of service is also high

This research supports and strengthens other researchers such as: Jahanshi (2011) Mosahab (2010), Suryani (2015), Mohsan et al (2011)

5.6. Relationship awareness to customer satisfaction

The analysis of this research resulted awareness has a positive and significant on customer satisfaction, which means satisfaction will be higher if the awareness is also high

This research supports and strengthens other researchers such as: Bashir (2012)

5.7. Relationship awareness of interest in using Sharia bank.

The analysis of this research resulted that awareness has no relationship to the interest of customers to use Syariah bank, meaning that higher awareness will not cause increased interest in using Sharia bank.

The results of this study support research conducted in Tara (2014), Faisal et al (2014)

5.8. Relationship interest in using Sharia bank to loyalty

The analysis of this research resulted the interest of using Syariah Bank has a positive and significant influence on customer loyalty, meaning that loyalty will be higher if interest in using Sharia bank is also high.

VI. Research Findings

This research model can be used to study Syariah banking to increase its market share. Customer satisfaction is influenced by the quality of service, product and awareness but not influenced by the value of devotion. Although not influenced by devotion, awareness influenced devotion and awareness affect the satisfaction so that the influence of devotion to satisfaction through intermediary awareness. Customer awareness is influenced by the quality of service, product and Devotion. Loyalty influenced by customer satisfaction and interest and not influenced by the quality of services and products. However, satisfaction is influenced by the quality of services and products so that loyalty is influenced by the quality of services and products through intermediaries satisfaction. Interest in using Sharia banks is influenced by the quality of services and products but not influenced by awareness.

VII. Conclusion

Product quality at customer value is quite good with a total average value of 3.72. The quality of Syariah bank services in North Sumatra in the value of customers is quite good with a total average value of 3.75. The value of devotion in customer value is quite good with a total average value of 3.95. Good satisfaction with a total average value of 3.81. Awareness is good enough even close to either with a total average value of 3.99. Good loyalty even tends to go very well with a total average score of 4.06. Interest is good enough even tends towards either with an average value of 3.94.

Quality of service, product has a positive and significant relationship on satisfaction and taqwa has no relationship on satisfaction. The quality of service and product have no relation to loyalty. The quality of product, service and devotion have positive and significant correlation to awareness. The quality of product and service has a positive and significant relation to the interest of using Sharia bank. Satisfaction has a positive and significant relationship on loyalty. Awareness has a positive and significant relationship to satisfaction. Awareness has no relationship on interest in using Sharia bank. Interest has a positive and significant on loyalty.

Syariah banking business is a service business so that the relationship between the customer and the Shariah banking should not only the relationship of economic interest but more involving emotional as well as confidence let alone the foundation of Sharia bank is Al-Quran and Sunnah which is the view or way of life of the Muslims. A strategy that can make customers highly ideologically and emotionally bound is one strategy that can make Sharia banks win every competition. In the management literature is familiar with customer bonding strategies that involve customers through the steps of: creating awareness of Sharia banks; identify the customer's emotional desires; create a good relationship or relationship between the customer and the Sharia bank; create a community and provide access to customers to become advocacy of Syariah bank.

VIII. Limitation Research

This research is quite a lot of weaknesses, so that the next researchers hope to provide expansions such as: This research can be developed by involving conventional banks that can be taken comparison. Research subjects are not limited to customers of Syaria banks in North Sumatra alone but can be developed to other regions or national. Developing research on Shariah bank customers partially as certain Syariah bank customers in one region or nationally by modifying the research model that is adjusted to the condition of a region. This research model can be developed and modified not only for Sharia banking but for entities the other even for the manufacturing industry.

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