

The Impact of Integrated Marketing Communication on Corporate Image and Its Implication to Customers Loyalty – Case Analysis at Islamic Bank in Indonesia

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Abstract

This study was conducted to determine the influence of integrated marketing communications to the corporate image and its implications for customer loyalty in Islamic banks in Indonesia. For pilot project this study conducted in Bandung city and using Quantitative research design. This study is a pre-test to know the perception of respondents towards their loyalty to Islamic banking. this study were obtained by distributing survey questionnaire to a sample of 40 Owner Business Enterprise in Bandung. Study assigned with purposive sampling which is particular individuals are chosen with the characteristic relevant to the study who are thought will be most informative. The participant chosen based on time horison using Musharaka and Mudharaba services, business owner with the medium scale enterprise. The data collected by using Questionnaire. Data analysis has been used Partial Least Square. Based on empirical evidence, The performance of integrated marketing communications give 26.7% influence on the image of the company. Then the image of the company amounted to 22.6% impact on customer loyalty. While the indirect effect between the performance of integrated marketing communications and customer loyalty Islamic banks amounted to 24.6%.

Keywords: Islamic banking, Customer Loyalty, Integrated Marketing Communication, Corporate *Image*

1. Introduction

One of Indonesia Potential is having a positive demographic trends. Based on data from the Central Statistics Agency (BPS), the ratio of productive age group will continue to increase from 67.4% in 2010 (total population of 237.6 million) to 69.7% in 2025. This fact may give us an idea as well as the projection period in the form of gold in the economy is called demographic dividend, which period may encourage the Indonesian economy .

Indonesia's economic growth relative sectors driven by domestic-based economy, such as mining, trade, services, construction and agriculture. In this case, the banking industry is one of the industries that have high growth potential.

Based on its function as an intermediary financial system, banks are faced with two responsibilities is to create superior value for customers and on the other there is also a demand for the benefit of its shareholders. Public as users of banking services now more selective and more clever in choosing services for financial needs, it is possible someone has more than one banking services to support their financial needs.

Based on various studies from marketing research agency such as Capgemini, Ernst & Young, Bain & Company, Inc. Show that the behavior of customers in banking industries have a tendency to have low loyalty.

Based on this phenomenon, the authors are interested to build a model of customer loyalty in Islamic banking at Indonesia, with the rationale thinking that the Islamic banking industry is an industry that has a high potential market besides that based on its segments, as we call spiritual customers then ideally this industry has a high level of loyalty, but in fact it Islamic banking industry still has a low level of loyalty than conventional banking in general.

This study is purposes to build the role model of customer loyalty in Musharaka and Mudharaba Service at Sharia Banks in Indonesia. This paper will be focused into Three large portions: the first part is about the study of secondaries data about loyalty condition in banking industries and which is formed from various research studies, and the second part is building the role model of customer loyalty from various perspectives of marketing experts, and the third is empirical result The third study is a result of testing the model using empirical data.

2. Theoretical and methodological framework of Customer Loyalty in Islamic Banks at Indonesia

Sharia Banks has the potential for attracting new customers and consequently enhancing a bank's market share. This phenomenon may explain the increase in the branches of some Sharia banks, On the negative side, however, this high potential for expansion would motivate new entrants to the industry, and, as a result, provoke stiff competition. This condition motivated marketers to build some new creative measures of marketing effectiveness to provide critical feedback about business activities. Marketers also need to monitor causal factors which lead to customer satisfaction, loyalty, retention and good financial performance.

Based on the results of the World retail banking report 2013, providing information that the characteristics of customers banking services is a kind of switching, the other result showed that Asia-Pacific region have the tendency of displacement of banking services is higher than other regions, only 53% of customers who believe they will changed the banking services in the future. below will be presented about Customer Likelihood to Stay with Firm vs. Customer Satisfaction, and Customer Likelihood to Stay with Firm vs. positif customer experience, 2013

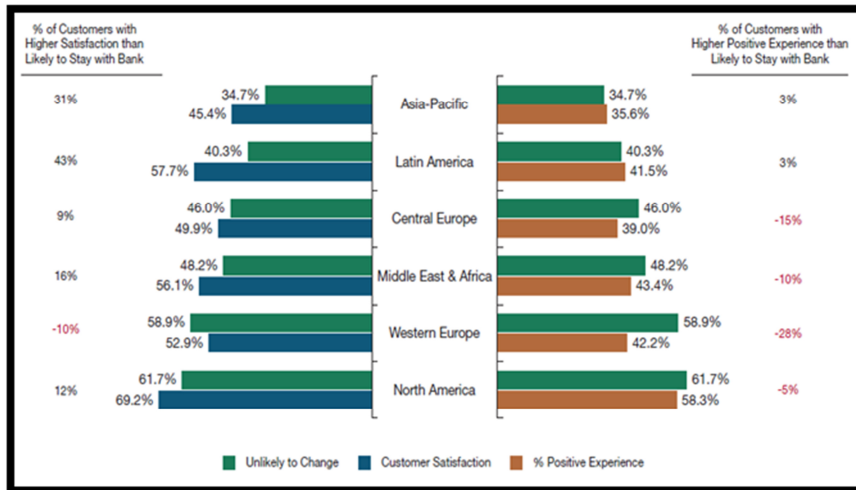


Figure 1. Customer Likelihood to Stay with Firm vs. Customer Satisfaction, and Customer Likelihood to Stay with Firm vs. positif customer experience, 2013

Source :World retail banking report 2013, Capgemini

Based on the report above, the Asia-Pacific region has the lowest position related to the desire to keep using banking services in the amount of 34.7%, thus amounting to 65.3% of consumer banking services users are consumers who like to move services. Other research from Ernst and Young on *Global consumer banking survey 2012* showed an increase percentage of consumer banking in the world who want to change their banking services in addition to the consumer banking in the world also have a tendency to look for non-banking institutions in order to meet their financial needs such as savings accounts, personal loans, consumer loans, credit cards and pawn , investment, pension and insurance funds. Ernst & Young (2013) also found that the average consumer banking world has more than one banking service. The following will be presented an increase in multi-banking on consumer banking in the world in 2011-2012.

Table 1 - Ownership Banking Services in 2011-2012

Ownership Banking Services	2011	2012
1 Bank	41 %	31 %
2 Bank	38 %	37 %
3 Bank	14 %	20 %
> 3 Bank	7 %	12 %

Source :Global consumer banking survey 2012, Ernst and Young

The phenomenon of the multi-banking on consumer banking in the world like the above also occur in Indonesia, based on the study by Ernst and Young, for Indonesia, consumer confidence in its banking services by 53%, this data shows that customer loyalty in Indonesia tend to be low compared to other countries. Reinforced by the results of the study Bain Research surveys (2013), Customer banking in Indonesia by 68% is a switcher in the sense that within one year backward by 68% of respondents made the transition banking services. Here's an overview of research results Customer loyalty in retail banking: Global Edition 2013 conducted by Bain & Company, Inc.

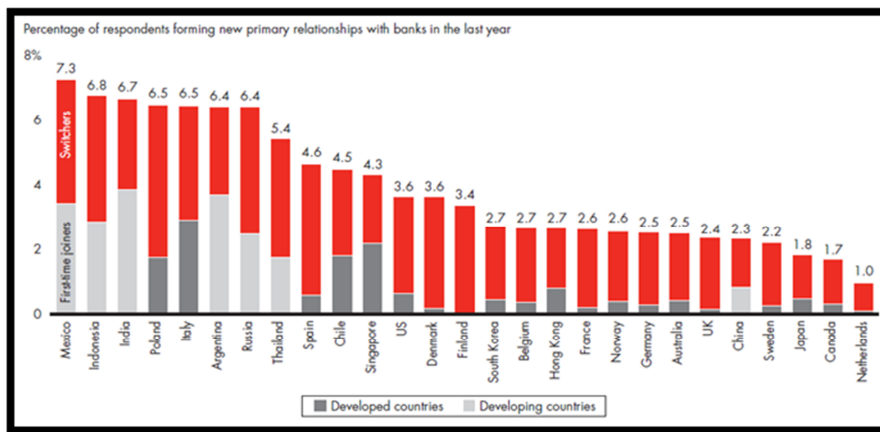


Figure 2 - Percentage of respondents forming new primary relationships with banks in the last year

Source : *Customer loyalty in retail banking: Global edition 2013*, Bain & Company Inc

The phenomenon of low loyalty as in various data above indicated is one result of the expansion policy of public access to the financial system (financial inclusion), which became one of his indicator is the ratio between the number of bank branches to population (density ratio). Currently, Islamic banks in Indonesia gained wider opportunities to develop, organize business activities, including the provision of opportunity for a conventional bank to open a branch office to conduct banking operations based on Islamic principles. Competitive conditions in gaining customer loyalty in the Islamic banking industry above, challenging the industry to try and highlight the competitive advantage and differentiation. Low customer loyalty is characterized by the non active using the services, adding to other banking services, loan funds transfer (take over) to the bank is considered have a much better offer.

According to Bilal Afshar, Et al (2010), if compared to recruiting new customers, maintaining existing customers are able to save costs. The importance of customer loyalty in the competition among banks is no doubt, because the expected customers in next future, both for the activity fund custodian and to fund lending activities have a lower propensity to do the switching (switching brands) and be a strong word of mouth, provide positive feedback to the organization, and there is a strong belief that loyalty has a relationship with profitability (Bowen & Chen, 2001; Rowley & Dawes, 2000; Hallowell, 1996).

In this research model, position of customer loyalty as the dependent variable. in determining the independent variables, the authors conducted a conceptual study of various studies of customer loyalty. In addition to this, Corporate image is indicated as intervening variables between customer loyalty and independent variables. A company that has a good image and the most superior among others will make a major consideration for customers to be loyal and proud to be part of the company. Image has become the most important intangible assets of the company. Managing corporate image, which means managing consumer perceptions about the performance of the company and various other aspects that correspond to the corporate vision. Corporate image which becomes important in determining the positioning of a bank, which distinguishes it with another bank. Corporate image is formed by a set of customer experience in relation to the company, which is represented by the brand and supported by an organization that was behind it. Corporate Image is an overall impression of the organization that is managed by the stakeholders. Overall impression including the views of customers, shareholders, the media, the general public and the other.

Customer loyalty in general is a form of customer commitment to a brand, store, or suppliers, as reflected in the attitude (attitude) very positive and forms of behavior (behavior) that repeat purchases made by the customer consistently. Customer loyalty in banking coverage further referred to as customer loyalty, which is a behavior and attitude that the customer is committed to all the attributes of banking services. This was stated by Yi and Jeon (2003) in Bilal Afsar (2010: 1040-1047) which states that "... Loyalty to a bank can be thought of as continuing patronage over time. The degree of loyalty can be gauged by tracking customer accounts, over defined time periods and noting the degree of continuity in patronage ". More about customer loyalty, Muhammad Ehsan Malik (2011: 6380) provide an understanding of customer loyalty that refers to the opinion of the Best (2009) that customer loyalty is an element of satisfaction then perform retention and ultimately make its recommendations potential customers other. Another definition proposed by S. Dhandabani (2010: 5-6) "A loyal customer to a bank is Tus, one who will stay with the same service provider, is Likely to take out new products with the bank and is Likely to recommend the bank services ". As the sense of customer loyalty that has been described above, there are two important components behind customer loyalty, that loyalty as a behavior (behavior) and loyalty as an attitude (attitude) of the customer.

Among the research on loyalty in the banking industry refers to many research results from Prichard

(1992); Dick and Basu (1994). Several studies on increasing and decreasing customer loyalty, among others, reviewed by Lee and Feick (2001) which states that in today's business environment, a commitment is a scarce thing in the relationship between customers and banking services, so the bank needs to manage the difficult aspects to be imitated by competitors, especially when products and services are almost indistinguishable. To enhance the corporate image, one of effort that lead lead to the formation of the image and character is allegedly using Integrated marketing communication. As research conducted Hawabhay, Bharati Bina; Abratt , Russell; Peters, (2009: 3-20) which results in that the marketing communication activities give effect to the company's image and reputation. Marketing communications is one of the most important marketing activity and a major influence on the level of consumer awareness and knowledge of a product or brand, which led to the act of purchase. The end result of good communication and effective marketing is increasing the corporate image (the image of the company) as well as increased sales of the company's products. Implement an integrated marketing communications program that is managing the campaign strategy by combining advertising, individual sales, sales promotion, and publicity into an integrated program to communicate with the customers and with the community. One of the definition Integrated Marketing communication (IMC) from Belch (2012) state that :

“IMC is a concept of marketing communications planning that recognizes the added value of a comprehensive plan that evaluates the strategic roles of a variety of communications disciplines—for example, general advertising, direct response, sales promotion, and public relations—and combines these disciplines to provide clarity, consistency, and maximum communications impact”.

The image is an asset that is not visible for the company, but even if not visible, corporate image can be positioned and shaped. The image is a form of assessment of the company which is located in the minds of consumers or customers. Based on this assessment, both rationally and emotionally a consumer can give a reaction in the form of behavior-related products or services. This reaction can be either give loyal attitude to the company, are not bothered if there are any other products or services. Balmer (1998) ; Kerrie Bridson; Felix Mavando (2011) states that “Corporate Image is associations and meanings connected with an organisation”, while Grunig (2003) say that “Corporate image has been used as a synonym for concepts such as message, reputation, perception, cognition, attitude, credibility, belief, communication and relationship. Aaker (1996); Dowling (1988); Fombrun (1996); Kazoleas et al (2001); Hatch et al (2003); Kandapully and Hu (2007); Bravo et al (2009), Sarstedt et al (2012) all The experts have the same perception of the corporate image definition is Corporate image is defined as the overall impression left in the customers mind as a result of accumulative feelings, ideas, attitudes and experiences with the organizations, stored in memory, transformed into a positif/negatif meaning, retrived to reconstruct image and recalled when the name of organizations is heard or brought to ones mind”.

Dowling (1986) that states the company's image formed from members of the organization and external parties who access the organization's overall information based on practical activities undertaken by the organization, as an example of quality attributes, personal experience, interpersonal communication, mass media communication so that it can provide a variety of the full picture about an organization. Dawling (2004) states the dimensions of the corporate image is formed on two things: 1) Factual in nature, this is a factual dimension various companies related to the real capability layananya. For example attributes in these dimensions in the banking business is corporate capabilities and financial performances; 2) Emotional Character, emotional dimension of this attribute is an emotional character indicated the company or organization. For example, this attribute is social accountability, the personality of the Organizations. Dawling (2004) accordance with Tang, Weiwei (2007: 57-62) states that the company's image is a function of the accumulated experience of a person with an organization over time, while the engagement between the individual and the company is divided into two attributes, namely: 1) Functional and 2) emotional. In line with Kandapully and Hu (2007) The experience of functional and emotional relevant stakeholders was formed based on the stage of perception, cognition and ending on individual attitudes related to the image. Here's an overview The Model for this research :



Figure 3 - Customers loyalty Model for Musharaka and Mudharaba Services on Islamic Bank in Indonesia

Source : Bowen & Chen (2001); Rowley & Dawes (2000); Hallowell (1996); Yi and Jeon (2003) ; Bilal Afsar (2010) ; Muhammad Ehsan Malik (2011: 6380) ; Best (2009) ; S. Dhandabani (2010) ; Prichard (1992); Dick and Basu (1994); Lee and Feick (2001) ; Hawabhay, Bharati Bina; Abratt , Russell ; Peters, (2009) ; Belch (2012) ; Balmer (1998) ; Kerrie Bridson; Felix Mavando (2011) ; Grunig (2003) ; Aaker (1996); Dowling (1988); Fombrun (1996); Kazoleas et al (2001); Hatch et al (2003); Kandapully and Hu (2007); Bravo et al (2009), Sarstedt et al (2012); Dawling (2004) ; Tang, Weiwei (2007: 57-62) ; Kandapully and Hu (2007)

3. Data collection and survey design

Model of customer loyalty above will be test with empirical data. Research population are all customers of Musharaka and Mudharaba Service at 11 Sharia Bank in Indonesia (Survey at Bandung as Pilot Project). Determination the Islamic Banks that will studied is a saturated population that meaning is the whole Islamic Banks which is located in the city of Bandung. Here's an overview The Islamic bank In Bandung:

Table 2 - The Islamic bank In Bandung

No	Islamic Bank	Establish	No	Islamic Bank	Establish
1	Muamalat Bank	1991	7	Syariah Bukopin	2009
2	BNI Syariah	1997	8	BCA Syariah	2010
3	Mandiri Syariah	1999	9	BJB Syariah	2010
4	Syariah Mega Indonesia	2004	10	Victoria Syariah	2010
5	BRI Syariah	2008	11	Maybank Syariah	2010
6	Panin Syariah	2009			

Source : Asbisindo and Bank Indonesia, 2014

As Pre -Test, this study using sample of 40 Owner Business Enterprise in Bandung. Study assigned with purposive sampling which is particular individuals are chosen with the characteristic relevant to the study who are thought will be most informative. The participant chosen based on :

- 1) Using Musharaka and Mudharaba services;
- 2) More than 2 Years using services;
- 3) Business owner with the medium scale enterprise.

Data were analyzed using Structural Equation Modeling (SEM) based variants or components, ie Partial Least Square (PLS) .

The research hypothesis is as follows :

- 1) Integrated marketing communication performance does not affect the company's image .
- 2) The company's image has no effect on customer loyalty.
- 3) Indirectly through the company's image, integrated marketing communications performance has no effect on customer loyalty.

4. Analysis of results and discussion

Measurement model is a model that links between latent variables with manifest variables . In this study, there were 16 latent variables with manifest variables as many as 30. The number of latent variables unified communications performance consists of 12 variables manifest , the image of the company consists of six manifest variables and customer loyalty consists of 12 variables manifest. Using the second order estimation method of Partial Least Square acquired full path diagram model of the effect of the performance of integrated marketing communications to company image as well as its impact on customer loyalty as shown in the following figure :

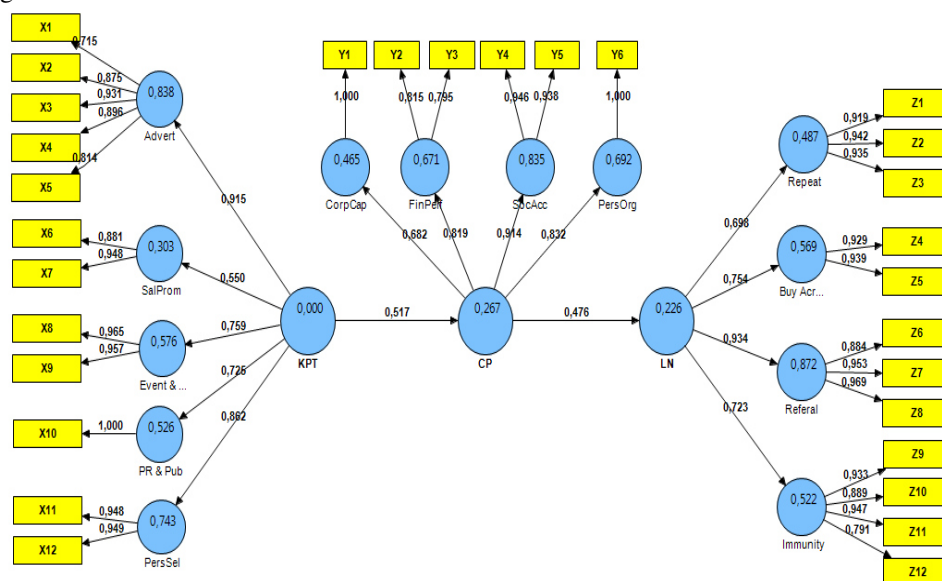


Figure 4 – Diagram Full Model

Through loading factors contained in Figure 4 can then be assessed the validity of each indicator and test the reliability of the construct of the variables studied . Indicators that have loading factor of less than 0.50 will be reduced from a model, as proposed Hair et al , (2006 ; 128) " Factor loadings ± 0.50 or greater are Considered practically significant ". Then the composite is considered satisfactory reliability is greater than 0.70 . Here is presented a model of the measurement of each of the latent variables in this study.

1) Latent Variable Performance Measurement Model Integrated Marketing Communications

Integrated marketing communication performance is measured using the 5 dimensions operationalized into 12 indicators . Based on the second order processing using confirmatory factor analysis of test results obtained latent variable models for performance measurement of integrated marketing communications as follows :

Table 3 - Summary of the First Order Measurement Model, Integrated Marketing Communications Performance

Dimension	Indicator	Loading Factor	CR	AVE
<i>Advertising</i>	X1	0,715	0,928	0,722
	X2	0,875		
	X3	0,931		
	X4	0,896		
	X5	0,814		
<i>Sales Promotion</i>	X6	0,881	0,911	0,837
	X7	0,948		
<i>Event and experiences</i>	X8	0,965	0,961	0,924
	X9	0,957		
<i>Public Relations and Publicity</i>	X10	1,000	1,000	1,000
<i>Personal Selling</i>	X11	0,948	0,948	0,900
	X12	0,949		

Based on the results of the first order confirmatory factor analysis can be seen the value of each indicator loading factor factor greater than 0.50 . This means that all valid indicator as a measure for each dimension . Then the composite reliability (CR) of each dimension is greater than 0.70 which indicates that the indicators have consistency in measuring the dimensions of each. Likewise, the value of average variance extracted (AVE) all dimensions greater than 0.50 indicates that on average more than 50 % of the information which is attached to each indicator can be represented through dimensions.

Table 4 -Summary of Second Order Measurement Model, Integrated Marketing Communications Performance

Dimension	Loading Factor	CR	AVE
Advertising	0,915	0,878	0,597
Sales Promotion	0,550		
Event and experiences	0,759		
Public Relations and Publicity	0,725		
Personal Selling	0,862		

Based on the results of the second order confirmatory factor analysis can be seen the value of each dimension loading factor greater than 0.50. That is valid in all dimensions of latent variables to reflect the performance of integrated marketing communications. Value composite reliability (CR) of 0.878 is greater than 0.70 which indicates that the five dimensions have consistency in measuring the performance of integrated marketing communications. Furthermore, the value of average variance extracted (AVE) of 0,597 shows that on average 59.7% of the information contained in each dimension can be represented through a latent variable performance integrated marketing communications. Based on the table 5 can also be seen that the weight of the biggest factors in the latent variable performance integrated marketing communications declared by dimension of advertising. These data indicate that the dimension of advertising is the most powerful factor in the latent variable reflect the performance of integrated marketing communications, sales promotion contrary weakest dimension in the latent variable reflect the performance of integrated marketing communications.

2) Model Measurement of Company Image (Latent Variable)

The company's image is measured using four dimensions operationalized into six indicators . Based on the second order processing using confirmatory factor analysis obtained test results of measurement models for latent variables following the company's image:

Table 5 - Summary of the First Order Measurement Model, Company Image

Dimension	Indicator	Loading Factor	CR	AVE
Corporate capabilities	Y1	1,000	1,000	1,000
Financial performances	Y2	0,815	0,787	0,649
	Y3	0,795		
Social accountability	Y4	0,946	0,940	0,887
	Y5	0,938		
Personality of the organizations	Y6	1,000	1,000	1,000

Based on the results of the first order confirmatory factor analysis can be seen the value of each indicator loading factor greater than 0.50 . This means that all valid indicator as a measure for each dimension . Then the composite reliability (CR) of each dimension is greater than 0.70 which indicates that the indicators have consistency in measuring the dimensions of each. Likewise, the value of average variance extracted (AVE) all dimensions greater than 0.50 indicates that on average more than 50 % of the information which is attached to each indicator can be represented through dimensions.

Table 6 - Summary of the Second Order Measurement Model, Company Image

Dimension	Loading Factor	CR	AVE
Corporate capabilities	0,682	0,887	0,666
Financial performances	0,819		
Social accountability	0,914		
Personality of the organizations	0,832		

Based on the results of the second order confirmatory factor analysis can be seen the value of each dimension loading factor greater than 0.50. That is valid in all dimensions of latent variables reflect the company's image. Value composite reliability (CR) of 0.887 is greater than 0.70 which indicates that the fourth dimension has consistency in measuring the latent image of the company. Furthermore, the value of average variance extracted (AVE) of 0.666 indicates that on average 66.6% of the information contained in each dimension can be represented through a variable latent image of the company. Based on Table 6 can also be seen that the weight of the biggest factors in the latent variables declared by the company's image dimensions of social accountability. These data indicate that the social dimension of accountability is the most powerful factor in the variable reflects the latent image of the company, otherwise the weakest dimension of corporate capabilities in the latent variable reflect the company's image

3) Model Measurement of Customer Loyalty (Latent Variable)

Customer loyalty is measured using four dimensions operationalized into 12 indicators . Here are the results of measurements of second order confirmatory factor analysis for latent variables corporate image.

Table 7 - Summary of the First Order Measurement Model, Customer Loyalty

Dimension	Indicator	Loading Faktor	CR	AVE
Repeat	Z1	0,919	0,952	0,869
	Z2	0,942		
	Z3	0,935		
Buy Across Product	Z4	0,929	0,932	0,872
	Z5	0,939		
Referall	Z6	0,884	0,955	0,876
	Z7	0,953		
	Z8	0,969		
Immunity	Z9	0,933	0,940	0,796
	Z10	0,889		
	Z11	0,947		
	Z12	0,791		

Based on the results of the first order confirmatory factor analysis can be seen the value of each indicator loading factor greater than 0.50 . This means that all valid indicator as a measure for each dimension . Then the composite reliability (CR) of each dimension is greater than 0.70 which indicates that the indicators have consistency in measuring the dimensions of each. Likewise, the value of average variance extracted (AVE) all dimensions greater than 0.50 indicates that on average more than 50 % of the information which is attached to each indicator can be represented through dimensions.

Table 8 - Summary of the Second Order Measurement Model, Customer Loyalty

Dimensi	Loading Faktor	CR	AVE
Repeat	0,698	0,862	0,612
Buy Across Product	0,754		
Referall	0,934		
Immunity	0,723		

Based on the results of the second order confirmatory factor analysis can be seen the value of each dimension weighting factor greater than 0.50 . That is valid in all dimensions reflect latent variable customer loyalty . Value composite reliability (CR) of 0,862 is greater than 0.70 which indicates that the fourth dimension has latent consistency in measuring customer loyalty . Furthermore, the value of average variance extracted (AVE) of 0.612 indicates that on average 61.2 % of the information contained in each dimension can be represented by a latent variable customer loyalty . Based on table 4.9 also can be seen that the weight of the biggest factors in the latent variable customer loyalty expressed by referall dimension . These data indicate that referall dimension is the most powerful factor in customer loyalty reflects the latent variables , otherwise repeat the weakest dimension in customer loyalty reflects the latent variables .

Structural Model

After each measurement model latent variables described, further testing hypotheses . Here's a summary of data for the research hypothesis testing:

Table 9 - results of hypothesis testing

Sub Structure	Coefficient	t _{statistic} *	R ²
First	0,517	4,933	0,267
Second	0,476	4,727	0,226

*t_{critical} = 1,96

Through the coefficient of determination (R -square) contained in Table 9 it can be seen that the performance of integrated marketing communications give 26.7 % influence on the image of the company . Then the image of the company amounted to 22.6 % impact on customer loyalty.

Hypothesis Testing :

1) Effect of Integrated Marketing Communications Performance Against Corporate image

Based on test results as presented in Table 9 it can be seen that the value t_{statistic} performance integrated marketing communications (4.933) is greater than t_{critical} value (1.96). Because t test greater than t_{critical}, then the error rate of 5% was decided to reject Ho . So based on the test results it can be concluded that the performance of integrated marketing communications affect the company's image. The results provide empirical evidence that the better the performance of integrated marketing communications will make the company's image is increasing .

2). Influence of Corporate Image to Customer Loyalty

Based on test results as presented in Table 9 it can be seen that the value of the company's image t_{statistic} (4.727) is greater than t_{critical}, (1.96) . Because t_{statistic} greater than t_{critical} , then the error rate of 5% was decided to reject Ho . So based on the test results it can be concluded that the image of the company's influence on customer loyalty . The results provide empirical evidence that the higher the image of the company will increase customer loyalty.

3) Influence Performance Integrated Marketing Communications Customer Loyalty Through Corporate Image

To test the indirect effect of integrated marketing communications performance on customer loyalty through the company's image is used Sobel test (Kline , 2011: 164).

Table 10 - Indirrect Effect the Performance of Integrated Marketing Communication on Customer loyalty Results

Indirrect Effect	t _{statistic}	t _{critical}
24,6%	3,405	1,96

Based on test results as presented in Table 10 can be seen t_{statistic} indirect influence performance integrated marketing communications (3.405) is greater than t_{critical} (1.96) . Because tcount greater than tkritis , then the error rate of 5% was decided to reject Ho. So based on the test results we can conclude that it indirectly through the company's image , Integrated marketing communication performance effect on customer loyalty .

5. Conclusion

There are two conclusions of this study, the first is the formation of customer loyalty models on profit and loss sharing services in Indonesia. Based on various studies of Bilal Afshar, Et al (2010); Bowen and Chen, 2001; Rowley and Dawes, 2000; Hallowell, 1996; Prichard (1992); Dick and Basu (1994); Colgate (1999); East, Et al (2000); Beerli et al (2004); S. Dhandabani (2010); Kheng, Lo Liang, et al (2010); Ehsan Malik, et al (2011);

Abdul Mumin, Yazeed, et al (2012); Badara et al (2013); Hawabhay, Bharati Bina; Abratt, Russell; Peters (2009) So the customer loyalty model is formed by performance of marketing communications and corporate image.

The second conclusion is Based on empirical evidence related to customer loyalty model that has been described above. The performance of integrated marketing communications give 26.7% influence on the image of the company. Then the image of the company amounted to 22.6% impact on customer loyalty. While the indirect effect between the performance of integrated marketing communications and customer loyalty Islamic banks amounted to 24.6%. Of the three hypothesis, it is evident that H_0 was rejected, because $t_{\text{statistic}}$ greater than t_{critical} .

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