

Relationship Between Shariah Principles Adherence, Corporate Social Responsibility, Trust and Customer Loyalty: Theoretical Study at Indonesia BMT

Siti Asiyah¹, Djumilah Hadiwidjojo², Achmad Sudiro³, Khusnul Ashar⁴

^{1,2,3,4} *Management Sciences Doctoral Program of Economics and Business Faculty, Brawijaya University, Malang, Indonesia .*

ABSTRACT : Shariah Principle Adherence (SPA) is basis to create customer loyalty that should be accompanied by positive social efforts such as CSR. With CSR, consumer trust and loyalty will increase. This study aims is to examine the relationship between CSR, trust, Adherence to sharia principle and customer loyalty in context of Islamic Bank (BMT). Theoretical review show that CSR can contribute to increasing customer loyalty, Trust is essential for BMT that managed by Islamic principles to improve public trust in decisions and business development strategies and Both CSR and trust are very important for customer loyalty. Therefore, to increase trust, BMT should maintain and improve the benevolent behavior and credibility, to maintain customer loyalty. This model development can become basis for future research to examine empirically to know weather the model is supported or rejected by empirical findings.

KEYWORDS: Shariah Principle Adherence, CSR, trust and loyalty, BMT

I. INTRODUCTION

Financial services industry become more competitive. This condition not only because emergence of new financial services, but also triggered by presence of Sharia-based financial services and growing more passionate. Islamic Bank with Islam concept actually becomes competitors that can not be underestimated by conventional banks. Existence of Islamic banks are growing continuously, but they still can not touch small communities or small businesses that are not bankable, because to borrow in Islamic banks, customers is constrained by administrative requirements, among others are they must have a collateral, Business License and Tax ID. Strict requirements makes public and small businesses are underserved by Islamic banks. This condition becomes an opportunity to establish Islamic Microfinance Institutions (IMI) or *Baitul Maal wat tamwil* (BMT) in Indonesia, especially East Java. BMT is a microfinance institution based on Islamic principles and based on Islamic teachings. *Baitul Maal wat Tamwil* (BMT) etymologically is composed of two meanings. *Baitul Maal* means "money house " and *Baitul Tamwil* means "home finance". Money house refers to collecting funds from alms (*infaq, zakat and shodaqah*), while financing is done based on principle of profit sharing, which is different from conventional financial institutions that based on interest system. A large number of BMT should be followed by a financial institution that different with Sharia, so BMT must have a strategy to increase the customer's loyalty. Metawa and Almossawi (2009) states fierce market competition conditions make Islamic banks must apply the marketing concept. More precisely, Islamic banks must be consumer-oriented institution.

Consumer-oriented marketing is a marketing concept to always give the best to its customers, such as providing capital for small entrepreneurs who become social purposes. Therefore, Islam believers hope to Islamic banks is clear. Islamic banks are expected to disclose information about corporate social responsibility (CSR) to get legitimacy for continuation of its existence (Sadeghzadeh, 1994, Lewis, 2001, Maali et al., 2003). CSR disclosure by Islamic banks adheres to principles and laws of Islam and certain investors through Sharia compliance reports. Implementation of strict adherence to Islamic principles constitutes the basic principles of an Islamic organization in conducting its activities that must responsible to community and surrounding environment. Likewise, BMT have ultimate aim for profit, but on other hand should also run corporate social responsibility (CSR). Corporate social responsibility is something that should be attached to organizations that run the business on Islamic principles. With these sharia principles, BMT must better to society, environment and consumers, because sharia is a guarantee for the public and consumers to trust the BMT.

This is consistent with Hassan and Lewis (2007), that religious considerations play an important role in influencing the decision-making behavior of Muslim consumers in their dealings with bank because consumers believe that Islamic banks meet the sharia. Many companies implement corporate social responsibility (CSR). CSR is believed to increase customer loyalty and create a sustainable competitive advantage. Many researches related to corporate social responsibility (CSR) are done to manufacturing companies, while service companies are still get a little attention (Farouk, 2011), particularly banking or Islamic microfinance institutions is still rarely done especially in Indonesia. This phenomenon is the reason for researchers to examine the implementation of CSR programs in BMT. Another reason underlying this study is that, because the concept of CSR has a share in accordance with Shariah concept at BMT, which has the objective for the benefit. Based on the conditions mentioned above, researchers interested to study theoretically the relationship between sharia principles, CSR trust and customer loyalty. Model is built based on relationship between variables with relevant theories. Main objective of this research is to create a model of the relationship between the principles of sharia research, CSR trust and customer loyalty.

II. THEORITICAL REVIEW

Sharia Principles Adherence (SPA)

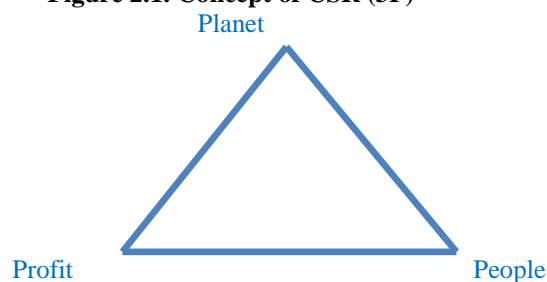
Sharia Principles Adherence (SPA) is human commitment or adherence to commandments or prohibitions of Allah based on Quran and Hadith. Good relationship with God and fellow human beings should be based on Qur'an and Hadith. This implies that any action or activity on this earth must be based on Qur'an and Hadith. Islam teachings should not be seen merely as a ritual matter, but must be implemented in every human's activity. Similarly, *muamalah* (economic affairs) also become subject of sharia principles from Qur'an and Hadith. SPA is a necessary condition that must be met by financial institutions that run their business based on Islamic principles. SPA is a manifestation of Islamic principles fulfillment in all financial business activities to reflect the characteristics of the institution itself, including BMT. SPA implies an integrity and credibility (Inspire, 2009). Trust itself must be maintained to keep Islamic principles in accordance with principles of Islamic law and Islamic banking law. Without the SPA, public will lose trust to Islamic financial institutions such as BMT and negatively will affect on image or reputation of BMT. According to Islamic Banking Act article 1, no. 12, 2008, principle of Islamic Sharia law is the principle in banking activities based on *fatwa* (Islamic policy) issued by agency with authority in application of sharia in field. It is authority of Shariah Supervisory Board (SSB). According to Abdullah and Chee (2012), an *muamalah* activity is based on sharia principles, *muamalah* activities must avoiding three fundamental prohibition of Islamic finance namely *riba* (usury), b. *Gharar* (*uncertainty*) and c. gambling.

Corporate Social Responsibility (CSR) :Companies success depend on humans, since all activities in company is run by people who live in according their respective roles. Therefore, theologically human as company's management will responsible to God in according with their position Djakfar (2012). This makes company needs to do benevolent (*ihsan*) and benefit to community, because achieving the goal success of company should support community, either directly or indirectly. Without community support, company's goal will never be realized. Higher awareness and intelligence communities to worse environmental conditions made them require company to not only profit-oriented, but also must consider the wider community interests. Companies are required to balance the interests of stakeholders with interests of shareholders, balance between the two will create a synergy. One embodiment of the synergy commonly known as Corporate Social Responsibility. This synergy will generate support from external parties that could strengthen company's position in competition and global. Conceptually, CSR also intersect and often interchangeable with other terms, such as corporate responsibility, corporate sustainability, corporate accountability, corporate citizenship, and corporate stewardship. Suharto (2010) stated that commitment and CSR activities refer to aspects of firm's behavior, including company policies and programs relating to two key elements:

- [1] Good corporate governance: business ethics, human resource management, social security for employees, as well as occupational health and safety;
- [2] Good corporate responsibility: environmental conservation, community development, protection of human rights, consumer protection, relationships with suppliers, and respect other stakeholders rights.

CSR was developed by Elkington in concept of triple bottom line that consists of economic prosperity, environmental quality, and social justice (Wibisono: 2007). This concept said that company is not only pursuing profit, but they should also be involved in fulfillment of social welfare (people), and actively participate in protecting the environment (planet). This concept is illustrated by triangle. Stakeholders live should be considered company to seek profit, namely economic, environmental, and social.

Figure 2.1. Concept of CSR (3P)



Furthermore, Djakfar (2012) stated that CSR is an embodiment of ideals corporate social responsibility in form of an action based on ethics with aim to improve sustainable economy to increase life quality for employees and their families at same time to improve the lives of local communities and society in general.

Trust : Many people still less confident in Islamic financial institutions. Creating trust is very fundamental to create loyalty to Islamic financial institutions such as BMT. This happens because there are many people who equate BMT with conventional Bank. This fact needs to be clarified and given intense socialization to community about the nature of BMT concept. Society needs to be explained how the essence of the concept of BMT, so their view of BMT can change and improve their understanding of this concept is the basis of the operational BMT. Hopefully, view that BMT same with conventional bank will disappear by itself over time. Removing a view that BMT differ from conventional bank is not easy, because it requires a hard struggle, as a need for a reference value of yield (rate of return) for Islamic finance. Expected return in Islamic financial system is profit sharing, including Islamic banking. It should be the real results of the business activities. Unfortunately, yield reference value is not yet available so that Islamic financial institutions often do equalization with interest rates in conventional system. It is not fair, this behavior can pose reputation risks for the Islamic financial system because there is no essential difference with conventional system. Business relationship with a partner requires a trust. Without trust there will be no agreement or cooperation. Relationship needs trust between one party with other party. Moreover, financial services company full of risk. That cooperation is based intangible (non-physical), so before there is an agreement or cooperation and certainly an element of trust must exist first.

Trust is a key element in emergence and maintenance of social exchange relationships (Blau, 1964). Bradach and Eccles (1989) view trust as a control mechanism to facilitate the exchange relationship characterized by uncertainty, vulnerability and dependency. Furthermore, Morrison and Firmstone (2005) stated that primary function of trust is to reduce uncertainty, which refers to perception of the individual's inability to predict something accurately. These characteristics are reflected in financial services industry such as BMT, where the customer is not able to personally investigate the BMT as a seller of financial services, to physically inspect the products/services offer. Here, customers have limited information, and thus trying to reduce the complexity of human behavior in situations where people have to cope with uncertainty (Lehman 1989).

Customer Loyalty : People demand a company to not only concerned with economic aspects, but also the social aspect of an embodiment of obedience to principles of Sharia. This can make customers loyal to a BMT. To increase loyalty, BMT needs to implement a strategy that could actually touch the conscience of the community, especially the customers, by giving alms and charity as commanded in verses of the Qur'an and Hadist. Loyalty makes customers invest or re-financing, and then recommend a product/service that is used to others. They have expectation to continue survive to use the products/services even though a lot of promotion of products/services of other BMT. Consumer loyalty can be defined as a repetition purchasing behavior has become a habit, which has no relevance and high involvement in consumer's choice of a particular object, and characterized by absence of external information search and evaluation of alternatives (Engel, Blackwell, and Miniard, 1995). Loyalty in Islam is closely related to prohibition of a lawful product or service being offered, so that for the case of the selection of financial institutions, consumers in choosing the institution will also consider the matter. This is consistent with recommendations in QS. Al-Maidah: 91 the following:
" Shaitan (Satan) wants only to excite enmity and hatred between you with intoxicants (alcoholic drinks) and gambling, and hinder you from the remembrance of Allah and from As-Salat (the prayer). So, will you not then abstain"

Related to above paragraph, it can be explained that Muslims should not do gambling and drinking as it will avoid us in remembrance of Allah. Likewise, in terms of trade we should avoid things that are forbidden as *usury*, *gharar* and *maysir*, because it can cause misery in world.

According to Zeithaml et al. (1996), ultimate goal of company's success in a relationship with customers is to create strong loyalty. Strong indicators of loyalty are:

1. Say positive things about a product that has been consumed.
2. Recommending the product has been consumed to a friend.
3. Continue purchasing product has been consumed.

III. DISCUSSION

Research Model Development

Based background and literature review above, researchers arrived at a concept of thought that based on theory of consumer behavior, especially regarding services and empirical studies on effect of adherence on Sharia Principles (SPA) on customer loyalty with CSR and trust as mediation. Conceptual framework is derived from the formulation of research problems that have been described previously as well as an explanation of each variable and pattern of relationships formed by these variables. From the results of previous studies as well as studies of the theory of consumer behavior, especially in services shows that variable Sharia Principle Adherence (SPA), CSR and Trust are important variables to shape customer loyalty in BMT. SPA is a form of commitment or obedience to commands or prohibitions of Allah based on Quran and Hadith. Good relationship with God and fellow human beings should be based on Qur'an and Hadith. Likewise, muamalah affairs or economy, also must submit to Sharia principles that have governed by Qur'an and Hadith. Indicators of human remains submissive and obedient to God's command (obey the Islamic principles), especially on issue of commerce, is adherence to three fundamental things that are forbidden by God in Islamic finance, namely to avoid riba, gharar and gambling (Abdullah and Chee, 2012). This is consistent with studies of Naser et al. (1999), that religious reasons have an important role in selecting Islamic banks. Thus, their adherence to Islamic principles makes BMT as a goal for Muslims in transaction.

Furthermore, presence a number of verses in Qur'an and hadith stated that humans must establish socio-economic justice to responsible socially. Therefore, BMT should run CSR programs. The more observant, a BMT have stronger the desire to run a CSR. Furthermore, research from Mandhachitara and Poolthong (2009) indicate that CSR initiatives have an important role in perceived service quality, which in turn affects the trust and brand effect. Research of Poolthong and Mandhachitara (2011), shows that corporate social responsibility (CSR) has a significant and positive relationship with loyalty attitude. Perception of service quality mediates the relationship between CSR with intention to buy back (repeat patronage intention), as form of loyalty behavioral. These results show that loyalty attitude can be formed if there are mediating variables such as the implementation of CSR to increase customer trust and loyalty. This is because, public will be sympathetic to companies that have done good thing to surrounding community with its CSR programs, where the sympathy will ultimately form a positive image in eyes of society or consumer. When the positive image is formed, it will be created customers trust in a bank. Higher level of customer trust in a product/service banking (BMT) makes customer will reluctant to switch to another service, so this will further increase consumer loyalty. This is consistent with results of Poolthong Mandhachitara (2011); Chen et al. (2012); Lee et al. (2012); Gupta et al. (2008), who found that CSR activities have positive effect on loyalty. Mandhachitara Poolthong (2009, 2011) showed that CSR affect the trust and customers loyalty . This is basis to put CSR, trust and loyalty as a research variable, because CSR can improve the perception and consumer trust, which in turn will increase the customer's loyalty of the bank (Murray and Vogel, 1997).

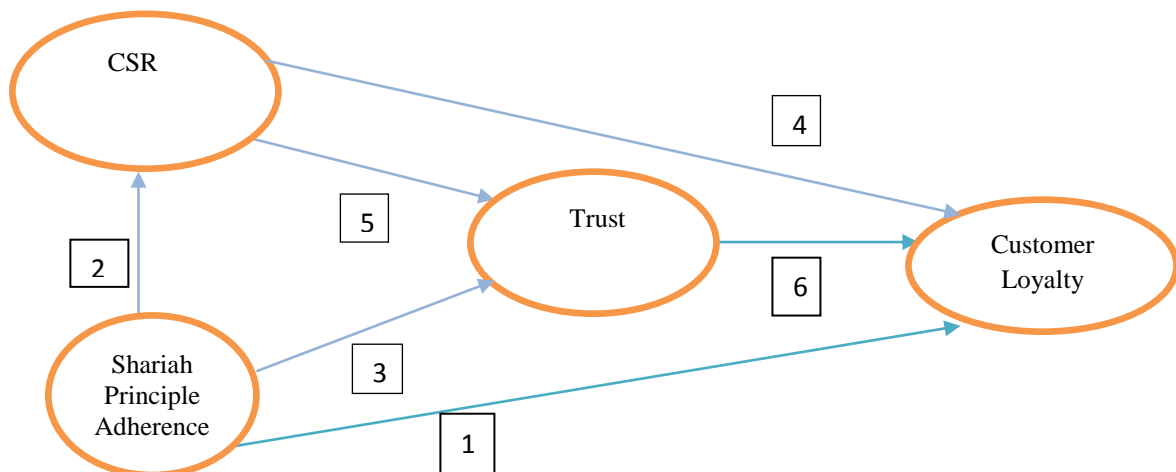
Chen et al. (2012) discusses the effects of corporate social responsibility on consumer loyalty and identify areas of emphasis organizational involvement and support for CSR in airline business of Taiwan. This study found that customer loyalty can be enhanced through CSR initiatives, which the ASR (Airline Social Responsibility) has a marginal effect on behavioral loyalty. Furthermore, safety was found become most important consumer concern, followed by consumer rights, environmental protection, and public participation, all of whom received a relatively high score based on ASR performance evaluation. Consumers who believe that company meets the legal services and social and ethical norms are more likely to get satisfaction because they feel company behaves consistently with consumer's self-concept (Marin and Ruiz, 2007). Consumers who hold these trusts and positive attitudes toward company will also be more likely to survive in a business relationship with company (Dick and Basu, 1994). Brown and balance scales (1997) found that CSR affect on consumers' attitude towards the product through the overall evaluation of company. Murray and Vogel (1997) investigated the effect on consumers for a combined program of social responsibility of business practices, led to a promotion, community volunteers, as well as proactive economic factors and consumer protection.

Research found that CSR programs can improve attitudes toward company, including trust in company honesty, customer responsiveness, and increased support for company. Sen and Bhattacharya (2001) provide support that company's business in various domains of CSR has a direct effect on attractiveness of company's

products, in addition to positive effect on evaluation of company by consumers. CSR itself was developed in concept of the triple bottom line, namely economic prosperity, environmental quality, and social justice. This concept said that company is not only pursuit profit, they should also be involved in fulfillment of social welfare (people), and actively participate in protecting the environment (planet). This concept is illustrated by triangle where stakeholders to be considered in middle of his quest for profit, namely economic, environmental, and social. Trust according to Lau and Lee (1999) is someone willingness to hang himself to others with certain amount of risk. According to Trust Commitment theory (Morgan and Hunt, 1994), trust is the key to keep and maintaining long-term relationships. Long-term relationship will increase the level of customers' trust (Gwinner et al., 2005) thereby reducing the anxiety of the customer for service received. Miles & Covin (2000) also said that in order to gain trust, customer required a good perception about company. This is consistent with Kartini (2009) that implementation of CSR programs will give non-financial rewards for company, one of which is trust. Wulf et al. (2001) stated that trust is formed from relationship quality between company and customer. Therefore, service companies such as BMT can increase level of customers trust by program that can increase the positive perception and long-term relationships. One example is CSR programs. Implementation of CSR programs will certainly increase the positive perception in customer's eyes. Positive perceptions, will increase customer trust, which in turn will lead to customer loyalty.

Consumer trust is affected by value held by company and consumer. It is defined as a combination of trust on certain forms of behavior, goals and policies that important, appropriate and/or better (Morgan and Hunt, 1994). At same time, CSR gives the consumer information about the value of existing systems within company (Turban and Greening, 1997). Empirical research also confirms the effect of organizational ethics perceptions level on consumer trust (Lagace et al. 1991). Perception that company does relationship is the basis of trust that all partners will have an honest relationship. Customer loyalty is a behavioral motivation to buy repeatedly and to build customer loyalty to a product/service produced by these companies. This take a long time through a process of repeated purchases (Olson, 1996). Repeat purchase in financial services (BMT) makes consumer can be said to have had a loyalty to BMT services. Furthermore, customer loyalty can be defined as a repetition of behavior that has become habitual purchases, which have no relevance and high involvement in consumer's choice of a particular object, and is characterized by absence of external information search and evaluation of alternatives (Engel et al., 1995). Based on idea described above, research model of this study is follows:

Figure 1. Research Model Development



Description of previous research that become basis for model development.

1. Naser dan Jamal (1999), Metawa dan Almoossawi (1997), Dusuki (2006), Gait (2008)
2. Farouk *et al.* (2011)
3. Farouk *et al.* (2011), Fatmah (2010)
4. Mandachitara *et al.* (2009), Lee *et al.* (2012), Gupta (2008), Carlson (2012), Dusuki (2006), Gait (2008)
5. Mandachitara *et al.* (2011), Chen *et al.* (2012)
6. Aydin (2004), Hong Wei (2012), Deng (2010), Visentin *et al.* (2012), Chen *et al.* (2012)

Theoretical Contributions

[1] This model development can enrich science of marketing management, consumer behavior, especially in theory of Corporate Social Responsibility and Sharia-based customer loyalty.

- [2] Mediation relationship between SPA and trust on customer loyalty that mediated by CSR is expected to produce a model of the relationship between adherence to Shariah principles on customer loyalty with mediation of Corporate Social Responsibility (CSR) and reliance on non-bank financial services industry such as BMT is based on Shariah principles.

IV. CONCLUSION

Based on model development, some conclusions can be stated as follows:

- [1] CSR can contribute to increasing customer loyalty. CSR is seen not only as a rule or to comply with government regulations, but the CSR should be viewed as a form of charity/alms which should always be added as a form of obedience to God.
- [2] Trust is essential for BMT that managed by Islamic principles to improve public trust in decisions and business development strategies. BMT should avoid gharar and maysir, always honest and maintain transparency in all financial transactions in order to continue to increase public trust.
- [3] Both CSR and trust are very important for customer loyalty, because by CSR implementation is a symbol of generosity and trust as a symbol of honesty, then BMT will receive blessings as Allah's promise
- [4] CSR implementation is not just about compliance with legal and moral obligation, but also as an application of our character and behavior as a Muslim. This behavior becomes a sign of submission or obedience of man who claimed himself as a believer. This charity should be given to people in need, in order to achieve a powerful and prosperous society.

V. SUGGESTION

- [1] To increase trust, BMT should maintain and improve the benevolent behavior and credibility, to maintain customer loyalty.
- [2] This model development provides input for BMT leadership, that in order to increase customer loyalty they should implement CSR and maintain customer trust. BMT is also required to run sharia principles properly.
- [3] This model development can become basis for future research to examine empirically to know weather the model is supported or rejected by empirical findings.

REFERENCES

- [1] Abdullah dan Chee, 2012, *Manajemen Keuangan Islam*, Jakarta, Alfabet.
- [2] Abul Hassan, Hjh Salma Binti Abdul Latiff, (2009), "Corporate social responsibility of Islamic financial institutions and businesses: Optimizing charity value", *Humanomics*, Vol. 25 Iss: 3 pp. 177 – 188
- [3] Augusty, Ferdinand 2011, *Metode Penelitian Manajemen: Pedoman Penelitian Untuk Penulisan Skripsi, Tesis dan Disertasi Ilmu Manajemen*, Badan Penerbit UNDIP, Semarang.
- [4] Al-Harran, S. A. S. (1993). Islamic Finance: The Experience of The Sudanese Islamic Bank in Partnership (Musharakah) Financing As A Tool For Rural Development Among Small Farmers in Sudan. *Unpublished PhD Thesis. Durham University. Durham.*
- [5] Ali, A.J. and Al Kazemi, A. (2007), "Islamic work ethics in Kuwait", *Cross Cultural Management: An International Journal*, Vol. 14 No. 2, pp. 93-104.
- [6] Alsadek H. Gait, Andrew C. Worthington (2003), An Empirical Survey of Individual Consumer, Business Firm and Financial Institution Attitudes towards Islamic Methods, *School of Accounting & Finance University of Wollongong, Wollongong NSW 2522 Australia, JEL Classification: D12; G20; Z12.*
- [7] Amin, M. and Isa, Z. (2008), "An examination of the relationship between perception of service quality and customer satisfaction: a SEM approach towards Malaysian Islamic banks", *International Journal of Islamic Middle Eastern Finance and Management*, Vol. 1 No. 3, pp. 191-209.
- [8] Amin Abdullah (2000), *Dinamika Islam Kultural*. Bandung : Mizan
- [9] Alma, Buchari, dan Priansa, 2009. *Manajemen Bisnis Syariah*, Penerbit Alfabeta.
- [10] Almossawi, M. (2001), "Bank selection criteria employed by college students in Bahrain: an empirical analysis", *International Journal of Bank Marketing*, Vol. 19 No. 3, pp. 115-25.
- [11] Al-Qur'anul Karim, Syaamil Al-Qur'an, Terjemah Tafsir, 2007
- [12] Antonio, M. Syafie, 1999, *Bank Syariah: Wacana Ulama dan Cendekiawan*, Tazkia Institute Jakarta.
- [13] Amba-Rao, S.C, 1993, Multinational Corporate Social Responsibility, Ethics, Interactions, and Third World Government: An Agenda for the 1990s. *Journal of Business Ethics*, 12 (7): 553 – 572.
- [14] Anderson, Jr., J.W 1989. *Corporate Social Responsibility: Guidelines for Top Management*. New York: Quorum Books.
- [15] Angur, M.G., Natarajan, R. and Jahera, J.S. Jr (1999), "Service Quality in The Banking Industry: an assessment in a developing economy", *International Journal of Bank Marketing*, Vol. 17 No. 3, pp. 116-123.
- [16] Annual Report Bank Muamalat Indonesia, 2011
- [17] Arifin, Zainul (2000), *Memahami Bank Syariah : Lingkup, Peluang, Tantangan dan Prospek*. Jakarta, AlvaBet.
- [18] Arini Solihati, April 15, 2010 *Blog komunitas Perbankan Syariah*.
- [19] Awan, Hayat M., Khuram Shahzad Bukhari, 2011: Customer's criteria for selecting an Islamic bank: evidence from Pakistan, *Journal of Islamic Marketing*
- [20] Aydin, Serkan and Ozer Ghokan, 2004, The Analysis of Antecedent of Customer Loyalty in Turkish Mobile Telecommunication Market, *European Journal of Marketing*. Vol 39.
- [21] Dusuki Asyraf Wajdi and Nurdianawati Irwani Abdullah, Why do Malaysian customers patronise Islamic banks?, 2006
- [22] Bank Indonesia. Oktober 2001, "Perbankan Syariah Nasional: Kebijakan dan Perkembangan", www.bi.co.id.
- [23] Baydoun dan Willet. 2000. Islamic Corporate Reports. *ABACUS*, Vol. 36 No. 1, 71-90

- [24] *Bejou, D. Ennew. (1998), "trust ethics and relationship satisfaction." The International Journal of Bank marketing, Vol. 16, No. 4, pp. 170-80*
- [25] Berry, L.L. and Parasuraman, A. (1991), *Marketing Service*, The Free Press, New York, NY.
- [26] Berry, L.L. and Parasuraman, A. (1993), "Building a new academic field – the case of services marketing", *Journal of Retailing*, Vol. 69 No. 1, pp. 13-60.
- [27] Berry, L.L. (1999), Cultivating Service Brand Equity, *Academy of Marketing Science*. Vol No. 1, pp 128-37
- [28] Bharadwaj, Sundar G.P Rajan Varadarajan, and John Fahy, 1983, Sustainable Competitive Advantage in Service Industries: A Conceptual Model and Research Proposition. *Journal of Marketing*, 57 October, 83 – 99
- [29] Bhattacharya, C.B. and Sen, S. (2003), "Consumer-company identification: a framework for understanding consumers' relationships with companies", *Journal of Marketing*, Vol. 67, April, pp. 76-88.
- [30] Bhattacharya, P. Evinney, H. & Pillutla, A. 1998. Communication and Innovation. The Case of Technology Banking System. *An International Journal of Communication*. Wales: MCB UP Limited.
- [31] *Bisnis dan CSR (2007), Memaknai CSR*, edisi Oktober
- [32] Bravo, Rafael, Teresa Montaner and Jo-se M. Pina. 2009, The role of bank image for customers versus non-customers
- [33] Brilliant, Eleanor L. dan Kimberlee A. Rice (1988), "Influencing Corporate Philanthropy" dalam Gary M. Gould dan Michael L. Smith (eds), *Social Work in the Workplace*, New York: Springer Publishing Co, halaman 299-313.
- [34] Brown TJ, Dacin PA. (1997). The company and the product: corporate associations and consumer product responses. *Journal of Marketing*; 61(1):68–84.
- [35] Burke, Edmund M., (1988), "Corporate Community Relations" dalam Gary M. Gould dan Michael L. Smith (eds), *Social Work in the Workplace*, New York: Springer Publishing Co, halaman 314-327
- [36] Bramson, R. 2005. The Culting of Brands: *When Customer Become True Believers*, New York: Penguin Groups Inc.
- [37] Burhan, M. Umar, 2005, Perilaku Rumah Tangga Muslim Dalam Menabung Berinvestasi Dan Menyusun Portofolio Kelayakan Dan Implikasinya Terhadap Perkembangan Bank Syariah (Studi Kasus Di Dua Kelurahan Kota Malang dan Di Dua Desa Kabupaten Malang), *Disertasi, Program Pascasarjana, Universitas Brawijaya, Malang*.
- [38] Carroll, A. (1999), *Corporate Social Responsibility; Evolution of Definition Construct*. (Business and Society, 38, 3), p. 264).
- [39] Chapple, W. and Moon, J. (2005), "Corporate Social Responsibility (CSR) in Asia", *Business and Society*, Vol. 44 No. 4, pp. 415-441.
- [40] Chen, Fang-Yuan Chen, Yu-Hern Chang and Yi-Hsin, (2012), "Customer perceptions of airline social responsibility and its effect on loyalty,"
- [41] Chin, Nigel. (1998), "Islamic banks aim for the mainstream". *Euromoney*, London, 349: 113-116.
- [42] Chiou, J.S. and Droge, C. (2006), "Service quality, trust, specific asset investment, and expertise: direct and indirect effects in a satisfaction-loyalty framework", *Journal of the Academy of Marketing Science*, Vol. 34 No. 4, pp. 613-27.
- [43] Chiou, Jyh-Shen. (2004). The Antecedents of Consumers' Loyalty Toward Internet Service Providers. *Information & Management Volume 41 Issue 6 pp685-695*.
- [44] Creswell, J.W. (2009). *Research Design: Qualitative, Quantitative and mixed methods approaches*, SAGE Publications Inc. Third Edition.
- [45] Cronin, J. Jr. and Taylor, S.A. (1992). "Measuring Service Quality: a reexamination and extension", *Journal of Marketing*, Vol. 56 No. 3. Pp. 55-68.
- [46] Dabholkar dkk. (1996). A Measure of Service Quality for Retail Stores: Scala Development and validation. *Journal of Academy of Marketing Science* 24 (1): 3-16.
- [47] Delgado-Ballester, E. dan Munuera. (2001), "Brand trust in context of consumer loyalty", *European Journal of Marketing*, Vol. 35 No. 5, pp. 1238-58
- [48] Del Mar Gracia de los Salmenes, M., Crespo, A.H. and del Bosque, I.R. (2005). "Effect of corporate social responsibility on loyalty and valuation of services", *Journal of Business Ethics*, Vol. 61, pp. 369-385.
- [49] Dharmesta, B.S. (1999), "Loyalitas Pelanggan : Sebuah Kajian Konseptual Sebagai Paduan Bagi Peneliti", *Jurnal Ekonomi dan Bisnis Indonesia* Vol 14 No. 3 hal. 73 – 88.
- [50] Dick, A.S. and Basu, K. (1994), "Customer loyalty: toward an integrated conceptual framework", *Journal of the Academy of Marketing Science*, Vol. 22 No. 2, pp. 99-113.
- [51] Djakfar, Muhammad. (2012), "Etika Bisnis: Mengangkap Spirit Ajaran Langit Dan Pesan Moral Ajaran Bumi", *Jakarta, Penebar Plus*.
- [52] Doney, P. and Cannon, J. (1997), "An examination of the nature of trust in buyer-seller relationships", *Journal of Marketing*, Vol. 61, April, pp. 35-51.
- [53] Drake, C. (1998). Customer Satisfaction and Loyalty Tracking Survey, A Demonstration of Customer Loyalty Research in Practice, *International Journal of Bank Marketing*, Vol. 16, No. 7, p. 228-292.
- [54] Dusuki, A.W. and Dar, H. (2005), "Stakeholders' perceptions of corporate social responsibility of Islamic banks", *International Conference, Islamic Economics and Banking in the 21st Century, November 2005, Jakarta*.
- [55] El-Bdour, R. (1984). The Islamic economic system: a theoretical and empirical analysis of money and banking in the Islamic economic framework. *Unpublished PhD Dissertation. Utah State University, Logan-Utah*.
- [56] Erol, C., Kaynak, E. and El-Bdour, R. (1990), "Conventional and Islamic Bank: Patronage Behaviour of Jordanian Customers", *International Journal of Bank Marketing*, Vol. 8 No. 5, pp. 25-35.
- [57] Erol, C and El-Bdour R (1989). "Attitudes, Behaviour and Patronage Factors of Bank Customers Towards" *International Journal of Bank Marketing* 15(4)
- [58] Egan, J. (2004). *Relationship Marketing: Exploring Relational Strategies in Marketing*, England: Prentice Hall, pg. 56-149.
- [59] Elkington, John (1998), *Canibals With Forks: The Triple Bottom Line in 21st Century Business*, Gabriola Island, BC: New Society.
- [60] El-Junusi, Rahman, (2009), Pengaruh Atribut Produk Islam, Komitmen Agama, Kualitas Jasa, Dan Kepercayaan Terhadap Kepuasan Dan Loyalitas Nasabah Bank Syariah (Pada Bank Muamalat Semarang), *the 9th Annual Conference on Islamic Studies (ACIS)*.
- [61] Engel, J.F., Blackwell, R.D. and Miniard, P.W. (2001), *Consumer Behavior*, South-Western, Division of Thomson Learning, Cincinnati, OH.
- [62] Engel, J.F., Blackwell, R.D. and Miniard, P.W. (1995), *Consumer Behavior*, Division of Thomson Learning, Cincinnati, OH. Seventh Edition.
- [63] Erol, Cengiz and Radi El-Bdour. (1989). Attitudes, behavior, and patronage factors of bank customers towards Islamic banks. *International Banking & Marketing* Vol. 7, No. 6: 31-7.

- [64] Farouk, Sayd, M. Kabir Hassan and Roman Lanis. 2011. Determinants of corporate social responsibility disclosure: the case of Islamic banks". *Journal of Islamic Accounting and Business Research*, Vol. 2 Iss: 2 pp. 114 – 141.
- [65] Fatmah (2009). Perilaku Konsumen Muslim: Religious Motive dan Economic Motive dalam Proses Pengambilan Keputusan. *Jurnal Fakultas Ekonomi Universitas Muhammadiyah Surabaya*.
- [66] Fornell, C dan Lacker (1982). "A national Customer Satisfaction Barometer, The Swedish Experience." *Journal of Marketing*, Vol 12, pp10-14
- [67] Folkes, V.S. and Kamins, M.A. (1999), "Effects of information about firms' ethical and unethical actions on consumers' attitudes", *Journal of Consumer Psychology*, Vol. 8 No. 3, pp. 243-59.
- [68] Fournier, S., Dobscha, S. & Mick, D.G. 1998. *Preventing The Premature that of Relationship Marketing*, Harvard Business Scholl Press.
- [69] Garbarino, E. and Johnson, M.S. (1999), "The different roles of satisfaction, trust, and commitment in customer relationships", *Journal of Marketing*, Vol. 63 No. 2, pp. 70-87.
- [70] Garcí'a de los Salmones, M., Herrero, A. and Rodri'guez del Bosque, I. (2005), "Effect of corporate social responsibility on loyalty and valuation of services", *Journal of Business Ethics*, Vol. 61 No. 4, pp. 369-85.
- [71] Ganesan, S. (1994), "Determinants of long-term orientation in buyer-seller relationships", *Journal of Marketing*, Vol. 58, April, pp. 1-19.
- [72] Garret, Gregory A. 2004. Creating A Supplier Value Chain, *Contract Management Journal*, pg. 32-43.
- [73] Gefen, D., Straub, D.W. and Boudreau, M.-C. (2000), "Structural equation modeling and regression: guidelines for research practice", *Communications of the Association for Information Systems*, Vol. 4 No. 7, pp. 2-77.
- [74] Ghozali, I. 2006. *Structural Equation Modeling*, Metode Alternatif dengan *Partial Least Square* Edisi 1. Badan Penerbit Universitas Diponegoro. Semarang
- [75] Gundlach, G.T. and Murphy, P.E. (1993), "Ethical and legal foundations of relational marketing exchanges", *Journal of Marketing*, Vol. 57, October, pp. 35-46.
- [76] Gupta, S. and Pirsch, J. (2008), "The company-cause-customer fit decision in cause-related marketing", *Journal of Consumer Marketing*, Vol. 23 No. 6, pp. 314-26.
- [77] Gwinner, K. and Eaton, J. (1999), "Building brand image through event sponsorship: the role of image transfer", *Journal of Advertising*, Vol. 28 No. 4, pp. 47-57.
- [78] Hair, Joseph F., Roldp E. Anderson, Ronald L. Talham and William C. Black. (1995), "*Multivariate Data Analysis*", Fifth Edition. Prentice Hall International Inc.
- [79] Harahap, Sofyan S., 2011, *Etika Bisnis dalam perspektif Islam*, Penerbit Salemba Empat: Yogyakarta.
- [80] Haron, S, Ahmad N and Planisek S (1994), "Bank Patronage Factors of Muslim and Non-Muslim Customers." *International Journal of Bank Marketing* 12(1): 32-40.- *The International Journal of Bank Marketing*, Bradford; 1994, Vol. 12, Iss. 1.
- [81] Hassan, M. Kabir & Tarek S. Zaher & (1999), "A Comparative Literature Survey of Islamic Finance and Banking", *Financial Markets, Institutions & Instruments*, V. 10, No. 4 November 1999, University Salomon New York.
- [82] Hassan, N. M. N. and Lewis. (2007). An Evaluation of the Islamic Banking Development in Malaysia, in *International Islamic Banking Conference 2003. Prato, Italy*.
- [83] Hegazy, I (1995), "An Empirical Comparative Study between Islamic and Commercial Banks' Selection Criteria in Egypt." *International Journal of Commerce and management* 5(3): 46-61.
- [84] Harris, Lloyd C and Mark M.H. Goode. 2004, The four levels of loyalty and the pivotal role of trust: *a study of online service dynamics*
- [85] Hascaryani, 2011. Teori dan Praktek Lembaga Mik ro Keuangan Syariah. *Yogyakarta: UII Press*.
- [86] Hasket, G. 1996. A Service Quality Model and Its Marketing Implication, *European Journal of Marketing*, Vol.18, pg. 36-44. *Info Bank News.com, 2007&2009*.
- [87] He, Hongwei, Yan Li and Lloyd Harris. 2012, Social identity perspective on brand loyalty
- [88] Hess, J dan Story, (2005), Trust-based commitment multidimensional consumer brand relationships." *Journal of Consumer marketing*, Vol 22/6, pp. 313-322.
- [89] Hesse, Heiko & Martin Qihak (1995), Islamic Banks and Financial Stability: An Empirical Analysis, *IMF Working Paper, Monetary and Capital Markets Departement..*
- [90] Hilman, Iman, dkk, 2003, *Perbankan Syariah Masa Depan*, Senayan Abadi Publishing, Jakarta.
- [91] Hong, Ilyii B and Hwihyung Cho. 2011, The impact of consumer trust on attitudinal loyalty and purchase intentions in B2C e-marketplaces : Intermediary trust vs
- [92] Hurriyati, Ratih. 2005. "*Bauran Pemasaran dan Loyalitas Konsumen*". Bandung: ALFABETA. ICT Watch, (2003) "Data Pengguna Internet". www.ictwatch.com/data.
- [93] Bartle, Phill (2008), *Sixteen Elements of Strength*. <http://www.scn.org/cmp/modules/soc-16el.htm> (diakses 24 Mei 2008)
- [94] Ilham, Ahmad, 2008, *Optimisme Pertumbuhan Bank syariah*, Business Development, executive KARIM Business Consulting, <http://www.sebi.ac.id/index>
- [95] Indriyantoro dan Soepomo, 1999, *Metodologi Penelitian Bisnis Untuk Akuntansi dan Manajemen*, Edisi Pertama, BPFE, Yogyakarta.
- [96] Javalgi, GR, (1997), "Services loyalty implications for service provider. *The Journal of service marketing*, vol.11.No.3, pp.165-179
- [97] Jazim Al-Ajmi, (2009), "Client of conventional and Islamic banks in Bahrain: How they choose which bank to patronize
- [98] Jogiyanto, H.M dan Willy, A. 2009. *Konsep dan Aplikasi PLS (Partial Least Square) Untuk Penelitian Empiris*. BPFE Fakultas Ekonomika dan Bisnis UGM. Yogyakarta.
- [99] Kanuk, Leslie L Schiffman, Leon G.,. 2004. *Consumer Behavior (eight edition)*. New Jersey: Prentice Hall.
- [100] Kartini, Dwi, 2009. *Corporate Social Responsibility, Transformasi Konsep Sustainability Management Dan Implementasi di Indonesia*, PT. Refika Aditama, Jakarta.
- [101] Keraf, A.S, 1998, *Pasar Bebas, Keadilan dan Peran Pemerintah*, Kanisius, Yogyakarta.
- [102] Kassim, N. and Abdullah, N. (2010), "The effect of perceived service quality dimensions on customer satisfaction, trust, and loyalty in e-commerce settings. A cross cultural analysis", *Asia Pacific Journal of Marketing*, pp. 351-71.
- [103] Kotler, P. & Keller, K.L. 2006. *Marketing Management*, Twelfth Edition, New Jer-sey: Prentice Hall.
- [104] Kim, K.S. 2000. Corporate Social Responsibility And Strategic Management: An Empirical Study of Korean MNCs in The United States. *Unpublised Dissertation. West Heaven, Connecticut: The University of Heaven*.
- [105] Kotler, P. & Lee, N. (2005). *Corporate Social Responsibility: Doing the most good for your company and your cause*. New Jersey: John Willey & Son, Inc.

- [106] Kurtz.D.L dan Clow. K.E (1998), "Service Marketing". USA: *John Wiley and Sons, Inc.*
- [107] Ladhari, Riadh, Isa-belle Bruna and Mi-guel Morales. 2008, *Determinants of dining satisfaction and post-dining behavioral intentions*
- [108] Lagace R., Dahlstrom R. and Gassenheimer J.B. (1991), The relevance of ethical salesperson behavior on relationship quality: the pharmaceutical industry, *Journal of the Personal Selling and Sales Management*, 11, 4, 39-47.
- [109] Lau, G.T. and Lee, S.H. (1999), "Consumers trust a brand and the link to brand", *Journal of Market Focused Management*, Vol. 4 No. 4, pp. 341-70.
- [110] Lee, S.H. & Lau, G.T., 1999. Consumers' Trust in a Brand and The Link to Brand Loyalty, *Journal of Market Focused Management*, 4, 341-370, Boston: *Kluwer Academic Publishers*.
- [111] Lee, S.K., Lee, W.S. and Yoo, D. (2000), "The determinants of perceived service quality and its relationship with satisfaction", *Journal of Services Marketing*, Vol. 14 No. 3, pp. 217-29.
- [112] Lee, Eun Mi, Seong-Yeon Park, Molly I, Rapert and Cristo-per L. Newman. 2012, Does perceived consumer fit matter in CSR issues?
- [113] Lewis, B.R. and Soureli, M. (2006), "The antecedents of consumer loyalty in retail banking", *Journal of Consumer Behavior*, Vol. 5, pp. 15-31.
- [114] Lewis. (2001), Service Quality, an International Comparison Bank customer expectations and perceptions, *Journal of Marketing Management*. Vol 7. pp 47-62
- [115] Lewis, M. K. and Algaud, L. M. (2001). *Islamic Banking*. Cheltenham, UK, Edward
- [116] Elgar.
- [117] Lin, Hsin-Hui and Yi-shun Wang. 2006, An examination of the determinants of customer loyalty in mobile commerce contexts.
- [118] Loudon dan Bitta. (1984), *Consumer Behavior: Concept and Application*, *The United State of America: By Mc Graw Hill*.
- [119] Machmud, Amir dan Rukmana, 2010, *Bank Syariah :Teori, Kebijakan, Dan Studi Empiris di Indonesia*, Penerbit Erlangga, Jakarta.
- [120] Maali, B., Casson, P. and Napier, C. (2003), "Social reporting by Islamic banks", *discussion papers in accounting and finance*, *University of Southampton, Southampton*.
- [121] Mason, T. (2000). The Importance of Being Ethical. Marketing. 26 October, pp. 27.
- [122] Marin L, Ruiz S. (2007). I need you too! Corporate identity attractiveness for consumers and the role of social responsibility. *Journal of Business Ethics*; 71(3):245-60.
- [123] Mayer, R.C., Davis, J.H. and Schoorman, F.D. (1995), "An integrative model of organizational trust", *Academy of Management Review*, Vol. 20 No. 3, pp. 709-34.
- [124] McKinsey & Co. 2000. *Personal Finance Service Research*, EIU, Jakarta:Viewswire.
- [125] Mehboob ul Hassan (2007), "People's Perceptions towards the Islamic Banking: A Fieldwork Study on Bank Account Holders' Behaviour in Pakistan", *School of Economics, Nagoya City University Japan 467-8501 Japan*.
- [126] Morgan, R.M. and Hunt, S.D. (1994), "The commitment trust theory of relationship marketing", *Journal of Marketing*, Vol. 58 No. 3, pp. 20-38.
- [127] Malhotra, N.K. (1993), *Marketing Research: an Applied Orientation*, Prentice-Hall, Englewood Cliffs, NJ.
- [128] Muchlis (2011), *Perilaku Menabung di Perbankan Syariah Jawa Tengah*, *Program Studi Doktor Ilmu Ekonomi, Disertasi, UNDIP Semarang*.
- [129] Murray, K.B. and Vogel, C.M. (1997), "Using a hierarchy-of-effects approach to gauge the effectiveness of corporate social responsibility to generate goodwill toward the firm: financial versus non-financial impacts", *Journal of Business Research*, Vol. 38, pp. 141-59.
- [130] Naser Kamal, Ahmad Jamal, Khalid Al-Khatib (1999), Islamic banking: a study of customer satisfaction and preferences in Jordan, *International Journal of Bank Marketing* 17/3 (1999) 134-150.
- [131] Naqvi, Syed Nawab Haidar, *Menggagas Ekonomi Islam*, Yogyakarta: *Pustaka Pelajar*, 2003
- [132] Ndendo, Roland Tanguu. (2007). "Analisis Kepuasan Mahasiswa Terhadap Pelayanan PSMA on-line di Gunadarma". Jurusan Teknik Industri, Universitas Gunadarma, Depok.
- [133] Netting, F. Ellen, Peter M. Kettner dan Steven L. McMurtry (1993), *Social Work Macro Practice (third edition)*, Boston: *Allyn and Bacon*
- [134] Nugroho M.A.S dan Widiastuti (2003), Pengaruh Relijiusitas, Pendapatan dan Tanggungan Keluarga terhadap Jumlah Tabungan. *Telaah Bisnis*, Vol.4, No.2, Desember.
- [135] Nugroho, Setiadi J. 2005, *Perilaku Konsumen*. Kencana. Jakarta.
- [136] O'Cass, Aron and Jamie Carlson. 2012, An e-retailing assessment of perceived website-service innovativeness: Implications for website quality evaluations, trust, loyalty and word of mouth.
- [137] Olson, Jerry & Peter, J. Paul. (1996). "Consumer Behavior: Perilaku Konsumen Dan Strategi Pemasaran". Jakarta :Erlangga.
- [138] Omer, H.S.H. (1992), "The implications of Islamic trusts and practice on the Islamic financial institutions in the UK: case study of Albaraka International Bank UK", *unpublished PhD thesis, Economics Department. Loughborough University, Loughborough*.
- [139] Paine, Adrian. (2001), "Does ethics pay", *Business Ethics Quarterly*, Vol. 10 No. 1, pp. 319-330.
- [140] Payne. (2000), *The Essence of Service Marketing (Pemasaran Jasa)*, terjemahan oleh Fandy Tjiptono. Penerbit Andi, Yogyakarta.
- [141] Payne, Malcolm (1986), *Social Care in The Community*, London: MacMillan
- [142] Parasuraman, A., Zeithaml, V.A. and Berry, L.L. (1985), "A conceptual model of service quality and its implications for future research", *Journal of Marketing*, Vol. 49, pp. 41-50.
- [143] Parasuraman, A., Zeithaml, V.A. and Berry, L.L. (1988), "SERQUAL: a multiple-item scale for measuring consumer perceptions of service quality", *Journal of Retailing*, Vol. 64 No. 1, pp. 12-40.
- [144] Pavlou, P. A., dan Gefen, D., 2002. Building Effective Online Marketplaces with Institution-based Trust, *Proceedings of Twenty-Third International Conference on Information Systems*, pp. 667-675.
- [145] Peppers, D. and Rogers, M. (1997), *The One to One Future: Building Relationships One Customer at a Time*, Bantam Double day Dell Publishing, New York, NY.
- [146] Poolthong, Yaowalak & Mandhachitara, Rujirutana. (2009). *Customer expectations of CSR, Perceived Service Quality and brand effect in Thai retail banking*, *International Journal of Bank Marketing*. Vol.27 No. 2, pp. 408-427.
- [147] Poolthong, Yaowalak & Mandhachitara, Rujirutana. (2011). *A Model of Customer Loyalty and Corporate Social Responsibility*. *Journal of Service Marketing*. Vol.25 No. 2, pp. 122-133.

- [148] Pomeroy, A. and Dolnicar, S. (2006), "Customers' sensitivity to different measures of corporate social responsibility in the Australian banking sector", *paper presented at the Australia and New Zealand Marketing Academy Conference (ANZMAC), Brisbane, 4-6 December*.
- [149] Prastowo, Joko, 2011. *Corporate Social Responsibility, Kunci Meraih Kemuliaan Bisnis*, Penerbit Samudra Biru.
- [150] Pradiansyah, Arvan (1999), "Peranan Kepemimpinan dalam Membangun Kepercayaan di Tempat Kerja", *Usahawan*, No. 19 th. XXVIII September, hal. 23 – 25.
- [151] Raynard, P. & Forstater, M. (2002). *Corporate Social Responsibility: Implications for Small and Medium Enterprises in Developing Countries*, Reports, United Nations Industrial Development Organizations, Vienna.
- [152] Rehman Sheikh, Sana-ur.& Zee-Rein Beise.(2011). Corporate Social Responsibility or Cause-Related Marketing? The Role of Cause Specificity of CSR. *Journal of Consumer Marketing*.Vol. 28 No. 1, pp. 27-39. Emerald Group Publishing Limited.
- [153] Reichheld, F.F. (1996), *The Loyalty Effect: The Hidden Forcebehind Growth, Profits, and Lasting Value*, Harvard BusinessSchool Press, Boston, MA.
- [154] Rivai, Veithzal *et al.*, 2007, *Bank and Financial Institution Management Conventional & Sharia System*, Jakarta: Raja GrafindoPersada. Islamic Banking and Finance
- [155] Rivai, Veithzal *et al.*, 2012, *Islamic Banking and Finance, Dari Teori ke Praktik*, Yogyakarta, BPFE.
- [156] Rothschild, K.L, dan W.C Gaidis. (1981) Behavior Learning Theory," *Journal of Marketing*. Vol.45.pp.70-78
- [157] Saad A. Metawa dan Mohammed Almossawi, 1997, Banking behavior of Islamic bank customers: perspectives and implications.
- [158] Sadeq, A. M. (2002). Islamic Ethics in Human Resource Management, in. A. M. Sadeq, Ethics in Business and Management: Islamic and Mainstream Approaches, *Asean Academic Press, London*. pp. 285-302.
- [159] Sadeghzadeh, A. (1995), "Social responsibility accounting, sustainability accounting and Islam", PhD dissertation, *University of Wollongong, Wollongong*.
- [160] Samuel, Hatane & Wijaya, Elianto.(2008). Corporate Social Responsibility, Purchase Intention Dan Corporate Image Pada Restoran Di Surabaya Dari Perspektif Pelanggan. *Jurnal Manajemen Pemasaran*.
- [161] Sejati, Ismoyo, (2006), "Analisis Probabilitas Masyarakat Muslim Menabung pada Perbankan Syariah di Kota Semarang", (*Thesis, Magister Ilmu Ekonomi dan Studi Pembangunan, Program Pascasarjana Universitas Diponegoro Semarang, (Tidak dipublikasi)*).
- [162] Sekaran, U. and Bougie, R. (2009), *Research Methods for Business: A Skill Building Approach*, John Wiley & Sons, Chichester.
- [163] Setiadi, Nugroho J. 2005, *Perilaku Konsumen*. Kencana. Jakarta.
- [164] Singarimbun, 1997, *Metodologi Penelitian*, BPFE, Yogyakarta
- [165] Sirdesmukh, D, Singh, J dan Sabol. (2002). "Consumer trust, value, and loyalty in relation exchange, *Journal of Marketing*, Vol.66,pp15-37.
- [166] Solimun,2012, *Pemodelan Persamaan structural, Generalized Structured Component Analysis (GSCA)*, Program Studi Statistika, Jurusan MIPA, Universitas Brawijaya.
- [167] Soenarmi, 2005, Analisis Faktor-faktor yang mempengaruhi Keputusan Meminjam Pada Bank Umumsyariah di Jawa Timur, *Disertasi, Program Pasca Sarjana Universitas Brawijaya Malang*.
- [168] Sudewo, Erie (2008), Politic Ziswaf Kumpulan Essay, *Jakarta: Circle of Information and Development*
- [169] Suharto, Edi (2009), *Pekerjaan Sosial di Dunia Industri: Memperkuat Tanggungjawab Sosial Perusahaan (Corporate Social Responsibility)*, Bandung: Refika Aditama
- [170] Suharto, Edi (2010), *CSR dan Comdev, Investasi KreatifmPerusahaan Di Era Globalisasi*, Bandung: Alfabeta
- [171] Suhri, Saifuddin. (2013). Analisis Promosi Produk Akad Qard al hasan Pada Calon Penabung KJKS BMT Sidogiri Jawa Timur, *Tesis, UNAIR, Surabaya*.
- [172] Sulaiman, M. 2001. *Testing Model of Islamic Corporate Financial Reports: Some Experimental Eviden*. IIUM Journal of Economics and Management. Vol. 9 No. 2, 115-139
- [173] Sjahdeini, M.N. (1999), "Islamic banking: true modes of financing", *New Horizon*, Vol. 109,pp. 15-20.
- [174] Valérie Swaen, Ruben Chumpitaz C.(2008), Étude des perceptions et des réactions des consommateurs face aux activités citoyennes des.
- [175] Visentin, Daniele Scrap. (2012), Determinants and mediators of the intention to up-grade the contract in bu-yer – seller relationships
- [176] Temporal, P. & Troutt, M. 2001.*Romancing The Customer*, New York: John Willey & Sons, p22-23.
- [177] Turban D.B. and Greening D.W. (1997), Corporate social performance and organizational attractiveness to prospective employees, *Academy of Management Journal*, 40, 3, 658-673.
- [178] Tjiptono, Fandy. 1996. "Manajemen Jasa". Yogyakarta : ANDI.
- [179] *Undang-Undang No 10 tahun 1998 tentang Perbankan perubahan atas UU no 7 tahun1992*
- [180] *Undang-Undang Perbankan Syariah tahun 2008*
- [181] Varadajaran, P.R. and Menon, A. (1988), "Cause-related marketing: a coalignment of marketing strategy and corporate strategy and corporate philanthropy", *Journal of Marketing*, Vol. 52 No. 3, pp. 58-74.
- [182] Walker, O., Boyd Jr, H.W., Larreche, J.C. 1999. *Marketing Strategy, Planning And Implementation*, McGraw Hill International, p 282.
- [183] Wibisana, M. Jusuf, IwanTriyuwono, Nurkholis, A. Erani Yustika. (1999). Studi Pendahuluan Persepsi Masyarakat tentang Bank Perkreditan Rakyat Syari'ah. Malang: *Centre for Business & Islamic Economics Studies – Faculty of Economics Brawijaya University dan Bank Indonesia Jakarta*.
- [184] Wibisono (2007), *Perbankan Islam: Teori dan Praktik*
- [185] Zainul Arifin (2000), *Memahami Bank Syariah : Lingkup, Peluang, Tantangan dan Prospek*. Jakarta, AlvaBet.
- [186] Zethaml, Valerie A, 1988, Consumer Perceptions of Price Quality and Value: A Means End Model and Synthesis of Evidence. *Journal of Marketing*.Vol 52 July.
- [187] Zeithaml, V.A., Berry, L.L. and Parasuraman, A. (1996),"The behavioral consequences of service quality", *Journalof Marketing*, Vol. 60, pp. 31-46.
- [188] Zhaohuo Deng,Yao-bin Lu, Kwok Kee Wei and Jinlong Zhang. (2010), Understanding customer satisfaction and loyalty : *An empirical study of mobile instant messages in China*.
- [189] Zikmund, W.G., McLeod, Jr, R., & Gilbert, F.W. 2003.*Customer Relationship Management: Integrating Marketing Strategy and Information Technology*. USA: John Willey & Sons, Ltd., p9-74.
- [190] Yuliarini, Ni Nyoman. (2003). "Analisis faktor-faktor yang mempengaruhi kepuasan pelanggan terhadap pelayanan PDAM Kota Denpasar".*Jurusan Ilmu Ekonomi, Fakultas Ekonomi, Universitas Udayana, Denpasar*

- [191] Porter, Michael E. dan Mark R. Kramer (2002), "*The Competitive Advantage of Corporate Philanthropy*", dalam Harvard Business Review, December, halaman 5
- [192] Sadeq, A. M. (2002). Islamic Ethics in Human Resource Management, in. A. M. Sadeq, Ethics in Business and Management: Islamic and Mainstream Approaches, Asean Academic Press, London. pp. 285-302.
- [193] Supomo, Sita (2004) "*Corporate Social Responsibility (CSR) dalam Prinsip GCG*" dalam Republika, 20 Oktober Wikipedia (2008), http://en.wikipedia.org/wiki/Corporate_social_responsibility