Linking Sharia Bank Corporate Image and Customer Trust with Customer Switching Intention: The Mediating Role of Customer Loyalty

Mariska SR HS¹, Miftakhul Khasanah²*, Sutrisno³

¹²Universitas Muhammadiyah Yogyakarta, Indonesia
³IIIBF International Islamic University Malaysia, Malaysia

Abstract

Good service from a bank will be an added value to improve the company's image and is directly proportional to customer loyalty. Customer loyalty can prevent customers from switching to using services from other companies. This study aims to examine the role of the mediating variable, customer loyalty, which relates to the effect of company image and trust on customer intention to switch. The object of this research is the customer of Bank Muamalat Indonesia. After reviewing the literature and formulating hypotheses, the data collected through the questionnaire method were 213 respondents from Bank Muamalat Indonesia customers. The sampling applied the convenience sampling technique. The data obtained were then analyzed using Structural Equation Modeling (SEM), while the hypothesis test used the Smart-PLS 3.0 application. This study indicates that loyalty can fully mediate the influence of company image and trust on switching intention. Creating loyalty means building customer image and trust as a company investment in the long term. Managers need to build corporate image and customer trust to compete in Indonesia's financial industry.

Keywords: Loyalty, Company Image, Trust, Switching Intention.
I. Introduction

The establishment of Bank Muamalat Indonesia in 1991 was initiated by the Indonesian Ulema Council (MUI) and the Government of Indonesia. The support of the Indonesian Muslim Intellectuals Association (ICMI) signaled the emergence of the Islamic movement in Indonesia. At the beginning of the establishment of Bank Muamalat Indonesia, the existence of this Islamic bank had not received optimal attention in the national banking industry. Several reports about Bank Muamalat Indonesia published in print media, mass media, and the internet, such as one on the VOA Islam website (www.voa-Islam.com), the case of Non-Performing Financing / NPF, which is increasingly burdensome for the Bank Muamalat in 2014. The essence of the news was that two financing sectors were problematic or stuck, causing Bank Muamalat's NPF to increase. Even Hendiarto, the Director of Finance and Operations of Bank Muamalat, also revealed that the highest NPF contributor in the company was the mining and transportation sector because the future of the two sectors was blurry in 2014. Then the news at the end of 2017 was published on the Tribun Bisnis website (www.tribunnews.com) in October 2017. The essence of the news was the rise of Bank Muamalat Indonesia after the last 25 years of being controlled by foreign shareholders. It was known that Minna Padi was the largest shareholder at the end of 2017. This issue not only affects the interest of employees to work at bank Muamalat (Zakiy, 2021) but also has an impact on customers.

Both cases can affect the company's image and customer trust in Bank Muamalat Indonesia. However, the good and bad image of Bank Muamalat and the level of trust of its customers do not directly make customers intend to switch to other banks or remain loyal customers of Bank Muamalat Indonesia. Corporate image is the customer's response to the name and impression and also represents a symbol of the quality of the product. The high and low corporate image and the level of customer trust will impact customer loyalty, affecting the customer's intention to switch to another bank in the future (Zakiy, 2019). Customer loyalty is an award or result obtained for the spirit of a company that always strives to maintain its image and trust from its customers, thereby minimizing the possibility of customers' intentions to switch to other banks. Customer loyalty plays a vital role in the banking world because a high level of loyalty from customers can encourage an increase in assets or capital at Bank Muamalat Indonesia. Some news regarding corporate image, especially Islamic banks in Indonesia, is of particular concern. Especially at this first Islamic Bank in Indonesia. With different levels of market share, news related to Islamic financial institutions is negative. This has a very strong influence, both on customer loyalty and the customer's intention to switch.

In this study, customer loyalty is a mediating variable for the influence of Bank Muamalat Indonesia's corporate image and customer trust on customers' intentions to switch to other banks (switching intention). This is because corporate image and customer trust cannot directly influence customer switching intentions. Switching behavior can pose a serious threat to the company. Thus, it is important to pay attention to and understand the level of
intention to switch customers of Bank Muamalat Indonesia. We assume that corporate image and trust cannot directly affect customer switching intentions but through customer loyalty first. In other words, customers who perceive the company's image well and believe that the company will not harm themselves will produce high customer loyalty, which results in low switching intention.

II. Literature Review and Hypothesis Development

Social exchange theory is a modern sociological theory that explains that in a social relationship, there are elements of reciprocity, rewards, and also benefits that influence each other. In (West & H, 2008, p. 217), Tribault argued that each individual voluntarily enters and stays in a social relationship only as long as the relationship is satisfactory in terms of rewards, costs, profits, and comparison levels. The theory's assumptions include that humans seek rewards and avoid punishment, humans are rational creatures, and the standards used by humans to evaluate costs and rewards vary over time and depend from one person to another.

The thing that needs to be considered in the company, or in this case, banking, is the image of the bank. If the company always provides good and satisfying service, the image will be good and heard by the ears of customers and prospective customers. This can indirectly increase the loyalty of loyal customers of the company or bank. Customers will show loyal behavior preceded by satisfaction, such as repeat purchases, and recommend others to use products from Islamic banks if these customers feel that the quality of Islamic bank services is in accordance with their expectations. Vice versa, if the quality of Islamic banking services perceived by customers is bad, customers will respond by switching and telling other people about the badness of Islamic banks (Zakiy & Azzahroh, Pengaruh Kualitas Layanan Terhadap Loyalitas Nasabah Bank Syariah dengan Kepuasan Nasabah Sebagai Variable Intervening, 2017, p. 28).

2.1 Company Image

According to Kotler (1993), Corporate image is the company’s perception that is reflected in the associations contained in the consumers' memory. A good corporate image is crucial for a company because it affects all elements included in the company. A simple assumption is that a company will be successful in building its image if the company (bank) can create fun things and attract customers’ interest in the bank, both new and old customers. function (Farida Hamid, tt). In contrast, business is any activity in the economic field that every entrepreneur or individual carries out with the aim of making a profit (Ismail Solihin, 2006).

2.2 Trust

Trust is the initial foundation of business. Moorman, Deshade, & Zalman (1993) define trust as the willingness of people to depend on other parties involved in the exchange because that person has confidence in other parties. Trust is not directly recognized by other parties or business partners but must be built from scratch and proven. According to Morgan & Hunt (1994, p. 24), five actions show trust, including 1) Maintaining relationships, 2) Receiving
influence, 3) Being open in communication, 4) Reducing supervision, and 5) Patience. In the book Consumer Behavior, Prasaranphanich assumes that when consumers trust a company, they will prefer to repurchase and share valuable information with the company (Prasaranphanich, 2007, p. 23).

2.3 Loyalty
Loyalty is defined as an attitude directed by consumers towards the provision of products or services. A consumer will show a loyal attitude if a company can provide satisfaction to its customers. Hsiung (2011) classifies customer loyalty into three categories: 1) Intention to repurchase, 2) Primary behavior (transaction information), and 3) Secondary behavior (willingness to recommend products and services in public and give compliments). Loyalty is also a fundamental component that affects switching intention.

2.4 Switching Intention
Bansal, F, & James (2005) Describe switching intention as the degree of probability or certainty that the customer will switch from the current service provider to a new service provider. Many customer displacement studies describe that several factors determine switching intention, such as satisfaction, switching costs, trust, quality, and interest in alternatives that have been modeled with switching intentions (Zakiy, 2019). According to (Junaidi, Shellyana, & Darmmesta, 2002, p. 94), switching behavior illustrates the shift in consumer consumption from one product to another. Many causes lead to the shift of consumers to other products, including 1) Changes in consumer purchasing power, 2) Changes in the marketing mix variable of a product, and 3) The onslaught of competitor products. These causes allow consumers to switch purchases from one product to another.

2.5 Development of Hypotheses and Research Models

The Influence of Corporate Image on Customer Loyalty
Corporate image has an important role in the sustainability and success of the company. A positive image of a company can help simplify consumer decisions in buying a product or service. The results of the study by Mardiana and Rose (2020) state that corporate image has a positive effect on customer loyalty. Accordingly, a higher corporate image or BMI will increase customer loyalty. The better the company’s image, the more customers are loyal to the bank they trust. Based on the statement above, the authors propose the first hypothesis as follows:
Hypothesis 1: Corporate image has a positive effect on loyalty.

The Effect of Trust on Customer Loyalty
Trust and commitment play a role in increasing customer loyalty in the banking sector. Supertini, Telagawathi, and Yuliantini’s research (2020) prove a significant positive effect of customer trust on loyalty. Several other studies on the effect of trust on consumer loyalty were conducted by Omar, Nazri, Abu, & Omar (2009), who, in their research, concluded that trust affects loyalty.
The Influence of Customer Loyalty on Switching Intention

According to research by Ali (2008), consumer loyalty is caused by the influence of satisfaction and dissatisfaction with the brand, which accumulates continuously in addition to the perception of product quality. Not much different from loyalty, this switching intention can occur due to several factors such as internal and external factors. Internal factors are the company's attractiveness, such as price, reputation, service quality, marketing, and switching costs, while external factors are other companies' attractiveness (Zhang & Breugelmans, 2012, p. 58).

Customer loyalty hurts Switching Intention

Consumers tend to use the company's image and brand image as a reference before making a purchase of a product or service. A good bank image in Islamic banks can cause customers to be attracted to Islamic banks so that when customers feel comfortable with the better bank image of the selected bank, customers will be loyal to partnering with the bank. A bad company image does not directly make customers intend to switch to other banks. When customers know that the image of the selected bank is decreasing, the customer will reduce the intensity of transactions, which can indirectly reduce customer loyalty to the bank. This attitude is called customer loyalty. Based on several existing studies, there are reasons for researchers to prove it by building a second hypothesis as follows:

Hypothesis 2: Trust has a positive effect on customer loyalty.

The Influence of Customer Loyalty on Switching Intention

Switching intention is the opposite side of loyalty as a deeply held commitment to repurchase a product or service. Not many researchers associate the effect of loyalty on switching intention in their research. However, it can be assumed that the influence of satisfaction actually causes consumer loyalty. Simply put, when someone is satisfied with the products or services, they will be loyal to the company. When the person has loyalty in another sense, is committed, comfortable, and buys or supports products or services at the company, it is possible that switching intention will decrease. It leads to the third hypothesis as follows:

Hypothesis 3: Customer loyalty has a negative effect on Switching Intention.

Customer loyalty hurts Switching Intention

Consumers tend to use the company's image and brand image as a reference before making a purchase of a product or service. A good bank image in Islamic banks can cause customers to be attracted to Islamic banks so that when customers feel comfortable with the better bank image of the selected bank, customers will be loyal to partnering with the bank. A bad company image does not directly make customers intend to switch to other banks. When customers know that the image of the selected bank is decreasing, the customer will reduce the intensity of transactions, which can indirectly reduce customer loyalty to the bank. When customer loyalty decreases, the customer’s intention to switch to service providers of products and services will increase.

Such assumptions make researchers place loyalty as a mediation between the company's image on switching intention. This happens because the independent variable (company image) cannot directly affect the dependent variable (switching intention). Thus the researcher builds the fourth hypothesis as follows:
Hypothesis 4: Customer loyalty mediates the negative effect of corporate image on switching intention.

**Customer loyalty mediates the negative effect of trust on switching intention**

Stating that high trust will decrease the possibility of switching to other service providers (Morgan & Hunt, 1994). Trust does not directly affect the customer's intention to switch. High customer trust in Bank Muamalat leads to better customer loyalty, which can impact the low intention of customers to switch to other banks. On the other hand, customer loyalty will also decrease when customer trust begins to decline towards Bank Muamalat Indonesia. On the other hand, the customer's intention to switch to another bank will be higher. This assumption makes the researcher place loyalty as a mediating variable because the independent variable (trust) cannot directly affect the dependent variable (switching intention). Thus the researcher builds the fifth hypothesis as follows:

Hypothesis 5: Customer loyalty mediates the negative effect of trust on switching intention.

![Research Model](image)

**Figure 1. Research Model**

Source: Author’s own constructions

III. Methodology

3.1 Population and Sample

According to Sugiono (2011), the population is a generalization area consisting of objects/subjects with certain qualities and characters determined by the researcher. The populations in this study were all customers of Bank Muamalat Indonesia. This study's sampling technique was convenience sampling, commonly known as incidental sampling.

3.2 Method of Collecting Data

The basis for determining the sampling technique in this study was that there were no special characteristics in the questionnaire distributed, and Bank Muamalat Indonesia examined only the corporate image variable. The distribution of questionnaires in this study used both online and offline questionnaires. The total submitted questionnaire was 267. However, only 213 entries were processed (79.8%). In this study, there were 113 female respondents and 100 male respondents (46.9%). The results of the demographic data showed the age of 20-26 years with 114 people (53.5%), employees with a total of 107
In this study, the validity test used two criteria, convergent validity and discriminant validity, using the SmartPLS 3.0 software. From the results of calculations using the PLS Algorithm, the outer model was as follows:

3.3 Operational Definition and Research Variables
The corporate image variable uses 10 (ten) statement items as a measuring tool for the questionnaire developed by (Huang & Lien, 2012). One example of a statement item in the questionnaire is "Bank Muamalat is seen as good by the public." The confidence variable uses 5 (five) statement items in this second independent variable. These statements were developed by (Chang, Su-Yueh, & L, 2013). One example of a statement item in the questionnaire is "In general, I feel that Bank Muamalat can be trusted."

The switching intention variable uses 5 (five) statement items in the questionnaire as developed by (Mohsan, Nawaz, Khan, Shaukat, & Aslam, 2011). One example of a statement item is "I will switch to another bank that offers better customer service." The loyalty variable uses 7 (seven) statement items in the questionnaire (Anderson & Swaminathan, 2011). One example of a statement on a questionnaire with a loyalty variable is, "I always use the products and services of Bank Muamalat when I want to transact."

IV. Results and Analysis
4.1 Factor Analysis Measurement Model (Outer Model)
In this study, the validity test used two criteria, convergent validity and discriminant validity, using the SmartPLS 3.0 software. From the results of calculations using the PLS Algorithm, the outer model was as follows:

Convergent validity of the measurement model or reflective measurement model can be seen from the correlation between item scores or indicators and their construct scores. In this study, there were four variables with a total of 27 indicators: 10 indicators for the
corporate image variable, 5 indicators for the trust variable, 7 indicators for the customer loyalty variable, and 5 indicators for the switching intention variable. Based on the test results of the measurement model, all indicators had a loading factor value of more than 0.5, AVE 0.5, which was 0.593 for the corporate image variable, 0.687 for the trust variable, 0.702 for the loyalty variable, and 0.630 for the switching intention variable. In this test, the discriminant validity value of all variables was greater than each construct, or the AVE root value was greater than 0.5, as shown in the table below.

<table>
<thead>
<tr>
<th>Company Image</th>
<th>Trust</th>
<th>Customer Loyalty</th>
<th>Switching Intention</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.770</td>
<td>0.829</td>
<td>0.606</td>
<td>-0.344</td>
</tr>
</tbody>
</table>

Discriminant Validity Table

The construct reliability test was measured using two criteria of composite reliability and Cronbach's alpha from the indicator block. The results of the output of Cronbach's alpha and composite reliability in this study indicated that all constructs/measurement variables used in this study were declared reliable. In general, Cronbach's alpha and composite reliability showed more than 0.8. Except for Cronbach's negligent switching intention variable with a score of 0.786, it was not considered good because it was less than 0.8, but the reliability of this construct was acceptable because it was greater than 0.6, as shown in the table below:

<table>
<thead>
<tr>
<th>Cronbach's Alpha</th>
<th>Composite Reliability</th>
</tr>
</thead>
<tbody>
<tr>
<td>Company Image</td>
<td>0.924</td>
</tr>
<tr>
<td>Trust</td>
<td>0.886</td>
</tr>
<tr>
<td>Customer Loyalty</td>
<td>0.930</td>
</tr>
<tr>
<td>Switching Intention</td>
<td>0.786</td>
</tr>
</tbody>
</table>

Source: Author’s own calculation
4.2 Hypothesis Test and Structural Model

In testing this hypothesis, 3 points must be considered in the structural test with bootstrapping, including the Original Sample (β) value, T-statistics, and P-values.

![Inner Model Output Display](image)

**Figure 2. Inner Model Output Display**

**Hypothesis Test**

In testing this hypothesis, 3 points must be considered in the structural test with bootstrapping, including the Original Sample (β) value, T-statistics, and P-values. The path coefficient of the structural model or inner model can be seen in Table 4.5 as follows:

<table>
<thead>
<tr>
<th>Hypothesis</th>
<th>Original Sample (O/β)</th>
<th>T-Statistics</th>
<th>P Values</th>
</tr>
</thead>
<tbody>
<tr>
<td>Company Image → Customer Loyalty</td>
<td>0.463</td>
<td>4.440</td>
<td>0.000***</td>
</tr>
<tr>
<td>Company Image → Switching Intention</td>
<td>-0.000</td>
<td>0.001</td>
<td>0.999</td>
</tr>
<tr>
<td>Trust → Customer Loyalty</td>
<td>0.177</td>
<td>1.746</td>
<td>0.081*</td>
</tr>
<tr>
<td>Trust → Switching Intention</td>
<td>-0.081</td>
<td>0.799</td>
<td>0.425</td>
</tr>
<tr>
<td>Customer Loyalty → Switching Intention</td>
<td>-0.459</td>
<td>5.658</td>
<td>0.000***</td>
</tr>
</tbody>
</table>

Source: Author's own calculation

*≤0,10; **P≤ 0,005; ***P≤0,001

N= 213

Based on the original Sample value (β), T-statistics value, and P-values in the table above, the results of the test of each hypothesis are as follows:

Hypothesis 1 states that company image has a positive effect on customer loyalty. The results of the SmartPLS 3.0 calculation showed that the company’s image has a significant positive effect on customer loyalty with a beta coefficient value of 0.463, t-statistic of 4.419 or > 1.96 or at the 5% level, and P-value 0.000 or <0.001. In line with research from (Stephen, Omar, Wahid, Ismail, & Harun, 2007), corporate image has a positive effect on
Hypothesis 2 states that trust positively affects customer loyalty of Bank Muamalat Indonesia. The hypothesis test results show that the coefficient value (original sample/\(\beta\)) was 0.117, which means it had a positive effect, with a t-statistic value of 1.746 or more than 1.65 and a P-value of 0.081, which was smaller than 0.10. It means that it positively affects loyalty with a significant level at the 10% level, t-statistic > 1.65, and P-value <0.10. So it can be interpreted that the second hypothesis was supported but at a significance level of 10%. This is in line with the research conducted (Sirdeshmukh, J, & Sabol, 2002) and (Aydin, Ghokan, & Arasil, 2005), which prove a significant positive effect of consumer trust on loyalty.

Hypothesis 3 states that customer loyalty has a negative effect on switching intention at Bank Muamalat Indonesia. The results of hypothesis testing using bootstrapping showed that the coefficient value (original sample/\(\beta\)) is -0.459, which means that customer loyalty has a negative effect on switching intention, then this test is supported by a t-statistic value > 1.96, which is 5.696, which indicates that the first-order construct turns out to have a significant effect on the second-order construct. From the existing data, it can be stated that customer loyalty significantly negatively affects switching intention.

Few studies link loyalty to switching intention. Still, researchers can explain that one of the factors that cause customers to switch in this study is the company's image and trust in the bank or company, which results in customer dissatisfaction and discomfort.

Hypothesis 4 states that customer loyalty mediates the negative effect of corporate image on switching intention at Bank Muamalat Indonesia. It can be seen from the path coefficients table that the results of the bootstrapping test calculation on the company's image have no effect on switching intention, as evidenced by the original sample -0.000 and with a significance level of less than the t table, which was 0.001. However, when the bootstrapping test was carried out to see the effect of corporate image on loyalty, the results had a positive effect, as explained in hypothesis 1, and customer loyalty also had a significant negative effect on switching intention, as in the explanation of hypothesis 3.

Hypothesis 5 states that customer loyalty mediates the negative effect of trust on switching intention in Bank Muamalat Indonesia customers. The results of the hypothesis test show that the path on the trust variable to switching intention has a negative effect, this is evidenced by the original sample value of -0.081, but the significance level in the t-statistical table is 0.799 or less than the minimum t-table, which was 1.65 at the 10% level and the of p-value greater than 0.10 that was equal to 0.425. It exceeds the predetermined significance limit so trust does not affect switching intention. However, the hypothesis test results indicated that the effect of trust on customer loyalty had a significant positive effect with a t-statistic value of 1.746 or > 1.65 and a p-value at the level of 10% or <0.10, which was 0.081. Then customer loyalty has a significant negative effect on switching intention, as described in hypothesis 3.
4.3 Discussion

**Corporate image has a positive effect on customer loyalty.**

The results of this study prove that the image of Bank Muamalat Indonesia has a positive effect on customer loyalty of Bank Muamalat Indonesia. This means that the better the company's image, the higher the level of customer and consumer loyalty. This is in line with research from Mardiana and Rose (2020) and Nafisa and Sukresna (2018), who found that corporate image has a positive effect on customer loyalty. In other words, corporate image is a fragile commodity. The results of testing this hypothesis are indirectly in line with the Social Exchange theory that in a social relationship, there is an element of reciprocity (Zakiy & Haryanto, 2020). As in this hypothesis, a good bank image will bring elements of reciprocity by customers in the form of loyalty, such as buying and supporting the product or service they choose in the future.

**Trust has a positive effect on customer loyalty.**

This study proves that trust has a positive effect on customer loyalty of Bank Muamalat Indonesia. This means that the higher the level of trust given by the customer, the more loyal the customer is in partnering with Bank Muamalat Indonesia. This is in line with the research conducted (Sirdeshmukh, J., & Sabol, 2002) and (Aydin, Ghokan, & Arasil, 2005), which prove that there is a significant positive effect of consumer trust on loyalty.

The Social Exchange theory also plays a clear role in the discussion of this hypothesis. When a customer trusts Bank Muamalat Indonesia, one of the choices in transactions, the customer will be loyal even though there is unfavorable news from the bank. The customer will remain loyal based on the basis of his belief. On the other hand, when the customer does not fully trust the bank, the customer will have doubts and reduce the intensity of transactions and other actions that illustrate a lack of customer loyalty. Trust is not directly recognized by other parties but is built from the start.

**Customer loyalty has a negative effect on switching intention.**

The results of this study prove that customer loyalty has a negative effect on switching intention at Bank Muamalat Indonesia. This means that the higher the customer loyalty, the lower the customer's intention to switch from Bank Muamalat Indonesia. There are not many studies that link loyalty to switching intention, but researchers can explain that one of the factors that cause customers to switch to this study is the company's image and trust in the bank or company, which results in customer dissatisfaction and discomfort. Basically, when the customer feels satisfied or comfortable with the current image of the bank, the customer will trust and be loyal to the bank, so the percentage of the customer's intention to switch from the bank will be smaller. Conversely, if customer loyalty decreases, the customer's intention or possibility to switch to another bank with a better provider of products and services will be higher.
Customer loyalty mediates the negative effect of corporate image on switching intention.
This study proves that customer loyalty mediates the negative effect of corporate image on switching intention at Bank Muamalat Indonesia. This shows that the indirect effect of corporate image on switching intention mediated by customer loyalty is greater than the direct influence of corporate image on switching intention. A good image of Bank Muamalat Indonesia can make customers interested and comfortable so that when the image given by Bank Muamalat Indonesia gets better, customers will remain loyal to partnering with Bank Muamalat Indonesia. This assumption is supported by the results of hypothesis testing conducted in this study that a good corporate image will reduce customers' intention to switch to other service providers. However, the corporate image cannot directly affect switching intention.

Customer loyalty mediates the effect of trust on switching intention.
This study proves that customer loyalty mediates the negative effect of trust on switching intention in Bank Muamalat Indonesia customers. This shows that the result of trust mediation on switching intention through loyalty is greater than the effect of trust on switching intention directly. A high level of trust can decrease the possibility of switching to other service providers (Morgan & Hunt, 1994).

V. Conclusion and Recommendation

Based on the research results, the results of the analysis, and the discussion, loyalty can fully mediate the influence of corporate image and trust on switching intention. Company image and trust cannot directly affect switching intention, so loyalty is stated to be able to mediate in this study fully. This can make it clear that creating loyalty means building customer image and trust.

Based on the research results that have been concluded above, there are still many shortcomings and limitations in conducting this research. However, with the existing limitations, there are suggestions from researchers that can be considered for bank managerial and further researchers who will later be needed to develop and expand future research, as for the limitations and suggestions are as follows:

5.1 For Further Research
The number and range of respondents studied are still limited, so this research is still not optimal. However, researchers have made various efforts to expand the reach of respondents by finding respondents in institutions that cooperate with Bank Muamalat Indonesia. So it is hoped that further researchers can expand the range of sampling areas, seeing that there are many Bank Muamalat branch offices in all provinces and big cities in Indonesia in particular.
Lack of accuracy in distributing offline questionnaires. There are still questionnaires that have not been filled out completely by respondents, which results in missing data and cannot be processed. However, researchers have overcome this by looking at some of the answers to starred questions. So for further research when distributing questionnaires, it is better to make a more interesting questionnaire so that respondents will be interested and fill out the questionnaire seriously and accompany the respondents to complete the questionnaire (offline). The value of the variance of the independent variable on the dependent in this study is not too high, so for further research, it can be added variables or other factors that can affect the customer’s intention to switch (switching intention).

5.2 Managerial Implementation

The study’s results stated that the company's image and trust influenced the intention of switching to customer loyalty as a mediator. So that with this research, Bank Muamalat Indonesia is expected to pay more attention to the corporate image spread among customers and prospective customers by optimizing the quality of services from Bank Muamalat Indonesia so that customers remain loyal and trust and will remain loyal to Bank Muamalat Indonesia's products and services. In other words, the institution can provide product offerings to the lower middle class so that the market share obtained is more comprehensive.

References


**Website Material:**

www.bankmuamalat.co.id diakses pada tanggal 02/11/2017