ROLE OF CRM COMPONENTS IN CREATION OF COSTUMER LOYALTY IN ISLAMIC BANKS: EXAMINING THE MODERATING EFFECT
OF MUSLIM RELIGIOSITY

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1 Muhammad Saleem Ashraf, 2Muhammad Nawaz, 3 Muhammad Kashif Durrani,
1Umar Farooq

1 School of Islamic Economics, Banking &Finance, Minhaj University Lahore
e-mail: drsaleemashraf1@gmail.com
2 School of Accountancy, Minhaj University, Lahore
3 School of Business & management Sciences, Minhaj University, Lahore

Abstract: The main objective of this study is to examine the relationship between knowledge management, technology-based customer relationship management (CRM) and customer orientation on customer satisfaction with the moderating function of Muslim religiosity on customer loyalty in the perspective of Islamic banking in Pakistan. Recently, Islamic banking is emerging in Pakistan but due to unawareness of Islamic banks' customers about how to shift from conventional banks to Islamic banks, is the hurdle for Islamic banks' customer loyalty. To tackle this issue, current study employed quantitative research approach while utilizing cross sectional research design. The data was collected from 350 Islamic Bank's customers. To ascertain the significant effect of study variables, the multiple regression technique through PLS-SEM was used. This study found that technology-based customer relationship management, knowledge management and customer orientation have significant impact on customer satisfaction. Furthermore, Moderating role of Muslim religiosity was also confirmed in the given model. The findings of the study are important for the academicians and policy makers of the banking sector to develop policies for customer loyalty.

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Introduction

In banking industry, Islamic banking has become a huge segment (Suhartanto, Gan, Sarah, & Setiawan, 2019). Muslims can fulfill their Islamic banking services needs through this segment in order to perform their religious obligations due to which this industry has huge potential to grow in future (Yokota, 2017). Other than Muslim customers, the non-muslim customers can also be attracted by Islamic banks due to profit, loss and risk sharing principles (Saleh, Quazi, Keating, & Gaur, 2017). Islamic banks are not much popular than conventional banks, even Islamic banks have enormous potential (Souiden, Ladhari, & Zarrouk Amri, 2018). Therefore, it is a challenge for the Islamic banks to attract customers. The customer loyalty is significant to face this challenging environment because it could affect different factors such as cost of operations and marketing, future revenues, deposit amounts and customer retention rates favorably (Bakar, Clemes, & Bicknell, 2017; Saleh et al., 2017). The current literature put attention towards the customer loyalty in the perspective Islamic banks due to its vital role of having loyal customers (Amin, 2016; Hoq, Sultana, & Amin, 2010; Saleh et al., 2017; Shabbir & Rehman, 2015).

For any organization, it's always been a strategic challenge to develop and maintain the customer's LOY. To understand and recognize this concept and to find its solution for improvement is matter of great cost. A main element to get success in market in competitive environment is knowledge and marketing skills. So, it is analyzed that practical and scientific marketing development creates more issues in the business, so it is the main factor that is being less competitive in the business internationally.

The building blocks of each business is its customers. Every organization trying and finding more and new ways to keep its customers satisfied. That's why, companies should research and do surveys to find out the satisfaction level of the customers. Customers' satisfaction keep on changing with time, so it makes difficult for the organizations to keep higher level of customers' satisfaction. Customers tries to move to the company where there is better value of their money in the sense of services and quality of the product. Companies keep on knowing satisfaction level of the customer to change their product quality and services according to need and expectations of the customers (Hansemark & Albinsson, 2004). Nowadays, to provide best services in the market is real goal of the companies. The main objective of the companies is to satisfy their customers by proving better services and product than its competitor in the market. So, it is the essential element of a business. The company which satisfied its customer will be in leader spot of the market (Njei, 2018).

In knowledge-based economics, it's been a competitive advantage to have information in recent days. Companies should pay attention to get and maintain competitive advantage, by focusing on their status, using their status effectively, and to get and use new pool of knowledge and information (Gibbert, Leibold, & Probst, 2002). Nowadays, organizations are focusing on knowledge management (KM) and incorporated customers relation and KM as they found it an important aspect of the business(Dous, Salomann, Kolbe, & Brenner, 2005). KM system get thee knowledge about customers through properly

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structure the communication process, create special one and diffuse and apply this process to motivate the customers to exchange the knowledge in the company, so that the company can improve its services, can maintain customer maintenance and profitability of the relations (Kianto, Sáenz, & Aramburu, 2017; Rollins, Pekkarinen, & Mehtälä, 2011)

The **CRM** goal is to create and deliver value to targeted customer. CRM, in the words of (Couldwell, 1998) encompasses business process and technology that attempt to understand a company's customers by taking their distinctive attributes into account, while (Goldenberg, 2008) views CRM as an intricate business mechanism that incorporates people, processes, and technology which in turn results in stronger affiliation with them. Nowadays, in the world of business, technology is also playing an important role. It is more easy and quick to communicate between customers and companies. Customers should also communicate their ideas and needs to the companies so that their needs could be met properly. Technology utilization in proper manner is one of the best way to stay aware about recent trend of the market(Chen & Popovich, 2003). In hotel industires, hotels can also use technology for the purpose of marketing, and enable themselves to take right decision at right time in good environmnet for right customers (Dev & Olsen, 2000). So the CRM enables the company to maintain customer who is profitable for the company through incorporation of sharing information and knowledge. It also enables them to maintain relation of customer and company in efficient and smoooth amnner, affective and efficient analuysis of data and customization of services and products according to demand and need of the customer (Mukerji, Chatterjee, & Raghuwanshi, 2009).

Customer orientation is an essential element for the relationship of any company with the market. The concept of customer orientation is connected with the marketing development. According to which the ultimate purpose of any business is to meet the demands and needs of the customer to maximize and increase the profit of the business. CLOY and satisfaction is ultimate destination of any company to remain in leader spot of the market. According to the experts of marketing, to achieve competitive advantage and to provide support to the company for its existence and to maintain its position in competitive environment, it is compulsory to focus creating value for the customer for its services and product(Wang, Zhao, & Voss, 2016). Review of the past literature recommend that enhancement of the customer orientation may results the company to oversee customers' demands, which result in decreasing novelty of the products and innovating market-breakthrough products(Zhou, Yim, & Tse, 2005) and reduce the performance of the company (Voss & Voss, 2000).

The **purpose of current study** is to synergize KM, technology-based CRM, and customer orientation and find out their effects on customer satisfaction. Furthermore, this research aims to explore mediating effect of satisfaction between KM, technology-based CRM, customer orientation and CLOY. Also, Muslim religiosity is studied as the moderator between customer satisfaction and LOY. Overall, the study has been applied on the Islamic banks of Pakistan.

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Literature review
Customer Loyalty (CLOY)
Banking sector is a main reason of the customers' behavior of switching the product usage because banks are providing similar services and products which increase the competition in the market. Banks should pay more attention on creating and maintaining LOY of the customer by eliminating this behavior (Chakravarty, Feinberg, & Rhee, 2004). Jones and Sasser (1995) suggested that suppliers' profitability is due to customers' LOY. They can willingly up-sell and cross-sell the activities carried out by the bank and they are less sensitive about prices. Loyal customers suggests multiple banking services to others after their good experience. Gruen (1995) and Morgan and Hunt (1994)argued that loyalty is the result of fulfilment of commitment and trust. Some researchers also validate CKM (Customer KM), customer trust and customer satisfaction are essentials of LOY. That's why banks should understand CLOY, its determinants to maintain its strong position in the competition arena.

Customer satisfaction (CS)
The extent to the organizations' performance fulfill the expectations of the customer is known as CS. Customers will be satisfied if the firm meet the expectations and demands of the customers, otherwise they will be dissatisfied (Saki & Ebrahimnejad, 2015).Customersusually encounter multiple services and products that are meeting their expectations and needs. They analyze the need and value of money that every manufacturer offers to them, then they decide about purchasing. Dissatisfied customers would not go to that item, but satisfied customers also use that product and service again and also recommend to other. From the customers' and buyers' satisfaction level, value is the base of management and development of customer relationship (Kotler, 2012).

Knowledge management (KM)
KM is based on acquiring knowledge, integrating it, storing, exchanging, applying it and innovating it which is in direct relationship with strategy and leadership, culture of an organization, assessing performance and technology(Sarvary, 1999).KM is defined as to get, share and collaborate the knowledge among team members which includes innovation, responsiveness, skill and productivity (Mentzas, Apostolou, Abecker, & Young, 2002). KM gives information which is appropriate for organization and staff if needed (Zhao, de Pablos, & Qi, 2012)

Technology based CRM
CRM is the abbreviation of Customer Relationship Management. The technology which is used to manage relationship among company and customers. All the digital technology like computer which is used to create and maintain customer relationship is known as CRM technology (Garrido-Moreno & Padilla-Meléndez, 2011; Hong-kit Yim, Anderson, & Swaminathan, 2004; Sin, Alan, & Yim, 2005). The purpose of CRM technology to maintain process of customer relationship management. Digital technology used for marketing, sales and services is called front-office application and collection of data and its

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analysis comes under the umbrella of back-office applications (Greenberg, 2001; Jayachandran, Sharma, Kaufman, & Raman, 2005).

The front-office of CRM helps to transfer the information smoothly and efficiently from company to its customers which also includes provision of information to the employees working in the relevant field like, sales, marketing and services. To implement CRM enables the smooth transference and sharing of knowledge in the company so that performance of the organization could be improved (Ryals, 2005). Likewise, CRM back-office applications which are data base and tools of data mining helps to identify and track the needs and demands of the customers rapidly and efficiently. To create the database of the information of the customers is an essential part of CRM, whereas tools of data mining works to understand the behavior of the customer and permits to customize services and the products (Mohammed, Rashid, & Tahir, 2014).

Customer orientation

Although the significance of customer orientation in the service-oriented business cannot be underestimated, very few research works have been carried out to date validating the same. This particular construct is of critical importance as customer orientation has been regarded as a key managerial objective ever since service marketing concepts came into being (Brady & Cronin Jr, 2001). Brown et. al (2002) characterized customer orientation as an "individual's tendency or predisposition to meet customer needs in an on-the-job context".

Hypothesis development

Knowledge management relationship with customer satisfaction and customer loyalty

Nowadays, organizational efforts are focusing on KM. This is one of the essential managements. KM is putting more attention on the knowledge and information of the employers about the products, services, competitions and customers in the company (Gibbert et al., 2002). So, KM is to encourage the customers to share their ideas, knowledge and information which helps the company to innovate new services and products having more value. Creating customers' satisfaction by providing better services and products is the benefit of KM. KM is the process o dig out the individuals' mind to get new ideas, demands and expectation and to convert these ideas into organizational asset, so that many employee in the relevant sector can access this asset and use it(Davenport & Klahr, 1998). To focus the customer and its satisfaction level become a reason for more profit to the company (Hasanzadeh & Mahaleh, 2014). It is empirically validated that KM is essential to increase CS(AL-Hadrawi, 2018; Hasanzadeh & Mahaleh, 2014; Mehmood & Abedin, 2017). It is hypothesized that:

H1: There is a significant relationship between KM and CS.

An essential element to maintain good relationship with the customers, business informational is essential element. A good relationship manager of the organization highlight the needed information of the customer to create its unique database of the consumers to use it at global, national or at regional level. The more information a relationship manager has about its customers, it will be easier to convert customer into a

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loyal and regular client, which results in enhancing purchases and profit of the organization (Lavender, 2004).

KM is based on the fact that better the knowledge of the customer an organization has, higher will be the profits of the organization. It can be achieved through acquiring, creating, analyzing and applying required data of the customers. This data enables the organization to customize products and the services according to demands and expectation of the customers. Furthermore, new products and services can be introduced to the customer using this data. So, CLOY is not only effected by one variable but other factors also affect customers' LOY. KM is an essential element of CLOY(Yaghoubi, Khaksar, Banihashemi, Jahanshahi, & Nawaser, 2011).

H2: There is a significant relationship between KM and CLOY.

Technology based CRM relationship with customer satisfaction and loyalty

CRM system of the companies is affected by the customers. A main and important reason to not providing enough data is the problem of privacy (Franzak, Pitta, & Fritsche, 2001). More use of technology by the organization comes under the umbrella of CRM strategy, which enables them to collect data from its customers. Good quality and quantity of the information of the customers helps the company to meet the expectations of its customers. Usage of technology in CRM results in resolving the customers' issue effectively and efficiently, which enhance the satisfaction of the customers (Trepper, 2000).

The main objective of the CRM related with the technology is to create CS and LOY, which give good knowledge and information which can be utilize to better understand the behavior of the customer, which helps to provide products and services according to demand of the customer (Viljoen, Bennett, Berndt, & Van Zyl, 2005). Hence, hypothesized that:

H3: There is a significant relationship between Technology based CRM and CS.

Digital technology like internet and computer helps to implement CRM (Dolly & Pruthi, 2014), so it is web-based relationship among company and the customers (Abdulfattah, 2012). Web-based relationship allows the companies to retain ole and attract new customers by analyzing the preferences, behavior which helps the organization to customize the products and services which enhance CLOY(Viljoen et al., 2005). So, it is validated through research the elements that makeup CRM technological remain important for the organization through which CLOY and satisfaction could be managed(Nikhashemi, Paim, Haque, Khatibi, & Tarofder, 2013). Hence, it is proposed:

H4: There is a significant relationship between Technology based CRM and LOY.

Customer orientation relationship with customer satisfaction and loyalty

(Huff & Kelley, 2005) being the pioneer of the research in the same premise, demonstrated a positive relationship between the level of CS and the customer orientation of the employees. From a sales viewpoint, customer-oriented selling can be referred to as the degree of engagement of salespeople with the customers to help them make purchase decision (Saxe & Weitz 1982). The authors also appended that long-term CS is derived from the highly customer-centric attitudes from the salespeople. The claim was further

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substantiated by Voss and Voss (2000), who directly attributed firm's performance and superior CS to greater customer orientation leading to better understanding of its customers. Macintosh (2007) came up with his study with empirical evidences to support that a positive relationship lies between customer orientation and their perception towards customer relationship quality, while holding satisfaction and trust to be the keystones of the latter. Other marketing scholars, in line with the aforesaid inferences, put forward that firms which drive their activities on the needs of their customers gain competitive advantage in the market (Donavan, Brown, & Mowen, 2004). Hong-kit Yim et al. (2004) identified customer orientation to be one of the four cornerstones of CRM and demonstrated the vital impact of those on positive performance impacts such as CS, customer retention and sales growth. It can thus be posited as:

H5: There is a significant relationship between customer orientation and CS.

Customer orientation is a critical and essential feature of an organization. As customers' demands keep on changing and they expect that companies pay attention to their demands and needs and improve product quality and service regularly. That's why, successful organizations tried to be aware of customer demand to fulfill them. So, it is impossible to alter product quality and service unless organization understand the customer orientation. These companies design and offer commodities and services according to the needs. So, the CLOY can be achieved by encouraging, identifying and evaluating employees to focusing on customer-oriented behavior(Zargaran, Sarmadsaidi, & Esmailpour, 2013)

H6: There is a significant relationship between customer orientation and CLOY.

Customer loyalty and customer satisfaction

The relationship among CS and brand LOY has been discussed in the literature. Marketing personnel's tried to attract and retain their customers by satisfying them(Awan & Rehman, 2014; D. Oliver, Booth, Kernick, Irvin, & Campbell, 1998; R. L. Oliver, 1996). Customer's LOY could be achieved by higher satisfaction level of the customers loyalty (Bolton & Drew, 1991; R. L. Oliver, 1980). Low, Lee, and Cheng (2013) argue that there is positive and significant relationship between CS and LOY. Higher satisfaction level of the customer, more loyal the customer will be. Few researches also validated positive relation among brand LOY and CS(Bowen & Chen, 2001). The association between CLOY and CS is non-proportional. For instance, CS is rated on scale from one to five with one is lowest and five with highest. Customers at level one dislike the company, even abuse and badmouth them. From level two to four, customers are just satisfied but they can move to new product and service and the customer at level five have emotional bond with the company, its product and services (Kozak & Beaman, 2006). So, the research suggested that there is a relationship between CLOY and CS, whereas, some other factors may strengthen and weakens its relationship.

H7: There is a significant relationship between LOY and CS.

Previously discussed litearture emphasize on the need to hunt some moderator between CLOY and CS relationship. The chosen moderator is current research is Muslim religiosity.

Muslim religiosity as moderator

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Recently, it has been started to consider the role of religiosity on customer's behavior by various studies (Cleveland, Laroche, & Hallab, 2013). The words, religion and religiosity are frequently used interchangeably to refer the similar thought; which is about devotion, conviction and veneration of an individual towards a divinity (Souiden & Rani, 2015). Religion was defined by Sharabi (2011) as a "pivotal institution of culture; consciously or unconsciously, religious beliefs and practices affect individual attitudes to important facets of life". In reality, Religion is a general faith that people's entire life could be influenced by it (Kaynak & Sevgi, 2011). And human behaviors could be predicted through religion strongly, particularly in the significant domains of an individual life (Tarakeshwar, Stanton, & Pargament, 2003). The market related choices and buying behavior of customers could be judged through religion also (Cohen, Shariff, & Hill, 2008; Essoo & Dibb, 2004; Kaynak & Sevgi, 2011). One should keep in mind that religiosity and religion are different from each other. Religion in its nature is extremely personal and its consequences on the behaviors of customers depend on the level of an individuals' religiosity (Kaynak and Sevgi, 2011). Moreover, religiosity shows the religious commitment to symbolize an individual's devotion to their religion's practices and beliefs (Kim, Miles-Mason, Kim, & Esquivel, 2013).

It was confirmed by Delener (1994) that religion played vital role in automobile purchase decisions because the portrayal of customers' religious attachment and conventional gender roles could play major role in durables' purchase decisions. Though, this research was carried in USA, North East Region. In addition, Koku (2011) concluded that religion predicts the dwellers' choices of where to live. Moreover, a study was conducted in Israel to analyze the role of religiosity on Meaning of work among Muslim and Jewish employees which found that four dimensions (economic orientation, work centrality, interpersonal relations and intrinsic orientation) of meaning of work are affected by the level of religiosity in Jews while in Muslims, only one affected dimension was economic orientation.

Furthermore, it was found by Lindridge (2005) that Asian Indians were less consumption oriented than British whites and Indians living in British. And it was also found a fascinating thing that the attendance of these individuals in religious institutions was low which showed the level of their consideration of religion in their daily life. Moreover, it was found in a study that Indonesian consumer' attitudes towards male ornamental model were affected by religiosity (Kim et al., 2013). Therefore, based on the above described literature surveys, the role of religiosity on the customer behavior cannot be ignored and it is still under exploration and it needs further studies.

Muslim religiosity and loyalty
A study has examined the LOY intention in Islamic banks having three major determinants such as image, trust and religiosity. This study surveyed 200 samples of Islamic bank customers collected from(Suhartanto, Farhani, & Muflih, 2018). Also, Wahyoedi, (2017) observed the influences of religiosity and service quality on trust and CLOY. Several

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studies have found a significant relationship between Muslim religiosity and LOY(Hoq et al., 2010; Suhartanto et al., 2018).

Due to proven link of Muslim religiosity and LOY, it is hypothesized that:

H8: Muslim religiosity moderates the relationship of CS and LOY.

As, previous empirical literature discussed above confirms that KM, technology-based CRM and customer orientation are significantly in relationship with CS and CS is an approved antecedent of LOY intention of the customers. Thus, this can be hypothesized that:

H9: CS mediates the relationship between KM and LOY.

H10: CS mediates the relationship between technology-based CRM and LOY.

H11: CS mediates the relationship between customer orientation and LOY.

Theoretical Framework

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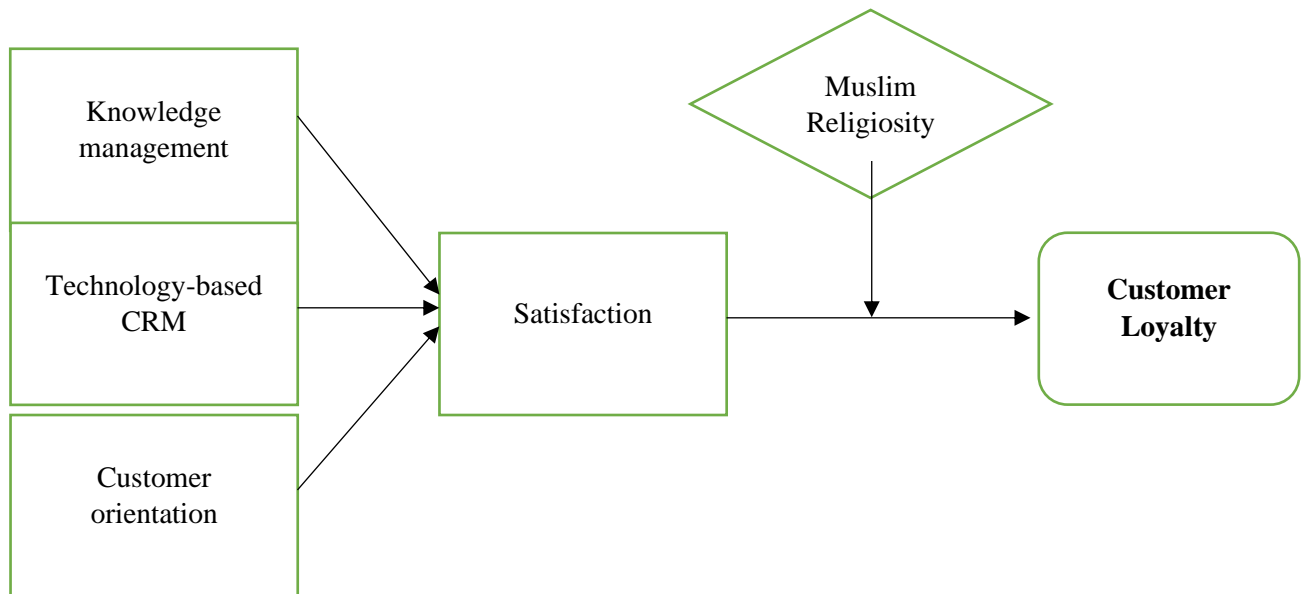
Research Methodology

The scales of all constructs of this study were adapted from past studies and multiple items of all constructs are included. The knowledge management was measured by 4 items, technology-based CRM using 7 items and customer orientation was measured by 6 items, customer satisfaction was measured by 5 items, customer loyalty was measured by 3 items and Muslim religiosity was measured by 4 items. The all measures for knowledge management were adapted by Sin et al. (2005). Moreover, customer satisfaction scale and technology-based CRM was adapted from Dubey and Sangle (2019). The scale for Customer Information Sharing was adapted from Mueller and Nyfeler (2011) and Chuang and Lin (2013). The scale for the repurchase intention was adapted from Saleem, Zahra, and Yaseen (2017)and the scale for the Muslim religiosity was adapted from Choi (2010). Five-point Likert scale was used to measure all the constructs in which strongly disagree was represented by 1, disagree was represented by 2, 3 was representing neutral, agree was represented by 4 and strongly agree was represented by 5. English to Urdu translation was done by utilizing back-translation method as originated by Minhaj University Lahore. The original questionnaire was firstly translated by the first translator into Urdu, then second translator was asked to translate the translated questionnaire for back translation into English. In order to find any discrepancies, the Urdu and English versions were compared. The discrepancies were sought out Brislin (1970). The instrument content validity was evaluated by sending to experts who were experts from academia and industry. A pilot study was arranged to ensure the clarity and 35 respondents were given questionnaires to seek their feedback. No amendments were required in the questionnaire. To check the internal consistency of the scale's reliability analysis was carried out for the required amendments. In addition, to seek out the internal consistency of the scales, this study carried out the reliability analysis as well.

At the end of the June 2019, six full-fledged Islamic banks including Meezan Bank, Bank Islami, Albaraka Bank, Bank Alfalah, Habib Bank Limited & MCB Islamic operating in Pakistan and 17 conventional banks offering Islamic banking opportunities through a branch networking of 2913. At the same time standalone Islamic bank branches of 1348 are purely offering Islamic banking facilities across Pakistan (SBP Islamic Banking Bulletin, 2019).This study mainly focuses on the respondents from the banking sector in the main cities (Lahore, Multan, Islamabad, and Peshawar) of Pakistan. It picked up the required 250+ questionnaires from 3 full fledge Islamic banks and top 3 full Islamic Banking Windows.

Data Analysis

The evaluation of reliability and validity regarding the latent constructs are entailed through measurement model assessment(Hair, Hult, Ringle, Sarstedt, & Thiele, 2017). Measurement model assessment is also used to evaluate the relationship between latent constructs with their relevant items. The reliability and validity of the constructs is often evaluated by composite reliability and average variance extract. In addition, each indicator loadings of their latent variables are measured to evaluate the reliability. According to Hair

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et al. (2017), for the acceptance of reliability, the loading of each indicator should be greater than 0.7. Loadings of most indicators were greater than 0.7 on their relevant constructs, however, loading of few indicators was between 0.6 and 0.7. The constructs reliability is also measured through composite reliability and it should also be higher than 0.7. The results of composite reliability of all latent variables are higher than 0.7. Such findings show that the measurement model is reliable.

Table 1. Data Screening

	No.	Missing	Mean	Median	Min	Max	Standard Deviation	Excess Kurtosis	Skewness
KM1	1	0	4.942	5	1	7	1.795	-0.518	-0.632
KM2	2	0	5.301	6	1	7	1.718	-0.397	-0.793
KM3	3	0	5.301	6	1	7	1.78	0.044	-0.977
KM4	4	0	4.994	5	1	7	1.778	-0.664	-0.601
TCRM1	5	0	5.023	5	1	7	1.825	-0.519	-0.668
TCRM2	6	0	4.96	5	1	7	1.691	-0.66	-0.522
TCRM3	7	0	4.694	5	1	7	1.919	-1.054	-0.374
TCRM4	8	0	4.879	5	1	7	1.771	-0.555	-0.608
TCRM5	9	0	4.717	4	1	7	1.732	-0.799	-0.229
TCRM6	10	0	5.012	5	1	7	1.818	-0.629	-0.593
TCRM7	11	0	4.723	4	1	7	1.791	-0.871	-0.283
CO1	12	0	5.197	6	1	7	1.756	0.025	-0.937
CO2	13	0	5.116	6	1	7	1.779	-0.704	-0.605
CO3	14	0	4.913	5	1	7	1.753	-0.467	-0.652
CO4	15	0	4.913	5	1	7	1.766	-0.538	-0.635
CO5	16	0	4.855	5	1	7	1.736	-0.488	-0.625
CO6	17	0	4.087	4	1	7	1.896	-1.165	0.121
CS1	18	0	5.312	6	1	7	1.661	0.328	-0.934
CS2	19	0	5.26	6	1	7	1.647	-0.36	-0.697
CS3	20	0	5.289	6	1	7	1.736	0.062	-0.921
CS4	21	0	5.272	6	1	7	1.69	-0.487	-0.738
CS5	22	0	5.295	6	1	7	1.703	-0.047	-0.879
CL1	23	0	5.272	6	1	7	1.68	-0.286	-0.746
CL2	24	0	5.098	6	1	7	1.779	-0.411	-0.734
CL3	25	0	4.197	4	1	7	1.849	-1.081	-0.004
MR1	26	0	4.908	4	1	7	1.771	-0.721	-0.337
MR2	27	0	5.15	5	1	7	1.724	-0.489	-0.652
MR3	28	0	4.838	5	1	7	1.692	-0.777	-0.328
MR4	29	0	4.231	4	1	7	1.778	-1.08	-0.03

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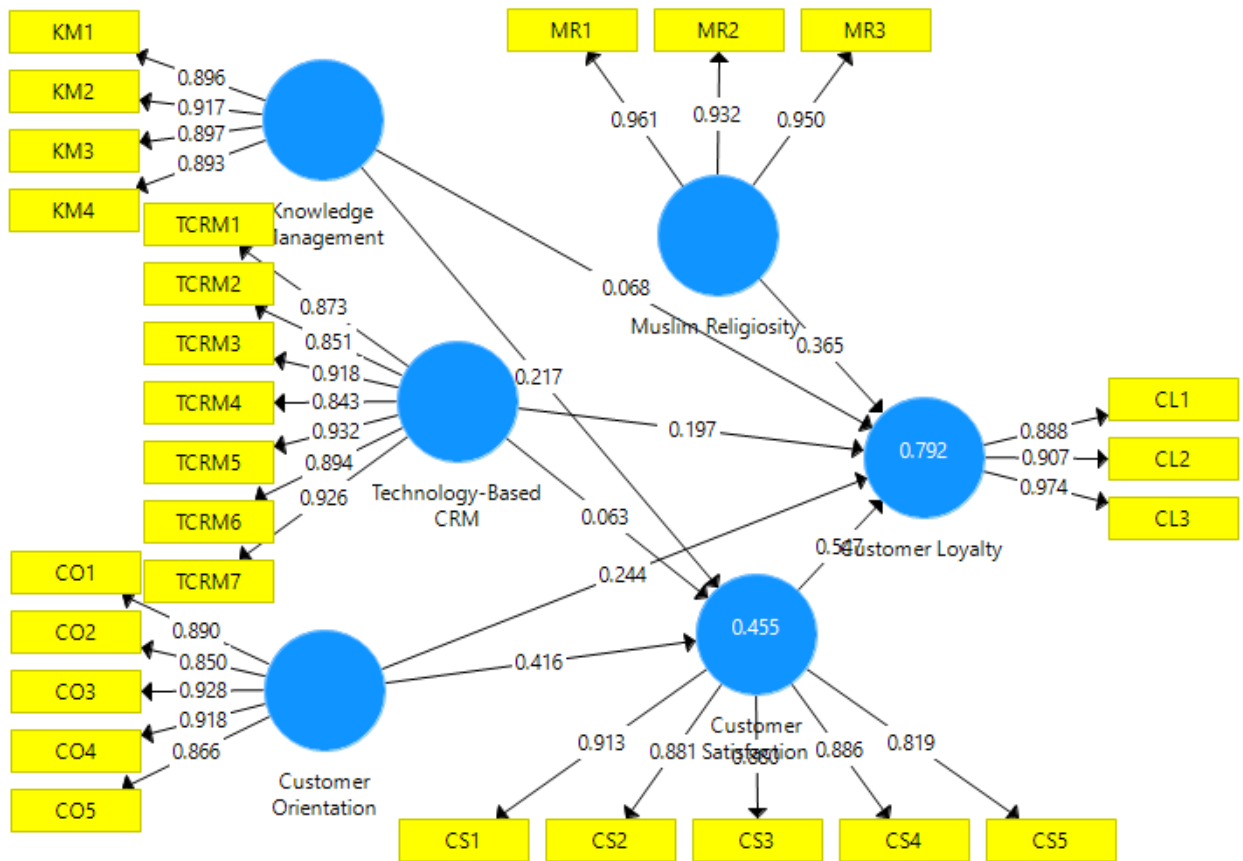OF MUSLIM RELIGIOSITY

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Figure 2. Measurement Model Assessment

Table 2. Factor Loadings

	Customer LOY	Customer Orientation	CS	KM	Muslim Religiosity	Technology-Based CRM
CL1	0.888					
CL2	0.907					
CL3	0.974					
CO1		0.89				
CO2		0.85				
CO3		0.928				
CO4		0.918				
CO5		0.866				

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CS1	0.913		
CS2	0.881		
CS3	0.88		
CS4	0.886		
CS5	0.819		
KM1		0.896	
KM2		0.917	
KM3		0.897	
KM4		0.893	
MR1			0.961
MR2			0.932
MR3			0.95
TCRM1			0.873
TCRM2			0.851
TCRM3			0.918
TCRM4			0.843
TCRM5			0.932
TCRM6			0.894
TCRM7			0.926

Moreover, the constructs under study were measured through convergent and discriminant validity. The convergent validity was examined through average variance extract (AVE). The AVEs of all reflective constructs should be higher than 0.5 in order to formulate the convergent validity (Hair et al., 2017; Wong, 2013). Table 3 shows that the AVEs of all constructs were higher than 0.5, which demonstrate that convergent validity is established.

Table 3. Alpha, CR and AVE

	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
Customer LOY	0.883	0.817	0.816	0.612
Customer Orientation	0.935	0.941	0.95	0.793
CS	0.924	0.926	0.943	0.768
KM	0.923	0.925	0.945	0.812
Muslim Religiosity	0.943	0.944	0.964	0.898
Technology-Based CRM	0.957	0.962	0.964	0.795

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Discriminant validity refers to the level to which individual latent variable is different from other constructs (Hair et al., 2017). Heterotrait–Monotrait (HTMT) ratio is used to assess the discriminate validity (Henseler, Ringle, & Sarstedt, 2015) as shown in Table 4. To establish discriminate validity, a different benchmark of 0.9 for HTMT test is suggested by Henseler et al. (2015). All the values of HTMT ratio were given and all the values are less than 0.90 as recommended by Gold, Malhotra, and Segars (2001). Therefore, all the construct's discriminant validity was also established.

Table 4. Discriminant Validity (HTMT)

	Customer LOY	Customer Orientation	CS	KM	Muslim Religiosity
Customer LOY					
Customer Orientation	0.699				
CS	.709	0.71			
KM	0.619	0.847	0.689		
Muslim Religiosity	0.767	0.769	0.88	0.686	
Technology-Based CRM	0.624	0.787	0.68	0.859	0.736

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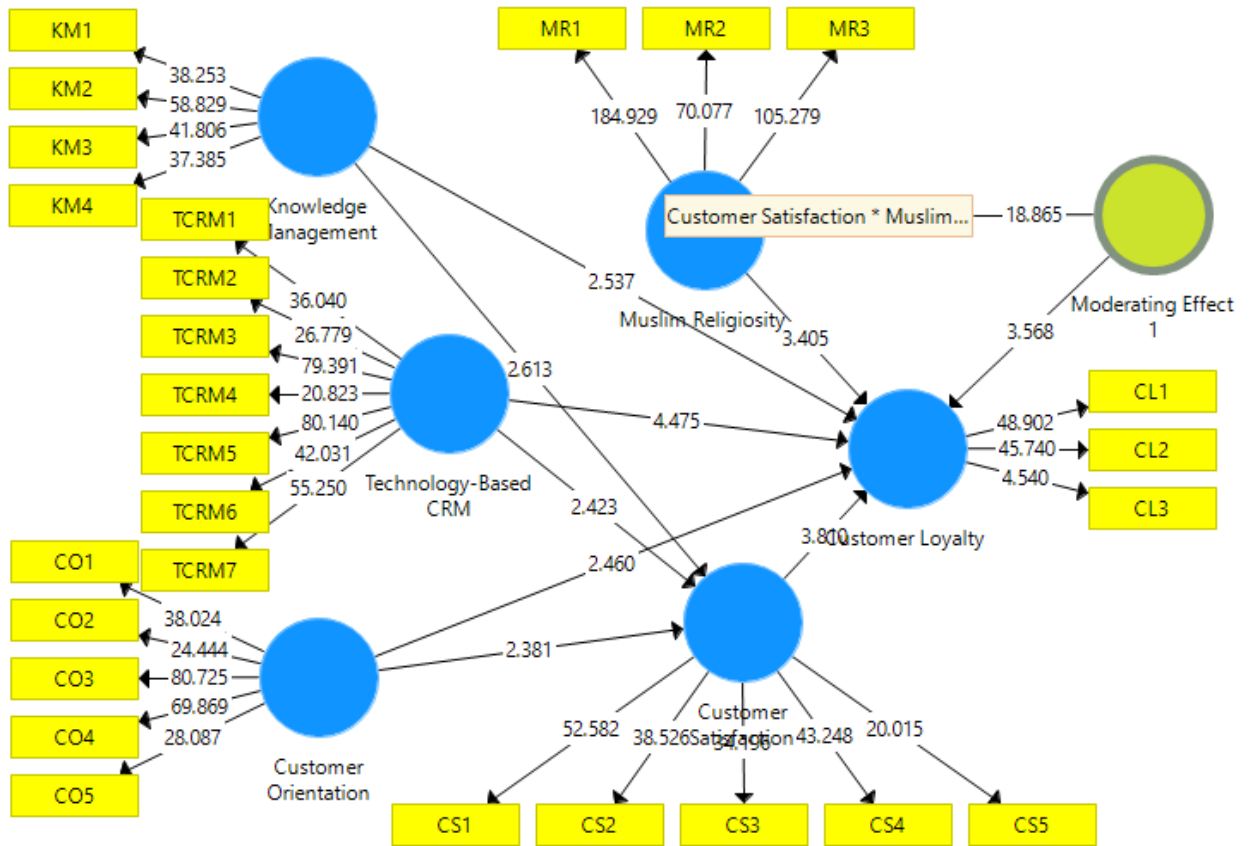
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Figure 3. Structural Model Assessment

This research used structural model after the assessment of measurement model. The model significant was evaluated on the bases of path coefficients such as t-value and p-value. All the hypotheses of this study were tested for the indirect as well direct effects by utilizing bootstrapping mechanism through PLS 3 (Sarstedt, Henseler, & Christian, 2011). As shown in table 5, customer orientation has significant relationship with customer loyalty (t = 2.46, p = 0.014) and customer satisfaction (t = 2.381, p = 0.018) thereby, H5 and H6 were supported empirically. In addition, customer satisfaction has significant relationship with customer loyalty (t = 3.81, p = 000) thus, H7 was supported empirically. It was found that knowledge management has significant relationship with customer loyalty (t = 2.537, p = 0.011) and customer satisfaction (t = 2.613, p = 0.09) therefore, H2 and H1 were supported empirically. Moreover, it was also found that Muslim religiosity has significant relationship with customer loyalty (t = 3.405, p = 0.001). Lastly, Technology based CRM has significant relationship with customer loyalty (t = 4.475, p = 000) and customer satisfaction (t = 2.423, p = 0.016) thereby, H3 and H4 were supported empirically as well.

Table 5. Results

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	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values
Customer Orientation -> Customer LOY	0.212	0.226	0.087	2.46	0.014
Customer Orientation ->CS	0.416	0.414	0.175	2.381	0.018
CS -> Customer LOY	0.461	0.457	0.121	3.81	0
KM -> Customer LOY	0.057	0.065	0.023	2.537	0.011
KM ->CS	0.217	0.214	0.084	2.613	0.09
Moderating Effect 1 -> Customer LOY	0.049	0.05	0.014	3.568	0
Muslim Religiosity -> Customer LOY	0.409	0.407	0.12	3.405	0.001
Technology-Based CRM -> Customer LOY	0.168	0.167	0.038	4.475	0
Technology-Based CRM ->CS	0.063	0.073	0.026	2.423	0.016

Table 5. Indirect Effect (CS)

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values
Customer Orientation ->CS -> Customer LOY	0.192	0.188	0.096	1.995	0.047
KM ->CS -> Customer LOY	0.1	0.099	0.069	1.444	0.149
Technology-Based CRM ->CS -> Customer LOY	0.029	0.033	0.071	0.407	0.684

R-Square for Loyalty = 0.792
R-Square for Satisfaction = 0.455

As shown in table 6, customer satisfaction mediates the relationship between customer orientation and customer loyalty (t = 1.995, p = 0.047), consequently, H11 is supported empirically. Moreover, it was also found that customer satisfaction does not mediate the relationship between knowledge management and customer loyalty (t = 1.444, p = 0.149), thereby, H9 is not supported empirically. In addition, it was found that customer satisfaction does not mediate the relationship between technology-based CRM and customer loyalty (t = 0.407, p = 0.684), therefore, H10 is not supported empirically.

Table 6. Predictive Relevance (Q^2)

	SSO	SSE	Q² (=1-SSE/SSO)
Customer LOY	519	289.846	0.442
CS	865	584.987	0.324

This study also examined the moderating role of Muslim religiosity in the relationship of customer satisfaction and customer loyalty. As shown in figure 4, Muslim religiosity moderates the relationship of customer satisfaction with customer loyalty significantly.

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This effect of moderation is also significant between customer satisfaction and customer loyalty. Therefore, H8 is supported empirically in this study.

Figure 4. Moderation effect of Muslim religiosity strengthen the positive relationship between CS and LOY

DISCUSSION

The past studies have clearly reflected that Knowledge Management, Technology based CRM and customer orientation are the very useful incidents to enhance the customer satisfaction ---------- however there are very limited studies which investigate the moderating role of religion (Muslim religiosity) between the customer satisfaction, and loyalty for the Islamic Banking Industry. The results of this study found that Knowledge management, Technology based CRM and customer orientation significantly produce the loyal customer for the banking industry and these results are in line with the findings of past studies such as Hidayat et al., 2015; Muslim et al., 2013; Hoq et al., 2010; Wahyuni and Fitriani, 2017) which explained that religiosity influence customer loyalty significantly.

Secondly, present study examined the role of customer satisfaction on customer loyalty and found that there is a significant relationship between these variables. These findings are supported by the existing literature including ----- which explained that customer loyalty depends upon the level of customer satisfaction that is only possible knowledge management, technology-based CRM and the customer with perfect market orientation in financial services sector. In addition, market personnel try to retain their customer and

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make them loyal by providing them higher level satisfaction in their services. Furthermore, the information about business which represent knowledge management play vital role in enhancing customer satisfaction and in the end customer loyalty. It would be easy for a customer to be loyal if he has greater information about the services and the product offered by the Islamic banking industry. Moreover, customer relationship management department of the organizations ensures customer satisfaction by keeping their information confidential and secure. Providing the advance services by utilizing the modern technology including IT services, online banking services, mobile banking, secure maintenance of account activity and prevention form cyber-attacks always tends to customer satisfaction resulted in the loyal customer. Furthermore, customer orientation in the form of customer purchase decision, salespersons engagement with the customers and the comprehensive briefing regarding the broad range of products and services offered by the Islamic banking system make the customer loyal to the banks through attaining the ultimate satisfaction.

Finally, this study investigated the role of customer satisfaction empirically to make the Islamic banking customers' loyal. The outcomes of the study endorsed the available literature including Awan & Rehman, 2014; Low, Lee, and Cheng , 2013) which explained that as the level of satisfaction of the Islamic banking customer becomes greater the customer loyalty with its service provider enhances. The role of State Bank of Pakistan towards the awareness creating policies regarding Islamic banking in Pakistan have also make the customers loyal to the Islamic banks through getting the more orientation of product range with high level of satisfaction. This study concluded that customer loyalty is highly depends upon the customer satisfaction through knowledge management, customer orientation and technology-based CRM. Furthermore, Muslim religiosity is found vital moderator to strengthen the relationship between customer satisfaction and customer loyalty because Pakistan is a 97% Muslim populous country and customers want to be loyal with those Islamic banks which operate according to the shariah compliance range of products and services.

Managerial implication:
From managerial perspective, this study enlightens the bridging role of customer loyalty associated with the satisfaction of the Islamic bank customers. If the customer perceived that the banking practices are in accordance with the shariah principles, customer loyalty will be enhanced through the improved satisfaction level. This study emphasized that satisfaction of the Islamic bank's customers is outproduced by the factor of religiosity which enhance the customer loyalty and Islamic banks are the only platform to entertain the banking as well religious requirement of the Muslim customers and create the loyal customer. The Islamic banks can strengthen their Shariah advisory mechanism free from banking influence to provide the confidence of more shariah compliant practice to the religious customer which entail the loyalty and customer retention. Further the Islamic banks should adopt the strategy to communicate and aware the customer regarding their shariah compliant mechanism and practices which will be resulted in the shape of more loyal customer of Islamic banking industry.

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Limitation and Future Research

The present study considered the customers of Islamic bank operating in Pakistan. Therefore, the questionnaire is responded only by the Muslim customers so the results cannot be generalized in the areas other than the Muslim countries. In order to get more representative and better results of the research framework, future research could be conducted to investigate this combination of variables in other locations where the banking industry environment is not similar to Pakistan. Secondly, this study only examined the relationship among knowledge management, technology-based CRM, customer orientation and customer loyalty. Therefore, future studies should examine some different variables including trust and image to provide the loyal customers. Lastly, further study could be conducted in comparative nature considering the conventional and Islamic banks.

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