

Let's get acquainted: an empirical study on Takaful customer-service provider relationships from Saudi Arabian perspectives

Abstract

Purpose – This study aims to examine a proposed model based on a combination of relationship marketing and service quality dimensions as the conjecturers of corporate image. More importantly, it attempts to identify whether corporate reputation mediates the relationship between and customer loyalty and corporate image in the Takaful (Islamic insurance) context, from the viewpoint of Saudi Arabian customers.

Design/methodology/approach – An online survey was conducted through an adopted questionnaire from 362 family Takaful policyholders from Saudi Arabia. Also, structural equation modelling (SEM) was employed to test the proposed model on the direct relationships of the related constructs, as well as the establishment of corporate reputation as a mediator concerning its relationship between corporate image and customer loyalty.

Findings – This study discovered that only two dimensions of service quality (i.e. reliability and assurance) and three aspects of relationship marketing (i.e. Islamic ethical behaviour, financial and structural bonds) have a significant impact on the corporate image of the Takaful providers. This study further concluded that corporate reputation mediates the relationship between corporate image and customer loyalty.

Research limitations/implications – This study has presented and tested the perceived service quality using the PAKSERV model in the takaful (Islamic insurance) industry, particularly in the Saudi Arabian context. This research identified the dimensions of PAKSERV (i.e. reliability and assurance) that influence the corporate image, and simultaneously, the aspects of relationship marketing (i.e. Islamic ethical behaviour, financial and structural bonds) are also connected to the corporate image. Corporate reputation acts as a mediator between the relationship of corporate image and customer loyalty. This study, nevertheless, only focused in the takaful industry alone, and these findings could also be tested for its validity to different services in other potential studies, because of the diversity of the service industry.

Originality/value – The findings of this study highlight the specific components of PAKSERV measures in influencing the corporate image. Furthermore, relationship marketing addressing Islamic ethical behaviour as well as the three facets of bonding– structural, financial, and social bonds are also incorporated, and connected to corporate image. Hence, this study will increase the understanding of the impact of service quality concerning the PAKSERV model and relationship marketing on corporate image, reputation, and customer loyalty of the takaful operators in Saudi Arabia.

Keywords: service quality, relationship marketing, corporate image, corporate reputation, customer loyalty, Takaful, Saudi Arabia

Introduction

In recent years, there has been increasing attention on Takaful services as an alternative to conventional insurance in many countries, including Muslims and non-Muslims. The Takaful industry has experienced significant growth and developments around the globe during the past few years (Hemrit, 2020; Syed *et al.*, 2018) due to the expansion of Islamic financial services (Nu Htay *et al.*, 2015). The most considerable growth of Takaful products and services is observed in the Gulf Cooperation Council, especially in Saudi Arabia (Hadi *et al.*, 2019). The Saudi Arabia insurance market is reported to be the largest and the fastest-growing Takaful market in the world, with 38% of global Takaful contributions (IFSB, 2018). Although Saudi Arabia has been dominated by the family Takaful business in terms of their contribution, an untapped Takaful market still exists (Husin & Rahman, 2013). It seems that the growth of Takaful is a far way behind its potential (Newaz *et al.*, 2016) since the market penetration rate in family Takaful is still quite low (Arifin *et al.*, 2013; Hassan *et al.*, 2014). At present, the Takaful services provide an extensive range of protection plans to satisfy the diversified needs of all individuals and compete with conventional insurance (Arifin and Yazid, 2018; Salleh, 2016). Strategies and plans vary from one country to another, but all of them need to comply with the requirements of Islamic law. However, they must have similar indicators in terms of benchmarking the performance of the companies. Due to the increasing growth of Islamic financial services, Takaful operators have focused and paid more attention to the dynamic and flexible services in meeting their customer needs and expectations towards customer loyalty for both Takaful products, the family, and the general Takaful.

According to the bucket theory, organizations must focus more on customer retention than on obtaining new customers (Ziethmal *et al.*, 2013) because the expenses of acquiring new customers are more significant than to keep existing ones (Singh and Imran, 2012). Without a doubt, this emphasizes that the only way to create massive advantage and long-term profit is through 'customer loyalty' (Butt and Aftab, 2013; Sharma and Lahiri, 2020; Utami, 2015). In this regard, relationship marketing and service quality are two key strategies for achieving this goal. The role of quality cannot be ignored since it plays an essential role in maintaining the long-term relationship, profitability and survival of a company (Aslam and Farhat, 2020), and thus, is rapidly becoming the main factor of customers' patronage towards service providers (Endara *et al.*, 2019). In terms of relationship marketing, it is generally confirmed that it helps to develop long-term customer relationships and creates customer satisfaction, trust and loyalty (Chen and Chen, 2014; Hennig-Thurau *et al.*, 2002; Ndubisi, 2007). Also, it is shown that service quality has a positive

effect on the corporate image (Chien and Chi, 2019; Hu *et al.*, 2009) and customer relationship can improve the corporate image in the eyes of customers and helps to develop a long-term relationship (Chen and Chen, 2014; Abdur Rehman *et al.*, 2019). Thus, service quality, directly and indirectly, affects behavioural intentions (Hadi *et al.*, 2019; Yavas *et al.*, 2004).

From this background, it is essential to examine the perception of customer-service provider connectivity through relationship marketing dimensions, as well as service quality dimensions and its effect on corporate image. Furthermore, examining corporate reputation as an essential intangible resource that exerts influence in the survival of the company (Sharmma, 2012) is required. Despite the initial publications on Takaful services (Husin and Rahman, 2013; Maturi, 2013; Mohy-UI-Din *et al.*, 2019), the investigation from the fastest-growing Takaful market in Gulf region countries' perspective, Saudi Arabia context is still missing. As far as we know, no study investigated factors contributing to customer loyalty towards perceived service quality, relationship marketing, corporate image, and corporate reputation, simultaneously, through the lense of Takaful business as an emerging market. Therefore, the current study aims to fill this gap and make a profound contribution to the Takaful literature. The findings of the current study will indirectly contribute to Takaful operators to improve the quality of their products and services, and to attract more potential customers to buy their products. More importantly, the reasons for the low penetration rate can be discovered. Hence, the following research questions are examined in the study:

RQ1. What are the associations between perceived service quality and relationship marketing on the corporate image of takaful operators?

RQ2. What are the relationships of corporate image, corporate reputation and customer loyalty of takaful operators in Saudi Arabia?

The overall objective of this study is: first, to investigate the effect of service quality and relationship marketing on corporate image, within the boundaries of a family takaful. Secondly, to examine the effect of corporate image on corporate reputation and, finally, customer loyalty in the Takaful industry. The remainder of this paper is structured as follows: first, we will provide a brief background of service quality, relationship marketing, corporate image, corporate reputation, and customer loyalty. This is followed by describing the model and the methods used to investigate the correlation between these concepts. Then, after investigating and analyzing data collected, results will be presented. Finally, theoretical and managerial implications and recommendations will be provided.

Literature review

Service Quality in Financial Services

The quality issue is a fundamental topic, and providing quality services is pivotal in the success and growth of organizations (Kashif *et al.*, 2016). Service quality concept has always been deemed as top priority research in academics and business practitioners. As highlighted by previous studies (Endara *et al.*, 2019; Murugiah and Akgam, 2015), service quality plays a crucial role in helping organizations to maintain competitive advantages in the marketplace.

Service quality refers to comparative judgment between customer expectations and customer perceptions of offering services that are not measurable quantitatively in terms of nature (Parasuraman *et al.*, 1988). Parasuraman *et al.* (1988) introduced the SERVQUAL scale as one of the most extensively useful measurements in various cultural contexts and notified that perceived service quality is based on multi-dimensional factors including tangibility, reliability, responsiveness, assurance, and empathy. However, based on contemporary thoughts, the concept of quality is sensitive to culture, and the SERVQUAL scale is more beneficial for developed countries, including Western context and is less useful in developing country contexts (Malhotra *et al.*, 2005). To this end, the PAKSERV model is developed for a non-western context (Raajpoot, 2004), which designed upon the criticisms on service quality models, such as 'SERVQUAL.' Raajpoot (2004) added three new dimensions, including sincerity, formality, and personalization, instead of responsiveness and empathy in the SERVQUAL scale. However, Grönroos (2000) suggested that sincerity and personalization are the bedrock of the establishment of a long-lasting service relationship. Following this line of thinking, this study employed incorporation of SERVQUAL and PAKSERV model for service quality measurement for an Asian country considering personalization and sincerity prominent dimensions in place of responsiveness and empathy in SERVQUAL, due to enhancing and broadening the expounding dominance of the framework.

This study postulates that service quality positively influences corporate image in takaful services. Firstly, tangibility refers to the physical features and description in the financial services (Parasuraman *et al.*, 1988). Tangible is defined as the customer's perspective about the service provider and how their services, including staff, equipment, the physical outlook, can be evaluated (Endara *et al.*, 2019; Raajpoot, 2004). Santos (2002) elaborated that service providers are prompted to tangibilise the service, frequently by tangible indications, which can simultaneously enhance corporate image. Among dimensions of service quality, the tangibility dimension is crucial for customer experience (Roy, 2018). It is argued that customer experience of tangibility can influence

corporate image because the corporate image is developed through customer perceptions of value and other aspects of service quality. Therefore, tangible aspects tend to influence the perceived value of the services provided. From the above contentions, the first hypothesis is developed as follows:

H₁: Positive customer perceptions of tangibles would enhance the corporate image of Takaful service providers.

Secondly, reliability refers to the truthfulness and trustworthiness of services due to associating with the fulfilment of the promised service (Parasuraman *et al.*, 1988). It can also be denoted as the organization's ability to perform promised services independently and accurately (Raajpoot, 2004). Reliability can be in the form of interpersonal relationships especially between the takaful agents and their customers, such as personal meetings, after-sales service, and continuously sharing the latest product information (Shukor, 2020). Thus, customers' perceptions of the reliability of service may exert a positive influence on the image of respective corporations since Raajpoot (2004) indicated that this kind of character is one of the essential factors, based on which the perceptions of the corporate image are formed. Moghavvemi *et al.* (2018) concluded in the banking context; high-quality banking services need excellent quality of reliability since reliability has a positive relationship with customers' perception and their perspective of the image of the corporation. Thus:

H₂: Positive customer perceptions of reliability would enhance the corporate image of Takaful service providers.

Thirdly, this study introduces assurance as one of the main dimensions of service quality, as illustrated by Parasuraman *et al.* (1988). Assurance is denoted as the employees' knowledge, politeness, and ability to inspire confidence and trust (Raajpoot, 2004; Amin and Isa, 2008). Efforts to promote takaful business, contribute to many takaful operators embarking on methods to diversify their distribution channels, launch new products, and organize personalized training programs for their staff and agents (Thaker *et al.*, 2020). Hence, it is expected that takaful agents become experts in consulting their clients to develop assurance and convictions towards their range of products and services (Shukor, 2020). The overall brand image of the organization is formed by the combined perceptions of service quality as a result of service experiences, including assurance (Nguyen and LeBlanc, 2002). Zameer *et al.* (2015) supported the notion of a positive impact of assurance in constructing a corporate image in the organizations. Thus:

H₃: Positive customer perceptions of assurance would enhance the corporate image of Takaful service providers

Forth, Rajpoot (2004) defined sincerity as the service personnel who accentuates “genuine” and originality throughout the time of providing the service. Sincerity can be considered as oriented emotion and the fundamental concern to customers’ wellbeing and interest (Malhotra et al., 2005). Previous studies indicated sincere services as a positive predictor of brand image (Huang et al., 2014; Rahi *et al.*, 2017). Also, Billah et al. (2019) suggested having sincerity in takaful dealings, not only make a profit, but also enhances the values of brand image. From this point of view, it can be argued that consumer perception of the sincerity of services provided may affect the corporate image. Thus:

H₄: Positive customer perceptions of sincerity would enhance the corporate image of takaful service providers.

Fifth, personalization denotes as the customer’s evaluation of customization and individualized attention (Raajpoot, 2004). It focuses on fulfilling customer needs and expectations. Personalization is deemed as a critical element of factors associated with customer loyalty (Ball et al., 2006). According to studies conducted by Liat et al. (2014) and Huang et al. (2014), personalized services can enhance a corporate image in the hospitality industry. Indeed, organizations with customized services are more likely to develop a positive corporate image due to satisfied and fulfilled customers. Significantly, many of the takaful providers undeniably have pledged towards having protection solutions for all customers with a high degree of personalization that entails them to integrate novel services through their business model. Hence, it appears that since the customers are focusing on personalization, the staff must provide individual attention concerning services offered by Islamic laws, especially to attract the customers of conventional insurance, through highly customized solutions to customers (Amin and Isa, 2008). Apparently:

H₅: Positive customer perceptions of personalization would enhance the corporate image of Takaful service providers

Relationship marketing

Relationship marketing refers to all marketing activities to create long-term interactions with customers (Yusoff, 2018) and develop successful relational exchanges (Palmatier, 2007). More importantly, the most common expected outcomes of relationship marketing effects are through enhancing the customers’ value to the firm, thereby increasing customer loyalty (Ndubisi, 2007;

Palmatier et al., 2006). As the interactions between customers and organizations continue over time, the commitment and longevity of their relationship develop, which makes those customers loyal to the organization and vice versa (Boateng, 2018; Kim *et al.*, 2020). Berry (1995) introduced three types of relational bonding that are classified as financial, social, and structural, which will be the highlight of this study, and incorporates another element, which is vital in the context of takaful, Islamic ethical behaviour.

Financial bonds are considered as the first level of maintaining customer loyalty and include the organization's trend to provide financial benefits (such as price, discounts or other financial incentives) as a motivation to enhance customer satisfaction and secure customer loyalty (Berry, 1995). Financial benefits are the key element to generate a long-standing relationship between customer and organization (Gwinner *et al.*, 1998). Some studies indicated a positive correlation between monetary incentives (financial benefits) and emotions that can be developed as affective commitment (Melancon *et al.*, 2011; Newman and Sheikh, 2012), which is one of the drivers of corporate image. Thus:

H₉: Positive customer perceptions of financial bonds would enhance the corporate image of Takaful services providers.

Social bonds are a type of personal relationship that can help the company to develop its business relationships with customers (Berry, 1995). They influence the hedonic value of the relationship, directing to affective relationships derived from personal enjoyment (Chiu et al., 2005). More importantly, social bonds act as a prerequisite for commitment as a driver of corporate image (Henning-Thurau *et al.*, 2002; Kuenzel and Krolikowska, 2008). This relationship of social bonds with the corporate image is established due to customer perceptions of service provided to demonstrate appropriate social bonds, thereby becoming more connected to the corresponding company and creating a better impression (Abdur Rehman *et al.*, 2019). Therefore,

H₇: Positive customer perceptions of the social bond would enhance the corporate image of Takaful service providers.

The structural bonds refer to an organization's trend to enhance customer loyalty through value-added programs (Yaqub *et al.*, 2019). The highest level of relationship marketing is structural bonds due to having a strong relationship with customers (Nath and Mukherjee, 2012). Structural bonds are developed by proposing some solutions to customer problems (Shammout, 2018; Sheth and Parvatiyar, 2002) and offering value-added benefits as a competitive advantage (Berry, 1995) by their organizations. It is deemed necessary that structural bonds require an appreciation of what

customers' value. These structural bonds can create an impression of the corporate image within the customers and enhance their commitment towards the organization (Marinkovic and Obradovic, 2015). From this background, it can be proven that structural bonds can generate a sense of belongingness towards the corporate image. Thus:

H₈: Positive customer perceptions of the structural bond would enhance the corporate image of Takaful service providers.

Islamic ethical values are defined as specific rules conducted by organizations that shape the participation of market actors (Zakiah and Al-Aidaros, 2017). It is apparent for service providers, including Takaful agents, to fulfil their responsibilities towards their customers with good moral conduct. Islamic ethical behaviour is considered to have an impact on the corporate image in such a way, where possible standards in terms of ethics can help to focus their business conscience towards social responsibility and moral obligation, rather than concentrating on gaining excessive profitability. More importantly, those ethical behaviour is pertinent as it connects to corporate image, which is the Customers' perceptions of pleasant personalities, society's prosperity, and happiness (Bin Nik Yusoff, 2002). Customers may perceive Islamic ethical behaviour as the result of an assessment about the services rendered by them, and what was experienced by considering the effect of corporate image. Indeed, Islamic ethical behaviour may be conceived as the long term assessment towards the corporate image. Thus:

H₆: Positive customer perceptions of Islamic ethical behaviour would enhance the corporate image of Takaful service providers.

Corporate Image and corporate reputation

Corporate image refers to the overall customer perceptions towards products and services provided (Balmer and Greyser, 2006), which is a result of an assessment process (Gray and Balmer, 1998; Nguyen and Leblance, 2001). The aspects of the corporate image can be divided into two dimensions includes functional and emotional (de Leaniz and del Bosque, 2016). The functional dimension consists of physical or tangible characteristics that are measurable (such as business name and business logo), while the emotional dimension and behavioural attitudes related to psychological attributes, developed through feelings, attitude, and loyalty of a customer towards an organization (Nguyen and Leblanc, 2001).

Corporate reputation is introduced as a perception of quality associated with corporate name (Aaker and Keller, 1990) and defined as a representative of the past performance and future vision (Balmer and Greyser, 2006) that indicates the attractiveness of the company as compared

to other competitors to customers (Shamma and Hassan, 2009). Corporate image and corporate reputation are regarded as two distinct constructs, but related, which predict customer loyalty. Generally, corporate image and reputation are generated by the customers' perspectives, feelings, attitudes, beliefs, and experiences towards an organization. Interestingly, little studies examined the relationship between corporate image and reputation (Ageeva et al., 2018; Walsh et al., 2009). However, there is extensive literature on their influence on customer loyalty. A bright and powerful corporate image can reflect the corporate reputation and increase customer trust and confidence in the organization and, thus, affects customer loyalty (Brodie *et al.*, 2009). In this regard, De Leaniz and del Bosque (2016) outlined that functional and emotional images have a positive effect on corporate reputation. It is argued that if customers have a positive image of an organization, it can exert a positive influence on their feelings and evaluations of the organization, thereby improving the organization's reputation (Walsh *et al.*, 2009). Thus:

H₁₀: Positive customer perceptions of the corporate image would enhance the corporate reputation of takaful service providers.

Corporate reputation and customer loyalty

Oliver (1999) introduced customer loyalty as “a deeply held commitment to re-buy or re-patronize a preferred product or service consistently in the future, despite situational influences and marketing efforts having the potential to cause switching behaviour.” The long-term success of a company generally depends on the loyalty of its customers (Kim *et al.*, 2020), and Loyal customers are the most essential asset for an organization in increasing their profit (Budianto, 2019). Customer loyalty is based on an extremely positive prospect and attitude to a brand or a service provider, which leads to the repetition of purchasing behaviour (Hadi *et al.*, 2019). Customer loyalty measurement and evaluation are usually performed in two different ways, including the behavioural and attitudinal loyalty approach (Bennett and Rundle-Thiele, 2002). Behavioural loyalty can occur regardless of the negative image of the organization (Dick and Basu, 1994). However, attitudinal loyalty occurs when a customer feels positive about the brand's organization (Harrison-Walker, 2001). This happens due to a good image and emotional attachment of the customer. From the perspective of marketing, the effect of corporate image and reputation on customer behaviour is known (Nguyen and Leblanc, 2001). Appropriate corporate image and corporate reputation retain the customers for a more extended period (Lai, 2019) and have a significant role in promoting and maintaining loyalty (Budianto, 2019). Thus:

H₁₁: Positive customer perceptions of corporate reputation would enhance customer loyalty of takaful service providers.

Corporate reputation acts as a mediator between corporate image and customer loyalty

Prior studies confirmed numerous benefits of enhancing corporate image and corporate reputation for organizations. For example, Kotler and Gertner (2002) highlighted that a strong corporate image could change the decision-making process of the customers. Also, according to De Leaniz and del Bosque (2016), good corporate reputation provides competitive advantages for a company such as attracting, retaining and growing customers in a company and increasing customer loyalty. Both corporate image and corporate reputation are connected to sunk costs and, thus, signals that a company to alleviate consumer uncertainty (Heinberg et al., 2018).

It is deemed essential to notice the component of time involving in the relationship, as the corporate image facilitates developing corporate reputation across time and acts as an antecedent (Alessandri, 2001). Furthermore, Heinberg et al. (2018) view that corporate image is primarily constructed by corporate communications and consumer perceptions in that respect, whereas corporate reputation is also firmly influenced by other external stakeholders. In this vein, Markwick and Fill (1997, p. 398) stated: “reputations are more durable than images.” Indeed, the corporate image has direct (Nguyen and Leblanc, 2001) and indirect (Ball *et al.*, 2006) impacts on customer loyalty. Brodie et al. (2009) highlight that customers who perceive a positive image of a brand have higher satisfaction and loyalty.

Since this study discussed the direct relationship between corporate image and corporate reputation, there is a possibility to identify corporate reputation as a mediator between corporate image and customer loyalty relationship. Similar to a study conducted by Heinberg *et al.* (2018), in which corporate reputation mediated the effect from the corporate image on perceived brand equity, and simultaneously both notions were important to construct brand equity. Thus:

H₁₂: Corporate reputation mediates the effect of corporate image on customer loyalty.

Methodology

Sample and data collection

The current study aimed to test a proposed model based on a combination of relationship marketing and service quality dimensions as the predictors of corporate image, corporate reputation, and customer loyalty of the Takaful operators in Saudi Arabia as the largest Takaful provider within the GCC and the world. The target population for this study was chosen among the customers of Takaful companies in Saudi Arabia. The “ten times rule” was deemed appropriate to select the sample size because the present study is to be completed through a structural equation modelling

(SEM) using Smart PLS. As highlighted by Hair et al. (2019), the best tool to choose sample size for “partial least squares structural equation modelling” (PLS-SEM) is “ten-time rules.” A total of 370 samples were taken based on this rule. However, 362 usable responses were collected after distributing the questionnaire. A quantitative approach through an online survey was employed since the population is broadly geographically distributed within the country. Also, an online survey is far more cost-effective and can cover the entire population of Takaful customers across the country, and therefore, better adapted to this study.

Measures

The questionnaire is divided into two parts, which is as follows:

The first part is demographic information, including gender, age, education, and occupation, to assessing data diversification. The second part consists of the items assessing all variables. All items of PAKSERV dimensions, including; tangibility, reliability, assurance, sincerity, and personalization, are adapted from Rajpoot (2004). Additionally, the relationship marketing constructs are composed of Islamic ethical behaviour, social bonds, structural bonds, financial bonds, followed by a corporate image, corporate reputation, and customer loyalty, which are all based on Nam (2008). The study measures all variables based on the five-point Likert scales 1 to 5, ranging from “strongly disagree” to “strongly agree.” To collect quantitative data, questionnaires were developed based on two languages, i.e. “English and Arabic” because all respondents were not fluent in English. So that participants of the study could understand the items and correctly respond to them. After the pre-tested questions were verified from Takaful managers and content experts, an online survey was then conducted throughout Saudi Arabia.

Data analysis

After data collection, data was then analyzed quantitatively with the help of SPSS and SmartPLS. The analysis was applied to 362 responses through which demographic analysis, descriptive analysis, reliability, convergent validity, discriminant validity, loadings, and path analysis were completed.

4. Results

Table-1 reports descriptive statistics of the respondent’s profile. The results revealed that 54% of respondents were females, and 46% of males responded to the questionnaire. Descriptive statistics further reported that the majority of respondents (65%) were from 31-59 age bracket followed by

27% belonging to 60 and above age group. Statistics for occupation showed diversity in respondents coming from all classes; however, private and public employees have remained prominent respondents with 42% and 31%, respectively.

Table 1 Sample Profile

Demographic Variable	Attribute	Number	Percent
Gender	Male	167	46
	Female	195	54
<i>Total</i>		362	100
Age	Under 30	30	8
	31-59	235	65
	60 years or older	97	27
<i>Total</i>		362	100
Occupation	Student	3	1
	Private Employee	152	42
	Public Employee	112	31
	Others	95	26
<i>Total</i>		362	100

Table-2 reports the mean, standard deviation, and variance inflation factor (VIF). VIF analysis was performed to check for potential multicollinearity issues. The value of VIF may be used as a general criterion to figure-out potential multicollinearity, for instance, VIF equal to or less than 1 indicates no correlation, a value between 1 to 5 shows moderate collection. In contrast, a value higher than 5 indicates a strong correlation among variables and the possibility of multicollinearity. As all the values reported in Table-2 for VIF are close to 1. Hence, it may be presumed that there is no multicollinearity issue.

Table 2 Descriptive analysis and collinearity

Variable	Mean	SD	VIF
Assurance	4.29	0.42	1.05
Personalization	4.3	0.41	1.03
Reliability	4.25	0.46	1.08
Sincerity	4.33	0.42	1.04
Tangibility	4.3	0.37	1.05
Social Bonds	4.31	0.35	1.04
Structural Bonds	4.41	0.32	1.05
Financial Bonds	4.28	0.32	1.09
Islamic Ethical Behaviour	4.3	0.24	1.03
Corporate Image	4.37	0.29	1.00
Corporate Reputation	4.37	0.26	1.00
Customer Loyalty	4.21	0.43	1.05

$n = 362$

The validity of the construct was observed by the measurement model. Table-3 reports convergent validity.

Table 3 Construct Reliability and Validity

Constructs	Items	Loadings	AVE	CR
Assurance	AS4	0.70	0.58	0.70
	AS5	0.82		
Personalization	PR3	0.71	0.67	0.72
	PR4	0.92		
Reliability	RE1	0.69	0.56	0.76
	RE2	0.73		
	RE3	0.82		
Sincerity	SN2	0.95	0.71	0.73
	SN3	0.72		
Tangibility	TAN2	0.81	0.72	0.74
	TAN3	0.89		
Social bonds	SB1	0.69	0.53	0.80
	SB2	0.72		
	SB3	0.71		
	SB4	0.79		
Structural Bonds	STB2	0.72	0.59	0.77
	STB3	0.70		
	STB4	0.88		

Financial Bonds	FB1	0.74	0.55	0.76
	FB2	0.81		
	FB3	0.69		
Islamic Ethical Behaviour	IEB5	0.71	0.59	0.77
	IEB6	0.85		
	IEB7	0.74		
Corporate Image	CI2	0.72	0.64	0.71
	CI3	0.88		
Corporate Reputation	CR3	0.70	0.59	0.78
	CR4	0.79		
	CR5	0.82		
Customer Loyalty	CL1	0.76	0.64	0.79
	CL2	0.82		
	CL3	0.83		

$n = 362$

Three key parameters, such as factor loading, CR, and AVE were used to check the convergent validity of the constructs. If the factor loading of items is ≥ 0.50 , that means the constructs' validity is convergent and otherwise (Hair et al., 2014). All the loadings, CR and AVE values presented in Table-3 are greater than 0.5. Hence, it may be assumed that the model is good fitted.

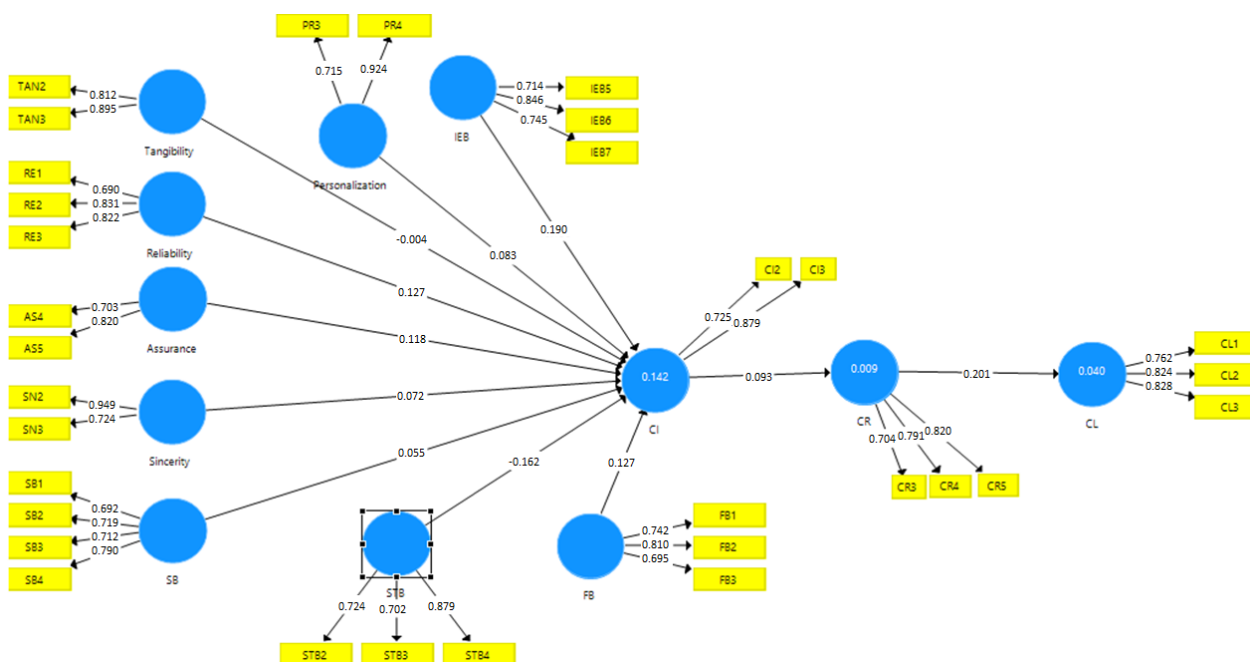


Figure 1. Structural Model

Upon confirmation of the convergent validity of the measurement model, we move to the structural model in smart PLS through the bootstrapping option to test direct and mediation. A structural

model may help to approve or disapprove hypothesis through path coefficient, t-value, p-value, and R^2 (Hair et al., 2014; Soto-Acosta *et al.*, 2016).

Table 4: Path Analysis

Hypothesis	Path	Path Coefficients	t-Values	p-Values	R^2	Remarks
H1	TAN→CI	-0.004	0.053	0.96	0.142	Not supported
H2	RE→CI	0.127	2.006	0.05	0.142	Supported
H3	AS → CI	0.118	1.948	0.05	0.142	Supported
H4	SN → CI	0.072	0.908	0.36	0.142	Not supported
H5	PR → CI	0.083	1.071	0.29	0.142	Not supported
H6	IEB → CI	0.190	4.007	0.00	0.142	Supported
H7	SB → CI	0.055	0.740	0.46	0.142	Not supported
H8	STB → CI	-0.162	1.691	0.10	0.142	Supported
H9	FB → CI	0.127	2.094	0.04	0.142	Supported
H10	CI→ CR	0.093	1.347	0.18	0.009	Not supported
H11	CR → CL	0.201	2.580	0.01	0.040	Supported
H12	CI→ CR → CL	0.1551	2.912	0.00	0.023	Supported

Note: p -value < 0.05; p -value < 0.10

Constructs: AS (assurance), CI (corporate image), PR (personalization), RE (reliability), SN (sincerity), TAN (tangibility), SB (social bonds), STB (structural bonds), CR (corporate reputation), FB (financial bonds), IEB (Islamic ethical behaviour), CL (customer loyalty)

The results of path-analysis supported the hypothesis H2 ($\beta = 0.127$ & $p = 0.045$), H3 ($\beta = 0.118$ & $p = 0.052$), H6 ($\beta = 0.190$ & $p = 0.000$), H8 ($\beta = -0.162$ & $p = 0.10$), H9 ($\beta = 0.127$ & $p = 0.037$), H11 ($\beta = 0.201$ & $p = 0.01$), and H12 ($\beta = 0.155$ & $p = 0.023$) because P-value < 0.05. All the supported hypothesis were found to be positively impacting the respective dependent variable except H8 (STB). The results further showed that hypothesis H1, H4, H5, H7, and H10 were found to be statistically insignificant.

5. Discussion

Based on the work of Rajpoot (2004), Salleh (2016) and Foroudi et al., (2014), this study presented and tested an empirical study of perceived service quality based on the PAKSERV model in the takaful industry, particularly in the Saudi Arabian context. Also, relationship marketing was incorporated into the framework, and simultaneously examined their relationship to corporate image, reputation, and customer loyalty. More importantly, this research identified only two dimensions of PAKSERV, which included reliability and assurance, in addition to the three aspects of relationship marketing (i.e. Islamic ethical behaviour, financial and structural bonds) that seem to influence the corporate image. However, the corporate image did not have an impact on

corporate reputation, but corporate reputation influences customer loyalty in the takaful industry in Saudi Arabia. Knowledge from the findings of this study is congruently critical to practitioners and academics, especially in the context of incorporating both perceived quality measures of PAKSERV and relationship marketing in order to understand better its essential antecedents and consequences for improving customer loyalty to attain competitive advantage.

Indeed, better service quality not only guarantees an organization's growth and survival (Kashif *et al.*, 2016), but it also provides a sustainable competitive source (Endara *et al.*, 2019; Murugiah and Akgam, 2015). Customers may judge the service provider's quality through some tangible and non-tangible attributes. A set of hypotheses from H1 to H5 relates to the service quality and corporate image for Takaful operators. Only two hypotheses, which include H2 and H3, found to be positively significant while H1, H4 and H5 were statistically insignificant. The results of reliability and assurance tend to be positively significant, which correspond to past studies of Nguyen and LeBlanc (2002), Moghavvemi *et al.* (2018), Raajpoot (2004), (Shukor, 2020), Thaker *et al.* (2020), and Zameer *et al.* (2015). This research suggested several implications to the theory. First, this study confirms that there are two dimensions (i.e. reliability and assurance) of PAKSERV that influence the corporate image in the takaful industry. These findings correspond to the results by Saunders (2008), which suggested that banks might improve service customers by focusing on "assurance" than on the "tangible" dimensions of the servicescape, hence takaful operators may indeed adopt similar practices since their operations are similar to the banking industry.

Furthermore, assurance can somehow be necessary, especially for the developing countries since assurance can be considered the "servicescape," which may influence the superior emotions of the customers (Bitner, 1992). More importantly, reliability seems to be perceived as an essential dimension for the Saudi Arabian customers, where indeed it is considered central to any service organizations including the takaful operators, since they need to withhold to their promises, tracking through on customer's instructions and lessening mistakes on their service delivery (Berry *et al.*, 1989). Also, Malhotra *et al.* (2005) found that the reliability of services could be highly recognized by placing the importance on personnel (high contact) instead of the use of machinery and equipment (high tech) in many of the developing countries. Indeed, in most incidents related to services evaluation, customers anticipate service processes to be reliable (Chowdhary and Prakash, 2007).

However, tangibility, sincerity and personalization appear not to influence the corporate image of the takaful operators. For example, tangibility did not correspond to corporate image, similar to

the findings of Song et al. (2019), and this coherent with Mattila (1999) and Lai et al. (2007) studies who realized that Asian customers put far less value on “tangible” component than Western consumers. Contrary to the findings of Endara *et al.* (2019), Parasuraman *et al.* (1988), Raajpoot (2004), Roy (2018), and Santos (2002), tangibility found to be statistically insignificantly impacting corporate image. This may be true in the financial sector, especially Takaful because policy-holders value intangible aspects (indemnification, risk-sharing efficiency, and reputation of service providers) even more compared to the tangible aspects for a financial service provider. On the other hand, sincerity and personalization were also perceived to be insignificant, unlike the findings of Kashif et al. (2015). This indicates that the Saudi Arabian customers did not focus on attaining a sincere and highly personalized advice from the takaful staff. This can be due to several reasons. One of the major reasons is that the takaful sector in Saudi Arabia did not attempt to extend their existing product mix. The takaful’s sales force possibly did not provide the customers with comprehensive advice before buying and consuming new product offerings.

Moreover, it is manifested possibly that the Saudi Arabian people are more risk-takers like the Western counterparts, compared to some other countries, including Malaysia, (Kashif et al.,2015). Further, the formalities of time perhaps are perceived to be important (Hall, 1983) rather than the development of human relationships, hence, contributing to the insignificance of sincerity and personalization from the perspectives of Saudi Arabian customers. Therefore, these findings suggest for better improvement of the service encounter from the takaful operators, especially to be able to be attentive to their customer's requests, getting immediate attention and customizing solutions to complement the customers, thus, this needs to be addressed to improve the personalization component of service quality (Saunders, 2008).

According to Groenroos (2000), services are inherently interpersonal as personalization and knowledge of the customer are the foundation of the relationship. The insignificant importance of personalization in this study appears to confirm to Malhotra et al. (2005) findings that relationship marketing is not emphasized for developing countries like Saudi Arabia. Thus, further effort should be made to understand and knowing the customers. Moreover, Takaful operators offer a diverse range of standardizing services. Therefore, customized/personalization may not be a significant factor in evaluating Takaful service quality.

Nevertheless, a report from McKinsey and Company (2019) stated that personalized offers tend to be very important to those consumers in Saudi Arabia, and this is where the takaful services need to pay attention to bringing those personalized services to them to generate enormous benefits. In addition, this study does not correspond to the findings of Kashif et al. (2016), where personalization and sincerity were deemed important towards customer satisfaction in Islamic

banks from the perspectives of the Pakistan consumers. Perhaps, the Saudi Arabian customers of takaful services are more tolerant of risks associated with doing business and even in consumer spending on various goods and services (Hofstede, 2001). Therefore, the insignificant component of the “sincerity” dimension is justified, which translates to the possibility that the Saudi Arabian consumers of the takaful business prefer not to emphasize the importance of personal and highly sincere advice during service encounters, as they are much more resilient to risks.

The second set of hypotheses, from H6 to H9, relates to the relationship marketing and corporate image. All the hypotheses found to be positively significant except H7, where social bonds did not influence the corporate image of takaful service providers. The findings of H6, H8, and H9 are in-line with the findings of past studies such as Berry (1995), Nik Yusoff (2002), Boateng (2018), Kim *et al.* (2020), Newman and Sheikh (2012), Marinkovic and Obradovic (2015), Melancon *et al.* (2011) Shammout (2018), Sheth and Parvatiyar (2002), Yaqub *et al.* (2019), in addition to Zakiah and Al-Aidaros (2017). Therefore, Islamic ethical behaviour, financial and structural bonds seem to be connected to the corporate image of the takaful providers in Saudi Arabia. More importantly, Islamic ethical behaviour is considered the most important dimension of relationship marketing, which is connected to the corporate image of Takaful operators in Saudi Arabia. This indicates that compliance towards Islamic values and its principles have been essential in building corporate image, which appears to be positive for many Islamic corporations (Souiden and Rani, 2015), and subsequently, takaful operators have exemplified similar blueprints in this study. Studies by Salleh, Abdullah and Razali (2013) have shown that there is an establishment of contribution between the agents’ Islamic ethical behaviour and customer satisfaction, trust, and commitment in the Takaful industry. Ostensibly, in their study, those virtuous conduct seems to have an impact more on customers’ satisfaction, instead of their trust and commitment. Accordingly, it was viewed that promoting Islamic ethics among Thai Muslim youths towards faith-based socialization is vital, as those values are prevalent in the character-building, specifically for a Muslim society (Laeheem, 2018).

On the other hand, financial and structural bonds seem to boost the corporate image of takaful service providers in Saudi Arabia. However, structural bonds were found to be enhancing the image of those operators in Malaysia only (Abdur-Rehman *et al.*, 2019). Hence, these findings are contrary to the findings of Abdur-Rehman *et al.* (2019), Henning-Thurau *et al.* (2002), and Kuenzel and Krolikowska (2008). One possible explanation where social bonds are found not to be relevant in the Saudi Arabian context is due to their genuine experiences and thus, subjected to a wide variety of feasible and methodological development in the Saudi Arabian Takaful industry policies; consequently, the variance of conclusions is admissible by distinctive cultural settings.

Conceivably, the takaful providers in Saudi Arabia did not use social media or other forms of promotion or advertisement as a form of attachment with their customers. Hence, this study corresponds to a study by Huang et al. (2014), where social bonds did not influence attitudinal attachment. Consequently, they need to enhance their promotional strategy to entice the customers towards repurchase intention or customer loyalty; concurrently, consumers' personal and social relationships will further be developed with the service providers (Dash et al., 2009). More importantly, personal factors, including trust or satisfaction with the relationship partner, is prevalent in developing social bonding (Williams et al., 1998). Dealing with takaful or Islamic insurance is very much related to intangible products, what more it is indeed a service-oriented business. Indeed, constructing a strong bond with customers is most prevalent to earn their belief and assurance. Consequently, takaful operators should integrate an effective interaction through the integrated marketing communication, formation of a responsive relationship and safeguarding social support to create a strong social bond with the customers and consequently enhancement of corporate image and reputation leading to customer loyalty

Conversely, structural bonding can be developed extensively by delivering a total customer service solution in an online system or fintech, particularly in the takaful industry, supported by information technology. Additionally, technology may also be utilized to offer the most recent news and keep informed of the latest product knowledge to illustrate the corporation's concern and importance for the customers. Alternatively, managers may present more customized offerings that provide customers with a feeling of brand ownership. Inevitably, the financial bonds are also important to establish corporate image among the takaful service operators, but unfortunately, it would not sustain the corporations long in the market since their competitors tend to provide similar offerings. Inevitably, other relationship marketing strategy needs to be employed to ensure customer loyalty and retention in the long run.

Surprisingly, the corporate image was found not to influence corporate's reputation in which is contradict to similar study within the Malaysian backdrop by Abdur-Rehman (2019). Further, the results for this hypothesis is contrary to the findings of Ageeva et al. (2018), Brodie et al. (2009), De Leaniz and del Bosque (2016), and Walsh et al. (2009). There are perhaps reasons behind this unanticipated finding. Firstly, we need to understand the meaning of those two constructs, as Gotsi and Alan (2001) explained that there seems to be larger substantiation to consider the interconnectivity between both the concepts of corporate image and corporate reputation, as opposed to compatibility, considering that it has been stated in recent literature. Indeed, Gray and Balmer (1998) viewed that corporate image is the instantaneous perceptual

illustration that audiences have of an organization, through their branding strategy, mainly from the integrated marketing communications.

On the other hand, corporate reputation refers to the overall perception of the public of the performance, values, and service quality over time, and therefore, it has a comparatively more resilient and enduring nature than the corporate image. Conceivably, customers in Saudi Arabia may not have a favourable corporate image towards their takaful service providers due to their lack of communication or the ineffective use of technology in delivering their services. Indeed, the corporate image needs to be improved through desirable marketing communications, from social media to the use of fintech, in which all needs to be integrated towards competitive advantage. More importantly, takaful agents need to play a vital role in conveying the messages of the corporations as they are considered the brand ambassadors. Thus, they need to deliver the best for their customers constantly. Consequently, corporate reputation can only be then developed once those management and marketing strategies are put in place, especially as they must evolve through time, towards perseverance, endurance, and sustainability in business.

H11 shows a positive and significant impact of corporate reputation on customer's loyalty. This finding is in line with findings of Hadi et al. (2019), Harrison-Walker (2001), Lai (2019) and Nguyen and Leblanc (2001), where they found that corporate reputation has a significant impact on customer loyalty. Certainly, many have suggested including Ozkan et al. (2019) who stated that examining loyalty, image and reputation should always be embraced by all corporations including the takaful service providers, especially with those intense competition coming from the competitors, notwithstanding the fast transformation involving the financial services including the takaful corporations through fintech and big data, evolvement of new rules and regulations, and homogeneity of takaful products and services for the sake of sustaining their competitive advantages, especially with this current turbulent times. Constructive reputation can only be moulded through a positive image; what more reputation evolves through a period of time, mainly from customers' experiences and beliefs towards their corporation, which in turn leads to customer loyalty and engagement.

Lastly, H12 investigates the mediating effect of corporate reputation between corporate image and customer loyalty, which is supported in this study, corresponding to the findings of Brodie et al. (2009), and Heinberg et al. (2018). It is important to note that even though corporate reputation may lead to customer loyalty, prior studies indicate that corporate reputation itself is short of a direct impact on store loyalty (e.g. Helgesen et al., 2010; Swoboda et al., 2014). Instead, the corporate image may influence consumer judgments and attributions toward takaful service

providers (Wang, 2019). In turn, these judgments and attributions exact time particularly would influence consumer outcomes. If such an argument is the case, then corporate reputation itself should have no direct relationship with customer loyalty; preferably, it seems to mediate the relationship between corporate image and customer loyalty.

Undeniably, a verified corporate image is prevalent in consumer preferences of takaful products and services, particularly due to its homogeneity in the purchasing process since it makes those decisions at ease. Additionally, as emphasized by Okzen et al. (2019), this current study highlighted the importance of takaful service providers, particularly to develop their corporate image and corporate reputation, especially from the perspectives of customers, towards constructing the foundation of competitive advantage. Unlike other products and services, the financial institutions, including takaful service operators, are vulnerable to risks, especially with customers having to engage in switching behaviour, with the rise of technology including mobile banking, online banking and the current fintech, will indeed transform the patronage behaviour. Hence, they need to evolve and adapt with all the advancement of technology if they want to remain relevant. Concurrently, the findings of this study are important to marketers on both a conjectural and practical intensity. On a theoretical level, the findings add to the current knowledge of the importance of the corporate image and corporate reputation influencing customer loyalty in the takaful services from the Saudi Arabian context, in addition to perceived service quality and relationship marketing. On a practical level, the results provide evidence especially to takaful operators, particularly the managers, to efficiently and effectively support them in delivering relevant values, service quality, and components of relationship marketing to endure corporate image, reputation and, more importantly, sustaining customer loyalty and engagement.

6. Conclusion, limitation, and future research

Indeed, customers are the main focal point of any products or services, and this includes the offerings of takaful products. Hence, the takaful service providers need to comprehend the customers' perception and believe in the service quality and relationship marketing rendered by them. Since takaful products and services are mostly intangible, consequently, the service quality is determined by utilizing how the service providers can relate to the consumers. Undeniably, the belief or the views of the customers will then influence corporate image, reputation, and customer loyalty. Eventually, this study has two main objectives, first, to investigate the effect of service quality and relationship marketing on corporate image. Secondly, to examine the effect of the corporate image towards customer reputation and how this can lead to customer loyalty, as well as to understand the mediating effect of corporate reputation between the relationship of corporate

image and customer loyalty among Saudi Arabians customers, which was conducted through an online survey. PAKSERV measures were used to understand service quality rather than employing other instruments since it is developed for the setting of non-Western, which incorporated sincerity, formality and personalization, assurance, and tangibility (Rajpoot, 2004). Furthermore, the establishment of the perceived service quality and relationship marketing is further integrated through Islamic ethical behaviour, financial, structural, and social bonds to be linked to corporate image, and further corporate reputation and customer loyalty.

The results of PLS-SEM path analysis revealed that service quality has a partial impact on corporate image building for Takaful operators in Saudi Arabia because only two hypotheses, i.e. reliability and assurance, found to be positively significant. At the same time, tangibility, personalization and sincerity were statistically insignificant. It is further concluded that Islamic ethical behaviour, financial and structural bonds indicate positive and significant relationships with corporate image, while social bonding found to be insignificant. It is also found that corporate image does not significantly influence corporate's reputation for Takaful operators. However, corporate reputation found to have a significant impact on customer's loyalty. Lastly, this study concluded that corporate reputation mediates the relationship between corporate image and customer loyalty. This study has both theoretical and practical implications. From a theoretical perspective, this study has contributed to the existing body of knowledge for service quality, corporate image, corporate reputation, and customer loyalty from the perspective of the financial service provider, mainly the Takaful operators in Saudi Arabia. Although Saudi Arabia currently holds the highest share of the world's Takaful market, nevertheless, it has the potential of developing further the untapped market. The findings of this study may help Takaful operators and legislators, particularly in Saudi Arabia, to focus more on the factors that may lead towards customer loyalty and engagement, especially from the customer's viewpoint, which is significant to strengthen the Takaful market and its sustainability further. Besides these implications and contributions, several limitations should be avoided in future studies. For example, the current study has disregarded the aspect of religiosity while assessing the current model and perhaps should incorporate some other consumer behaviour theory to the framework. Secondly, the current study merely examined Saudi Arabia as its backdrop. Thus, future researchers need to enhance the generalizability of this research by exploring the model in different countries and cultures. More importantly, this study only focused on the takaful industry. With the diversity of the service industry, these findings may have to be verified for applicability in the settings of other distinctive industries. Eventually, the results may be evaluated in understanding the relationship between

service quality and relationship to values, satisfaction, and other behavioural outcomes of customers.

References

- Aaker, D.A. and Keller, K.L. (1990). "Consumer Evaluations of Brand Extensions", *Journal of Marketing*, Vol. 54 No. 1, pp.27-41 .
- Abdur Rehman, M., Osman, I., Aziz, K., Koh, H., and Awais, M. (2019), "Get connected with your Takaful representatives: Revisiting customer loyalty through relationship marketing and service quality", *Journal of Islamic Marketing*.
- Ageeva, E., Melewar, T.C., Foroudi, P., Dennis, C., and Jin, Z. (2018). "Examining the influence of corporate website favorability on corporate image and corporate reputation: Findings from fsQCA". *Journal of Business Research*, Vol. 89, pp. 287-304.
- Alessandri, S.W. (2001). "Modeling corporate identity: a concept explication and theoretical explanation". *Corporate Communications: An International Journal*. Vol. 6 No. 4, pp. 173-182.
- Amin, M., and Isa, Z. (2008). "An examination of the relationship between service quality perception and customer satisfaction: A SEM approach towards Malaysian Islamic banking". *International Journal of Islamic and Middle Eastern Finance and Management*, Vol. 1 No. 3, pp. 191-209.
- Arifin, J., and Yazid, A.S. (2018). "The influence of innovation attributes on loyalty in family Takaful: a conceptual study". *South East Asia Journal of Contemporary Business, Economics and Law*, Vol. 15 No. 1, pp. 1-8.
- Arifin, J., Yazid, A.S., and Sulong, Z. (2013). "A conceptual model of literature review for family Takaful (Islamic Life Insurance) demand in Malaysia". *International Business Research*, Vol. 6 No. 3, 210.
- Aslam, W., and Farhat, K. (2020), "Impact of after-sales service on consumer behavioural intentions". *International Journal of Business and Systems Research*, Vol. 14 No. 1, pp. 44-55.
- Ball, D., Coelho, P.S., and Vilares, M.J. (2006), "Service personalization and loyalty", *Journal of Services Marketing*, Vol. 20 No. 6, pp. 391-403.
- Balmer, J. and Greyser, S. (2006), "Corporate marketing: Integrating corporate identity, corporate branding, corporate communications, corporate image and corporate reputation", *European Journal of Marketing*, Vol. 40 No. 7/8, pp. 730-741.
- Bennett, R., and Rundle-Thiele, S. (2002). "A comparison of attitudinal loyalty measurement approaches". *Journal of Brand Management*, Vol. 9 No. 3, pp. 193-207.
- Berry, L.L. (1995). "Relationship marketing of service growing interest, emerging perspectives". *Journal of the Academy of marketing science*, Vol. 23 No. 4, pp. 236-245.
- Berry, L.L., Bennett, D.R. and Brown, C.W. (1989), *Service Quality: A Profit Strategy for Financial Institutions*, Dow-Jones Irwin, Homewood, IL
- Billah, M. M., GhulamAllah, E., and Alexakis, C. (2019). "Contemporary issues in Takaful implementation". In *Encyclopedia of Islamic Insurance, Takaful and Retakaful*. Edward Elgar Publishing. Pp. 286-314.
- Bin Nik Yusoff, M.A., and Noor, I. (2002). *Islam & Business*. Pelanduk Publications.
- Bitner, M.J. (1992), "Servicescapes: the impact of physical surroundings on customers and employees", *Journal of Marketing*, Vol. 56 No. 2, pp. 57-71
- Boateng, Sh.L. (2018), "Online relationship marketing and customer loyalty: a signaling theory perspective", *International Journal of Bank Marketing*, Vol. 25 No. 1, pp. 98-106.
- Brodie, R.J., Whittome, J.R., and Brush, G.J. (2009). "Investigating the service brand: A customer value perspective". *Journal of business research*, 62(3), 345-355.

- Budianto, A. (2019). "Customer Loyalty: Quality of Service", *Journal of Management Review*, Vol. 3 No. 1, pp. 299-305.
- Butt, M., and Aftab, M. (2013), "Incorporating attitude towards Halal banking in an integrated service quality, satisfaction, trust and loyalty model in online Islamic banking context", *International Journal of Bank Marketing*, Vol. 31 No. 1, pp. 6-23.
- Chen, W-J, and Chen, M-L. (2014), "Factors Affecting the Hotel's Service Quality: Relationship Marketing and Corporate Image", *Journal of Hospitality Marketing and Management*, Vol. 23 No. 1, pp. 77-96.
- Chien, L., and Chi, S. (2019), "Corporate image as a mediator between service quality and customer satisfaction: difference across categorized exhibitors". *Heliyon*, Vol. 5 No. 3, e01307.
- Chiu, H.C., Hsieh, Y.C., Li, Y.C., and Lee, M. (2005). "Relationship marketing and consumer switching behavior". *Journal of Business Research*, Vol. 58 No. 12, pp. 1681-1689.
- Chowdhary, N., & Prakash, M., (2007), Prioritizing service quality dimensions. *Managing Service Quality: An International Journal*, 17(5), pp. 493 - 509
- Dash, S., Bruning, E., Guin, K.K. (2009). A cross-cultural comparison of individualism's moderating effect on bonding and commitment in banking relationships. *Marketing Intelligence & Planning* Vol. 27 No. 1, pp. 146-169
- De Leaniz, M.G. and del Bosque, I.R. (2016), "Corporate Image and Reputation as Drivers of Customer Loyalty", *Corporate Reputation Review*, Vol. 19 No. 2, pp. 166-178.
- 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.
- Endara, Y.M., Asbi B.A., and Ab Yajid, M.Sh. (2019). "The influence of culture on service quality leading to customer satisfaction and moderation role of type of bank", *Journal of Islamic Accounting and Business Research*, Vol. 10 No. 1, pp. 134-154.
- Foroudi, P., Melewar, T.C., and Gupta, S. (2014). Linking corporate logo, corporate image, and reputation: An examination of consumer perceptions in the financial setting. *Journal of Business Research*, Vol. 67, Issue 11, pp. 2269-2281
- Gotsi, M. and Wilson, A.M. (2001), "Corporate reputation: seeking a definition", *Corporate Communications: An International Journal*, Vol. 6 No. 1, pp. 24-30.
- Gray E., and Balmer, J. (1998). "Managing Corporate Image and Corporate Reputation", *Long Range Planning*, Vol. 31, No. 5, pp. 695 – 702.
- Grönroos, C. (2000). "Service management and marketing: A customer relationship management approach". 2nd ed., Wiley, Chichester
- Gwinner, K.P., Gremler, D.D., and Bitner, M.J. (1998), "Relational benefits in services industries: the customer's perspective", *Journal of the academy of marketing science*, Vol. 26 No. 2, pp. 101-114.
- Hadi, N.U. Aslam, N. Gulzar, A. (2019). "Sustainable Service Quality and Customer Loyalty: The Role of Customer Satisfaction and Switching Costs in the Pakistan Cellphone Industry". *Sustainability*, Vol. 11 No. 8, pp. 1-17.
- Hair, J.F., Risher, J.J., Sarstedt, M., and Ringle, C.M. (2019). "When to use and how to report the results of PLS-SEM", *European Business Review*, Vol. 31 No. 1, pp. 2-24.
- Hall, E.T. (1983), *The Dance of Life: The Other Dimension of Time*, Anchor Press, New York, NY
- Harrison-Walker, L.J. (2001). "The measurement of word-of-mouth communication and an investigation of service quality and customer commitment as potential antecedents". *Journal of service research*, Vol. 4 No. 1, pp. 60-75.
- Hassan, L.F.A., Jusoh, W.J.W., and Hamid, Z. (2014). "Determinant of customer loyalty in Malaysian Takaful Industry". *Procedia-Social and Behavioral Sciences*, Vol. 130, pp. 362-370.

- Helgesen, O., Havold, J.I. and Nettet, E. (2010). Impacts of store and chain images on the “quality–satisfaction–loyalty process” in petrol retailing. *Journal of Retailing and Consumer Services* 17(2):109-118
- Hemrit, W. (2020), “Determinants driving Takaful and cooperative insurance financial performance in Saudi Arabia”, *Journal of Accounting & Organizational Change*, Vol. 16 No. 1, pp. 123-143.
- Hennig-Thurau, T., Gwinner, K.P., and Gremler, D.D. (2002). “Understanding relationship marketing outcomes: an integration of relational benefits and relationship quality”. *Journal of service research*, Vol. 4 No. 3, pp. 230-247.
- Heinberg, M., Ozkaya, H.E., and Taube, M. (2018). “Do corporate image and reputation drive brand equity in India and China?-Similarities and differences”. *Journal of Business Research*, Vol. 86, pp. 259-268.
- Hu, H.H., Kandampully, J., and Juwaheer, T.D. (2009), “Relationships and impacts of service quality, perceived value, customer satisfaction, and image: An empirical study”, *The Service Industries Journal*, Vol. 29 No. 2, pp. 111–125.
- Hofstede, G.H. (2001), *Culture’s Consequences: Comparing Values, Behaviors, Institutions and Organizations Across Nations*, Sage.
- Huang, C.C., Fang, S.C., Huang, S.M., Chang, S.C. and Fang, S.R. (2014), “The impact of relational bonds on brand loyalty: the mediating effect of brand relationship quality”, *Managing Service Quality: An International Journal*, Vol. 24 No. 2, pp. 184-2
- Husin, M.M., and Rahman, A. (2013), “What drives consumers to participate into family takaful schemes? A literature review”, *Journal of Islamic Marketing*, Vol. 4 No. 3, pp. 264-280.
- Iftahy, A., Mellens, Walia, N. and Youssef, A. (2019). Navigating a perfect storm in the Middle East’s consumer sector, McKinsey and Company (Article). May 1, 2019 Accessed on 28 May 2020 (<https://www.mckinsey.com/featured-insights/middle-east-and-africa/navigating-a-perfect-storm-in-the-middle-east-consumer-sector>)
- Kashif, M., Rehman, M.A., and Pileliene, L. (2016), “Customer perceived service quality and loyalty in Islamic banks”, *The TQM Journal*, Vol. 28 No. 1, pp. 62-78.
- Kashif, M., Wan Shukran, S.S., Rehman, M.A. and Sarifuddin, S. (2015), "Customer satisfaction and loyalty in Malaysian Islamic banks:a PAKSERV investigation", *International Journal of Bank Marketing*, Vol. 33 No. 1, pp. 23-40.
- Kim, J.J., Steinhoff, L., and Palmatier, R.W. (2020). “An emerging theory of loyalty program dynamics”. *Journal of the Academy of Marketing Science*, pp. 1-25.
- Kotler, P., and Gertner, D. (2002). “Country as brand, product, and beyond: A place marketing and brand management perspective”. *Journal of brand management*, Vol. 9 No. 4, pp. 249-261.
- Kuenzel, S. and Krolikowska, E. (2008), “The effect of bonds on loyalty towards auditors: the mediating role of commitment”, *The Service Industries Journal*, Vol. 28 No. 5, pp. 685-700.
- Laeheem, K. (2018). Relationships between Islamic ethical behavior and Islamic factors among Muslim youths in the three southern border provinces of Thailand, *Kasetsart Journal of Social Sciences*, Vol 39, pp. 365
- Lai, F., Hutchinson, J., Li, D. and Bai, C. (2007), “An empirical assessment and application of SERVQUAL in mainland China’s mobile communications industry”, *International Journal of Quality & Reliability Management*, Vol. 24 No. 3, pp. 244-62.
- Lai, I.K.W. (2019), “Hotel image and reputation on building customer loyalty: An empirical study in Macau”. *Journal of Hospitality and Tourism Management*, Vol. 38, pp. 111-121.
- Liat, C.B., Mansori, S. and Huei, C.T. (2014), “The associations between service quality, corporate image, customer satisfaction, and loyalty: evidence from the Malaysian hotel industry”, *Journal of Hospitality Marketing and Management*, Vol. 23 No. 3, pp. 314-326.

- Malhotra, N.K., Ulgado, F.M., Agarwal, J., Shainesh, G. and Wu, L. (2005), "Dimensions of service quality in developed and developing economies: multi-country cross-cultural comparisons", *International Marketing Review*, Vol. 22 No. 3, pp. 256-78.
- Marinkovic, V. and Obradovic, V. (2015). "Customers' emotional reactions in the banking industry", *International Journal of Bank Marketing*, Vol. 33 No. 3, pp. 243-260.
- Markwick, N., and Fill, C. (1997). "Towards a framework for managing corporate identity". *European Journal of marketing*, Vol. 31 No. 5-6, pp. 396-409.
- Maturi, T.C. (2013), "Islamic insurance (takaful): demand and supply in the UK", *International Journal of Islamic and Middle Eastern Finance and Management*, Vol. 6 No. 2, pp.87-104.
- Mattila, S.A. (1999), "The role of culture in service evaluation process", *Journal of Service Research*, Vol. 1 No. 3, pp. 250-61.
- Melancon, J.P., Noble, S.M., and Noble, C.H. (2011), "Managing rewards to enhance relational worth", *Journal of the academy of marketing science*, Vol. 39 No. 3, pp. 341-362.
- Moghavvemi, S., Lee, S. T., and Lee, S.P. (2018), "Perceived overall service quality and customer satisfaction", *International Journal of Bank Marketing*, Vol. 36 No. 5, pp. 908-930.
- Mohy-Ul-Din, S., Samad, S., Rehman, M.A., Ali, M.Z. and Ahmad, U. (2019), "The mediating effect of service provider expertise on the relationship between institutional trust, dispositional trust and trust in takaful services", *International Journal of Islamic and Middle Eastern Finance and Management*, Vol. 12 No. 4 pp. 509-522.
- Murugiah, L., and Akgam, H.A. (2015). "Study of Customer Satisfaction in the Banking Sector in Libya. *Journal of Economics*", *Business and Management*, Vol. 3 No. 7, pp. 674-677.
- Nam, S. (2008), "The impact of culture on the framework of customer value, customer satisfaction and customer loyalty", dissertation, Golden Gate University, San Francisco, CA.
- Nath, P. and Mukherjee, A. (2012), "Complementary effects of relational bonds in information asymmetry contexts", *Journal of Services Marketing*, Vol. 26 No. 3, pp. 168-180.
- Ndubisi, N.O. (2007). "Relationship marketing and customer loyalty". *Marketing intelligence & planning*. Vol. 25 No. 1, pp. 98-106.
- Newaz, F., Fam, K.S. and Sharma, R. (2016). "Muslim religiosity and purchase intention of different categories of Islamic financial products". *Journal of Financ Services Marketing*, Vol. 21 No. 2, pp. 141-152.
- Newman, A. and Sheikh, A.Z. (2012), "Organizational rewards and employee commitment: a Chinese study", *Journal of Managerial Psychology*, Vol. 27 No. 1, pp. 71-89.
- Nguyen, N., and Leblanc, G. (2002). "Contact personnel, physical environment and the perceived corporate image of intangible services by new clients". *International Journal of Service Industry Management*. Vol. 13 No. 3, pp. 242-262.
- Nguyen, N., and Leblanc, G. (2001), "Corporate Image and Corporate Reputation in Customers' Retention Decisions in Services", *Journal of Retailing and Consumer Services*, Vol. 8 No. 4, pp. 227-236.
- Nu Htay, Sh., Sadzali, N.Sh., and Amin, H. (2015). "An analysis of the viability of micro health takaful in Malaysia", *Qualitative Research in Financial Markets*, Vol. 7 No. 1, pp. 37-71.
- Oliver, R. (1999), "Whence consumer loyalty", *Journal of Marketing*, Vol. 63 No. 4, pp. 33-44.
- Özkan, P., Süer, S., Keser, İ.K. and Kocakoç, İ.D. (2019), "The effect of service quality and customer satisfaction on customer loyalty: The mediation of perceived value of services, corporate image, and corporate reputation", *International Journal of Bank Marketing*, Vol. 38 No. 2, pp. 384-405
- Palmatier, R.W., Scheer, L.K., Houston, M.B., Evans, K.R., and Gopalakrishna, S. (2007), "Use of relationship marketing programs in building customer–salesperson and customer–firm relationships: Differential influences on financial outcomes". *International Journal of Research in Marketing*, Vol. 24 No. 3, pp. 210-223.

- Palmatier, R.W., Dant, R.P., Grewal, D., and Evans, K.R. (2006). "Factors Influencing the Effectiveness of Relationship marketing: A Meta-Analysis". *Journal of Marketing American Marketing Association*, Vol. 70 No. 4, pp.136-153.
- Parasuraman, A., Zeithaml, V.A., and Berry, L.L. (1988). "Servqual: A multiple-item scale for measuring consumer perc", *Journal of Retailing*, Vol. 64 No. 1, pp. 12-40.
- Raajpoot, N. (2004), "Reconceptualizing service encounter quality in a non-western context", *Journal of Service Research*, Vol. 7 No. 2, pp. 181-201.
- Rahi, S., Yasin, N.M. and Alnaser, F.M. (2017). "Measuring the role of website design, assurance, customer service and brand image towards customer loyalty and intention to adopt internet banking", *Journal of Internet Banking and Commerce*, Vol. 22 No. S8, pp. 1-18.
- Roy, S. (2018), "Effects of customer experience across service types, customer types and time", *Journal of Services Marketing*, Vol. 32 No. 4, pp. 400-413
- Salleh, M. C. M. (2016). "The Significant Contribution of Islamic Relationship Marketing Practice in Malaysian Takaful Industry Towards Determining Customer Gratitude, Trust, and Commitment", *Asian Academy of Management Journal*, Vol. 21 No. 1, pp. 171–207.
- Salleh, M.C.M., Abdullah, N.I. and Razali, S.S. (2013). Measuring Takaful Agents' Understanding Towards The Objectives and Concepts of Takaful. *Journal of Islamic Finance*, Vol. 2 No. 1, pp. 020-030
- Saunders, S.G. (2008). Measuring and applying the PAKSERV service quality construct : Evidence from a South African cultural context, *Managing Service Quality* Vol. 18 No. 5, pp. 442-456
- Santos, J. (2002). "From intangibility to tangibility on service quality perceptions: a comparison study between consumers and service providers in four service industries". *Managing Service Quality: An International Journal*. Vol. 12 No. 5, pp. 292-302.
- Shammout, A.B. (2018), "An empirical investigation of relational bonds on attitudinal and behavioral customer loyalty for Arabic luxury hotel customers". *International Journal of Hospitality & Tourism Administration*, pp. 1-21.
- Sharma, S., and Lahiri, M.M. (2020), "A Review of Customer Relationship Management". *Studies in Indian Place Names*, Vol. 40 No. 50, pp. 3260-3265.
- Shamma, H.M. and Hassan, S.S. (2009). "Customer and non-customer perspectives for examining corporate reputation". *Journal of Product & Brand Management*, Vol. 18 No. 5, pp. 326-337.
- Sheth, J., and Parvatiyar, A. (2002). "Evolving Relationship Marketing into a Discipline". *Journal of Relationship Marketing*. Vol. 1 No. 1, pp. 3-16.
- Shukor, S.A. (2020). "Trust in takaful agents: antecedents and consequences". *Journal of Islamic Accounting and Business Research*.
- Singh, R. and Imran, A.K. (2012). "An Approach to Increase Customer Retention and Loyalty in B2C World". *International Journal of Scientific and Research Publications*, Vol. 2 No. 6, pp. 1-5.
- Song, H.J., Ruan, W. and Park, Y. (2019). Effects of Service Quality, Corporate Image, and Customer Trust on the Corporate Reputation of Airlines. *Sustainability*, 11 (12), 3302; <https://doi.org/10.3390/su11123302>
- Swoboda, B., Berg, B. and Dabija, D.-C. (2014), "International transfer and perception of retail formats : A comparison study in Germany and Romania", *International Marketing Review*, Vol. 31 No. 2, pp. 155-180
- Souiden, N. and Rani, M. (2015). Consumer attitudes and purchase intentions toward Islamic banks: The influence of religiosity. *International Journal of Bank Marketing* 33(2):143-161
- Syed S.A., Ab. Rashid, H.M, and Htay, Sh.N. (2018), "The impact of internal forces on acceptance of takaful by insurance policy-holders in India", *Journal of Islamic Accounting and Business Research*, Vol. 9 No. 5, pp. 673-686.

- Thaker, H.M.T., Sakaran, K.C., Nanairan, N.M., Thaker, M.A.M.T., and Hussain, H.I. (2020). "Drivers of loyalty among non-Muslims towards Islamic banking in Malaysia". *International Journal of Islamic and Middle Eastern Finance and Management*, Vol. 13 No. 2, pp. 281-302
- Utami, S. (2015). "The Influence of Customers' Trust on Customer Loyalty". *International Journal of Economics, Commerce and Management*, Vol. III No. 7, pp. 638-653.
- Walsh, G., Mitchell, V.W., Jackson, P. and Beatty, S.E. (2009), "Examining the Antecedents and Consequences of Corporate Reputation: a Customer Perspective", *British Journal Management*, Vol. 19, pp. 187-203.
- Wang, C. Y. (2019). Cross-over effects of corporate reputation and store image: role of knowledge and involvement. *Management Decision* Vol. 57 No. 11, pp. 3096-3111
- Williams, J.D., Han, S.L. and Qualls, W.J. (1998), "A conceptual model and study of cross-cultural business relationships", *Journal of Business Research*, Vol. 42 No. 1, pp. 135-43
- Yaqub, R.M.S., Halim, F. and Shehzad, A., (2019), "Effect of service quality, price fairness, justice with service recovery and relational bonds on customer loyalty: Mediating role of customer satisfaction", *Pakistan Journal of Commerce and Social Sciences*, Vol. 13 No. 1, pp. 62-94.
- Yavas, U, Benkenstein, M and Stuhldreier. U. (2004), "Relationships between Service Quality and Behavioral Outcomes. A Study of Private Bank Customers in Germany", *International Journal of Bank Marketing*, Vol. 22 No. 2, pp. 144-157.
- Yusoff, M. (2018), "Implementation of Relationship Marketing in Takaful through Wakalah Business Model", *International Journal of Academic Research in Business and Social Sciences*, Vol. 8 No. 11, pp. 98-107.
- Zakiah, F., and Al-Aidaros, A.H. (2017). "Customers' Islamic ethical behavior: the case of Malaysian Islamic banks". *Humanomics*. Vol. 33 No. 3, pp. 371-383
- Zameer, H., Tara, A., Kausar, U., and Mohsin, A. (2015). "Impact of service quality, corporate image and customer satisfaction towards customers' perceived value in the banking sector in Pakistan". *International journal of bank marketing*, Vol. 33 No. 4, pp. 442-456.
- Ziethmal, V.A., Bitmer, M.J., and Gremler, D.D. (2013). *Service Marketing: Integrating customer focus across the firm* (6th Ed.). Singapore: Mc Graw Hill.