

ABSTRACT

The focus of this research was the use of a balanced scorecard which includes the attributes of Islamic products and quality service to the level of revenue growth and Return on Assets (ROA) Sharia Commercial Banks with customer satisfaction and customer loyalty as an intervening variable

The determination of samples in this study using purposive sampling method. The questionnaire of 120 customers Sharia Commercial Banks which qualify as samples analyzed together with the quarterly financial statements. Data analysis tool used was a Structural Equation Modelling (SEM) at 16.0 AMOS program.

The results showed that: (1) customer satisfaction was directly influenced only by the quality of care, (2) customer loyalty was influenced directly by the product attributes of Islam, (3) loyalty was influenced directly by customer satisfaction, (4) loyalty was influenced not directly by the quality of service, (5) did not directly affect customer loyalty were significant negative impact on Return on Assets (ROA), and (6) growth rate of income directly affected the Return on Assets (ROA).

That study provided empirical evidence for policy makers and regulators to enhance the attributes of Islamic banking Islamic products and service quality standard.

Key words: Islamic Product Attributes, Service Quality, Customer Satisfaction, Customer Loyalty, Revenue Growth Rate, Return on Assets (ROA), Commercial Bank Syariah.