



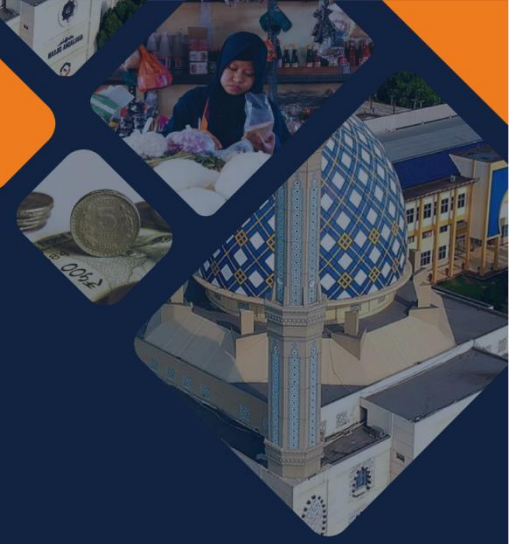
INSTITUT TAZKIA

Islamic Economics & Business • Law • Education

Tazkia Islamic University College

— Institut Agama Islam Tazkia —

الجامعة الإسلامية تازكيا



AICIF

ASEAN Universities International Conference on Islamic Finance

PROCEEDING

8th

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9-11 Rabiul Akhir 1442 H

“Islamic Finance’s Contribution to Sustainable of Human Development in Asean”

Co Host :



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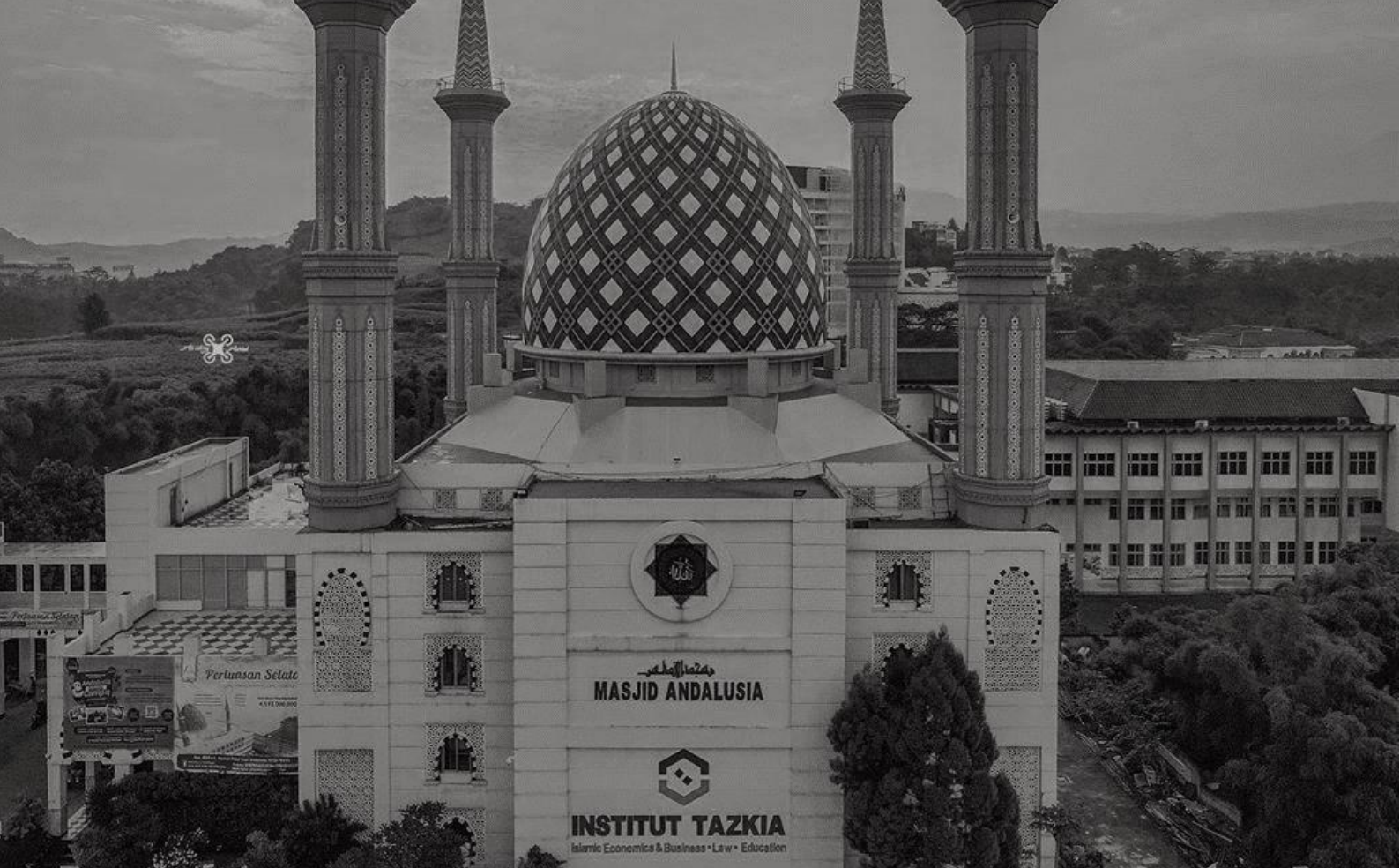


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Acknowledgement

Assoc. Prof. Dr. Murniati Mukhlisin, M.Acc, CFP

Rector of Tazkia Islamic University College



Assalamu'alaikum warahmatullahi wabarakaatuh

First of all, let us thank Allah SWT for permitting us to be here, despite the Covid-19 pandemic that still require us to limit our physical interaction. Secondly, I would like to express my gratitude to the organizing committee for their hard work and dedication in preparing the 8th AICIF conference this year. I sincerely thank the International Council of Islamic Finance Educators board, which is the engine behind the networking of ASEAN Islamic educators. The credit also goes to all co-organizers for their contribution to make this conference possible despite such a difficult situation we are in. *Jazaakumullah khairan katsiran.*

When I announced Tazkia's willingness to be the host of the 8th AICIF, in Unida last year, I immediately promoted Bogor with all its places of interests that we could visit after the conference. Unfortunately, it is impossible now due to current travel limitation that we endure due to pandemic. Therefore, many of you are not able to physically enjoy the beauty of Bogor, however the organizer has prepared a virtual sightseeing which I hope you will find it exciting. The Covid-19 pandemic has impacted many people's live, just as what has been described in QS Al-Baqarah (2): 155 that Allah SWT tests mankind through fear, hunger, loss of wealth, lives and fruits. However, Allah SWT has promised that He would offer good tidings to those who remain patient. I still promise you that we will become a host again someday, and will entertain you with the real Bogor, so please be patient.

In my speech today, I would like to address whether we as educators and researchers have contributed something to the ummah through Islamic economics and finance. This may be too early to tell, but we should carry out serious research to respond to this question and seek recommendation for our future course of action.

In my early stage of research analyzing 250 Islamic economics papers from 2014-2020 shows that the contribution of Islamic economic studies toward economic growth has positive trend. Global Islamic Economy Indicator (GIEI) score released by Dinar Standard is shown to be significantly related to Gross Domestic Product (GDP) of each country. However, numbers of researchers, R&D cost, and gross enrollment are not significant enough to influence both GIEI and GDP. The research suggests that more investments in all countries are required to ensure the increase in number of researchers and research costs which eventually would result to the increase in number of researches. When number of researches increases, it is expected that it would contribute more positively towards the GIEI and GDP of each country. This research also finds that research direction of the studies under review mostly employ post-positivism and constructivism–interpretivism paradigms with countries being researched are mostly Malaysia, UAE and Indonesia. That's from macro development perspective.

From micro development side, I have observed 21,193 participants attended Islamic personal finance training between 2011-2020, consists of 90 percent Muslim participants, 90 percent Indonesians living in 28 different countries. I found that 80% of the participants have not fully embraced shariah finance in their daily life. It covers right from engaging Islamic finance various products and services, understanding Islamic contracts, calculating personal zakat and resolving issues on inheritance. I even have observed that many Islamic economics and finance educators, researchers, practitioners have not embraced real shariah practices in their daily life. It seems to them, perhaps to us, Islamic economics and finance are mere formality.

Thus, I absolutely agree that we should ensure stability of the socio-economic and financial systems with the present challenges in advancing the human development. Therefore, I urge everyone here to form a solid cemented structure that is mentioned in QS As-Saff (61): 4 in order to address human development issues. Today, we have a very difficult task. Yes, we have successfully produced nearly a million alumni studied Islamic economics and finance in our respective universities but we are in grey area whether they spent years just to get a degree and a good career, or they turn up to be agents of change themselves and became better persons with *akhlaqul karimah*, as well as ready to deliver change in their societies.

Amidst with the current advancement in technology, Al-Qur'an remains valid to address to this pertinent question, let's shape our students with Al-Qur'an, integrate our academic curriculum and co-curriculum activities with Al-Qur'an, and change of research paradigm with Al-Qur'an. With that, I conclude my speech.

Thank you.

Wassalamu 'alaikum warahmatullahi wabarakaatuh

Rundown

THE 8th AICIF TAZKIA ISLAMIC UNIVERSITY COLLEGE “Islamic Finance's Contribution to Sustainable Human Development in Asean” NOVEMBER 24 - 26, 2020

Day 1: Tuesday, November 24, 2020

Time	Agenda
08.00 - 08.30	Registration (30’)
08.30 - 09.00	Opening, Recitation of Holy Qur’an, Video of Tazkia Islamic University College, Indonesia Raya & Hymne IAI Tazkia (30’)
09.00 - 10.00	Opening Session 1. Opening Speech by Host of 8th AICIF 2020 a. Assoc. Prof. Dr. Muhammad Syafi’i Antonio, M.Ec (20’) Founder of Tazkia Cendekia b. Assoc. Prof. Dr. Murniati Mukhlisin, M.Acc, CFP (20’) Rector of Tazkia Islamic University College 2. Opening Speech by Co-Host of 8th AICIF 2020 (20’) a. Prof. Al Makin, MA, Ph.D Rector’s of UIN Sunan Kalijaga Yogyakarta
10.00 - 12.00	Keynote Speaker ▪ Mr. Priyono (20’) Director of the Department of Sharia Economics and Finance, Bank Indonesia Panel Speaker I Sub-Theme: ASEAN Halal Industry and Islamic Finance in Sustainable Development Programs 1. Assoc. Prof. Dr. Nurul Aini Muhamed (30’) University Sains Islam Malaysia 2. Dr. Hakimah Yaacob (30’) Senior Assistant Professor, Faculty of Islamic Economics & Finance, University of Sultan Sharif Ali, Brunei Darussalam 3. Dr. Indra, M.Si, (30’) Tazkia Islamic University College, Indonesia
12.00 - 13.00	Break (60’)
13.00 - 15.00	Panel Speakers II Sub-Theme: Islamic Finance and Sustainable Development Issues in Asean Perspective 1. Professor Dr. Hasanuddin Abdul Aziz (30’) International Islamic University Malaysia 2. Assoc. Prof. Dr. Muhammad Abduh (30’) University of Brunei Darussalam 3. Dr. Sutan Emir Hidayat (30’) National Committee of Economy and Islamic Finance (KNEKS)
15.00 – 15.30	Break
15.30 – 17.30	Panel Speakers III

	<p>Sub-Theme: Islamic Social Finance and Sustainable Development Issues in Asean Perspective</p> <p>1. Prof. Dr. Salina Kasim (30'') Dean of International Institute of Islamic Banking and Finance (IiBF)</p> <p>2. Dr. Bayu Taufik Pasuma (30'') Tazkia Islamic University College</p> <p>3. Prof. Dr. Zurina Shafii (30'') University Sains Islam Malaysia</p>
17.30 - 18.00	Closing

Day 2: Wednesday, November 25, 2020

Time	Agenda
08.30 - 09.00	Registration (30'')
09.00 – 12.00	<p>Panel Speakers I</p> <p><i>Sub-Theme: Islamic Finance Education and Community Development</i></p> <p>1. Assoc. Prof. Dr. Syed Musa Syed Jaafar Alhabshi (30'') ICIFE/ International Islamic University Malaysia</p> <p>2. Dr. Khoirul Umam (30'') University of Darussalam (UNIDA) Gontor</p> <p>3. Assoc. Prof. Dr. Abdurrahman Haqqi (30'') University Islam Sultan Sharif Ali</p> <p>4. Dr. Afif Zaerofi, S.Pd., MM., (30'') Tazkia Islamic University College</p> <p>5. Dr. Minombao P. Ramos-Mayo (30'') Graduate School Mindanao State University, Marawi City Philippines</p>
12.00 – 13.00	Lunch Break and Dhuhur Prayer (60'')
13.00 - 15.00	<p>Panel Speakers II</p> <p><i>Sub-Theme: The role of Islamic Banking in community Development</i></p> <p>1. Mr. Romy Buchari, (30'') PT Maybank Indonesia, tbk</p> <p>2. Dr. Ken Sudarti, M.Si Sultan Agung Islamic University (UNISSULA)</p> <p><i>Sub-Theme: Islamic Micro Finance and Sustainable Development Goals</i></p> <p>1. Dr. Yulizar Djamaluddin Sanrego, M.Ec, (30'') University of Darussalam (UNIDA) Gontor</p> <p>2. Prof. Dr. Abdul Ghaffar (30'') Universiti Sains Islam Malaysia (USIM)</p>
15.00 – 15.30	Break
15.30 – 17.30	<p>Parallel Session I</p> <p>a. Colloquium</p> <p>b. Paper Presentation</p> <p>c. Project Video</p>

17.30 - 18.30	Closing for Participants, Break for Committee
19.30 - 20.30	Discuss for ICIFE Members

Day 3: Thursday, November 26, 2020

Time	Agenda
08.30 - 09.00	Registration (30’)
09.00–10.00	Rector’s Talk <ol style="list-style-type: none"> 1. Assoc. Prof. Dr. Murniati Mukhlisin, M.Acc, CFP (20’) Rector of Tazkia Islamic University College 2. Prof. Dr. Amal Fathullah Zarkasyi, M.A (20’) Rector of Darussalam Gontor University 3. Prof. Dr. Bedjo Santoso (20’) Rector of Sultan Agung Islamic University 4. Dr. Habib W. Macaayong President, MSU system, Philippines
10.00–12.00	Parallel Session II <ol style="list-style-type: none"> a. Colloquium b. Paper Presentation c. Project Video
12.00–13.00	Break (60’)
13.00-15.00	Parallel Session III <ol style="list-style-type: none"> a. Colloquium b. Paper Presentation c. Project Video
15.00–15.30	Break
15.30–17.30	Parallel Session IV <ol style="list-style-type: none"> a. Colloquium b. Paper Presentation c. Project Video
17.30- 18.00	Appreciation for Best Paper and Closing

INTER-FUNCTIONAL COORDINATION AND CUSTOMER RELATIONSHIP PERFORMANCE: AN ISLAMIC BONDING PERSPECTIVE

Mulyana & Erlinda Ramadhani Permata Putri

Faculty of Economics, Universitas Islam Sultan Agung, Semarang

Abstract

Inter-functional coordination is a component of market orientation and a process of harmonizing all internal functions of the organization. Inter-functional coordination including the level of involvement, quality of information, and harmonization of relationships is needed to create customer value. The ability to build and maintain mutually beneficial relationships with customers will create superior customer satisfaction and value. Customer Relationship Performance will get better if the organization is able to integrate all internal functions based on Islamic values. The implementation of strong Islamic bonding is expected to improve the quality of the relationship. Inter-functional coordination supported by strong Islamic bonding will improve Customer Relationship Performance.

Keywords: Inter-functional Coordination, Customer Relationship Performance, Islamic Bonding.

I. INTRODUCTION

1.1. Background

Cross-functional coordination is a component of market orientation which acts as a process of harmonizing all internal functions of the organization (Kanovska & Tomaskova, 2012). An organization that wants to win the competition must be able to integrate its functions optimally. Cross-functional coordination has been identified as one of the components that can support organizational survival (Ajay K.Kohli & Bernard J. Jaworski, 1990). The components of cross-functional coordination in an organization include the level of cross-functional involvement, quality of information across functions, and harmonious relationships across functions (Song & Dyer, 2000; Michael Song & Ferna, 2010; Mohsen, 2013). Cross-functional coordination is needed so that the use of resources can be well coordinated to create superior value for the target market (Stanley F. Slater & John C. Narver, 1995). Cross-functional coordination directs the level of communication and interaction between organizational members in providing superior value to customers (Im, 2004). Cross-functional coordination is carried out in order to optimize superior resources to achieve target markets (Slater, 1990), so that every function has a contribution in creating customer value and customer relationship performance.

Islamic values are needed as a basis for coordination across functions in an organization. Every Muslim should apply the concept of bonding in accordance with Islamic values. Bonding in cross-functional coordination should be built in the spirit of friendship, helping each other in kindness and piety, and also having a dimension of time in the world and hereafter. The concept of bonding that was developed was not only for personal gain but also for the spirit of cooperation, mutual help, mutual strengthening and help each other (*ta'awun*) for common welfare and benefit. Bonding is a triangular commitment, where the actor of the collaboration becomes the first party, the partner as the second party, and the third party is the pleasure of Allah SWT. The principle of holistic bonding includes the interests of the company and customers, social interests and the interests of spiritual needs, so as to achieve a higher universal benefit. Islamic bonding is expected to improve customer relationship performance.

1.2. Objectives

This study is a conceptual paper which aims to present the relationship among the concepts in research. The relationship among concepts is built based on theoretical studies and several relevant empirical studies. The relationship among concepts is expected to be further researched and examined to obtain the truth of the proposed researcher's opinion.

II. LITERATURE REVIEW

2.1. Cross-Functional Coordination and Islamic Bonding

Cross-functional coordination is one of the components that can support organizational survival (Ajay K.Kohli & Bernard J. Jaworski, 1990) and components of cross-functional coordination include of the level of involvement, quality of information, and harmonious relationships across functions (Song & Dyer, 2000; Michael Song & Ferna, 2010; Mohsen, 2013). Cross-functional coordination is needed so that the use of resources can be well coordinated to create superior value for the target market (Stanley F. Slater & John C. Narver, 1995). Cross-functional coordination can direct communication and interaction between organizational members to create the best value for customers (Im, 2004). Cross-functional coordination is carried out in order to optimize resources to reach the target market, so that every function has a contribution in creating customer value (Slater, 1990).

2.1.1. Level of Involvement

The degree of cross-functional involvement is related to coordination at the marketer level, coordination in the research and development, as well as coordination in the production sector to analyze market opportunities and potential customers (Song & Dyer, 2000). Sharing of weak resource types has a different impact on firm performance (Voss et al., 2008). Therefore, the organization must be able to adapt to internal and external pressures in the form of technology and markets (Lin, Chen, & Lin, 2013). Employee involvement can enhance supplier partnerships, supplier quality evaluation, customer satisfaction evaluation, continuous team improvement, and competitor benchmarking (Iii & Tallon, 2003). Cross-functional coordination can increase interactions that create strong bonds and also it makes bound parties have an obligation to work together. Thus, trust can be built to create cross-functional coordination in organizations (Muhwezi & Ahimbisibwe, 2015). The functional units within the entity jointly carry out tasks, visit each other, share information to obtain conformity (Muhwezi & Ahimbisibwe, 2015).

2.1.2. Information Quality

The quality of cross-functional information is related to the accuracy of information, the speed of information and the timeliness of information delivery in every part of the market, research and development and production (Song & Dyer, 2000). Coordination between functions shows openness in sharing information (Muhwezi & Ahimbisibwe, 2015). Cross-functional coordination is the third component in a series of market orientations. The coordinated use of resources in an organization can create the best value for customers (Slater, 1990). Thus, every individual in a function has a contribution to create value for customers (Slater, 1990). Another study explains that cross-functional coordination in an organization has the potential to solve individual problems to achieve common goals, so openness in communication is needed (Han & Kim, 1998). Measured communication has a relationship with the ability to innovate effectively and efficiently to create customer value (Han & Kim, 1998). Communication is needed in building relationships between parts of the organization and the higher the level of information quality, the higher the level of trust in the work relationship in the organization (William et al, 2013).

2.1.3. Harmonious Relationship

Harmonious relationships in cross-functional coordination are related to the level of coordination, communication and cooperation in each marketer, research and development, production and responsibility for relationship satisfaction (Song & Dyer, 2000). The ability to build relationships can encourage organizational innovation and create value-added for the company (Johnsen et al, 2010). Internal integration is carried out to develop organizational practices, procedures and behaviors so that collaboration can be easily managed to meet customer needs (Chen & Paulraj, 2004).

Cross-functional coordination in the organization is carried out by optimally utilizing existing resources and creating the best value for target customers (Slater, 1990). A strong and complementary relationship between a culture of innovation, a culture of support, a culture of learning, a culture of communication with customers and market-oriented values (Shehu & Mahmood, 2014). Relational abilities can also create shared value in a relationship, through costs, income, building competencies and sharing risks (Johnsen et al., 2010).

Organizations that coordinate well between functions will produce good performance. Communication between functions within the organization will be able to accommodate the needs for superior performance. Likewise, coordination between functions can also improve business performance (Wan Daud, Remli, & Muhammad, 2013). The effectiveness of firm performance and long-term relationships with customers are necessary factors in responding to competitive situations (Wongsansukcharoen, Trimetsoontorn, & Fongsuwan, 2013). The ability to build relationships plays a key role in achieving success and optimal firm performance. Religiosity has a big role in developing long-term relationships through charity, the higher the religiosity, the higher the quality of the relationship (Skarmeas & Shabbir, 2011). Social bonding has a role to create organizational commitment. If the social bonding that employees feel is good, it will have a positive impact on the organization. This is reflected in their participation in the organization, a sense of organizational ownership, willingness to share a positive image of the organization with colleagues (Wang & Wang, 2014).

Furthermore, Abuznaid (2009) explains that Islamic value in business is reflected in Islamic business ethics, including truth, honesty, loving Allah more than trade, consultative, keeping words, patient, honest and fair, humble, generous, trustworthy, friendly, not cheating and not bribing. Beekun (1997) states that Islamic ethics consists of five axioms, they are unity, equilibrium, free will, responsibility and virtue. Islam teaches building relationships with the spirit of friendship (QS 4: 1); help each other in kindness and piety (QS 5: 2); and also having a dimension of time in the world and the hereafter (QS 51: 56). Abuznaid (2009) states that the Islamic value guidelines in business include of truth (QS 5: 119 and QS 39: 33), honesty (QS 5: 119), loving Allah more than trade (QS 9:24), consultative (QS 42:38), patient (QS 25: 63 and QS 3: 134), honest and fair (QS 2: 278-279), humble (QS 26: 215), generous (QS 56: 77 and QS 44: 17, 26), trustworthy (QS 40: 32 and QS 4: 58), friendly (QS 49: 10, 13), no cheating (QS 16: 90 and QS 4: 58), no bribing (QS 2: 188). Hence, the proposed hypotheses are:

P1: Engagement in cross-functional relationships based on Islamic values will strengthen Islamic bonding

P2: Distribution of cross-functional information based on Islamic values will strengthen Islamic bonding

P3: A harmonious cross-functional relationship based on Islamic values will strengthen Islamic bonding.

2.2. Cross-Functional Coordination and Relationship Performance

Cross-functional coordination in an organization includes of the level of involvement, quality of information and harmonious relationships across functions (Song & Dyer, 2000; Michael Song & Ferna, 2010; Mohsen, 2013). Market-oriented cross-functional coordination will influence the level of resources an organization has and its ability to deploy them. The coordinated use of resources in an organization can create the best value for customers. Thus, every individual in a function has a contribution to create value for customers (Slater, 1990). The right allocation of resources will improve the quality of the relationship and have an impact on customer retention (Tung & Carlson, 2013).

Building long-term relationships with customers is indispensable in facing competition. Relationship marketing is an attractive strategy to improve customer relationships with companies (Chen, & Wang, 2011). Thus, the quality of the relationship has a contribution in creating customer retention, repurchase decisions and loyalty (Castellanos verdugo et al., 2009; Kim & Han, 2008). Relationship quality is the level of suitability of a relationship to meet customer needs. According to the customer perspective, a good level of relationship quality can be achieved through the ability of employees to increase trust by reducing uncertainty and providing satisfactory services as a whole, both products and services (Castellanos-verdugo et al., 2009; Hyun, 2010). Another study also shows that the quality of the relationship accompanied by the value of service quality that customers perceive will increase loyalty (Kim and Han, 2008). The quality of the relationship affects the formation of purchase intentions, cross-buying behavior, word of mouth, recommendation behavior and switching behavior. Companies should evaluate the quality of relationships simultaneously through dimensions, trust, satisfaction and commitment (Tung et al., 2013). Hence, the proposed hypothesis is:

P4: The higher the degree of involvement in cross-functional coordination will increase customer relationship performance.

Cross-functional coordination is the integration and collaboration between functional fields in an organization to improve communication and information that is faster in achieving organizational goals (Slater, 1990). The coordinated use of resources and dissemination of information throughout the

organization will be able to create customer value (Ross Wooldridge & Minsky, 2002). An innovative culture will be formed if all parts are able to work together and are responsive to the needs of each section (Ross Wooldridge & Minsky, 2002). The cross-functional coordination that is carried out can foster creativity that is able to create solutions to solve problems faced by customers. Communication between functions within the organization will accommodate the need for superior performance. Salespeople can coordinate between functions in order to share information to find creative ideas that can generate creativity (Wang & Miao, 2015). Coordination of sharing of functions involves information systems, data integration, timely delivery of data. Coordination between functions will not act as a single function but as an integrated part (Zhao & Yeung, 2011). Internal integration is always guided by the sharing of information between internal functions and strategic cross-functional cooperation. Internal integration can encourage the creation of competitive advantage and firm performance, through lean production systems and techniques (Narasimhan et al., 2006). Cross-functional coordination can help organizations reduce conflict and communication barriers between units (Griffin and Hauser, 1996). Cross-functional coordination can reduce inefficiencies in the use of resources due to internal conflicts and weak resources within the organization (Lin et al., 2013). A good communication climate is a prerequisite for creating and maintaining cross-functional relationships in organizations. Mutual understanding in communication can improve performance, so that the quality of communication becomes a determining element of the quality of the relationship (Lages & Montgomery, 2005;Ural, 2009). Communication is the glue and will affect the quality of the relationship together (Navin, 1990). The quality of relationships has three dimensions, they are satisfaction, trust, and commitment (Ashnai et al., 2009; Payan & Hair, 2010 ;Tung et al., 2013). Therefore, the proposed hypothesis is:

P5: The better the quality of information in cross-functional coordination, the higher the quality of the relationship.

Cross-functional coordination can help companies collect and distribute information effectively (Atuahene-Gima, 2005; De Luca and Atuahene-Gima, 2007; Malshe, 2011). Companies that can establish cross-functional communication and interaction can effectively interpret information from business partners, thereby strengthening integration between organizations. Cross-functional coordination has a positive relationship with coordination alliances (Lin et al., 2013). Companies that have the ability to coordinate across functions have a tendency to communicate to reduce work overlap (De Luca et al., 2010; Tassarolo, 2007). In addition, companies that carry out cross-functional coordination can utilize resources effectively to achieve better results. Through cross-functional coordination, organizations can ensure communication between units can help create market conditions effectively and create the best customer value (Asomaning & Abdulai, 2015). Personal resources in the service sector such as flexibility, reputation and empathy have a positive impact on the quality of relationships with corporate customers during the implementation of business solutions (Prior, 2016). Therefore, the proposed hypothesis is:

P6: A harmonious cross-functional relationship can improve customer relationship performance

2.3. Islamic Bonding and Relationship Performance

A relationship marketing strategy must start with providing customer value (Shammout, 2007). Every relationship marketing seeks to create customer value through partnership activities, thereby

creating a strong relationship between consumers and marketers. The stronger the bond, the more commitment to enter into the relationship (Sheth & Parvatiyar, 1995). The concept of relationship value represents a measure of the overall outcome of the relationship (Corsaro & Snehota, 2010; Ulaga & Eggert, 2006) and the value of the relationship as a reduction in benefits and costs generated in exchange with business partners. The study explains that the value of the relationship that buyers perceive has a positive relationship with the intention to strengthen the relationship compared to switching costs borne by customers (Ingmar et al, 2011). The ability to build relationships is the development of a company's ability to communicate, collaborate and manage business relationships (Jacob, 2006 ; Paulraj et al, 2008). Organizational strategy by strengthening relationships can improve firm performance. Relational ability plays an important role in improving business performance through individual and collective coordination efforts to create higher value than competitors (Zohdi, Shafeai, & Hashemi, 2013 ; Johnsen et al., 2010). Relational ability tries to build communication with target customers to buy products, retain customers, create satisfaction and loyalty. Customer relationship management is the process of building and maintaining relationships that benefit customers and provide superior customer satisfaction and value (Kotler and Armstrong, 2010).

Bonding is always associated with interpersonal relationships and the extent to which personal relationships can develop between buyers and sellers within a certain time (Wilson, 1995). Structural and social bonding will affect relationship commitment (Dash et al., 2009). Likewise, communication with customers is a strategy to build relationships with customers (Lo, Stalcup, & Lee, 2010). Bonding can be described as a psychological, emotional, economic, physical bond that functions to bind the relationship (B. Smith, 1998). Relationship marketing aims to build a bonding between sellers and customers, by providing products and services according to customer expectations. The concept of relationship marketing is to build customer satisfaction so that companies can strengthen customer trust, commitment and repurchase intention (Wang & Wang, 2007). Building a proper bond is an emotional, psychological, economic development between the two parties to achieve common goals (Narteh, Agbemabiese, & Kodua, 2014). Religiosity has an important contribution to improve the quality of relationships (Skarmas & Shabbir, 2011).

Abuznaid (2009) explains that Islamic values in business consists of truth, honesty, loving Allah more than trading, consultative, keeping words, patient, honest and fair, humble, generous, trustworthy, friendly, not deceiving and not bribing. Islam teaches building relationships with the spirit of friendship (QS 4: 1); help each other in kindness and piety (QS 5: 2); having a dimension of time in the world and the hereafter (QS 51: 56). Abuznaid (2009) states that the Islamic value guidelines in business include truth (QS 5: 119 and QS, 39: 33), honesty (QS 5: 119), loving Allah more than trade (QS 9:24), consultative (QS 42:38), patient (QS 25: 63 and QS 3: 134), honest and fair (QS 2: 278-279), humble (QS 26: 215), not deceiving (QS 16: 90), not bribing (QS 2: 188), and *amanah* (QS 40: 32). Therefore, the proposed hypothesis is:

P7: Strong Islamic bonding in organizations can improve customer relationship performance

2.4. Conceptual Framework

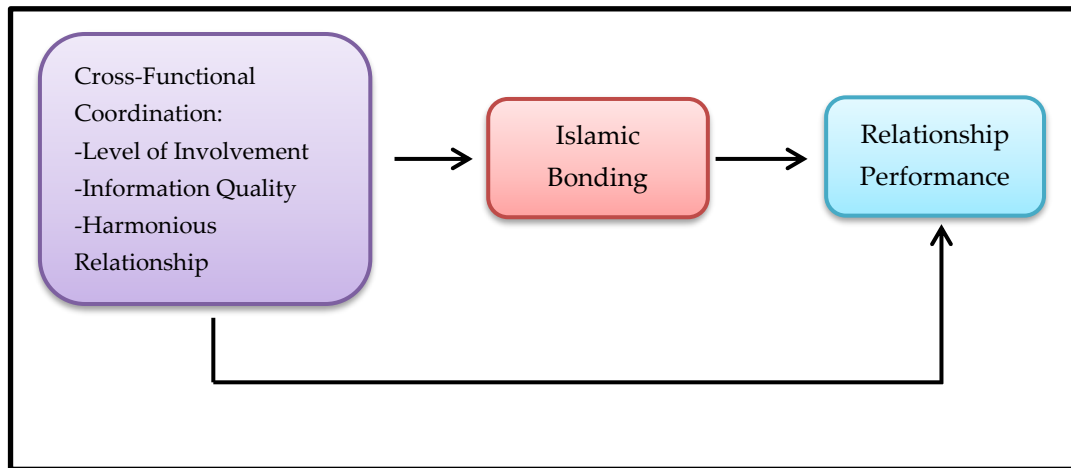


Figure 1. Conceptual Framework

III. METHODOLOGY

3.1. Data

Primary data is obtained directly from the owners/managers of SMEs. The respondents are leaders or owners of SMEs in the fashion sector that have been operating for at least 3 years, are Muslim and carry out cross-functional coordination both formally and informally.

3.2. Measurement

The construct was measured using a scale of 1 to 10, score (1) for strongly disagree and score (10) for strongly agree. Level of involvement is measured through indicators adapted from (Song & Dyer, 2000; Mohsen, 2013), they are the involvement in seizing market opportunities, the involvement in creating products according to customer needs, and the involvement in conducting market tests. Information quality is measured through indicators adapted from (Song & Dyer, 2000; Gorla et al., 2010; Mohsen, 2013), they are the speed of information delivery, the accuracy of information content, the timeliness of information delivery, and the information transparency. Harmonious relationship is measured through indicators adapted from (Song & Dyer, 2000; Mohsen, 2013), they are the relationship intensity, the mutual understanding of ideas, the joint decisions, and the responsibility. Islamic bonding is measured through indicators of helping each other in kindness and piety, cooperation with the spirit of friendship, and long-term reliable cooperation. Relationship performance is measured through indicators adapted from (Michael Rodriguez et al, 2016), they are the new relationships are better than before, prospects are more qualified than before, and customer retention is better than before.

V. CONCLUSION

The concept of Islamic bonding in an Islamic perspective becomes a mediating variable for the relationship between cross-functional coordination and relationship performance that further, it is expected to be able to overcome the problems of SMEs managed by a Muslim. The implementation of Islamic bonding is also expected to create greater benefit.

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