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The Effect of Islamic Brand Image, Islamic Service Quality, and Customer Satisfaction on Customer Loyalty in Islamic Banking

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Keywords: *Islamic Brand Image, Islamic Banking, Islamic Service Quality.*

ABSTRACT

This study examines the effects of Islamic brand image, Islamic service quality, and customer satisfaction on customer loyalty in the Islamic banking sector, particularly in the context of increasing competition among Islamic financial institutions. This study adopts a quantitative approach using survey data from 140 Islamic bank customers. The data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) with SmartPLS v. 3.2.9. The results reveal that Islamic Brand Image, Islamic Service Quality, and Customer Satisfaction positively influence Customer Loyalty, with Islamic Service Quality as the most dominant factor. These findings suggest that customer loyalty is strengthened by the consistency of sharia compliant service delivery, supported by a strong Islamic brand and satisfying service experiences. This study provides empirical evidence on the key determinants of customer loyalty in Islamic banking and highlights the central role of sharia compliant service quality alongside Islamic branding and customer satisfaction.

Kata Kunci: Citra Merek Islami, Kualitas Layanan Islami, Perbankan Syariah

ABSTRAK

Penelitian ini mengkaji pengaruh citra merek Islami, kualitas layanan Islami, dan kepuasan nasabah terhadap loyalitas nasabah pada sektor perbankan syariah, khususnya dalam konteks meningkatnya persaingan antar lembaga keuangan syariah. Penelitian ini menggunakan pendekatan kuantitatif dengan data survei dari 140 nasabah bank syariah. Data dianalisis menggunakan Partial Least Squares Structural Equation Modeling (PLS-SEM) dengan SmartPLS versi 3.2.9. Hasil penelitian menunjukkan bahwa Citra Merek Islami, Kualitas Layanan Islami, dan Kepuasan Nasabah berpengaruh positif terhadap Loyalitas Nasabah, dengan Kualitas Layanan Islami sebagai faktor yang paling dominan. Temuan ini menunjukkan bahwa loyalitas nasabah diperkuat oleh konsistensi penyampaian layanan yang sesuai prinsip syariah, yang didukung oleh citra merek Islami yang kuat serta pengalaman layanan yang


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memuaskan. Penelitian ini memberikan bukti empiris mengenai determinan utama loyalitas nasabah dalam perbankan syariah dan menegaskan peran sentral kualitas layanan yang sesuai syariah bersama dengan citra merek Islami dan kepuasan nasabah.

INTRODUCTION

The development of the Islamic banking industry in Indonesia has shown significant growth in recent years. This progress is closely linked to increasing public trust in Islamic banking products, supported by improvements in financial infrastructure and the expansion of digital banking services (BSI, 2022). According to the State of the Global Islamic Economy Report 2024/2025, global Islamic finance assets were valued at approximately USD 4.93 trillion in 2023 and are projected to reach USD 7.53 trillion by 2028, growing at a compound annual growth rate (CAGR) of 8.9%. This growth reflects the increasing significance of Islamic finance within the global financial system (DinarStandard, 2024). As the country with the largest Muslim population in the world, Islamic banking has become an important alternative for Indonesian society in accessing financial services that comply with Islamic principles. On the other hand, Islamic banking plays a crucial role in maintaining financial system stability in Indonesia. Their performance impacts financial stability at both the micro and macro levels, which is crucial for the overall health of the national economy.

Bank Syariah Indonesia (BSI) is currently the largest Islamic bank in Indonesia and has experienced rapid growth since its establishment. Based on total assets, BSI ranked sixth among all banks in Indonesia, including conventional banks (BSI, 2022). Furthermore, the 2023 Insight and Customer Perspective of the Halal Industry in Indonesia report indicates that BSI is the preferred choice for 51 percent of Islamic bank users, with 73 percent of customers choosing Sharia savings products due to their compliance with Islamic principles (Populix, 2023). These figures reflect the strategic role of BSI in the national Islamic banking industry.

As the Islamic economy develops and the banking industry becomes increasingly competitive, customer loyalty has become a key strategy for maintaining competitive advantage. Loyal customers tend to continue using a bank's services and recommend it to others, thus contributing significantly to the bank's growth and stability (Asnawi et al., 2019). Customer loyalty in the banking sector is formed through the benefits perceived by customers and the quality of the relationship developed by the bank. Relational benefits, particularly those related to trust, recognition, and meaningful engagement, are more influential in shaping customer loyalty than purely monetary incentives. This indicates that banks need to focus on strengthening long-term relationships to sustain customer loyalty (Fourie et al., 2022).

In a highly competitive banking environment, service quality plays a critical role in achieving competitive advantage (Fauzi & Suryani, 2019). As the number of Islamic bank customers increases, continuous improvement in Islamic service quality becomes essential to meet customer expectations (Putra & Herianingrum, 2014). Given that banking products are often similar across institutions, service quality serves as a key differentiating factor that influences Customer Satisfaction and customer loyalty (Stafford, 1996; Ramdhani et al., 2011).



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In addition to service quality, brand image is an important element in shaping customer perceptions because it influences how customers evaluate and choose services in competitive markets. In the banking context, brand image has been shown to significantly affect customer loyalty, both directly and indirectly through customer trust, which plays a mediating role in strengthening loyalty (Apizal et al., 2025; Phong & Anh, 2023). Within the Islamic business context, brand image must reflect full compliance with Shariah principles, as Muslim consumers tend to choose financial products that adhere to Islamic values and norms. Islamic Brand Image therefore emphasizes ethical values, honesty, and Shariah compliance as key attributes in attracting and retaining customers.

Customer satisfaction reflects customers' level of satisfaction with the services provided by the bank and plays an important role in strengthening customer loyalty, particularly when service quality is perceived as good (Tatang & Utama, 2024). Satisfaction plays a crucial role in determining whether customers continue their relationship with a bank. Satisfaction determines whether customers are willing to maintain a long term relationship with the bank. Empirical evidence shows that customer satisfaction acts as a mediating variable in the relationship between brand image and customer loyalty, indicating that a strong brand image enhances loyalty through increased customer satisfaction (Achmad & Solekah, 2021). According to Tanoto et al. (2022) brand image, service quality and customer satisfaction are some of the factors that influence consumer loyalty.

Previous studies have reported varying findings regarding the relationships among brand image, service quality, customer satisfaction, and customer loyalty. Empirical evidence indicates that service quality and brand image significantly influence customer satisfaction, which subsequently enhances customer loyalty (Suhad & Iswati, 2024). A recent systematic literature review confirms the significant role of brand image in shaping customer satisfaction and fostering brand loyalty (Tahir et al., 2024). Additional research demonstrates that service quality, customer satisfaction, brand image, and customer experience simultaneously exert a direct and significant influence on customer loyalty (Djakaria, 2024). However, some studies report that customer satisfaction does not always have a significant effect on customer loyalty in certain contexts (Fourie et al., 2022). These variations indicate that the relationships among these variables may depend on contextual factors and therefore require further empirical investigation, particularly in the Islamic banking sector.

Research examining the relationships among service quality, brand image, customer satisfaction, and customer loyalty has been conducted across various service and retail contexts. For example, Tanoto et al. (2022) demonstrate that service quality, brand image, customer experience, and customer satisfaction significantly influence customer loyalty in a corporate service setting. Similarly, studies in the retail sector highlight the importance of customer experience and commitment in shaping brand loyalty (Khan et al., 2020). In the Islamic banking industry, however, service quality is assessed not only in terms of functional performance but also through compliance with Sharia principles, particularly within the compliance dimension of Islamic service quality (Anjelisa et al., 2023). On the other hand, providing high-quality services is essential for banks. There are several factors, such as compliance with Islamic law, tangibility, responsiveness,


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assurance, and empathy, that are crucial in enhancing customer loyalty (Falih et al., 2025). However, previous evidence indicates that service quality indirectly affects loyalty by improving customer satisfaction and bank reputation (Falih et al., 2025). Furthermore, Islamic branding strategies emphasize ethical values such as honesty, transparency, and trust, which contribute to customer satisfaction and loyalty (Nurudin et al., 2025).

Empirical findings in Islamic banking further demonstrate that service quality and Islamic bank image significantly influence customer satisfaction and customer loyalty (Laili & Hasan, 2024; Shoalihin et al., 2024). These studies suggest that perceived Sharia compliance and Islamic identity play a crucial role in shaping customer loyalty within Islamic financial institutions. Given the strategic importance of customer loyalty in sustaining competitiveness and long-term performance in Islamic banking, further empirical investigation remains necessary. Therefore, this study aims to examine the effects of Islamic brand image, Islamic service quality, and customer satisfaction on customer loyalty at Bank Syariah Indonesia in Kudus Regency.

LITERATURE REVIEW

Theory of Planned Behaviour

The theoretical foundation for this model is the Theory of Planned Behavior (TPB) developed by Ajzen (1991) to explain how individual behavior is influenced by behavioral intention, which is formed by three main components: attitude, subjective norms, and perceived behavioral control. However, TPB is a relevant grand theory for study in the context of Islamic banking because it explains how Islamic Brand Image and Islamic Service Quality shape customer attitudes and beliefs. On the other hand, Customer Satisfaction strengthens customers' intentions to continue using Banking services. Therefore, TPB provides a comprehensive conceptual framework for understanding the factors that directly influence Customer Loyalty.

In Islamic banking, consistent Islamic service quality shapes positive customer attitudes because banking services are perceived as compliant with Islamic principles and as meeting expectations (Shoalihin et al., 2024). Sharia-compliant services also strengthen subjective norms, in which customers perceive that using Islamic banks aligns with the values of the Muslim community (Ketaren, 2026). Furthermore, service quality enhances perceived behavioral control, as transparency and accessibility empower customers to manage their financial decisions (Othman & Owen, 2001). Therefore, this combination of attitudes, norms, and control drives the intention to continue using Islamic banks, which ultimately manifests in customer loyalty (Ajzen, 1991; Laili & Hasan, 2024). Hence, service quality acts as a psychological mechanism that shapes customer loyalty through the TPB pathway.

According to the Theory of Planned Behavior, three factors drive the intention to continue using Islamic banking services and ultimately lead to customer loyalty (Ajzen, 1991). Which are a strong Islamic brand image that will shape positive customer attitudes, reinforce Islamic-based social norms, and increase a sense of control over financial decisions.

In TPB theory, customer satisfaction is a positive attitude toward a bank that increases social norms through community recommendations and increases perceived behavioral control due to


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transparent services and alignment with syariah law. These factors drive customers loyality (Ajzen, 1991; Tatang & Utama, 2024).

Customer Loyalty

Kotler & Keller (2016) define customer loyalty as a deeply held commitment to repurchase or continue supporting a preferred product or service in the future, despite situational influences and marketing efforts that may cause switching behavior. Tjiptono (2019) further explains that loyalty may evolve from simple transactional relationships into long-term partnerships characterized by commitment to a brand or service.

Customer loyalty in Islamic banking is a lasting commitment that encourages customers to continue using a bank's services. Research by Putri & Junaidi (2022) and Anjelisa et al. (2023) across several Islamic banks in Indonesia shows that customer satisfaction has a strong and positive influence on loyalty. These results suggest that banks can strengthen customer loyalty by focusing on improving service quality and ensuring that customers are satisfied with their experiences, especially in a market where financial products are largely similar.

In the context of Islamic banking, customer loyalty becomes increasingly important as banks offer relatively similar financial products. Therefore, loyalty is shaped not merely by functional benefits but also by customers' perceptions of compliance with Islamic values, service excellence, an emotional attachment to the bank.

Islamic Brand Image

Islamic brand image reflects the integration of Islamic values and Shariah principles into branding strategies. Safrina et al. (2023) define Islamic brand image as the incorporation of Islamic values, Shariah principles, and halal attributes to distinguish Islamic products and services from conventional offerings. Similarly, Hamizar et al. (2023) describe Islamic brand image as the use of Islamic values and principles in promoting products and services, creating a spiritual connection between customers and brands.

Keller & Swaminathan (2020) argue that brand image functions as a symbolic device that allows consumers to project their self-image. Certain brands are associated with specific values and characteristics, enabling consumers to express identity through consumption. In the Islamic context, brands that embody Islamic values may strengthen customers' emotional attachment and trust. Therefore, Islamic brand image can play an important role in influencing customer loyalty.

Previous studies have emphasized the role of brand image in influencing customer satisfaction and loyalty in Islamic banking (Basten et al., 2025; Laili & Hasan, 2024; Yusuf et al., 2023). Empirical evidence indicates that a favorable brand image enhances customer satisfaction and contributes to stronger customer loyalty. Other studies show that brand image, together with service quality and customer experience, forms an integrated mechanism in shaping customer loyalty in Islamic banks. Additionally, brand image remains a significant determinant of customer loyalty even when combined with service quality and digital banking factors. These findings


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collectively suggest that Islamic brand image is a critical strategic element in fostering customer loyalty within the Islamic banking sector.

Based on this theoretical and empirical foundation, the following hypothesis is proposed:

H_1**:** Islamic brand image has a positive and significant effect on customer loyalty at Bank Syariah Indonesia.

Islamic Service Quality

Islamic service quality refers to service performance that not only meets conventional service standards but also aligns with Islamic principles, incorporating elements such as compliance with Shariah guidelines, empathy, responsiveness, and assurance of halal service delivery. Othman & Owen (2001) introduced the CARTER model as a framework for measuring service quality in Islamic banking. The model consists of six dimensions: compliance, assurance, reliability, tangibles, empathy, and responsiveness (Aisyah, 2018). These dimensions integrate conventional service quality attributes with compliance to Islamic principles.

Othman & Owen (2001) stated that there is a strong relationship between Islamic service quality and customer satisfaction. Recent studies in Islamic banking contexts further support this finding. Ketaren (2026) reports that overall Islamic service quality, particularly responsiveness and assurance, significantly enhances customer satisfaction among Islamic bank customers in Indonesia, reflecting the importance of service performance aligned with Sharia principles and customer expectations.

Similarly, Shoalihin et al. (2024) and Laili & Hasan (2024) demonstrate that service quality directly influences customer satisfaction, which subsequently fosters customer loyalty, highlighting the mediating role of satisfaction. These findings indicate that Islamic service quality is a key factor in shaping customer satisfaction and loyalty in Islamic banking (Aisyah, 2018). As Islamic banks operate in a competitive environment with similar product offerings, service quality that aligns with Islamic values becomes a critical differentiating factor, ensuring not only satisfaction but also long-term commitment and retention of customers.

Based on this theoretical and empirical foundation, the following hypothesis is proposed:

H_2: Islamic service quality has a positive and significant effect on customer loyalty at Bank Syariah Indonesia.

Customer Satisfaction

The concept of satisfaction implies the existence of a goal that consumers seek to achieve (Martín-Consuegra et al., 2007). Customer satisfaction is formed through a comparison between customers' expectations and their perceptions of the service delivery process (Hoffman & Bateson, 2011). Kashif et al. (2015) explain that satisfaction arises from customers' feelings of happiness and contentment when service performance meets or exceeds expectations.

Hoffman & Bateson (2011) further state that customers tend to remain loyal and are willing to pay a premium when companies successfully meet their needs, rather than switching to cheaper alternatives. In line with this view, Hendi & Rustam (2021) define customer satisfaction as an

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indicator of the extent to which customers feel pleased with the products or services received, based on a comparison between expectations and perceived experiences.

Tjiptono (2019) describes satisfaction as a post-purchase evaluation in which perceived performance meets or exceeds expectations. Similarly, consumer satisfaction has long been explained through the expectancy disconfirmation paradigm, which posits that satisfaction is shaped by perceived performance, expectations, and the disconfirmation between them (Schiebler et al., 2025). Based on these definitions, customer satisfaction can be understood as an emotional response that emerges when customers' expectations are fulfilled through the use of products or services.

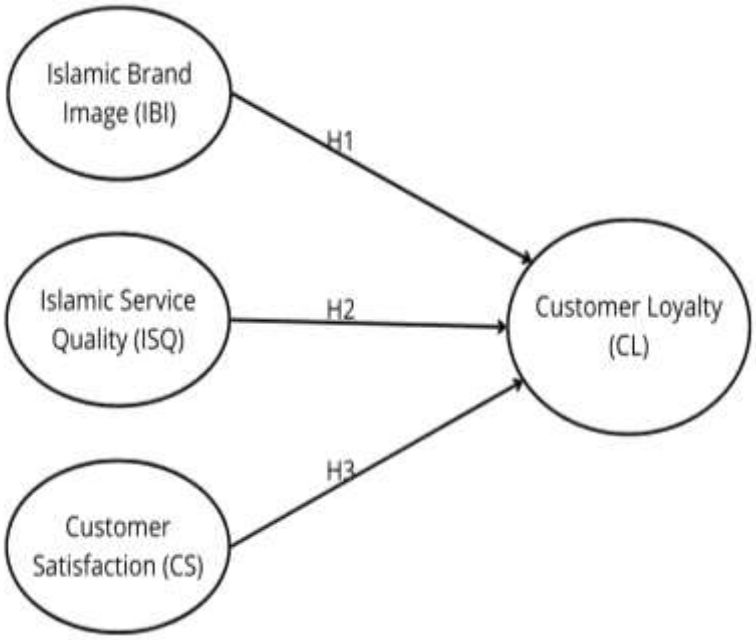
Kotler & Keller (2016) argue that the relationship between customer satisfaction and customer loyalty is not proportional. Customers with low satisfaction levels tend to switch providers, whereas customers who are highly satisfied are more likely to repurchase and engage in positive word of mouth. Therefore, customer satisfaction plays an essential role in fostering customer loyalty.

Based on this theoretical and empirical foundation, the following hypothesis is proposed:

H_3: Customer satisfaction has a positive and significant effect on customer loyalty at Bank Syariah Indonesia.

Based on the proposed hypotheses, the conceptual framework of this study is illustrated as follows:

Figure 1. Research Framework



Source: Author`s work (2025)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RESEARCH METHODS

This study employs a quantitative research approach using primary data collected through a structured survey questionnaire distributed to customers of Bank Syariah Indonesia (BSI) in Kudus Regency, Indonesia. A quantitative approach is appropriate for examining causal relationships among variables and testing hypotheses empirically (Sugiyono, 2022).

The study examines four variables: Islamic Brand Image, Islamic Service Quality, Customer Satisfaction, and Customer Loyalty. Islamic Brand Image (X1), Islamic Service Quality (X2), and Customer Satisfaction (X3) are treated as independent variables, while Customer Loyalty (Y) is the dependent variable. An independent variable is defined as a variable that influences or causes changes in another variable, whereas a dependent variable is a variable that is influenced by the independent variable (Sugiyono, 2022).

The exact population size was unknown; therefore, the sample size was determined based on the guideline proposed by Hair et al. (2022), which recommends a minimum of 5 to 10 times the number of indicators. With a total of 25 indicators, the minimum sample requirement was 125 respondents. This study successfully collected 140 valid responses, exceeding the minimum threshold and fulfilling the requirements for Partial Least Squares Structural Equation Modeling (PLS-SEM) analysis.

A purposive sampling technique was employed to ensure that the respondents met the objectives of the study. The selection criteria included customers of Bank Syariah Indonesia in Kudus Regency who had actively used the bank's products or services and had been customers for at least one year. In addition, respondents were required to be at least 17 years of age to ensure sufficient maturity in responding to the questionnaire. Within this framework, respondents were selected objectively to represent the target population. Purposive sampling is a non-probability sampling technique in which respondents are selected based on specific characteristics relevant to the research objectives (Sugiyono, 2022).

Data were collected through structured questionnaires distributed both online and offline to reach a broader range of respondents. A total of 140 respondents participated in the study, with 128 completing the questionnaire online and 12 through offline distribution. All respondents were customers of Bank Syariah Indonesia in Kudus Regency who had prior experience with the bank's services. The use of structured questionnaires is appropriate in quantitative research to obtain standardized data for statistical analysis (Sugiyono, 2022).

The questionnaire employed a five-point Likert scale ranging from strongly disagree (1) to strongly agree (5) to measure respondents' perceptions of each construct. Data analysis was conducted using SmartPLS version 3.2.9 to evaluate the measurement model and structural model, including convergent validity, construct reliability, and hypothesis testing. Partial Least Squares Structural Equation Modeling (PLS-SEM) is suitable for predictive analysis and complex models involving multiple constructs and indicators (Hair et al., 2022).


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RESULT AND DISCUSSION

Table 1 summarizes the demographic characteristics of the respondents. In terms of gender, female respondents slightly dominated the sample, accounting for 57.1%, while male respondents comprised 42.9%. This distribution indicates a higher participation of female customers of Bank Syariah Indonesia in Kudus Regency in this study.

With respect to age, the majority of respondents were in the 26–45 year age group (68.6%), followed by those aged 17–25 years (22.9%). Respondents aged above 45 years represented the smallest proportion of the sample (8.5%). This pattern suggests that customers in the productive age range constitute the core customer segment of Bank Syariah Indonesia in Kudus Regency.

In terms of educational attainment, most respondents held a bachelor's degree, representing 62.9% of the total sample. Meanwhile, respondents with school-level education and postgraduate qualifications each accounted for 18.6%. The dominance of respondents with higher education levels indicates that the majority of customers possess sufficient educational background, which may shape their evaluation of Islamic brand image, Islamic service quality, and customer satisfaction.

Overall, the demographic profile shows that customers of Bank Syariah Indonesia in Kudus Regency are predominantly female, belong to the productive age group, and have relatively high educational attainment. This profile provides a relevant and appropriate basis for examining customer loyalty in the context of Islamic banking, particularly in relation to Islamic brand image, Islamic service quality, and customer satisfaction.

Table 1. Characteristics of respondents

Characteristics of respondents	Data (n = 140)	Percentage (%)
Gender		
Male	60	42.9
Female	80	57.1
Age (*Years*)		
17-25	32	22.9
26-45	96	68.6
> 45	12	8.5
Education		
School	26	18.6
Bachelor	88	62.9
Postgraduate	26	18.6

Source: Data processing, 2025

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Analysis of Outer Model or Measurement Models

The measurement model was evaluated to examine the validity and reliability of the constructs employed in this study. The assessment covered convergent validity, internal consistency reliability, and discriminant validity. The results of the outer loading, composite reliability, Cronbach's alpha, and average variance extracted (AVE) are presented in Table 2.

Convergent validity was assessed through outer loading values and AVE. Several indicators with loading values below 0.70, namely IBI5, IBI6, CS2, and CL2, were excluded from the model to improve measurement quality. After this refinement, all remaining indicators showed loading values ranging from 0.709 to 0.968, indicating that each indicator adequately represents its corresponding construct. The AVE values for Islamic Brand Image (0.567), Islamic Service Quality (0.779), Customer Satisfaction (0.652), and Customer Loyalty (0.880) exceeded the minimum threshold of 0.50, confirming satisfactory convergent validity for all constructs.

Reliability was evaluated using composite reliability and Cronbach's alpha. As shown in Table 2, composite reliability values ranged from 0.882 to 0.973, while Cronbach's alpha values ranged from 0.823 to 0.965. All values surpassed the recommended minimum of 0.70, indicating that the constructs demonstrate strong internal consistency.

Table 2. The Outer Model evaluation based on the Loading, AVE, and CR

Variables	Indicators	Outer Loading	Composite Reliability	Cronbach's Alpha	AVE
Islamic Brand Image (X1)	IBI1	0.775	0.887	0.885	0.567
	IBI2	0.719			
	IBI3	0.709			
	IBI4	0.727			
	IBI7	0.769			
	IBI8	0.811			
Islamic Service Quality (X2)	ISQ1	0.833	0.955	0.943	0.779
	ISQ2	0.871			
	ISQ3	0.908			
	ISQ4	0.854			
	ISQ5	0.900			
	ISQ6	0.926			
Customer Satisfaction (X3)	CS1	0.806	0.882	0.823	0.652
	CS3	0.748			
	CS4	0.834			
	CS5	0.838			
Customer Loyalty (Y)	CL1	0.944	0.973	0.965	0.880
	CL3	0.963			
	CL4	0.964			
	CL5	0.968			
	CL6	0.845			

Source: Data processing, 2025


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Discriminant validity was assessed using the Fornell–Larcker criterion. As shown in Table 3, the square root of the AVE for each construct appears on the diagonal and exceeds the correlations with other constructs in the same row and column. This indicates that each construct shares more variance with its associated indicators than with other latent variables in the model.

Table 3. Discriminant Validity

Variables	Customer Loyalty (Y)	Customer Satisfaction (X3)	Islamic Brand Image (X1)	Islamic Service Quality (X2)
Customer Loyalty (Y)	0.938			
Customer Satisfaction (X3)	0.445	0.807		
Islamic Brand Image (X1)	0.265	0.174	0.753	
Islamic Service Quality (X2)	0.494	0.170	0.149	0.883

Source: Data processing, 2025

Specifically, Customer Loyalty shows the highest correlation with Islamic Service Quality (0.494), which remains lower than the square root of its AVE (0.938). A similar pattern is observed for Customer Satisfaction, Islamic Brand Image, and Islamic Service Quality, where all diagonal values (0.807, 0.753, and 0.883, respectively) are greater than their inter-construct correlations. These results demonstrate that the constructs are empirically distinct and do not exhibit problematic overlap. Overall, the findings confirm that the measurement model satisfies discriminant validity requirements and provides a sound basis for proceeding to the structural model analysis.

Analysis of The Inner Model or Structural Model

The structural model was evaluated by examining the coefficient of determination (R^2), predictive relevance (Q^2), and the goodness of fit (GoF), as suggested by Ferdinand (2015). These indicators were used to assess the explanatory power and predictive capability of the proposed research model. As presented in Table 4, the R^2 value for Customer Satisfaction is 0.385. This result indicates that the exogenous constructs are able to explain 38.5 percent of the variance in the endogenous variable, while the remaining variance is influenced by factors outside the model. According to common interpretation in PLS-SEM, this value reflects a moderate level of explanatory power.

Furthermore, the Q^2 value of 0.331 confirms that the model has adequate predictive relevance, as the value exceeds zero. This finding suggests that the model is capable of predicting the observed data reasonably well. In addition, the GoF value of 0.064 indicates that the overall model fit falls within the acceptable range, although it remains at a modest level. Taken together, these results suggest that the structural model demonstrates sufficient predictive quality to support further hypothesis testing.

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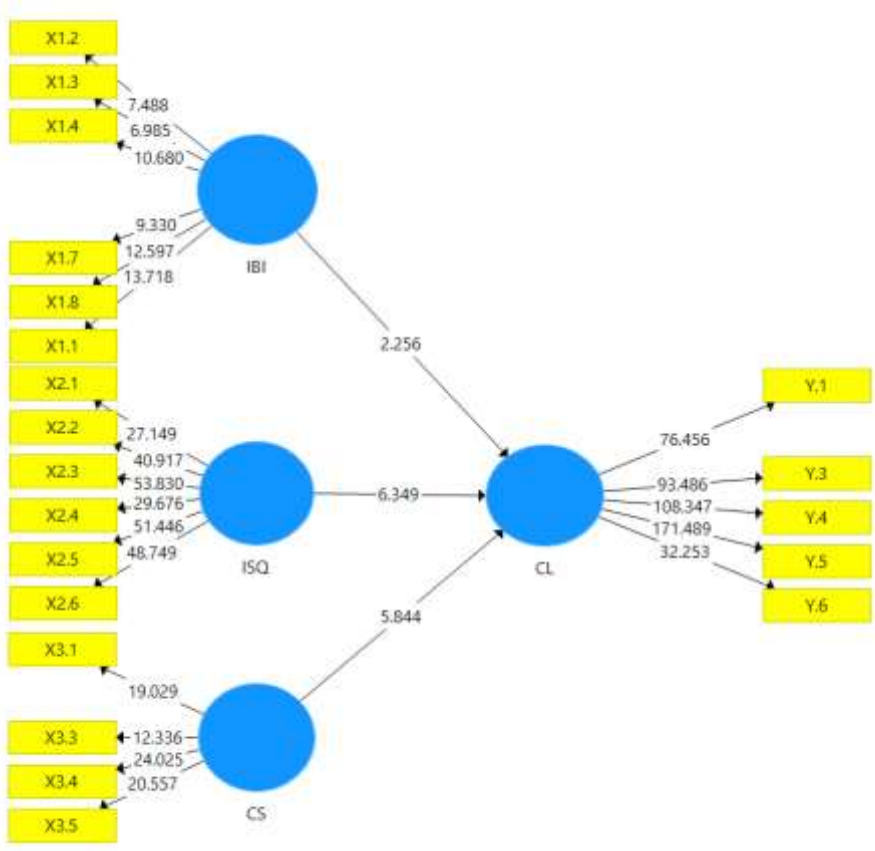
Table 4**:** The Coefficient of Determination, Predictive Relevance, and Goodness of Fit Index

	R2	Q2	GoF
Customer Satisfaction (Y)	0.385	0.331	0.064

Source: Data processing, 2025

The results of the bootstrapping procedure are illustrated in Figure 2. Hypothesis testing was conducted by evaluating the path coefficients using t-statistics and p-values, with a threshold of 1.96 for t-statistics and 0.05 for p-values. The findings indicate that all estimated path coefficients meet these criteria, as they exhibit t-statistic values above the critical threshold and p-values below the significance level. Accordingly, all proposed hypotheses are supported by the empirical data.

Figure 2. Bootstrapping results



Source: Data processing 2025

Hypothesis testing was conducted by evaluating the path coefficients obtained from the inner model estimation. A hypothesis is considered supported when the t-statistic exceeds the critical value of 1.96 at a significance level of 5 percent ($p < 0.05$). The results of the hypothesis testing are presented in Table 5.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As shown in Table 5, Islamic Brand Image has a positive and significant effect on Customer Loyalty, with a path coefficient of 0.143, a t-statistic of 2.256, and a p-value below 0.05. This finding indicates that a stronger Islamic brand image contributes to higher customer loyalty at Bank Syariah Indonesia, thus supporting the first hypothesis.

Islamic Service Quality also shows a positive and significant effect on Customer Loyalty, with a path coefficient of 0.413, a t-statistic of 6.349, and a p-value below 0.05. This result demonstrates that the quality of services delivered in accordance with Islamic principles plays a crucial role in strengthening customer loyalty. Therefore, the second hypothesis is accepted.

Furthermore, Customer Satisfaction has a positive and significant effect on Customer Loyalty, as indicated by a path coefficient of 0.350, a t-statistic of 5.844, and a p-value below 0.05. This result supports the third hypothesis and confirms that higher levels of customer satisfaction lead to stronger customer loyalty.

Table 5. Path Coefficients

	Original Sample	T-Statistic	P-Value	Supported
Islamic Brand Image (X1) → Customer Loyalty (Y)	0.143	2.256	0.012	Yes
Islamic Service Quality (X2) → Customer Loyalty (Y)	0.413	6.349	0.000	Yes
Customer Satisfaction (X3) → Customer Loyalty (Y)	0.350	5.844	0.000	Yes

Source: Data processing, 2025

The findings of this study indicate that customer loyalty at Bank Syariah Indonesia is shaped by a combination of brand-related perceptions, service quality, and customer satisfaction. Among the examined factors, Islamic service quality emerges as the most influential determinant of customer loyalty. This suggests that customers place strong emphasis on service delivery that is not only efficient but also aligned with Islamic values and principles.

The Theory of Planned Behavior can explain how service quality can directly increase customer loyalty by shaping positive attitudes, subjective norms, and perceived behavioral control, ultimately encouraging customer satisfaction, trust, and emotional attachment (Asnawi et al., 2019). The significant influence of Islamic service quality on customer loyalty is also evident from empirical findings indicating that service quality in Islamic banking encompasses both functional performance and compliance with Sharia principles. Anjelisa et al. (2023) found that Islamic service quality has a direct and significant effect on both customer satisfaction and customer loyalty. Similarly, Shoalihin et al. (2024) confirmed that service quality significantly affects loyalty in Islamic banks. These findings indicate that when customers perceive that services are delivered reliably, responsively, and in accordance with Islamic principles, their loyalty tends to increase. Therefore, the strong effect found in this study is consistent with prior empirical evidence that positions Islamic service quality as a key driver of loyalty.


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The significant effect of Islamic brand image on customer loyalty highlights the importance of maintaining a credible and trustworthy Islamic identity. A clear and consistent Islamic brand image strengthens customers' emotional attachment and reinforces their commitment to the bank. Empirical studies in the last decade support this relationship. Laili & Hasan (2024) found that brand image significantly influences customer loyalty, both directly and indirectly through customer satisfaction. Shoalihin et al. (2024) Also reported that the Islamic bank image has a significant effect on loyalty. These findings suggest that a positive Islamic brand image enhances customers' perceptions of credibility and identity alignment, which contributes to their intention to continue using the bank's services. Thus, the significant result in this study is in line with previous research emphasizing the strategic role of Islamic brand image in strengthening customer loyalty. However, by fostering positive attitudes, strengthening subjective norms, and increasing perceptions of behavioral control, a strong brand image can ultimately increase customer trust, emotional attachment, and differentiation, thereby strengthening loyalty.

In addition, customer satisfaction plays a critical role in fostering loyalty, as positive service experiences encourage customers to continue using the bank's products and services. Recent studies consistently demonstrate that customer satisfaction significantly affects loyalty in Islamic banking contexts. Anjelisa et al. (2023) and Laili & Hasan (2024) found that satisfied customers are more likely to remain loyal and continue their relationship with Islamic banks. Furthermore, Nurudin et al. (2025) confirmed that customer satisfaction functions as a determinant of loyalty in Islamic banking. These findings indicate that satisfaction serves as an important mechanism through which e-service quality, Islamic service quality, and Islamic branding experience translate into long-term customer loyalty. Therefore, the significant role of satisfaction in this study aligns with established empirical evidence.

These results are in line with previous studies that emphasize the importance of service quality and customer satisfaction in building long-term customer relationships within Islamic financial institutions (Sintya et al., 2018; Rufliansah et al., 2020; Aisyah, 2018; Branca et al., 2020). Evidence from the Indonesian Islamic banking context shows that service quality has a significant effect on customer satisfaction (Anisa et al., 2024). In addition, customer satisfaction has been found to mediate the relationship between marketing mix and customer loyalty, reinforcing its importance in strengthening customer retention (Aini, 2025). From a managerial perspective, previous studies indicate that service quality, Islamic bank image, and customer satisfaction play important roles in shaping customer loyalty. In this regard, Islamic banks need to continuously evaluate and improve their service standards while maintaining a strong Islamic brand identity to support sustainable customer relationships (Aini, 2025; Anisa et al., 2024; Shoalihin et al., 2024).

Overall, empirical evidence from recent studies consistently confirms that service quality, Islamic brand image, and customer satisfaction are significant predictors of customer loyalty in Islamic banking (Anjelisa et al., 2023; Laili & Hasan, 2024; Shoalihin et al., 2024).


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CONCLUSION

The findings show that Islamic brand image has a positive and significant effect on customer loyalty, indicating that customers who perceive strong Islamic values embedded in the bank's brand tend to exhibit higher loyalty. Islamic service quality emerges as the most influential factor, confirming that service performance aligned with sharia principles plays a central role in maintaining long-term customer relationships. This finding suggests that reliable, Sharia-compliant service delivery meets both functional and religious expectations, thereby reinforcing customer loyalty. In addition, customer satisfaction is found to have a positive and significant impact on customer loyalty, suggesting that satisfied customers are more likely to continue using Islamic banking services.

Overall, the results emphasize that customer loyalty in Islamic banking is shaped by a combination of strong Islamic branding, high quality sharia-compliant services, and customer satisfaction. Therefore, Islamic banks are encouraged to consistently improve service quality while reinforcing Islamic values in their branding to sustain and enhance customer loyalty. However, this study is limited to cross-sectional data from a single region, which may limit generalizability. Future research should involve broader samples and additional variables to strengthen the explanation of customer loyalty in Islamic banking.

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