

Determinants of Sharia Bank Customer Loyalty in Abu Zahrah's Maqashid Syariah Approach

*Determinants of Sharia
Bank Customer
Loyalty*

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ABSTRACT

This study arose from the need to understand customer loyalty in Islamic banking through Abu Zahrah's maqashid sharia framework. The objective was to examine the influence of Islamic Branding Experience, customer satisfaction, and customer retention on customer loyalty, and to analyze the mediating role of Customer Citizenship Behavior. The method used was a quantitative explanatory study with 355 Islamic bank customer respondents and data analysis using Structural Equation Modeling – Partial Least Squares (SEM-PLS). The results showed that Islamic Branding Experience, customer satisfaction, and customer retention significantly influence customer loyalty, both directly and indirectly through Customer Citizenship Behavior. These findings confirm that Customer Citizenship Behavior plays an important mediating variable between IBE, customer satisfaction, retention, and loyalty in the context of Abu Zahrah's maqashid sharia. In conclusion, this study successfully developed and validated customer loyalty dimensions based on maqashid sharia, providing theoretical contributions and practical implications for developing marketing strategies and improving customer relationships in Islamic financial institutions.

Keywords: *Customer Citizenship Behaviour, Customer Loyalty, Customer Retention, Customer Satisfaction, Islamic Branding Experience, Maqashid Syariah.*

ABSTRAK

Penelitian ini lahir dari kebutuhan untuk memahami loyalitas pelanggan di perbankan syariah melalui kerangka maqashid syariah ala Abu Zahrah. Tujuannya adalah menguji pengaruh pengalaman merek islami, kepuasan pelanggan, dan retensi pelanggan terhadap loyalitas nasabah, serta menganalisis peran mediasi Customer Citizenship Behavior. Metode penelitian yang digunakan adalah penelitian eksplanatori kuantitatif dengan 355 responden nasabah bank syariah dan analisis data menggunakan Structural Equation Modeling – Partial Least Squares (SEM-PLS). Hasil penelitian menunjukkan bahwa Islamic Branding Experience, kepuasan pelanggan, dan retensi pelanggan secara signifikan mempengaruhi loyalitas pelanggan, baik secara langsung maupun tidak langsung melalui Customer Citizenship Behavior. Temuan ini mengonfirmasi bahwa Customer Citizenship Behavior berperan sebagai variabel mediasi penting antara IBE, kepuasan, retensi, dan loyalitas nasabah dalam konteks maqashid syariah Abu Zahrah. Penelitian ini berhasil membangun dan memvalidasi dimensi loyalitas pelanggan berdasarkan maqashid syariah, memberikan kontribusi teoretis serta implikasi praktis bagi

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Kata kunci: *Maqashid Syariah, Perilaku Kewarganegaraan Pelanggan, Pengalaman Branding Islami, Retensi Pelanggan, Kepuasan Pelanggan, Loyalitas Pelanggan.*

INTRODUCTION

In the past decade, Islamic banking has recorded steady global growth, with assets exceeding USD 2 trillion, driven by product innovation, service digitization, and regulatory support (SGIER, 2023). In Indonesia, as a predominantly Muslim country, the potential for developing Islamic financial services is substantial (Fianto et al., 2019). Although Islamic banks in developing countries are quite profitable, their asset growth lags behind that of conventional banks by Fauzi and Suryani (2019), reflecting their low popularity, experience, and customer loyalty (Souiden & Rani, 2015). The increasing trend of halal lifestyles and Sharia-compliant transactions, Adinugraha and Sartika (2019), Ayatina et al. (2020), and Kar (2021) has not significantly impacted market share. Technological advancements have reduced switching costs, making customer loyalty more complex (Fianto et al., 2020). Loyalty is key to long-term sustainability and profitability by Huang and Cheng (2016), Makanyeza and Chikazhe (2017), and Lei et al. (2024), making it a key focus for Islamic banks (Kartika et al., 2020). Loyalty also reduces promotional costs and increases marketing efficiency Andriyani and Rizal (2022), as it is closely related to the bank's image, products, and services (Nurfitriana et al., 2020; Putri & Syaefulloh, 2024).

Customer loyalty develops through effective communication, strong relationships, and high-quality products and services. Key factors that influence loyalty include brand image, customer satisfaction by Kotler and Keller (2012), and customer retention, as discussed by Samosir (2023). Loyalty reflects a company's success and enhances its public image (Zakiy & Azzahroh, 2017). A positive brand experience also reinforces customer loyalty (Semuel & Putra, 2018). Islamic branding, which incorporates Islamic values, and Islamic Branding Experience (IBE), referring to customer experiences with Islamic products, play an important role (Altaf et al., 2017; Adawiyah, 2021). Research has found that IBE positively influences customer loyalty (Suhartanto et al., 2020; Nugraha & Solekah, 2021; Baihaki et al., 2023). Especially when the experience is enjoyable (Lesmana et al., 2022). However, other studies suggest that IBE does not always have a significant impact on loyalty (Kim et al., 2020; Amelia & Ayani, 2020; Akib et al., 2023).

Islamic banks aim to build customer loyalty by providing optimal service satisfaction, defined as a consumer's response based on their expectations after using a product or service (Khaliq, 2019). Satisfied customers are more likely to make repeat transactions and recommend services (Chang et al., 2012; Meilani, 2017; Budiman, 2020; Moosa & Kashiramka, 2023). Studies show that satisfaction positively influences loyalty by Kartika et al. (2020) and Bhatnagr et al. (2024), although some report no significant effect (Tuu & Olsen, 2010; Smith, 2020; Z. Lei & Duan, 2022; Dwivedi et al., 2024). Satisfaction also contributes to Customer Citizenship Behavior (CCB), which involves voluntary customer actions that benefit companies and other customers (Safira & Rahmanto, 2022). CCB may enhance loyalty, as noted by Hu et al. (2020) and Soomro et al. (2024a) and Akgunduz et al. (2025); however, some studies find no significant impact (Hu et al., 2020).

Many studies on customer loyalty use a conventional approach that emphasizes utilitarian satisfaction without considering spiritual values and Islamic principles. However, studies using the maqashid sharia approach are still limited. As part of the Islamic economic system, Islamic banks should have various performance indicators, including measuring customer loyalty. The primary goal of Islamic finance is mashlahah and falah, encompassing not only financial profit but also social well-being. Abu Zahrah divided maqashid sharia into three: *tahdhib al-fard*, *iqamah al-'adl*, and *jalb al-maslahah* by Zahrah (2016), which are relevant as a basis for evaluating Islamic bank performance

(Mutia & Musfirah, 2017; Wahid et al., 2018; Hasan & Dewi, 2019; Rahmawati & Maharani, 2019). Antonio et al. (2020) found that the performance of *maqashid sharia* in Indonesia is not optimal.

Abu Zahrah's *maqashid sharia* approach provides a moral framework for assessing customer loyalty beyond material satisfaction, focusing on alignment with Islamic values and the mission of Islamic banks. This framework is relevant for measuring loyalty by capturing spiritual and ethical aspects that are often overlooked in conventional marketing. This study examines the impact of Islamic Branding Experience, customer satisfaction, and customer retention on customer loyalty, while also investigating the mediating role of Customer Citizenship Behavior in the Islamic banking context.

LITERATURE REVIEW & HYPOTHESIS DEVELOPMENT

Maqashid Sharia Abu Zahrah as a Conceptual Foundation

Abu Zahrah (1898–1974) emphasized that Islamic sharia is a blessing for humanity, with *maqāṣid sharia* focusing on three main goals. First, the education of individuals (*tahdhib al-fard*) aims to shape individuals with good morals who do not become sources of evil. Through acts of worship, the soul is trained to avoid inclinations toward injustice or oppression, thereby fostering social harmony. Character education is crucial in building a civilized and respectful society. Second, the establishment of justice (*iqāmah al-'adl*) is a fundamental principle in every human interaction. Every individual, regardless of social status, must be treated according to the commands in the Qur'an (Sūrah Al-Ḥadīd: 25). This ensures that rights and obligations are fulfilled equally, creating a harmonious and just environment.

Third, generating prosperity (*jalb al-maṣlaḥah*) focuses on creating general benefits in accordance with Sharia principles. This includes the protection of religion, life, property, intellect, and offspring, as recommended in religious texts such as An-Nūr: 49. These three pillars, character education, social justice, and universal benefit, serve as the foundation for implementing *maqāṣid sharia* according to Abu Zahrah, aiming to create a prosperous and civilized society. Thus, sharia is not only a legal guideline but also a moral and ethical compass in daily life.

Islamic Branding Experience in Loyalty and Citizenship Behavior

Brand image is the impression of a product that shapes consumer and has a positive influence on customer loyalty (Yunaida, 2018). In the Islamic context, Islamic branding through names, halal labels, designs, and sharia principles adds value to consumer perceptions (Nugraha & Solekah, 2021). Brand experience encompasses sensations, emotions, cognitions, and responses from interactions with the brand. Islamic Branding Experience (IBE) is a consumer's subjective experience influenced by brand elements that align with Islamic values (Becker & Jaakkola, 2020). Several studies have demonstrated the positive influence of IBE on customer loyalty and CCB by Xie et al. (2017), Nugraha and Solekah (2021), and Baihakie et al. (2023) although some have found no significant relationship (Amelia & Ayani, 2020; Kim et al., 2020).

According to Robbins and Judge (2008), Organizational Citizenship Behavior (OCB) is voluntary behavior outside of formal obligations that supports organizational effectiveness. Organ et al. (2006) identified five OCB factors: job satisfaction, organizational commitment, work engagement, motivation, and leadership findings also confirmed by Herminingsih (2012). Customer Citizenship Behavior (CCB) is derived from OCB: voluntary consumer behavior that supports company goals, such as spreading positive word of mouth or recommending products (Chen et al., 2019). In this study, CCB served as a mediating variable between IBE, Customer Satisfaction (CS), Customer Retention (CR), and Customer Loyalty (CL). Previous studies showed that IBE had a positive impact on CCB by Chang et al. (2012), Gunawan and Solang (2013), Xie et al. (2017), and Soomro et al. (2024a), although Kim et al. (2018) reported a negative impact.

H1: Islamic branding experience has a significant influence on customer loyalty with the Abu Zahrah Maqashid Syariah approach.

H2: Islamic branding experience has a significant influence on customer citizenship behavior with the approach of Maqashid Syariah Abu Zahra.

Customer Satisfaction in Loyalty and Customer Citizenship Behavior

Customer satisfaction is a psychological state in which customers perceive a retail company's service to meet their expectations (Zhu et al., 2016). Simply put, satisfaction is defined as an effort to fulfill or make something adequate (Tjiptono & Chandra, 2017). Based on Abu Zahrah's *maqāshid sharia* approach, customer satisfaction encompasses positive perceptions of products/services that meet material and spiritual needs, as well as the values of justice (*iqāmat al-'adl*), well-being (*jalb al-maṣlahah*), and individual moral development (*tahdhib al-fard*) (Auda, 2008; Zahroh, 2016; Wahab, 2017; William & Purba, 2020; Maharani, 2022). The dimensions of this *maqāshid* include functional satisfaction with product and service quality, emotional satisfaction, empathy, and tangible aspects. Several studies have shown that customer satisfaction influences Customer Citizenship Behavior (CCB) (Chang et al., 2012; Saleem & Amin, 2013; Meilani & Sugiarti, 2022; Moosa & Kashiramka, 2023). Satisfied customers voluntarily contribute to the achievement of company goals and help other customers. However, some studies have found no significant relationship between satisfaction and CCB.

Customer satisfaction is also considered a factor in shaping customer loyalty. Loyalty is defined as a strong commitment to repurchase a product or service in the future despite situational or marketing influences (Kotler & Keller, 2012). Satisfaction is one of the determinants of loyalty (Samosir, 2023). Higher satisfaction leads to higher customer loyalty (Mulyani & Safitri, 2024). Several studies support this positive influence: Chang et al. (2012) and Xie et al. (2017) found a positive relationship between satisfaction and loyalty. However, Nawangsari (2016) and Kim et al. (2018) reported this influence, showing consistency of findings.

H3: Customer satisfaction has a significant influence on customer citizenship behavior with the approach of Abu Zahrah's Maqashid Syariah.

H5: Customer satisfaction influences customer loyalty with Abu Zahrah's Maqashid Sharia approach.

Customer Citizenship Behavior in Loyalty

Customer Citizenship Behavior (CCB) is a voluntary form of consumer behavior that aims to help a company achieve its goals. CCB is not a formal consumer obligation, but it contributes positively to company performance by providing recommendations to others, offering voluntary feedback, and helping other consumers understand the products or services offered. In the context of Islamic banking, CCB is important because it indicates the extent to which customers are not only functionally satisfied but also emotionally and spiritually engaged in their relationship with the bank. The CCB variable was selected in this study as one of the factors influencing customer loyalty in Islamic banks because it builds a strong relationship between customers and the institution. This relationship reflects the *tahdhib al-fard* dimension of the *maqasid sharia*, where individuals are motivated to do good for others, including Islamic financial service providers. Customers who exhibit CCB behavior demonstrate a high level of loyalty, as they actively and voluntarily support the bank's goals. Previous research has shown that CCB has a significant influence on customer loyalty (Chang et al., 2012; Abror et al., 2020). This suggests that companies that are able to build an environment that encourages voluntary and participatory behavior from their customers will reap long-term benefits in the form of strong customer loyalty.

H4: Customer citizenship behavior has a significant influence on customer loyalty with the approach of Abu Zahrah's Maqashid Syariah.

Customer Retention in Customer Citizenship Behaviour and Customer Loyalty

Customer retention is a form of emotional attachment between a customer and a producer or company, characterized by continuous and ongoing repeat purchases. Keiningham et al. (2017) define customer retention as the sustainability of a customer's business relationship with a company. Customer retention is a key goal in service delivery, reflecting the effectiveness of the marketing strategy implemented. From Abu Zahrah's perspective on *maqasid sharia* (Islamic principles), customer retention is viewed not only from a material perspective but also from spiritual and ethical values. Retention is an effort to foster long-term relationships between companies and customers based on the values of individual education (*tahdhib al-fard*), justice (*iqamah al-'adl*), and the common good (*jalb al-maslahah*) (Zahroh, 2016). Business interactions within this framework are not only economically beneficial but also strengthen moral, social, and spiritual integrity in muamalah practices. Loyalty in using Sharia services reflects religious and ethical awareness, thus demonstrating the success of the Tahdhib al-Fard values (Febriadi, 2017; Abdullah & Mardian, 2021; Mulyani et al., 2025). Continued loyalty benefits customers through safe, consistent, and Islamic value-based services, creating long-term, mutually beneficial relationships for Islamic banks. Loyalty also reflects perceptions of fairness and transparency of service (Nst & Nurhayati, 2022). Research shows that customer retention influences Customer Citizenship Behavior (CCB) (Albérico & Joaquim A, 2023; Handayani & Prasetya, 2024; Zhengmeng et al., 2024). Furthermore, customers with high retention rates tend to exhibit loyalty (Rahayu et al., 2024), although some studies find that CR does not always influence CL (Pereira et al., 2025).

H6: Customer retention influences customer citizenship behaviour with Abu Zahrah's Maqashid Sharia approach.

H7: Customer retention influences customer loyalty with Abu Zahrah's Maqashid Sharia approach.

CCB in Strengthening Loyalty

Customers who demonstrate strong Customer Citizenship Behavior (CCB) are often willing to share positive experiences with others regarding Islamic banking products and services. This voluntary action not only supports the bank but also has the potential to foster loyalty in other customers, as word-of-mouth remains a powerful influence in customer decision-making. CCB thus plays a significant indirect role in reinforcing brand trust and loyalty across a wider network.

Several studies have confirmed that CCB serves as a mediating variable in various relational models. For example, Paramita et al. (2021) and Wardhana (2022) found that CCB mediates the relationship between branding experience and customer loyalty. Similarly, Abror et al. (2020) documented that customer involvement, encompassing citizenship behaviors, serves as a mediator between customer satisfaction and loyalty. Hu et al. (2020) also explained CCB's mediating role between business models and loyalty, although they did not directly test its effect on customer retention and loyalty. Nevertheless, the findings suggest that customers with high CCB tendencies make a significant contribution to long-term loyalty outcomes. Moreover, another study highlighted that CCB, particularly through voluntary customer behavior indicators, plays a key role in linking customer lifetime value to loyalty, further validating its strategic importance in customer relationship management.

H8: Islamic branding experience, customer satisfaction, and customer retention influence customer loyalty mediated by customer citizenship behavior with Abu Zahrah's Maqashid Sharia approach.

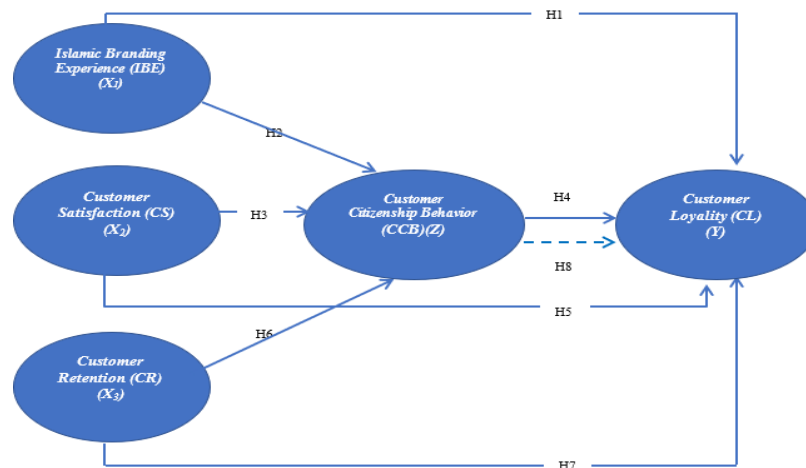


Figure 1. Research Framework

Figure 1 illustrates the conceptual research model that explains the relationship between Islamic Branding Experience (IBE), Customer Satisfaction (CS), and Customer Retention (CR) on Customer Loyalty (CL), with Customer Citizenship Behavior (CCB) as a mediating variable. In this model, Islamic Branding Experience (X_1) is hypothesized to have a direct influence on Customer Loyalty (H1) and also on Customer Citizenship Behavior (H2). Furthermore, Customer Satisfaction (X_2) influences CCB (H3) and directly on CL (H5). Customer Retention (X_3) is also hypothesized to influence CCB (H6) and CL (H7). CCB (Z) as a mediating variable is assumed to have a direct influence on CL (H4), as well as being an indirect mediator between IBE, CS, and CR on Customer Loyalty (H8). This model shows that the formation of customer loyalty is not only influenced by Islamic brand experience, satisfaction, and retention factors, but also through the contribution of customer voluntary behavior (CCB), which reflects active involvement in supporting the company.

RESEARCH METHOD

This study employed a quantitative research design, a systematic approach involving the collection of quantifiable numerical data and analysis using statistical, mathematical, or computational tools. The quantitative approach was chosen because this study aims to test hypotheses, validate theories, and demonstrate the relationships between the variables studied. This approach is characterized by hypothesis testing through numerical data collection and statistical analysis of the results (Creswell, 2018). Based on its objectives, this study falls into the explanatory research category, as it aims to explain the causal relationships between the variables studied through hypothesis testing (Sugiyono, 2016). Data collection was conducted using a survey method by distributing an online questionnaire via Google Forms. This questionnaire was designed using a Likert scale of 1 to 5 and contained closed-ended questions that measured respondents' perceptions of the research variables. The population in this study was all customers of Islamic Commercial Banks in Malang City, spread across five districts: Klojen, Blimbing, Kedungkandang, Sukun, and Lowokwaru. Because the exact number of customers in Malang City is unknown, this population is categorized as an unbounded population. According to OJK data from 2024, the number of Islamic banking customers nationally reached 45,390,909. The research sample was determined using purposive sampling, a sampling technique based on specific considerations. Referring to the test marketing category, the ideal number of respondents is between 300 and 500. In this study, the target respondents were 400 people, with a total of 500 questionnaires distributed. After two months, 355 eligible respondents were obtained and used as the research sample. The

instrument used was a Likert-based questionnaire designed to measure the following research variables: Islamic Branding Experience, Customer Satisfaction, Customer Retention, Customer Citizenship Behavior, and Customer Loyalty. The data analysis method used a Structural Equation Modeling (SEM) approach based on Partial Least Squares (PLS). This method is suitable for use when problems such as small sample sizes, missing data, or multicollinearity are encountered. The analysis software used to process the data was the latest version of SmartPLS.

RESULTS

Convergent validity test for exploratory research is seen from the Average Variance Extracted (AVE) value, which must be greater than 0.5. The AVE value is shown in Table 1 and because all variables have an AVE value greater than 0.5, convergent validity is met.

Table 1. AVE Values

Variable	AVE		Information
IBE	0.613	> 0.5	Valid
Customer Satisfaction	0.679	> 0.5	Valid
Customer Retention	0.630	> 0.5	Valid
CCB	0.711	> 0.5	Valid
Customer Loyalty	0.592	> 0.5	Valid

The outer loading value of each indicator can also be used to test convergent validity. The outer loading value shows the weight of each indicator as a measure of each dependent variable. The indicator with the largest outer loading indicates that it is the strongest (dominant) measure of the variable.

Table 1 shows each indicator, or manifest variable must have an outer loading value above 0.7 indicating the smartPLS results for outer loading. From the outer loading value, all indicators meet the rule of thumb with a loading factor value greater than 0.7, which means that they meet the convergent validity signal. The outer loading value obtained from all indicators of the IBE variables, customer satisfaction, customer retention, and CCB are declared valid

Discriminant validity testing is carried out using the Fornell-Larcker Criterion. Table 2 contains the AVE square root values shown in the table diagonally. The value below the main diagonal is the correlation value between constructs. The model can be said to be valid if the AVE square root value is higher than the correlation value between constructions. The brackets () indicate a value that is the AVE square root value. This value is greater than the correlation value, so the model can be considered valid because it meets the requirements of discriminant validity.

Table 2 Comparison of AVE Square Root Values and Correlation

Variable	X1	X2	X3	Y	Z
X1	(0.783)				
X2	0.535	(0.824)			
X3	0.375	0.520	(0.793)		
Y	0.559	0.605	0.482	(0.769)	
Z	0.473	0.579	0.464	0.675	(0.794)

Information: X1: IBE; X2: Customer satisfaction; X3: Customer retention; Y: Customer Loyalty; Z: CCB

Based on Table 2, the AVE value, outer loading, and square root of AVE, it can be concluded that the results of the convergent and discriminant validity tests on the research variables as a whole are valid. This shows that the indicators of the dimensions can function as a structure that forms the research variables. After the validity test, the next step is to test the construct reliability. Reliability testing is carried out to ensure that the construct measurement instrument is appropriate, accurate, and consistent. Composite

reliability and Cronbach's alpha are two methods for testing construct reliability that use reflective indicators.

Table 3. Reliability Test Results

Variable	Cronbach's Alpha	Composite reliability	Information
IBE	0.787	0.863	> 0.700 Reliable
Customer Satisfaction	0.843	0.894	> 0.700 Reliable
Customer Retention	0.803	0.871	> 0.700 Reliable
CCB	0.882	0.911	> 0.700 Reliable
Customer Loyalty	0.901	0.920	> 0.700 Reliable

Table 3 shows the criteria used to determine whether a construct is reliable or not, which involves looking at the Cronbach's alpha and composite reliability values, which must be greater than 0.7 for confirmatory research. Table 3 shows that the Cronbach's alpha and composite reliability values of all variables are above 0.7, so that they meet the reliability requirements. Based on the results of the outer model test, all variables in the indicator construct can be considered valid and reliable; thus, these variables can be used for further analysis.

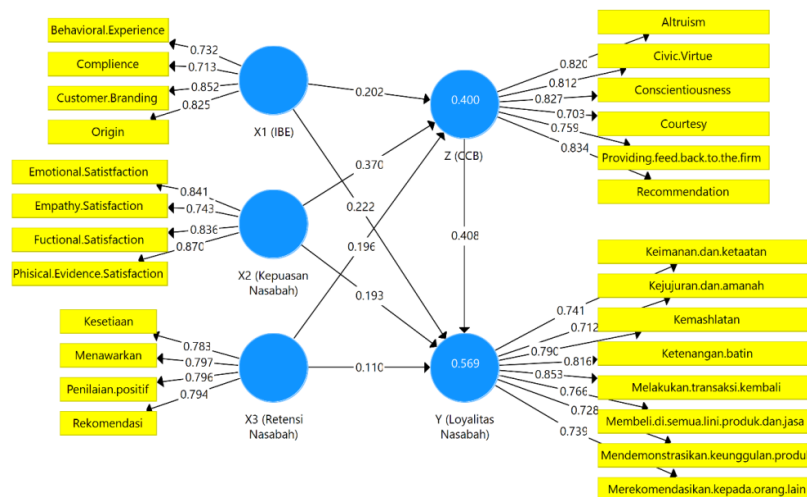


Figure 2. Complete Structural Model Diagram

Based on Figure 2 display two structural model equations were obtained in this study. The first model explains the influence of Islamic Branding Experience (X1), Customer Satisfaction (X2), and Customer Retention (X3) on Customer Citizenship Behavior (Z). The model equation is written as: $Z = 0.202 X1 + 0.370 X2 + 0.196 X3 + e_{i1}$, with a coefficient of determination ($R^2 = 0.400$). This means that 40% of the variability in CCB can be explained by the three independent variables, while the remainder is influenced by other factors outside the model.

Meanwhile, the second model describes the influence of X1, X2, X3, and Z on Customer Loyalty (Y), with the equation $Y = 0.222 X1 + 0.193 X2 + 0.110 X3 + 0.408 Z + e_{i2}$, with a coefficient of determination $R^2 = 0.569$. This shows that 56.9% of the variability in customer loyalty can be explained by Islamic Branding Experience, customer satisfaction, customer retention, and Customer Citizenship Behavior, while the remaining 43.1% is explained by other variables outside the model. The path coefficient value shows that CCB (Z) has the greatest influence on customer loyalty (Y), strengthening the mediating role of CCB in the relationship between exogenous variables and customer loyalty.

By analyzing the R-square (R2) obtained from the PLS algorithm calculation on the SmartPLS software. R2 is only found in latent variables that are influenced by other latent variables. The affected latent variables are also called endogenous latent variables (Hussein, 2015). There are three criteria for measuring R2, namely 0.67

(substantive/high), 0.33 (moderate), and 0.19 (low) (Chin, 1998). The results of R-square (R²) in this study are presented in Table 4.

Table 4. R-square (R²) value

Variable	R-square (R ²)	Criteria
CCB	0.400	Moderate-Substantive
Customer Loyalty	0.569	Substantive

Table 4 shows that the results of the analysis show that the R-square (R²) value of the CCB variable has an R-square (R²) value of 0.44, which is greater than 0.33 but less than 0.67, so that it can be said that the measurement of exogenous latent variables on the variable has a moderate and substantive influence. The R-square (R²) value of customer benefit (CB) is 0.569, or with other differences, the customer loyalty variable is influenced by the variables in the model by 56.9%. The variables that influence customer loyalty are IBE, customer satisfaction, customer retention, and CCB. The remaining 43.1% is influenced by other factors outside the model.

The results of the hypothesis test of direct influence between variables (direct effect), as well as answering research questions number one to number seven, are presented in Table 5.

Table 5. Direct Effect Hypothesis Testing

Hypothesis	Path	Coefficient	T-Statistics	P-Values
H1	X1 → Y	0.222	4.065	0.000
H2	X1 → Z	0.202	3.578	0.000
H3	X2 → Z	0.370	5.994	0.000
H4	Z → Y	0.408	7.172	0.000
H5	X2 → Y	0.193	2.922	0.003
H6	X3 → Z	0.196	3.741	0.000
H7	X3 → Y	0.110	2.038	0.042

Table 5 presents the results of direct effect hypothesis testing. All hypotheses (H1–H7) are supported, as indicated by p-values less than 0.05. Islamic Branding Experience (X1) significantly influences both Customer Loyalty (Y) and Customer Citizenship Behavior (Z), with coefficients of 0.222 and 0.202, respectively. Customer Satisfaction (X2) also shows significant positive effects on both CCB (0.370) and Customer Loyalty (0.193). CCB (Z) has the strongest effect on Customer Loyalty (0.408), highlighting its key mediating role. Additionally, Customer Retention (X3) significantly influences both CCB (0.196) and Customer Loyalty (0.110), although the latter has a smaller impact. These findings confirm that all proposed direct relationships in the model are statistically significant.

Analysis of the position of a variable, whether it functions as a full mediator, partial mediator, or not as a mediator, is presented in Table 6.

Table 6. Effect Mediation

Hypothesis	Indirect Effect	Direct Effect	VAF	Role Mediation
H8a	X1 → Z → Y 0.082	X1 → Y 0.222	0.269	Z as a partial mediator
H8b	X2 → Z → Y 0.151	X2 → Y 0.193	0.438	Z as a partial mediator
H8c	X3 → Z → Y 0.080	X3 → Y 0.110	0.421	Z as a partial mediator

Table 6 shows that Customer Citizenship Behavior (Z) acts as a partial mediator in all three relationships. In H8a, Islamic Branding Experience (X1) influences Customer Loyalty (Y) through Z with a VAF of 0.269. In H8b, Customer Satisfaction (X2) also partially affects Y through Z with a higher VAF of 0.438. Similarly, in H8c, Customer Retention (X3) has a partial mediation effect on Y via Z with a VAF of 0.421. These results indicate that Z partially explains the indirect effects of X1, X2, and X3 on customer loyalty.

DISCUSSION

Islamic Branding Experience has been shown to positively influence customer loyalty in Islamic banks in Malang City. IBE reflects the values of *maqashid sharia*, such as *tahdhib al-fard*, *iqamah al-'adl*, and *jalb al-maslahah*. These results align with previous findings (Suhartanto et al., 2020; Nugraha & Solekah, 2021; Baihaki et al., 2023). IBE has been empirically proven to improve Customer Citizenship Behavior using the *Maqashid Sharia* approach at Islamic Commercial Bank Malang. The quality of customer experience is directly proportional to the level of CCB. This finding is consistent with Chang et al. (2012) and supports Xie et al. (2017) and Soomro et al. (2024b) regarding the influence of brand image. Customer satisfaction with ethical, halal, fair, and educational services (e.g., sharia education, Islamic services) fosters Customer Citizenship Behavior (CCB). This satisfaction motivates them socially and spiritually to give back, such as by recommending services (Moosa & Kashiramka, 2023) and spreading positive word of mouth. Both functional and emotional satisfaction by Meilani and Sugiarti (2022) support customers' voluntary participation in helping companies and fellow customers. These findings align with Chang et al.'s (2012) research, which shows that strong brand psychology contributes to CCB.

This study reveals three key implications: customers with CCB are highly loyal and reluctant to switch, resulting in a stable customer base; they act as ambassadors for the bank without marketing costs; and they provide constructive input and ideas for innovation. This aligns with research by Abror et al. (2020), which shows that CCB drives loyalty through satisfaction. Customer satisfaction encompasses fair, humane, responsible, and spiritual aspects, including halal and sharia ethics. A sense of overall fulfillment fosters customer loyalty, as they perceive the brand as trustworthy and aligned with *tahdhib al-fard*. According to *Maqashid Sharia* (Abu Zahrah), dimensions such as justice, comfort, Sharia values, and social morals directly impact customer loyalty. This aligns with findings from Chang et al. (2012) and Xie et al. (2017), which show that satisfaction drives loyalty, and Kim et al. (2018), who found that positive experiences enhance repurchases. The study indicates that customer retention emotionally strengthens customer-company bonds (CCB), leading to trust and relational commitments (Albérico & Joaquim, 2023; Handayani & Prasetya, 2024; Zhengmen et al., 2024). Implications include strengthened emotional bonds, constructive feedback, and reduced marketing costs through word-of-mouth.

The results of this study align with those of Istiqomawati et al. (2022), who showed that Customer Retention builds trust and increases satisfaction. The findings of Wahyuni et al. (2022) also support this, stating that high retention indicates customer comfort and reluctance to switch services. However, this contrasts with Pereira et al. (2025), who found that retention does not always reflect loyalty, as some customers only use services for practical reasons. Essentially, CR is a strong foundation for building loyalty, creating strong relationships, and relying on voluntary customer contributions for a company's sustainability and competitive advantage.

IBE directly influences Customer Loyalty, but its influence is strongest when Islamic experience first activates Customer Citizenship Behavior. IBE encourages collective spiritual and social responsibility, in accordance with the concept of *maqashid sharia* that the highest loyalty is formed from the integration of spiritual, rational, and social morals through CCB mediation. This finding is in line with Paramita et al. (2021) regarding the spiritual value and emotional bond of Islamic branding, and Wardhana (2022), who emphasized that IBE without CCB is weak in building loyalty. CCB also serves as a link between customer satisfaction and loyalty by Abudazizi and Maiyaki (2018) and Abror et al. (2020) and mediates between business models and loyalty (Huet al., 2020; Rahayu et al., 2024).

CONCLUSION

Islamic Branding Experience (IBE), Customer Satisfaction (CS), and Customer Retention (CR) demonstrate a direct, positive and significant influence on Customer

Loyalty (CL), with Customer Citizenship Behavior (CCB) as the primary mediator. This adds a non-material dimension to consumer behavior theory, one that is less accessible in conventional economics. According to Abu Zahrah's Maqasid Sharia concept, the integration of *tahdhīb al-fard* (personal education), *iqāmah al-'adl* (justice), and *jalb al-maṣlahah* (benefit) generates loyalty that is not only rational but also spiritual and moral-social. IBE, which triggers CCB, serves as an emotional and spiritual bridge that strengthens long-term customer bonds.

The implication is that Islamic banks need to design marketing strategies based on *maqasid sharia* by emphasizing Islamic experiences that trigger CCB as the foundation of CL, incorporating spiritual and moral values into every interaction, and building relationship marketing based on trust and commitment to divine values. Furthermore, it deepens the role of CCB as a prerequisite for leveraging customer satisfaction to foster sustainable loyalty. This study has several limitations. First, it only examines three dimensions of Abu Zahrah's maqasid; other dimensions, such as *hifẓ al-dīn* (protection of religion), *hifẓ al-'aql* (reason), and *hifẓ an-nasl* (ancestry), have not been studied. Second, quantitative methods alone are insufficient to explore customers' spiritual motivations and emotional experiences. Therefore, further studies are recommended using a mixed approach, specifically in-depth interviews or phenomenological studies, to enrich the quantitative findings and broaden the understanding of value-based loyalty.

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