

E-Service Quality, Islamic Service, and Branding in Building Customer Loyalty of Islamic Banks

*E-Service Quality,
Islamic Service, and
Branding*

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ABSTRACT

Customer satisfaction and loyalty are essential for the success of Islamic banks in Indonesia, particularly as customer expectations grow and competition intensifies. While previous research has explored the impact of service quality and brand experience on loyalty, the results have been inconsistent. This study examines the influence of e-service quality, Islamic service quality, and Islamic branding experience on customer satisfaction and loyalty, while also analyzing the mediating role of satisfaction. Using a quantitative explanatory approach, data were collected from 200 purposively selected Islamic bank customers who had actively used e-banking services for at least six months. The data were gathered through structured questionnaires and analyzed using Structural Equation Modeling (SEM) with AMOS software. The findings show that all three independent variables significantly and positively affect customer satisfaction. Moreover, customer satisfaction acts as a significant mediator between these variables and customer loyalty. Among the predictors, Islamic branding experience plays a key role by fostering emotional bonds through values such as honesty, transparency, and trust. This study contributes to the Islamic marketing literature by emphasizing the importance of integrating Islamic values into service and branding strategies to enhance satisfaction and cultivate long-term customer loyalty.

Keywords: *Customer Loyalty, E-Banking, Islamic Branding Experience, Service Quality, Sharia Banking.*

ABSTRAK

Kepuasan dan loyalitas pelanggan merupakan faktor kunci keberhasilan bagi bank syariah di Indonesia, terutama di tengah meningkatnya persaingan dan ekspektasi nasabah terhadap layanan yang sesuai dengan nilai-nilai Islam. Meskipun berbagai penelitian telah meneliti pengaruh kualitas layanan dan pengalaman merek terhadap loyalitas, hasil yang diperoleh masih menunjukkan ketidakkonsistenan. Penelitian ini bertujuan untuk menguji pengaruh e-service quality, kualitas layanan syariah, dan pengalaman merek Islami terhadap kepuasan dan loyalitas pelanggan, serta menganalisis peran mediasi kepuasan dalam hubungan tersebut. Dengan pendekatan kuantitatif eksplanatori, data dikumpulkan dari 200 responden yang dipilih secara purposif, yakni nasabah aktif bank syariah yang telah menggunakan layanan e-banking selama minimal enam bulan. Data dikumpulkan melalui kuesioner terstruktur dan dianalisis

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menggunakan metode Structural Equation Modeling (SEM) dengan bantuan perangkat lunak AMOS. Hasil penelitian menunjukkan bahwa ketiga variabel independen berpengaruh positif dan signifikan terhadap kepuasan pelanggan. Selain itu, kepuasan terbukti memediasi hubungan antara variabel tersebut dan loyalitas pelanggan. Pengalaman merek Islami berperan penting dalam membentuk keterikatan emosional melalui nilai-nilai seperti kejujuran, transparansi, dan amanah. Studi ini memperkuat literatur pemasaran syariah dengan menekankan pentingnya integrasi nilai-nilai Islam dalam strategi layanan dan branding untuk membangun loyalitas jangka panjang.

Kata kunci: *E-Banking, Kualitas Layanan, Loyalitas Pelanggan, Pengalaman Branding Islam, Perbankan Syariah.*

INTRODUCTION

In today's digital era, many businesses rely on digital services to interact with customers. Services such as online banking platforms and mobile applications play a vital role in shaping the customer experience, which in turn can influence their loyalty (Sihombing, 2022). Financial Services Authority (*Otororitas Jasa Keuangan/OJK*) regulation number 12/POJK.03/2018 states that digital banking services allow customers to access information and conduct banking transactions using electronic media, in order to speed up, facilitate, and meet customer needs independently. Chikazhe et al. (2021) emphasized that good quality digital services have a big influence on maintaining customer loyalty.

Customer loyalty is a key factor in the banking industry, especially for Islamic banks that have different principles and values from conventional banks. The quality of Islamic service can be interpreted as a customer's assessment of the services and products provided by the bank, where every activity carried out is based on moral values and Islamic sharia principles which is able to increase customer loyalty (Vemberain and Rakhman, 2024). In Indonesia, the Islamic banking industry continues to grow, driven by increasing public awareness of the importance of services that comply with Islamic principles, which prioritize fairness, transparency, and sustainability. Despite its great potential, Islamic banks still face challenges in increasing and maintaining customer loyalty. In 2024, the growth of third party fund customers and financing of Islamic banks in Indonesia showed fluctuations. Third party funds experienced the lowest decline in January 2024 of -1.15%, and the highest increase in March 2024 of 3.02%. Meanwhile, financing experienced the lowest decline in July 2024 of 0.33%, and the highest increase in September 2024 of 1.37%.

Brand experience has a significant impact on user satisfaction, where users not only want the service functions used, but also the experience they feel while using it. Research on brand experience is very important for building customer loyalty, which is more difficult to achieve than attracting new customers (Sibagariang and Nursanti 2010). This experience not only involves clear communication about the sharia values implemented by the bank, but also how the bank can build a strong emotional connection with customers (Safira et al., 2022). This can increase customer satisfaction, which is an important variable in building long-term loyalty. Customer satisfaction is achieved when the bank succeeds in meeting customer expectations in terms of service, ease of access, and compliance with the sharia values that customers believe in. The positive experience obtained by customers in using sharia banking services not only strengthens emotional relationships but also increases the level of customer satisfaction which ultimately contributes to increasing customer loyalty to the bank.

Research related to service quality and brand experience towards loyalty has been widely studied but there are still research gaps with varying results. Research related to service quality conducted Prayitno and Rahmi (2023) and Rahayu et al. (2023) e-service quality Islamic services significant customer loyalty. While the research conducted Nugroho et al. (2023) and Erlyana et al. (2025) the results of which show that e-service quality does not have a significant effect on consumer loyalty. Research related to brand

experience conducted Setiawan et al. (2024), brand experience has a significant influence on consumer loyalty. Research conducted Riady et al. (2024) Islamic branding does not have a significant effect on customer loyalty. And brand experience does not have a significant effect on brand loyalty (Philip and Pradiani, 2024). Seeing this gap, to increase customer loyalty, Islamic Banks must pay attention to the quality of their services, both digital service quality and Islamic service quality and Islamic branding experience which provides a deeper understanding of how brand experiences based on sharia principles can increase satisfaction. This satisfaction, in turn, becomes a key factor that drives long-term customer loyalty.

LITERATURE REVIEW & HYPOTHESIS DEVELOPMENT

E-Service Quality, Customer Satisfaction and Customer Loyalty

E-service quality refers to the overall evaluation of electronic service delivery as perceived by customers interacting with digital platforms. According to Rowley (2006), it encompasses actions, efforts, or performances delivered via information technology to satisfy customer needs. Ladhari (2010) and Sutarjo et al. (2024) identifies six key dimensions of e-service quality: reliability, responsiveness, ease of use, security, aesthetic features, and information quality, all of which contribute to a customer's perception of service excellence. High-quality electronic services enhance customer experience by ensuring efficient, secure, and user-friendly interactions. For instance, reliability in transactions and consistent system performance builds trust, while ease of use reduces effort and improves satisfaction. When customers perceive these attributes positively, they are more likely to feel satisfied, leading to stronger emotional attachment and continued service usage. This aligns with the findings of Bala et al. (2021) and Khan et al. (2023), who affirm that e-service quality significantly influences customer satisfaction and fosters loyalty in digital banking environments. Moreover, Dangaiso et al. (2024) confirm that e-banking service quality has a positive and direct impact on both satisfaction and loyalty, reinforcing the role of digital service performance in customer retention strategies. Based on these findings, this study proposes the following hypothesis:

H1: E-service quality has a positive effect on customer satisfaction.

H2: E-service quality has a positive effect on customer loyalty.

Islamic Service Quality, Customer Satisfaction and Customer Loyalty

Islamic service quality refers to customer perceptions of services delivered by Islamic financial institutions in accordance with Islamic moral values and Sharia principles (Vemberain & Rakhman, 2024; Sujana & Yusni, 2024). Unlike conventional service quality frameworks, Islamic service quality incorporates both functional service delivery and compliance with religious standards, ensuring that the services offered align with the expectations of Muslim customers. Traditionally, service quality has been measured using the SERVQUAL model introduced by Parasuraman et al. (1988), which comprises five dimensions: reliability, assurance, tangibles, empathy, and responsiveness. While these dimensions remain relevant, they require contextual adaptation in the Islamic banking sector, which operates under a unique ethical and legal framework. Recognizing this, Othman and Owen (2001) developed the CARTER model by adding a sixth dimension: compliance, which evaluates the institution's adherence to Sharia law in its services and operations. This model has since been widely adopted in Islamic banking studies due to its contextual sensitivity. Empirical studies support the significance of Islamic service quality in influencing customer satisfaction and loyalty. For instance, Fatmawati et al. (2024) and Alfarizi and Ngatindriatun (2022) found that higher perceptions of Sharia-compliant service quality enhance satisfaction and increase customer retention. Similarly, Khan et al. (2023) emphasize that responsiveness and empathy, when embedded within an Islamic ethical framework, build trust and long-term loyalty among clients. Based on these findings, this study proposes the following hypothesis:

H3: Islamic service quality has a positive influence on customer satisfaction.
H4: Islamic service quality has a positive influence on customer loyalty.

Islamic Branding Experience, Customer Satisfaction, Customer Loyalty

Islamic branding experience refers to a consumer's interaction with products or services that consistently reflect Islamic values throughout the customer journey from product search to post-purchase usage. This construct emphasizes not only functional brand performance but also emotional, ethical, and spiritual resonance with consumers. According to Brakus et al. (2009), brand experience involves multidimensional responses sensory, affective, cognitive, and behavioral triggered by brand-related stimuli such as design, packaging, and communication. In an Islamic context, branding should also embody principles such as honesty, trustworthiness, and accountability, aligning with sharia-compliant business ethics (Temporal, 2015). Building on this, Safira et al. (2022) define Islamic branding experience as the extent to which consumers perceive the alignment between their personal Islamic values and the values demonstrated by the brand across service encounters. A strong Islamic branding experience can foster emotional attachment, spiritual satisfaction, and trust, especially in faith-driven markets such as Indonesia. Empirical evidence supports the link between branding experience and consumer responses. Hidayat et al. (2024) found that Islamic branding experience has a significant effect on customer satisfaction. Similarly, Iriawan and Sumadi (2021) and Hasan (2023) highlighted the role of Islamic branding in strengthening spiritual brand attributes that influence customer loyalty. Hamid et al. (2023) further affirmed that a brand's perceived alignment with Islamic values can significantly enhance long-term customer commitment in Islamic banking. Based on these findings, this study proposes the following hypothesis:

H5 :Islamic branding experiencehas a positive influence on customer satisfaction.
H6 :Islamic branding experiencehas a positive influence on customer loyalty.

Customer Satisfaction and Customer Loyalty

Customer satisfaction is a crucial element in sustaining the relationship between a company and its consumers. It reflects the extent to which the company's products or services meet or exceed customer expectations. According to Kotler et al. (2009), customer satisfaction is a feeling that arises after consumers evaluate whether a company's performance has met their expectations. When the performance is considered satisfactory or even exceeds expectations, customers are likely to feel satisfied. This satisfaction fosters a sense of trust and attachment to the company.

Several previous studiessuch as those by Nurudin (2018), Iriawan and Sumadi (2021), Syaifuddin et al. (2022), and Hasan (2023) found that satisfied customers are more likely to continue using a company's services, make repeat purchases, and recommend the products or services to others. This behavior demonstrates a strong causal relationship between satisfaction and customer loyalty.

In this regard, the present study argues that customer satisfaction is a key determinant in building and maintaining customer loyalty. Companies that consistently meet or exceed customer expectations have greater potential to foster loyal customer behavior. Improving customer satisfaction can thus lead to long-term, mutually beneficial relationships between companies and consumers. Ultimately, satisfied customers become valuable assets, helping companies strengthen their market position, enhance brand image, and improve overall competitiveness in increasingly dynamic and competitive business environments.

H7: The higher the customer satisfaction at islamic banks, the higher the customer loyalty.

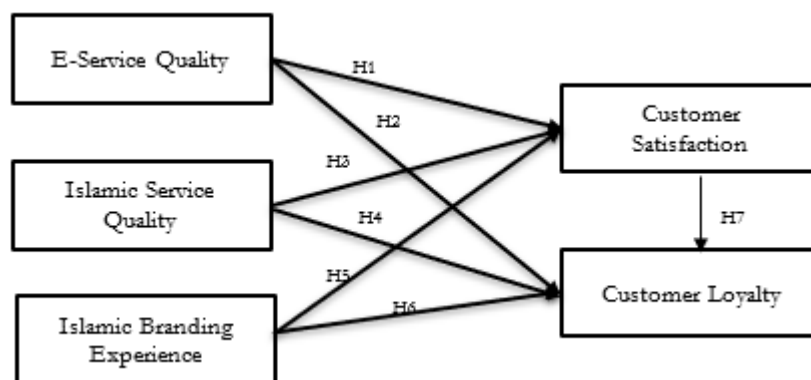


Figure 1. Research Framework

The research framework in Figure 1 illustrates the causal relationship between three independent variables e-service quality, Islamic service quality, and Islamic branding experience to two dependent variables, namely customer satisfaction and customer loyalty in Islamic banks. Hypotheses H1, H3, and H5 test the direct effect of each independent variable on customer satisfaction, while H2, H4, and H6 test their direct effects on customer loyalty. In addition, H7 states that customer satisfaction also has a positive effect on customer loyalty, which confirms the role of satisfaction as a potential mediating variable. This framework is designed to understand how digital-based service quality and Islamic values in branding and service affect customer experience and behavior. The ultimate goal is to explain the key factors that drive customer loyalty to Islamic banks through improving service quality and satisfaction in accordance with Islamic principles.

RESEARCH METHOD

This study employs a quantitative approach with an explanatory research design to explore causal relationships between service-related variables and customer outcomes within the Islamic banking sector. The research aims to examine the influence of e-service quality, Islamic service quality, and Islamic branding experience on customer satisfaction and customer loyalty, where satisfaction also functions as a mediating variable. The population consists of Islamic bank customers across Indonesia, although the exact size of this population is unknown. To ensure the relevance of responses, a purposive sampling technique was applied. Respondents we This study employs a quantitative approach with an explanatory research design to explore causal relationships between service-related variables and customer outcomes within the Islamic banking sector. The primary aim is to examine the influence of e-service quality, Islamic service quality, and Islamic branding experience on customer satisfaction and customer loyalty, with satisfaction also serving as a mediating variable.

The population for this research consists of Islamic bank customers across Indonesia, although the exact size of this population remains unknown. To ensure the relevance of responses, a purposive sampling technique was applied. Respondents were selected based on specific criteria, including their domicile in Indonesia, a minimum of six months of active engagement as Islamic bank customers, and utilization of e-banking services such as ATMs, mobile banking, or internet banking. Data collection was conducted between March and May 2024 using a Google Forms questionnaire, which was distributed through targeted online platforms and networks. A total of 200 valid responses were collected, meeting the sample adequacy requirements for Structural Equation Modeling (SEM). According to Hair et al. (1995), a minimum of 5 to 10 respondents per indicator is recommended, and this study adhered to that guideline. SEM was chosen for its capability to assess complex models involving multiple latent variables and mediating relationships simultaneously.

The questionnaire was constructed using validated indicators adopted from prior studies covering e-service quality, Islamic service quality, Islamic branding experience, customer satisfaction, and customer loyalty. Analysis was performed using AMOS version 26, focusing on the evaluation of measurement and structural models, including path coefficients, model fit indices, and mediation testing. Ethical safeguards were implemented by ensuring anonymity, voluntary participation, and informed consent at the start of the questionnaire, with participants clearly informed that their responses would be used exclusively for academic research purposes.

RESULTS

The model has been analyzed using confirmatory factors, so that each indicator in the fit model can be used to define the latent construct, so that the structural analysis modeling (SEM) model can be analyzed as a whole. The results of the processing can be seen in Figure 2. The analysis of the influence of determination in SEM analysis is used to determine the contribution of exogenous variables to endogenous variables which can be seen from the adjusted R square. The coefficient of determination (R²) essentially measures how far the model's ability to explain endogenous variations. Adjusted R² has been adjusted to the degrees of freedom of each square listed in the Adjusted R² calculation. The criteria for goodness of fit model using the AMOS program have shown that the SEM analysis in this study is acceptable. Based on the fit model, testing of several hypotheses can be done based on a significance level of 0.05. Testing is done by looking at the level of significance in the estimated value, critical ratio and probability based on the results of data analysis using the AMOS program. Customer satisfaction in this study is proposed as a concept that mediates the relationship between e-service quality, Islamic service quality, Islamic branding experience and customer loyalty.

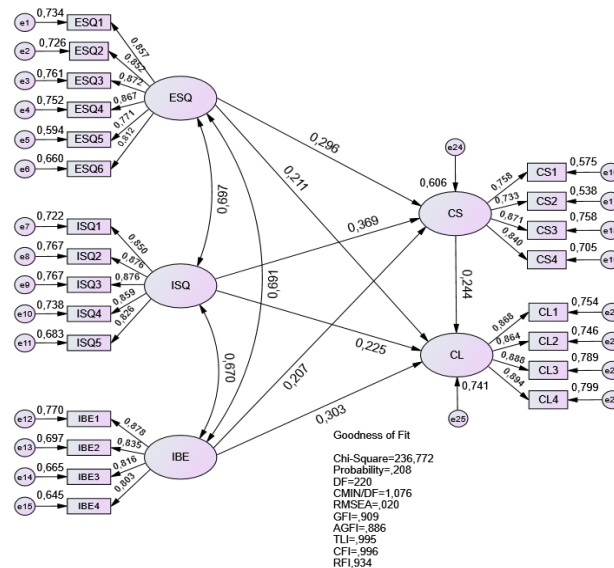


Figure 2. Research path models

The results of the analysis in Figure 2 Structural Equation Modeling (SEM) shown in the figure, all indicators show a loading factor above 0.5, indicating good construct validity. This model tests the effect of e-service quality (ESQ), Islamic service quality (ISQ), and Islamic branding experience (IBE) on customer satisfaction (CS) and customer loyalty (CL). The results show that the three exogenous variables have a significant effect on customer satisfaction and loyalty, both directly and indirectly. The Goodness of Fit value also shows that this model has very good suitability, marked by a CMIN/DF of 1.076, RMSEA of 0.020, and other index values such as CFI = 0.996 and GFI = 0.909, all of which are above the ideal threshold. This indicates that the conceptual model

developed is statistically acceptable and provides a strong picture of the relationship between variables in shaping customer satisfaction and loyalty in Islamic banks.

Table 1. Squared Multiple Correlations

Model	Estimate
Customer Satisfaction	0.606
Customer Loyalty	0.741

The results of the study in Table 1 Squared Multiple Correlations values show that the Customer Satisfaction variable has an estimated value of 0.606. This means that 60.6% of the variability in customer satisfaction can be explained by the variables e-service quality, Islamic service quality, and Islamic branding experience. Meanwhile, the Customer Loyalty variable has an estimated value of 0.741, which shows that 74.1% of the variability in customer loyalty can be explained by Customer Satisfaction, e-service quality, Islamic service quality, and Islamic branding experience. These values indicate a significant contribution from the independent variables in explaining the dependent variable. In other words, this research model has strong explanatory power, which shows that customer satisfaction and loyalty of Islamic banks are greatly influenced by the quality of electronic services, Islamic service quality, and Islamic brand experience felt by customers.

Table 2. Hypothesis test

Hypothesis	Regression	Estimate	SE	CR	P	Information
H1	E-service quality → customer satisfaction	0.280	0.086	3.270	0.001	Significant
H2	E-service quality → customer loyalty	0.221	0.080	2.759	0.006	Significant
H3	Islamic service quality → customer satisfaction	0.351	0.085	4.153	0.000	Significant
H4	Islamic service quality → customer loyalty	0.237	0.081	2.918	0.004	Significant
H5	Islamic branding experience → customer satisfaction	0.213	0.091	2.337	0.019	Significant
H6	Islamic branding experience → customer loyalty	0.346	0.086	4.039	0.000	Significant
H7	customer satisfaction → customer loyalty	0.270	0.088	3.049	0.002	Significant

The results of hypothesis testing in Table 2 show that all relationships between variables in this research model are statistically significant. The results of the analysis show that e-service quality has a positive and significant effect on customer satisfaction (H1; p = 0.001) and customer loyalty (H2; p = 0.006). Likewise, Islamic service quality has a significant effect on satisfaction (H3; p = 0.000) and customer loyalty (H4; p = 0.004). Furthermore, Islamic branding experience is also proven to have a positive and significant effect on satisfaction (H5; p = 0.019) and customer loyalty (H6; p = 0.000). Finally, customer satisfaction plays an important role in forming loyalty (H7; p = 0.002). Overall, these findings support all hypotheses in the model and indicate that Islamic value-based service and experience factors are very important in increasing customer satisfaction and loyalty in Islamic banks.

Table 3. Sobel Test Results

Indirect Influence	Sobel	P-value	Information
E-service quality → customer satisfaction → customer loyalty	2.232	0.025	Significant
Islamic service quality → customer satisfaction → customer loyalty	2.462	0.038	Significant
Islamic branding experience → customer satisfaction → customer loyalty	1.860	0.013	Significant

The results of the study in Table 3 show that customer satisfaction significantly mediates the relationship between e-service quality and customer loyalty. The Sobel Test

statistic of 2.232 with a p-value of 0.025 (significant at $\alpha = 0.05$) indicates that customer satisfaction plays an important role in increasing customer loyalty by utilizing insights and strategies of e-service quality. This finding is in line with research conducted by Khan et al. (2023) which shows that online customer satisfaction indirectly influences the relationship between e-service quality and online customer loyalty. Customer satisfaction can mediate between e-service quality and customer loyalty (Prayitno et al. 2023; Rahayu et al. 2023). Customer satisfaction significantly mediates the relationship between Islamic service quality and customer loyalty. The Sobel Test statistic of 2.462 with a p-value of 0.038 (significant at $\alpha = 0.05$) indicates that customer satisfaction plays an important role in increasing customer loyalty by utilizing insights and strategies of Islamic service quality. This finding is in line with research by Fatmawati et al. (2024) which emphasizes the mediating effect of customer satisfaction on the relationship between Islamic service quality and customer loyalty. Customer satisfaction significantly mediates the relationship between Islamic branding experience and customer loyalty. The Sobel Test statistic of 1.860 with a p-value of 0.013 (significant at $\alpha = 0.05$) indicates that customer satisfaction plays an important role in increasing customer loyalty by utilizing Islamic branding experience insights and strategies. The results of this study are in line with Novianti et al. (2018) that customer satisfaction mediates the relationship between customer experience and customer loyalty.

DISCUSSION

This study reinforces the critical role of service quality dimensions both conventional (e-service quality) and religious (Islamic service quality and branding experience) in shaping customer satisfaction and loyalty in the Islamic banking context. The significant positive effect of e-service quality on customer satisfaction confirms earlier findings by Risal et al. (2021), Khan et al. (2023), and Prayitno et al. (2023), which highlight the importance of digital service excellence in the online banking era. The ability of Islamic banks to provide reliable, secure, user-friendly, and aesthetically pleasing digital platforms strengthens customer perceptions and satisfaction. Interestingly, this study also finds that e-service quality has a direct effect on customer loyalty, aligning with Rahayu et al. (2023), but diverging from some studies that suggest digital features only affect loyalty indirectly through satisfaction. This suggests that, in Indonesia's Islamic banking sector, digital experience can independently foster emotional trust and repeated usage.

The findings also validate the influence of Islamic service quality on both satisfaction and loyalty. Consistent with Fatmawati et al. (2024) and Suminto and Maharani (2020), the integration of Islamic values such as fairness, sincerity, and religious compliance creates a service environment that fosters trust and strengthens relational bonds with customers. This is particularly relevant in a faith-based financial system, where emotional and ethical alignment plays a role as strong as functional service delivery.

A particularly noteworthy contribution of this study is the confirmation of the role of Islamic branding experience as a key antecedent of both satisfaction and loyalty. The findings are in line with Baihaki et al. (2023), Hasan (2023), and Hidayat et al. (2024), who suggest that consistent delivery of Islamic brand values not only fulfills religious expectations but also builds emotional resonance with consumers. Moreover, this study supports the arguments of Hamid et al. (2023), and Setiawan et al. (2024), who noted that spiritual brand attributes create a deep, affective loyalty among customers, beyond transactional relationships. In addition, this study emphasizes the mediating role of customer satisfaction in strengthening loyalty a finding supported by (Iriawan & Sumadi, 2021; Syaifuddin et al., 2022; Hasan 2023). Satisfied customers are more likely to engage in repeat usage and advocacy behavior, reinforcing the strategic value of enhancing satisfaction as a pathway to sustainable loyalty.

From a practical standpoint, these findings highlight several managerial implications. Islamic banks must not only invest in digital infrastructure but also embed Islamic principles across all service touchpoints digital and physical. Managers should focus on

reinforcing brand authenticity through consistent value communication, employee behavior, and ethical transparency to foster long-term trust. Additionally, customer satisfaction should be treated as a central performance metric, as it serves both a terminal goal and a conduit for loyalty.

In terms of its academic contribution, this study adds depth to the Islamic marketing literature by simultaneously examining service quality, branding experience, and satisfaction in a single integrated model using Structural Equation Modeling (SEM). It also highlights the growing relevance of emotional and spiritual branding in Islamic banking an area that remains underexplored in comparison to functional service metrics. By doing so, the study bridges gaps in previous empirical findings and offers a nuanced understanding of how Islamic service and branding strategies translate into customer loyalty in a digital banking context.

CONCLUSION

This study aimed to examine the influence of e-service quality, Islamic service quality, and Islamic branding experience on customer satisfaction and loyalty in the context of Islamic banking in Indonesia. The findings confirm that all three independent variables significantly enhance customer satisfaction, which in turn plays a critical mediating role in strengthening customer loyalty. This highlights that satisfaction is not merely an outcome but a strategic conduit through which service quality and brand experience translate into long-term customer commitment. By demonstrating that customer satisfaction mediates the relationship between service inputs and loyalty, this study offers both theoretical and practical contributions. It enriches the Islamic marketing literature by integrating functional (e-service), religious (Islamic service), and emotional (branding experience) components within a structural model of loyalty formation. Practically, it suggests that Islamic banks can improve customer retention by prioritizing consistent digital service quality, reinforcing Islamic values in daily service encounters, and cultivating authentic brand experiences aligned with sharia principles. To further build loyalty, banks should focus on enhancing the responsiveness, reliability, and transparency of both online and offline services, while continuously nurturing emotional bonds through value-based branding. Given the sample size limitation (200 respondents), future studies should expand coverage across provinces and explore additional factors such as trust, digital experience, or perceived value to offer a more comprehensive understanding of customer loyalty in the evolving Islamic banking landscape.

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