

The Influence of Islamic Marketing Values on Customer Decisions and Repeat Intention in Islamic Banking

Marketing
Transformation of
Islamic Banks

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ABSTRACT

The rapid growth of Islamic banking in Indonesia has not been matched by consistent customer loyalty, raising questions about the effectiveness of Islamic marketing strategies. This study aims to analyze the influence of Islamic marketing values on customers' repeat intention toward Islamic banks in South Sulawesi, with customer decision-making as a mediating variable. The Islamic marketing values examined include Islamic quality management, Islamic bank promotion, Islamic product characteristics, and individual thought characteristics. A quantitative approach was employed using a survey of 200 respondents. Data were analyzed using Structural Equation Modeling (SEM) with SmartPLS. The results indicate that promotion and product characteristics have a significant effect on customer decision-making, while quality management and individual thought characteristics do not. Furthermore, customer decision-making strongly affects repeat intention and mediates the relationship between promotional strategies, product features, and loyalty. Promotion also directly impacts repeat intention, underlining the importance of transparent and Sharia-compliant communication. The results highlight that customer loyalty is not merely shaped by religiosity but by how effectively Islamic principles are operationalized and communicated through products and marketing.

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Keywords: Customer Decision-Making, Islamic Bank, Islamic Marketing, Loyalty, Repeat Intention, Sharia Promotion.

ABSTRAK

Pertumbuhan pesat perbankan syariah di Indonesia belum diimbangi oleh loyalitas nasabah yang konsisten, sehingga menimbulkan pertanyaan tentang efektivitas strategi pemasaran syariah. Penelitian ini bertujuan untuk menganalisis pengaruh nilai-nilai pemasaran syariah terhadap niat berulang nasabah terhadap bank syariah di Sulawesi Selatan, dengan pengambilan keputusan nasabah sebagai variabel mediasi. Nilai-nilai pemasaran syariah yang diteliti meliputi manajemen mutu syariah, promosi bank syariah, karakteristik produk syariah, dan karakteristik pemikiran individu. Pendekatan kuantitatif digunakan melalui survei terhadap 200 responden. Data dianalisis menggunakan Structural Equation Modeling (SEM) dengan SmartPLS. Hasil penelitian menunjukkan bahwa promosi dan karakteristik produk berpengaruh signifikan terhadap pengambilan keputusan nasabah, sementara manajemen mutu dan karakteristik pemikiran individu tidak berpengaruh. Lebih lanjut, pengambilan keputusan nasabah sangat memengaruhi niat berulang dan memediasi hubungan antara strategi promosi, fitur produk, dan loyalitas. Promosi juga berdampak langsung terhadap niat berulang, yang menggarisbawahi pentingnya komunikasi yang transparan dan sesuai Syariah. Hasil penelitian ini menyoroti bahwa loyalitas nasabah tidak hanya dibentuk oleh religiusitas, tetapi juga oleh seberapa efektif prinsip-prinsip Islam dioperasionalkan dan dikomunikasikan melalui produk dan pemasaran.

Kata kunci: Pengambilan Keputusan Pelanggan, Bank Islam, Pemasaran Islam, Loyalitas, Niat Berulang, Promosi Syariah.

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INTRODUCTION

The Islamic banking industry in Indonesia has experienced significant growth over the past two decades, in line with the growing awareness of the Muslim community regarding the importance of financial transactions in accordance with Sharia principles. However, this development has not been matched by a sustained increase in customer loyalty. At the end of 2023, the Financial Services Authority recorded that although Indonesia's financial literacy rate had reached 66.46%, Islamic financial inclusion stagnated at 13.41%, significantly disproportionate compared to conventional financial inclusion, which reached 79.71%. This reality raises concerns and raises an academic question, why are Islamic banks still not the primary choice for the majority of Indonesian Muslims.

One approach considered strategic for strengthening the position of Islamic banks is through the internalization of Islamic marketing values into all aspects of operations and services (Ajzen, 1991; Kamarudin & Kassim, 2021; Krisnanda et al., 2023; Suandi et al., 2023). Values such as honesty (*shiddiq*), trustworthiness (*amanah*), communicativeness (*tabligh*), and wiseness (*fathanah*) are believed to reflect not only the ethics of *da'wah* (Islamic outreach) but also enhance customer trust and loyalty (ElMassah & Abou-El-Sood, 2022; Junaedi et al., 2024; Ismail et al., 2024). In the context of service, Albaity and Rahman (2019) formulated the concept of Islamic Service Quality (ISQ), which emphasizes the importance of spirituality and honesty in banking services and demonstrates that these contribute to increased customer satisfaction.

Rahi et al. (2020) demonstrated that implementing Islamic values in marketing interactions can encourage customer repurchase intentions. Mahdzan et al. (2024) added that customers' understanding of fair and transparent Sharia contracts is a crucial determinant of financial decision-making. Furthermore, Shah et al. (2023), in the context of Islamic banking in Nigeria, emphasized that religiosity and belief in Islamic values significantly influence customer preferences and loyalty. Farook and Lanis (2007) also emphasized that transparency in reporting and product compliance with Islamic ethics enhance the reputation and customer engagement of Islamic banks. Non-manipulative and educational promotions, as proposed by Khattak and Rehman (2010) and Ganesan et al. (2020), are considered more effective in shaping positive public perceptions. Meanwhile, Ahmad and Saif (2010) and Amin et al. (2011) demonstrated that perceived usefulness and ease of use of Islamic products significantly increase customer loyalty.

This aligns with the findings of Janahi and Al Mubarak (2017) and Nugraheni and Widayani (2021), who stated that the alignment of financial products with an individual's spiritual values influences consistent transaction intentions. Ismail et al. (2014) even suggested that *da'wah* values in Islamic promotions foster stronger emotional loyalty. Pala et al. (2014) and Nasution and Rafiki (2020) also emphasized the importance of Islamic quality management and service spirituality in fostering long-term loyalty. However, much of this research still focuses on the direct and separate influence of Islamic marketing variables and has not integrated decision-making mechanisms as a crucial mediating variable in explaining customer repurchase intentions.

This study aims to fill this theoretical gap by simultaneously analyzing the influence of Islamic marketing values, including Islamic quality management, Islamic banking promotion, and Islamic product characteristics, on customer repurchase intentions, with decision-making as a mediating variable. This study not only contributes to strengthening the theoretical foundation through the integration of the Theory of Planned Behavior and Islamic marketing principles but also aims to provide practical recommendations for more effective Islamic marketing strategies. Focusing on the context of South Sulawesi is crucial given that this region has a large Muslim population, yet the level of participation in Islamic financial services is still suboptimal.

LITERATURE REVIEW & HYPOTHESIS DEVELOPMENT

The Determinant of Customer Decision-Making

Customer decision-making involves rational, emotional, and spiritual evaluations. Rahmayati (2021) further illustrates its role in Islamic contexts where halal considerations

dominate. The interplay between Islamic marketing values and customer decision-making reveals how ethical principles shape consumer choices in Sharia banking. Islamic quality management emphasizes spiritual accountability alongside operational efficiency, where service integrity and fairness build trust. Sharia-based quality directly correlates with positive perceptions in banking (Suzuki et al., 2020). Islamic quality management, by prioritizing integrity and consistent service, can guide customers toward informed decisions, as Rahman et al. (2018) found in their analysis of service quality's role in building trust. Aisyah (2020) supports this, noting that spiritual elements in quality management enhance perceptions of reliability, potentially swaying decisions in favor of Islamic options. Islamic bank promotion avoids manipulation, focusing instead on educational and ethical messaging that aligns with Islamic propagation. Promotion resonates with Muslim consumers by reinforcing religious values. Islamic bank promotion influences decision-making through transparent and value-driven communication, avoiding exaggeration while educating on Sharia benefits. Hasanah and Rahmawati (2021) observe that such promotions align with Muslim values, making them more persuasive in decision processes. Fauzi and Ningsih (2020) add that ethical branding fosters halal trust, directly impacting how customers evaluate alternatives.

Islamic product characteristics, with their emphasis on fairness and transparency, play a pivotal role in decision-making by addressing religious concerns. Ahmad et al. (2019) demonstrate that clear understanding of *riba*-free features increases confidence, leading to positive choices. Aslam and Haron (2020) highlight that these characteristics interact with religiosity to streamline decisions. Individual thought characteristics, encompassing personal beliefs and knowledge of Islamic economics, often underpin decision-making. Ahmed et al. (2022) argue that higher religiosity strengthens alignment with Sharia products, while Yusfiarto et al. (2022) suggest it amplifies the perceived ethics in marketing. Abduh and Omar (2022) further note that individual spirituality moderates how marketing values are internalized during decisions.

H1: Islamic quality management has a positive and significant effect on customer decision-making.

H2: Islamic bank promotion has a positive and significant effect on customer decision-making.

H3: Islamic product characteristics have a positive and significant effect on customer decision-making.

H4: Individual thought characteristics have a positive and significant effect on customer decision-making.

The Determinant of Repeat Intention

Customer repeat intention in Islamic banking is shaped by a blend of marketing values and decision processes, reflecting ongoing loyalty rooted in ethical satisfaction (Jawaid et al., 2023). Islamic quality management contributes to repeat intention by ensuring sustained trust through spiritual and professional service, as Rahman et al. (2018) link quality consistency to long-term customer retention. Aisyah (2020) echoes this, showing that religiosity-infused quality fosters emotional bonds that encourage reuse. Islamic bank promotion sustains intention by reinforcing ethical narratives that build lasting commitment. Hasanah and Rahmawati (2021) find that value-aligned promotions not only attract but also retain customers through perceived authenticity. Fauzi and Ningsih (2020) emphasize that transparent branding enhances loyalty, turning initial interest into habitual engagement.

Islamic product characteristics revolve around fairness, risk-sharing, and avoidance of usury (*riba*), uncertainty (*gharar*), and gambling (*maysir*). Islamic product characteristics drive repeat intention via their alignment with Sharia principles, offering perceived spiritual safety (Hunjra et al., 2011; Bashir, 2013; Putri et al., 2025). Ahmad et al. (2019) argue that features like risk-sharing promote ongoing usage by meeting religious needs. Karim and Anwar (2021) add that satisfaction from fair products mediates loyalty.

Individual thought characteristics capture personal religiosity and alignment with Islamic economics, influencing how individuals perceive financial choices (Anwar et al., 2020). Individual thought characteristics influence repeat intention by integrating personal faith with banking experiences. Aslam and Haron (2020) and Hosen et al. (2021) note that religiosity strengthens intentions when supported by ethical practices, while Zainudin et al. (2022) highlight emotional loyalty from value congruence. Abduh and Omar (2022) suggest spirituality amplifies marketing's role in retention. Customer decision-making acts as a bridge, where informed choices lead to habitual behavior. Rahi et al. (2020) confirm that positive decisions, influenced by Islamic values, predict loyalty, aligning with Ajzen's (1991) theory on behavioral intentions.

H5: Islamic quality management has a positive and significant effect on repeat intention.

H6: Islamic bank promotion has a positive and significant effect on repeat intention.

H7: Islamic product characteristics have a positive and significant effect on repeat intention.

H8: Individual thought characteristics have a positive and significant effect on repeat intention.

H9: Customer decision-making has a positive and significant effect on repeat intention.

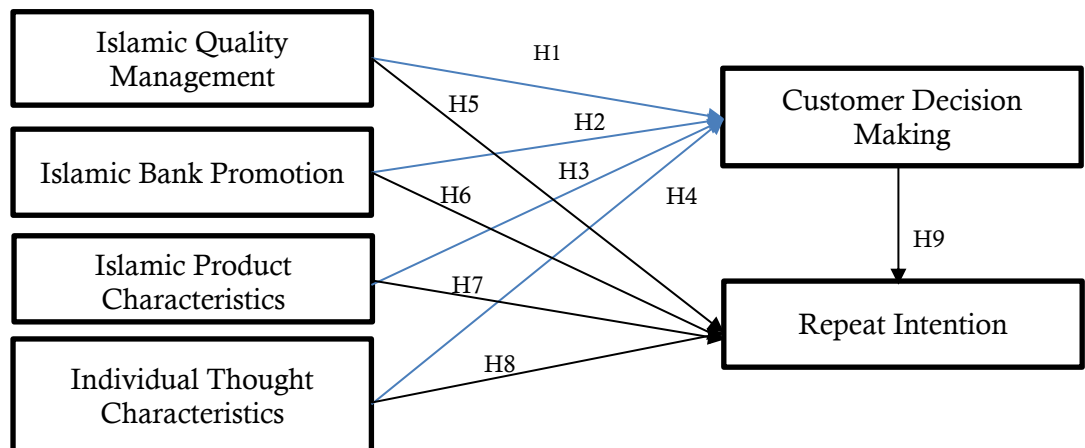


Figure 1. Conceptual Framework

Figure 1 displays a conceptual model explaining the factors influencing customer decision-making in Islamic banks. There are four main variables: Islamic quality management, Islamic bank promotion, Islamic product characteristics, and individual thought characteristics, all of which influence customer decision-making. Furthermore, the results of this customer decision-making impact repeat intention, which is the customer's intention to reuse Islamic bank products or services. Thus, the figure emphasizes that the quality of Islamic management, promotions, product characteristics, and individual thought are key factors shaping customer decisions, which ultimately determine loyalty or repeat purchase intentions.

RESEARCH METHODS

This study uses a quantitative approach to test and analyze the causal relationship between Islamic marketing values and customer repurchase intentions in using Islamic banking products, with decision-making as a mediating variable. The quantitative approach was chosen because it provides an objective and measurable picture of the relationships between the variables formulated in the conceptual model. This research is explanatory in nature, aiming to explain the direct and indirect effects of the independent variables, including Islamic quality management, Islamic banking promotion, Islamic banking product characteristics, and individual mindset characteristics, on the dependent

variable, customer repurchase intentions, through the intervening variable of decision-making.

The population in this study was all Islamic banking customers throughout South Sulawesi. The sampling technique used a purposive sampling method, with the criteria being customers who had used Islamic banking products for at least one year. The sample size of 200 respondents was deemed sufficient for analysis using Structural Equation Modeling (SEM) with the assistance of SmartPLS software. Data collection was conducted through a questionnaire based on a 1–5 Likert scale, which measured respondents' level of agreement with a number of statements representing indicators of each variable. The research instrument was developed based on theoretical studies and previous research and underwent content validity testing by academic experts.

This study employs several variables, each with specific indicators. The independent variables consist of Islamic quality management, Islamic bank promotion, Islamic product characteristics, and individual thought characteristics, each measured through four indicators reflecting aspects of Sharia compliance, service quality, promotional ethics, product transparency, and alignment with personal values. Customer decision-making is defined as a mediating variable, assessed through indicators related to confidence, long-term orientation, adherence to Islamic values, and independence in decision-making. Finally, repeat intention serves as the dependent variable, measured by customer loyalty, trust, willingness to reuse products, and recommendations to others. These indicators provide a clear operational definition of each construct, ensuring that the research framework can be empirically tested in line with the objectives of the study.

Data analysis was conducted in two main stages: measurement model analysis (outer model) and structural model analysis (inner model). The outer model was used to test construct validity and reliability, while the inner model was used to examine the relationships between latent variables through path coefficients. Significance testing was conducted using bootstrapping techniques to obtain t-statistics and p-values, with a significance level of 5%. With this approach, the research is expected to produce valid and reliable empirical findings regarding the extent to which the application of Islamic marketing values can shape customer repurchase intentions through decision-making mechanisms, as well as provide practical contributions to the development of Islamic banking marketing strategies in Indonesia, particularly in South Sulawesi.

RESULTS

This study involved 200 respondents who are customers of Islamic banks in South Sulawesi. The demographic characteristics examined include age, education level, occupation, and gender. Understanding these profiles provides context for analyzing customer behavior, particularly in relation to decision-making and repeat intention within Islamic banking. Table 1 presents the characteristics of the study respondents based on age, education, occupation, and gender. The majority of respondents were in the 25–35 age range (45%), followed by those aged 36–45 (30%). The education level was dominated by bachelor's degree graduates (60%), while 25% had a diploma (D3) and 15% had a master's degree or higher. In terms of occupation, almost half of the respondents worked as private employees (45%), followed by government employees (25%) and entrepreneurs (20%). The gender composition was fairly balanced, but there were slightly more men (55%) than women (45%). These findings indicate a diverse and representative sample.

Table 1. Characteristics of Research Respondents.

Characteristic	Category	Frequency (n)	Percentage (%)
Age	25–35 years	90	45.0%
	36–45 years	60	30.0%
	> 45 years	50	25.0%
Education Level	Diploma (D3)	50	25.0%
	Bachelor's (S1)	120	60.0%
	Postgraduate (S2 or higher)	30	15.0%
Occupation	Private Sector Employee	90	45.0%

Characteristic	Category	Frequency (n)	Percentage (%)
	Government Employee	50	25.0%
	Entrepreneur	40	20.0%
	Other	20	10.0%
Gender	Male	110	55.0%
	Female	90	45.0%

Before assessing the structural model, it is essential to evaluate the validity of the measurement model to ensure that the constructions used accurately represent the latent variables. One key measure for convergent validity is the Average Variance Extracted (AVE). A construct is considered to have good convergent validity if its AVE value is ≥ 0.50 , indicating that more than half of the variance in the indicators is explained by the latent variable. Table 2 presents the AVE values for each construct in the model.

Table 2. Validity Test

Variable	AVE	Validity	Explanation
Customer Decision Making	0.728	0.5	Valid
Individual Thought Characteristics	0.647	0.5	Valid
Islamic Bank Promotion	0.583	0.5	Valid
Islamic Product Characteristics	0.558	0.5	Valid
Islamic Quality Management	0.612	0.5	Valid
Repeat Intention	0.692	0.5	Valid

Based on Table 2, all constructions in the model meet the minimum AVE threshold of 0.50, indicating acceptable levels of convergent validity. This confirms that the indicators used for each construct adequately represent the latent variables. With this, the measurement model can be deemed reliable and valid, allowing further interpretation of the structural relationships with confidence.

To ensure that each construct in the model is measured consistently, a reliability test was conducted using Cronbach's Alpha. This measure evaluates the internal consistency of items within a latent variable. According to Hair et al. (2019), a Cronbach's Alpha value of ≥ 0.60 is considered acceptable for exploratory research and indicates that the construct is reliable. Table 3 displays the Cronbach's Alpha values for all latent variables included in the study.

Table 3. Reliability Test

Variable	Cronbach Alpha	Standard	Explanation
Customer Decision Making	0.728	0.6	Reliable
Individual Thought Characteristics	0.647	0.6	Reliable
Islamic Bank Promotion	0.583	0.6	Reliable
Islamic Product Characteristics	0.558	0.6	Reliable
Islamic Quality Management	0.612	0.6	Reliable
Repeat Intention	0.692	0.6	Reliable

Based on the results in Table 3, all constructs demonstrate acceptable levels of internal consistency, as indicated by their Cronbach's Alpha values being close to or above the minimum standard of 0.60. Although some values are slightly below the ideal threshold, they remain within acceptable limits for exploratory research. Therefore, the constructions are considered reliable, and the data can be used confidently for further structural model analysis.

The structural model in Figure 2 illustrates the relationship between Islamic marketing variables and customer repeat intention, with customer decision-making acting as a mediating variable. Based on the results, several significant paths were identified. Islamic Bank Promotion has a significant positive effect on Customer Decision Making (path coefficient = 0.178, $p = 0.006$) and also directly influences Repeat Intention (path coefficient = 0.302, $p = 0.001$). Similarly, Islamic Product Characteristics significantly affect Customer Decision Making (path coefficient = 0.415, $p = 0.000$), although their direct influence on Repeat Intention is not significant ($p = 0.541$). Most importantly,

Customer Decision Making strongly influences Repeat Intention (path coefficient = 0.493, $p = 0.000$), confirming its role as a critical mediating variable in the model.

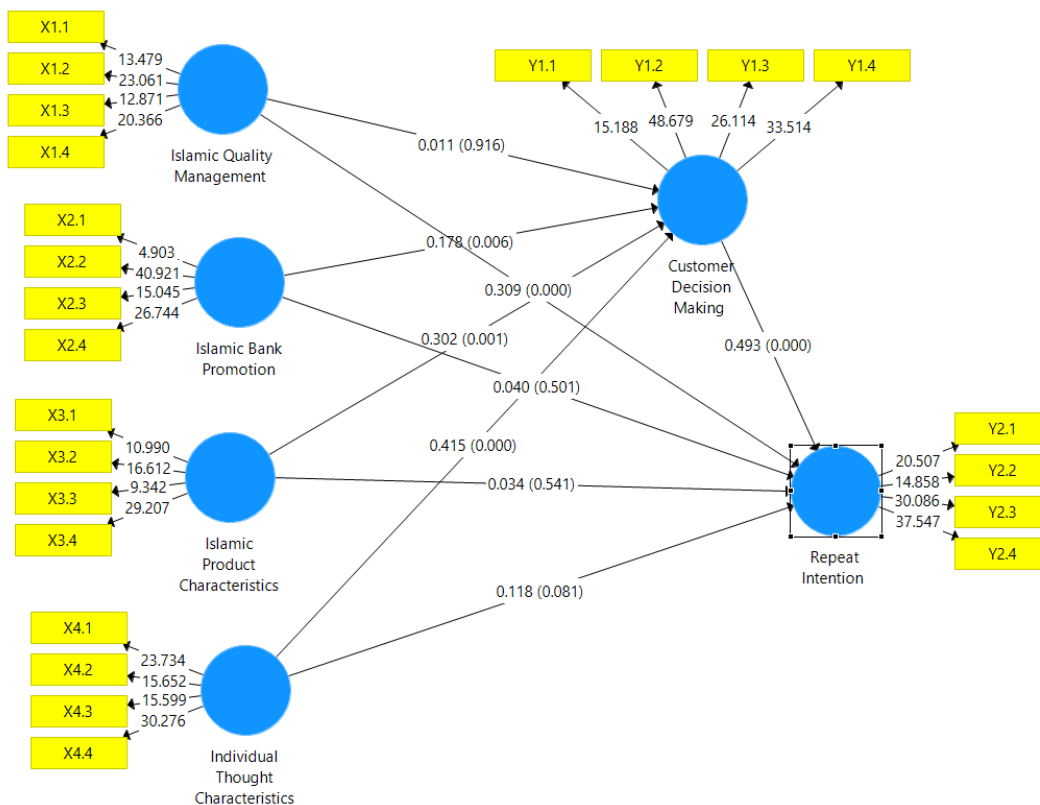


Figure 2. Bootstrapping Model (Path Coefficients & P-Values)

In contrast, Islamic Quality Management shows no significant effect on either Customer Decision Making ($p = 0.916$) or Repeat Intention ($p = 0.501$), suggesting that perceived service quality, while important, may not directly shape behavioral intention without strong promotional and product-related support. The Individual Thought Characteristics variable (which reflects personal religiosity and alignment with Islamic values) approaches significance in its relationship with Customer Decision Making ($p = 0.081$), indicating a potentially indirect or moderated influence. The model highlights that strategic promotion and clear, Sharia-compliant product attributes are more influential in shaping customer decision-making and encouraging repeat behavior, rather than relying solely on general perceptions of Islamic service quality or personal beliefs.

Table 4. Hypothesis Testing

	Hypothesis	Path Coefficient	p-value	Decision
H1	Islamic Quality Management → Customer Decision Making	0.011	0.916	Rejected
H2	Islamic Bank Promotion → Customer Decision Making	0.178	0.006	Accepted
H3	Islamic Product Characteristics → Customer Decision Making	0.415	0.000	Accepted
H4	Individual Thought Characteristics → Customer Decision Making	0.118	0.081	Rejected
H5	Islamic Quality Management → Repeat Intention	0.040	0.501	Rejected
H6	Islamic Bank Promotion → Repeat Intention	0.302	0.001	Accepted
H7	Islamic Product Characteristics → Repeat Intention	0.034	0.541	Rejected
H8	Individual Thought Characteristics → Repeat Intention	0.118	0.081	Rejected
H9	Customer Decision Making → Repeat Intention	0.493	0.000	Accepted

The hypothesis testing results in Table 4 indicate that Islamic bank promotion and Islamic product characteristics have significant positive effects on customer decision making, supporting hypotheses H2 and H3. Meanwhile, Islamic quality management and individual thought characteristics do not significantly influence decision-making, thus H1 and H4 are rejected. Regarding direct effects on repeat intention, the analysis shows that Islamic bank promotion and customer decision making significantly and positively affect repeat intention (supporting H6 and H9), while the effects of Islamic quality management, Islamic product characteristics, and individual thought characteristics are not significant, leading to the rejection of H5, H7, and H8. These results emphasize the importance of promotional strategies and decision-making processes in encouraging customer loyalty in Islamic banking. It also suggests that perceived quality and individual religiosity, while conceptually important, may require stronger communication and product differentiation to meaningfully influence behavioral outcomes.

DISCUSSION

The result shows that Islamic quality management does not have a significant effect on customer decision making ($p = 0.916$). This finding contradicts prior studies, such as Aisyah (2020), which emphasized the influence of Islamic service quality on customer perception. The lack of significance in this context may indicate that customers perceive quality of service as a basic standard rather than a distinctive advantage. Thus, unless service elements are strongly emphasized as uniquely Islamic, they may not contribute meaningfully to decision-making processes. Islamic Bank Promotion has a significant and positive influence on customer decision making ($p = 0.006$), confirming H2. This supports the findings of Hasanah and Rahmawati (2021), who demonstrated that promotion aligned with Islamic values helps educate customers and increases their willingness to choose Islamic financial services. The result highlights the importance of delivering transparent, ethical, and informative promotional content that resonates with the religious and financial interests of the target market (Asnawi et al., 2020).

Hypothesis H3 is accepted, as Islamic product characteristics significantly affect Customer Decision Making ($p = 0.000$). This is in line with Ahmad et al. (2019), who found that clarity in Sharia contracts, the absence of *riba*, and product fairness increase customer confidence. The result suggests that product design based on Islamic principles plays a key role in influencing initial selection, showing that customers are sensitive to the religious and structural aspects of Islamic banking offerings. Although individual thought characteristics show a near-significant relationship ($p = 0.081$), they do not reach the threshold of significance, leading to the rejection of H4 (Abror et al., 2020). This partially aligns with Aslam and Haron (2020), who noted that while religiosity influences preferences, it often requires reinforcement from other factors such as trust and product features. In this case, individual Islamic beliefs may inspire interest but are not sufficient to drive final decision-making without tangible banking benefits.

H5 is rejected as the effect of Islamic quality management on repeat intention is not significant ($p = 0.501$). Similar to H1, this finding suggests that service quality, unless highly differentiated through Islamic principles, does not strongly affect customer loyalty. This challenges the traditional belief that quality alone drives retention and points toward the need for banks to combine service quality with effective communication and customer engagement. Islamic bank promotion significantly impacts repeat intention ($p = 0.001$), confirming H6. This indicates that ethical, informative, and faith-consistent promotional strategies not only influence initial decisions but also foster long-term loyalty. This aligns with the work of Khattak and Rehman (2010) and Anjelisa et al. (2023), who argued that Islamic marketing, when implemented transparently, builds lasting customer trust and commitment.

Despite its significant effect on decision-making, Islamic product characteristics do not significantly affect repeat intention ($p = 0.541$), leading to the rejection of H7. This distinction implies that while Sharia-compliant features attract customers initially,

retention depends more on their overall experience, satisfaction, and perceived ongoing value. It supports the argument made by Amin et al. (2011) and Suhartanto et al. (2020) that long-term loyalty is shaped by emotional and experiential factors beyond product features. H8 is rejected as the model shows no significant effect of individual thought characteristics on repeat intention. This further confirms the idea that religiosity alone is not a sufficient predictor of loyalty (Ajzen, 1991). Without reinforcing factors such as strong service or promotional alignment, individual beliefs do not appear to translate directly into behavioral outcomes. This supports findings from Shah et al. (2023), who noted that religiosity must be supported by consistent institutional practices. Finally, H9 is accepted, with customer decision making showing a strong positive influence on Repeat Intention ($p = 0.000$). This supports the Theory of Planned Behavior, which posits that well-informed decisions rooted in attitude and perceived value are key predictors of behavioral intention. The finding aligns with Rahi et al. (2020), who emphasized that customer confidence and satisfaction during the decision phase are critical to long-term loyalty in Islamic banking. Banks should intensify educational and ethical promotional campaigns to reinforce customer trust and understanding. In addition, improving the clarity and transparency of Sharia-based product structures can enhance customer confidence and sustain competitive advantage.

CONCLUSION

This study aimed to analyze the influence of Islamic marketing values, including Islamic quality management, promotion, product characteristics, and individual thought characteristics, on customers' repeat intention to use Islamic banking services, with customer decision making acting as a mediating variable. Based on the results of Structural Equation Modeling (SEM), several important conclusions can be drawn. The study found that Islamic bank promotion and Islamic product characteristics significantly enhance customer decision making, while Islamic quality management and individual thought characteristics show no effect. This indicates that clear, Sharia-based promotions and product features are more influential than general service quality or religiosity in shaping customer choices. Customer decision making strongly drives Repeat Intention, confirming its mediating role in loyalty behavior. Moreover, Islamic bank promotion directly impacts repeat intention, whereas other variables lack direct influence.

This study contributes to Islamic marketing literature by integrating spiritual values into a behavioral model of customer loyalty. The findings underline the importance of strategic, transparent, and Sharia-compliant promotional efforts in not only attracting customers but also retaining them. Islamic banks are encouraged to strengthen their communication strategies and focus on educating customers about product benefits and ethical distinctions, which significantly shape decision-making and encourage long-term engagement. Loyalty in Islamic banking is not merely a result of faith-based preferences but is strongly influenced by how effectively Islamic principles are operationalized and communicated in products and marketing. This study is limited by its cross-sectional design, focus on South Sulawesi respondents, and reliance on self-reported data, which may affect generalizability. Future studies may expand this model by incorporating customer satisfaction, trust, or religious commitment as moderating or mediating variables to deepen the understanding of loyalty behavior in the Islamic financial sector.

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