



Institutional Drivers of Customer Loyalty in Islamic Banks: A Structural Model of Customer Loyalty from Educational Organizations in Indonesia

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ABSTRACT

Keywords:
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Brand Image

This study aims to analyze and identify factors influencing customer loyalty in Islamic banks, focusing on educational organizations in Indonesia. Customer loyalty is a crucial aspect for the sustainability of Islamic banks, especially amidst increasingly fierce competition in the banking industry. This study employed a quantitative research design, utilizing primary data collected via structured questionnaires. Quantitative approaches are well-suited for testing hypotheses and analyzing relationships between variables statistically. The questionnaires were distributed both in-person and online to Islamic bank customers from educational organizations in Indonesia over a four-week period with a final sample of 101 respondents. The data were analyzed using SEM-PLS to test the measurement and structural models. The results indicate that service quality significantly influences customer satisfaction, brand image, and loyalty. While customer satisfaction affects brand image, it does not directly influence loyalty, whereas brand image plays a key role in driving customer loyalty. Theoretically, this study contributes to the Islamic banking literature by confirming the mediating roles of brand image and customer satisfaction and offering a foundation for

future research on loyalty in institutional and sharia-based financial contexts. This study provides practical insights for Islamic bank management to enhance customer loyalty through improved service quality, trust building, and consistent implementation of sharia principles.

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INTRODUCTION

The development of Islamic banking, both in Indonesia and globally, has exhibited a remarkable and positive trajectory in recent decades (Nurul et al., 2024; Fahamsyah et al., 2023; Naja et al., 2023). This growth is grounded in Islamic principles that emphasize justice, transparency, and the public good (Putri & Hanif, 2024; Khodadadi, 2025; Lubis et al., 2025). Islamic banks have effectively attracted an increasing number of consumers, who are becoming more conscious of the ethical aspects of financial transactions (Nurul & Lubis, 2024; Yarmanti et al., 2025), this continuous growth in assets and customer base underscores this positive trend (Hikmah et al., 2025; Nugraha et al., 2022; Zulkifli et al., 2024). Furthermore, Islamic banking has seen diversification in its products and services, including business financing, investment, and insurance, which are increasingly tailored to meet the complex and evolving needs of society (Andika et al., 2022; Hermantoro, 2024; Kholijah, 2023). This expansion is fueled by heightened awareness of ethical business practices and the broadening range of offerings in Islamic banking (Alhammadi, 2026; Khaliq, 2025; Faizi, 2024; Syah et al., 2021; Tanra et al., 2021). As a result, Islamic banks have become not only a viable alternative for those seeking Sharia-compliant financial services but also a significant force in the global banking sector (Benamraoui, et al., 2023; Abasimel, 2023).

The development of Islamic banking, both in Indonesia and globally, has shown a positive trend, as evidenced by the increasing market penetration and product diversification over the past few decades (Mafuz, 2024; Rahmah et al., 2025). This growth is primarily driven by the alignment of Islamic banking principles with ethical standards such as justice, transparency, and social welfare (Amuda & Al-Nasser, 2026; Ali et al., 2024). However, despite this positive trajectory, several challenges continue to hinder its broader adoption and market expansion.

One of the primary obstacles is the limited public understanding of Islamic banking principles and products (Lebdaoui et al., 2024; Kholid & Adam, 2025). A significant portion of the population remains skeptical of Islamic banking due to

misconceptions and a lack of awareness regarding its compliance with Sharia law. This lack of understanding often results in individuals and businesses choosing conventional banking services over Islamic alternatives (Muhajir, 2025; Junaidi et al., 2023). The challenge is further compounded by the insufficient availability of innovative and competitive Islamic banking products that meet the diverse financial needs of consumers (Pertiwi et al., 2024; Saifurrahman & Kassim, 2024). While conventional banks continue to innovate, Islamic banks often struggle to keep pace in terms of product and service offerings, limiting their appeal to a broader customer base.

Additionally, the shortage of skilled human resources within the Islamic banking sector remains a significant barrier (Muhammad & Nugraheni, 2022). The lack of qualified professionals with expertise in both Islamic finance and modern banking practices undermines the sector's ability to innovate and provide the high-quality services required to meet customer expectations. The absence of specialized education and training programs in Islamic banking has been cited as a contributing factor to this gap (Pertiwi et al., 2024).

Another challenge is the intense competition from conventional banks, which have a larger customer base and more established infrastructure (Işık et al., 2025). Conventional banks also benefit from economies of scale and are often more agile in responding to market demands. This competition is further exacerbated by the increasing complexity of regulatory frameworks that Islamic banks must navigate, which adds operational burdens (Ratnakaram et al., 2025; Onunka et al., 2023). The evolving regulatory environment in Indonesia and globally poses a challenge for Islamic banks, which must balance compliance with Sharia law while adhering to increasingly stringent financial regulations (Saifurrahman & Kassim, 2024).

Despite these challenges, the sector's potential remains promising, with significant support from regulatory bodies and industry stakeholders to drive growth and development (Asriani, 2025; Musaada & Muttaqin, 2025). Continuous efforts to raise public awareness about the benefits of Islamic banking, along with the development of more innovative products and services, are expected to overcome the current barriers (Lahila & Asri, 2024; Bawana et al., 2026; Rofik et al., 2025; Putri & Sukmaningrum, 2022). Moreover, the increasing recognition of Islamic banks' role in fostering inclusive and sustainable economic growth highlights the importance of the sector in the global banking landscape (Tanra et al., 2021; Ehteshamnejad, 2023).

Research into specific customer segments, such as educational organizations in Indonesia, is particularly crucial for tailoring Islamic banking products to meet unique financial needs. This study aims to examine the factors influencing customer loyalty in Islamic banks, specifically focusing on educational organizations in Indonesia. Key factors such as service quality, product reliability, and customer satisfaction will be analyzed. The findings of this research will offer valuable insights for improving service quality and formulating more effective marketing strategies. Additionally, this study contributes to the academic fields of Islamic banking and marketing management, particularly by developing a customer loyalty model for educational organizations, a

segment largely overlooked in previous studies, which typically focus on individual customers. The novelty of this research lies in its focus on this unique market segment, providing a deeper understanding of their specific needs and behaviors. Practically, the study's results can help Islamic banks strengthen their competitive position by targeting educational organizations, ultimately increasing market share in this segment. By addressing this gap, the research offers both theoretical contributions and practical implications for Islamic banks, helping them design tailored products and services that better serve the educational sector, thus ensuring customer loyalty and long-term sustainability in the face of growing competition.

RESEARCH METHOD

This study employed a quantitative research design, utilizing primary data collected via structured questionnaires. Quantitative approaches are well-suited for testing hypotheses and analyzing relationships between variables statistically (Ghanad, 2023). The questionnaires were distributed both in-person and online to Islamic bank customers from educational organizations in Indonesia over a four-week period. The study's target population consisted of customers from educational institutions using Islamic banking services, although the exact population size was undefined. Consequently, accidental sampling was applied, which is suitable when the population is not clearly defined, resulting in a final sample of 101 respondents (Hossain et al., 2024). A 4-point Likert scale, ranging from 1 (strongly disagree) to 4 (strongly agree), was used to encourage decisive responses and minimize neutral answers (Kusmaryono & Wijayanti, 2022).

Data analysis was conducted using variance-based structural equation modeling (SEM-PLS), which was effective in assessing measurement and structural models while testing research hypotheses (Hair & Alamer, 2022). This method is particularly advantageous for handling non-normally distributed data (Haji-Othman et al., 2024) and enables accurate and efficient mediation testing. The measurement model was evaluated for reliability and construct validity, including tests for anthropomorphism, innovation ability, and business performance. Reliability was assessed using Cronbach's alpha, composite reliability (CR), and Dijkstra-Henseler's ρ_a , while construct validity was examined through convergent and discriminant validity tests, including average variance extracted (AVE) and factor loadings.

To assess the variables in the study of institutional drivers of customer loyalty in Islamic banks, the following 4 (four) measurement indicators as described in table 1 were proposed. These variables and their corresponding indicators are crucial to evaluating the factors influencing customer loyalty within the context of Islamic banks serving educational organizations in Indonesia. These measurement indicators will provide the necessary constructs for assessing the relationships between service quality, customer

satisfaction, brand image, and customer loyalty in Islamic banks serving educational institutions in Indonesia. This model will contribute to a deeper understanding of customer behavior and the drivers of loyalty in the context of Islamic banking.

Table 1. the Measurement Indicators of Research

Indicators	Measurement Indicators
1 Brand Image	<ul style="list-style-type: none"> - Trustworthiness (reliability, ethical practices) - Reputation (public perception, corporate responsibility) - Differentiation (distinctiveness from competitors) - Association with Islamic values (sharia compliance)
2 Customer Satisfaction	<ul style="list-style-type: none"> - Overall satisfaction (general satisfaction with services) - Expectations vs. Performance (meeting expectations) - Service experience (experience across touchpoints) - Problem resolution (effectiveness in handling complaints)
3 Service Quality	<ul style="list-style-type: none"> - Reliability (timeliness, accuracy) - Responsiveness (quick service, assistance) - Tangibles (staff, facilities) - Empathy (personalized attention) - Assurance (trustworthiness, confidence)
4 Customer Loyalty	<ul style="list-style-type: none"> - Repurchase intention (intent to continue using services) - Positive word-of-mouth (likelihood to recommend) - Emotional attachment (feelings of closeness to the bank) - Behavioral loyalty (consistent choice of bank)

Based on the measurement of the study in table 1 above, the hypotheses proposed in this study are formulated as follows:

- H1: Brand image has a positive and significant effect on customer loyalty.
- H2: Customer satisfaction has a positive and significant effect on brand image.
- H3: Customer satisfaction has a positive and significant effect on customer loyalty.
- H4: Service quality has a positive and significant effect on brand image.
- H5: Service quality has a positive and significant effect on customer satisfaction.
- H6: Service quality has a positive and significant effect on customer loyalty.

Those research hypothesis was formulated to explain the relationship between service quality, customer satisfaction, brand image, and customer loyalty in the context of Islamic banking in educational institutions. This model places service quality as the main factor that directly influences customer satisfaction, brand image, and customer loyalty (H4, H5, and H6), because service quality reflects the bank's professionalism, reliability, and compliance with Islamic principles. Furthermore, customer satisfaction is assumed to play a role in shaping brand image (H2) and driving customer loyalty (H3), while brand image is positioned as a direct determinant of customer loyalty (H1). Overall, this hypothesis examines the strategic role of service quality in building satisfaction and brand image, which ultimately contribute to institutional customer loyalty.

Based on the reviewed literature and the hypotheses developed (H1–H6), the conceptual framework of this study is presented in Figure 1 below. This framework

summarizes the proposed relationships between institutional drivers of customer loyalty in Islamic banks, as described as follows,

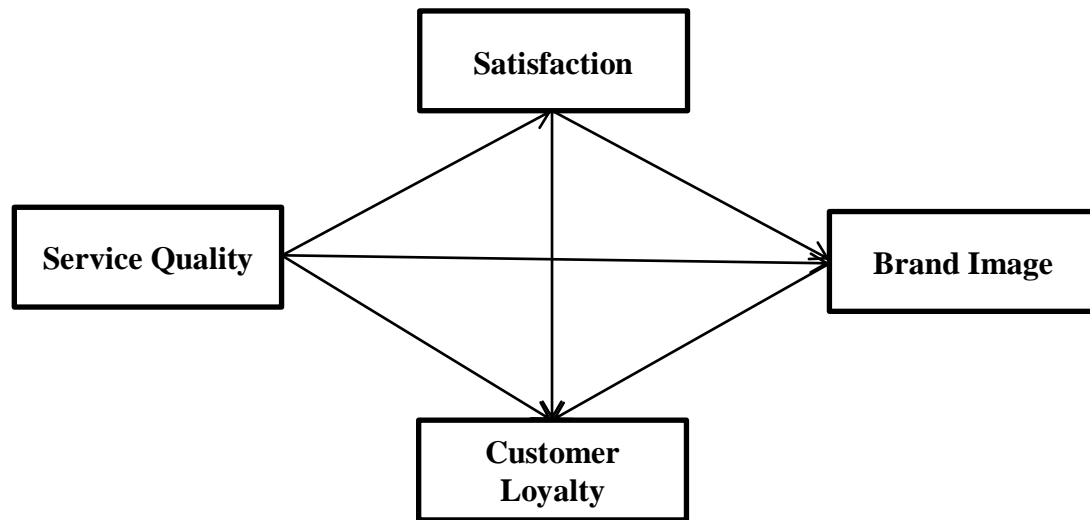


Figure 1. the Research Framework

The research sample consisted of 101 customers, as described in table 2, with the distribution based on demographic characteristics as follows: 41 respondents (40%) were male, and 60 respondents (60%) were female. The majority of respondents were aged 18–25 years (81%), followed by those aged 25–35 years (10%), those under 18 years (5%), and those over 35 years (4%). Regarding educational background, the majority of respondents had a bachelor's degree (67%), followed by those with diplomas (D1/D2/D3) (16%), high school (SMA/SMK) (10%), and postgraduate (S2/S3) (7%), while no respondents had a junior high school diploma.

Table 2. the Respondents' Profiles

Profile	Total	Percentage (%)
Gender		
Man	41	40%
Woman	60	60%
Age		
<18	6	5%
18-25	81	81%
25-35	10	10%
35>	4	4%
Last education		
Junior High School	0	0%
High School/Vocational School	11	10%
Diploma (D1/D2/D3)	17	16%
Bachelor degree)	66	67%
Postgraduate (S2/S3)	7	7%

RESULT AND DISCUSSION

Validity and Reliability Test

Validity and reliability testing were conducted to ensure that all measurement items accurately represented their respective constructs and produced consistent results. The result in the table 3 showed that all constructs were relevant, with factor loadings ranging from 0.716 to 0.903, composite reliability values between 0.845 and 0.874, and Average Variance Extracted (AVE) values ranging from 0.590 to 0.731, all exceeding the recommended threshold (Hair et al., 2022). These results indicate that the constructs are valid and reliable, meaning that the indicators have a strong correlation with their latent variables and can be used for further SEM-PLS hypothesis testing. The table 3 presents the detailed results of the validity and reliability assessment, as follows below,

Table 3. Results of Validity and Reliability Test

Construct	Item	Loading	Composite Reliability	AVE
Customer Loyalty	CL1	0.791	0.852	0.590
	CL2	0.793		
	CL3	0.757		
Quality of Service	SQ1	0.731	0.874	0.699
	SQ2	0.810		
	SQ3	0.853		
Customer Satisfaction	CS1	0.897	0.845	0.731
	CS2	0.811		
	CS3	0.903		
Brand Image	BI1	0.840	0.862	0.677
	BI2	0.716		

Hypothesis Testing

The results of the SEM-PLS hypothesis testing are presented in Table 4. Each hypothesis is evaluated based on the T statistic and p value as shown in the table below,

Table 4. Results of Hypothesis Testing

Variables	STDEV	T Statistics	P Value	Hypothesis
BI > CL	0.109	4,469	0.000	H1: Accepted
CS > BI	0.151	2,029	0.043	H2: Accepted
CS > CL	0.130	0.984	0.325	H3: Rejected
SQ > BI	0.154	2,178	0.029	H4: Accepted
SQ > CS	0.071	7,994	0.000	H5: Accepted
SQ > CL	0.134	2,149	0.032	H6: Accepted

Source: Smart-PLS 4, 2025

Note: BI (Brand Image); CL (Customer Loyalty); CS (Customer Satisfaction); SQ (Service Quality)

Besed on table 4 above, the SEM-PLS results reveal that brand image, customer satisfaction, and service quality all play significant roles in shaping customer loyalty within Islamic banks, particularly in the educational sector. While customer satisfaction directly impacts brand image and indirectly influences loyalty, the direct influence of

satisfaction on loyalty is not supported. The results emphasize the importance of service quality and brand image as key drivers of customer loyalty. Islamic banks targeting educational organizations should focus on enhancing service quality and cultivating a strong brand image to drive customer satisfaction and loyalty. This research contributes to the growing body of knowledge on loyalty models in Islamic banking, particularly in niche market segments like educational institutions.

The results show a significant positive relationship between brand image and customer loyalty with a T-statistic of 4.469 and a p-value of 0.000, which is well below the 0.05 threshold for statistical significance. This indicates that brand image plays a crucial role in fostering customer loyalty in Islamic banks. A strong, positive brand image associated with trust, reliability, and Sharia compliance significantly enhances customer loyalty in the educational sector, supporting the importance of brand perception in driving long-term customer commitment. Thus, hypothesis 1 (H1) brand image positively influences customer loyalty was accepted.

On the other hand, the analysis reveals that customer satisfaction significantly influences brand image, with a t-statistic of 2.029 and a p-value of 0.043, which is below the 0.05 significance level. This finding suggests that satisfied customers are more likely to associate positive experiences with a bank, thereby enhancing its brand image. The satisfaction of educational institution clients with the services and products offered by Islamic banks plays a pivotal role in shaping the bank's overall reputation, leading to greater brand strength. This result means that hypothesis 2 (H2) customer satisfaction positively influences brand image was accepted.

In contrast to expectations, customer satisfaction does not significantly affect customer loyalty, as indicated by a T-statistic of 0.984 and a p-value of 0.325, which is above the 0.05 threshold. This result suggests that while customer satisfaction is crucial in shaping brand image, it does not directly translate into customer loyalty within the context of Islamic banking for educational organizations. The lack of a direct effect could be due to other intervening factors, such as brand image, that play a more prominent role in driving loyalty. Therefore hypothesis 3 (H3) customer Satisfaction positively influences customer loyalty was rejected.

Further, on the hypothesis 4 (H4) service quality significantly impacts brand image, with a T-statistic of 2.178 and a p-value of 0.029. This confirms that higher service quality leads to a more favorable brand image. Islamic banks that provide consistent, reliable, and high-quality services are more likely to build a strong brand reputation, especially within the educational sector, which demands tailored and efficient financial solutions. Thus, service quality positively influences brand image was accepted.

While another results strongly support the positive impact of service quality on customer satisfaction, with an exceptionally high T-statistic of 7.994 and a p-value of 0.000. This finding aligns with the notion that service quality was a fundamental driver of customer satisfaction. In the context of Islamic banks, offering superior service quality, such as: responsiveness, assurance, and tangible elements directly contributes to higher levels of customer satisfaction, particularly for educational institutions that rely on

smooth, reliable financial services. Therefore hypothesis 5 (H5), service quality positively influences customer satisfaction was accepted.

Finally, service quality also has a significant positive effect on customer loyalty, with a T-statistic of 2.149 and a p-value of 0.032. This highlights that banks that consistently provide high service quality are likely to cultivate greater loyalty among their customers. The positive relationship between service quality and loyalty further underscores the importance of ensuring a high standard of service delivery in fostering long-term customer relationships. Thus, hypothesis 6 (H6) service quality positively influences customer loyalty was accepted. The results of SEM PLS Path Analysis described as follows,

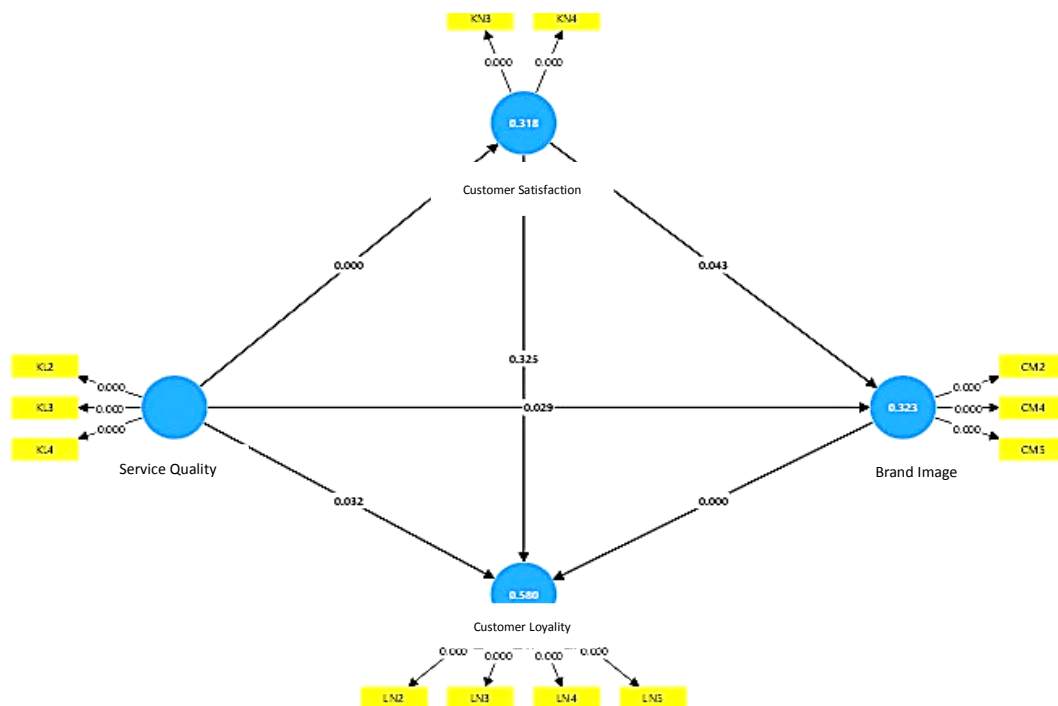


Figure 2. Results of SEM PLS Path Analysis

Based upon the results indicate that the first hypothesis, namely, that brand image has a direct influence on customer loyalty, was supported. This is because a strong brand image can differentiate a product or service from competitors, create a higher perceived value, and build trust among consumers (Alfarizi, et al., 2022; Fadli et al., 2023; Genoveva & Utami, 2020). When consumers have a positive perception of a brand, they tend to be more loyal and willing to pay more for that product or service. This research aligns with previous literature stating that a strong brand image is a valuable asset that can provide a competitive advantage for a company (Fitrianti et al., 2025; García-salirrosas et al., 2024; Rosauli et al., 2023). However, building a positive brand image is not easy and requires time and consistency. Companies must continuously maintain the quality of their products or services, communicate effectively with consumers, and

respond quickly to changing market trends. However, this study extends prior research by confirming that brand image plays an especially strategic role within the educational organization segment, where institutional trust and reputation are central considerations in banking relationships.

Furthermore, the findings of the second hypothesis indicate that customer satisfaction has a significant or direct impact on brand image. When a customer is satisfied with the product or service they receive, they are more likely to become brand ambassadors, subconsciously promoting the brand to others. This creates a positive snowball effect, improving the brand's reputation in the public eye (Amelia & Nisa, 2025; Sari et al., 2023; Setiyaningsih & Pramuka, 2022; Thamrin et al., 2020). Conversely, if customers are dissatisfied, they will easily spread negative information about the brand, which can damage the brand's image in a short time. This customer loyalty will provide stability to the company's revenue and strengthen the brand's position in the market. This will increase brand credibility and attract the interest of new potential customers. Good customers will make customers feel valued and cared for. And every complaint from customers must be taken seriously and resolved quickly and professionally. This result is consistent with previous studies which argue that satisfaction functions as a cognitive and affective evaluation that shapes consumers' perceptions of a brand over time (Haseeb et al., 2024; Jasin et al., 2023). Conversely, dissatisfaction can rapidly deteriorate brand image through the spread of negative information. This study extends prior literature by confirming that in the context of Islamic banking for educational organizations, customer satisfaction serves not only as an outcome of service quality but also as a strategic antecedent in building institutional brand image.

On the other hand, the third hypothesis found that customer satisfaction did not significantly influence customer loyalty. They felt that what they received was equal to, or even exceeded, what they paid (Elshaer et al., 2025; Santoso et al., 2025; Wilson, 2021). This positive experience will encourage customers to continue using the product or service in the future. By focusing on customer satisfaction, companies can build a loyal customer base, increase profitability, and strengthen their brand position in the market. Therefore, companies must always strive to provide the best experience for their customers, from product or service quality to excellent customer service. By focusing on customer satisfaction, companies can build a loyal customer base, increase profitability, and strengthen their brand position in the market. Therefore, every company must always strive to provide the best experience for their customers. Customer satisfaction is key to building customer loyalty. When customers are satisfied, they are more likely to return and recommend your business to others. This will have a positive impact on your business's long-term growth. Similar findings in previous studies indicate that satisfied customers may still switch service providers when alternative offerings provide stronger

emotional attachment, perceived value, or reputational advantages (Hossain et al., 2024; Pereira et al., 2025). In the context of Islamic banking, particularly among educational organizations, loyalty appears to be shaped by broader considerations such as institutional trust, brand credibility, and adherence to sharia principles rather than satisfaction alone.

Furthermore, the fourth hypothesis shows that service quality has a direct influence on relationship with brand image. When a company provides quality service, customers will have a positive experience and form a positive perception of the brand (Aulia Salsabila, 2025; Dam & Dam, 2021; Sebasti, 2025). This positive perception will strengthen the brand image in the minds of customers, build trust, and increase loyalty. Service quality is a solid foundation for developing a strong brand image. Every interaction between a business and its customers is an opportunity to form a deep perception of the brand. When customers receive superior service, such as fast, responsive, and personalized service, they will feel valued and loyal to the brand. Service quality and brand image are closely related and influence each other. Both are key factors in the success of a business, especially in today's increasingly competitive era. This finding is consistent with previous studies asserting that service encounters function as critical touchpoints through which customers evaluate and interpret brand meaning. In the Islamic banking context, particularly within educational organizations, service quality not only reflects operational excellence but also symbolizes institutional credibility and compliance with sharia values (Kurniawati, 2021; Salsabilla, 2025; Suleiman, 2025).

The fifth hypothesis shows that service quality has a direct or positive effect on customer satisfaction. When a company provides quality service that is, service that meets or even exceeds customer expectations customer satisfaction levels will automatically increase (Balinado et al., 2021; Nuranti et al., 2024; Sahlani, 2024). This trust will encourage customers to be more loyal and willing to make repeat purchases or even recommend the company's products or services to others. Therefore, companies must continually strive to improve the quality of their services to retain existing customers and attract new ones. This result was in line with prior studies emphasizing that service quality is a primary antecedent of customer satisfaction across various service industries, including banking (Fielnanda & Nofriza, 2025; Hidayati et al., 2025; Salsabilla, 2025). In the context of Islamic banking, high service quality not only reflects efficiency and responsiveness but also reinforces customers' trust in the bank's commitment to ethical and sharia-compliant practices.

The final hypothesis reveals that service quality has a direct and significant impact on customer loyalty. High-quality service, characterized by responsiveness, efficiency, and friendly interactions, enhances customer satisfaction, which is essential for fostering loyalty (Pakurár et al., 2019). In the financial sector, where trust and security are paramount, consistently delivering excellent service helps banks retain customers, even

in the face of competing offers (Lebdaoui et al., 2024; Kholid & Adam, 2025). This finding aligns with previous studies that emphasize the role of service quality in driving customer loyalty, particularly in the banking sector (Lahila & Asri, 2024; Bawana et al., 2026). In Islamic banking, where trust and sharia compliance are central, service quality strengthens customers' confidence in the bank's ability to handle financial transactions professionally and ethically (Rofik et al., 2025; Putri & Sukmaningrum, 2022). This study's novelty lies in demonstrating that service quality directly drives customer loyalty within the context of educational organizations, without relying solely on customer satisfaction as a mediator. It extends existing loyalty models by showing that, in institutional Islamic banking relationships, service quality not only influences satisfaction but also directly sustains long-term loyalty through trust, reliability, and ethical assurance.

CONCLUSION

This study highlights the key factors influencing customer loyalty in Islamic banks, particularly in the context of educational organizations in Indonesia. This study underscores the importance of brand image and service quality in fostering customer loyalty in Islamic banks, particularly within the educational sector.

The findings from the hypothesis testing provide valuable insights into the key drivers of loyalty in this context. *First*, the study confirms that brand image plays a critical role in driving customer loyalty, with a significant positive relationship (T-statistic = 4.469, p-value = 0.000). A strong brand image enhances customer trust and emotional attachment, which are crucial for fostering loyalty, especially in the Islamic banking sector, where ethical considerations and trust are paramount. On the other hand, customer satisfaction was found to positively influence brand image, supporting the hypothesis (T-statistic = 2.029, p-value = 0.043). This underscores the importance of satisfied customers in building a strong, positive perception of the bank. However, the study did not find a direct significant relationship between customer satisfaction and customer loyalty (T-statistic = 0.984, p-value = 0.325), suggesting that satisfaction alone does not directly drive loyalty without the mediation of other factors, such as brand image. The results also highlight the essential role of service quality in shaping customer perceptions and loyalty. Service quality was found to significantly influence both brand image (T-statistic = 2.178, p-value = 0.029) and customer satisfaction (T-statistic = 7.994, p-value = 0.000), with a direct effect on customer loyalty (T-statistic = 2.149, p-value = 0.032). This indicates that high service quality is a fundamental determinant of customer satisfaction and loyalty, particularly in Islamic banking, where trust and reliability are crucial. From a practical perspective, Islamic banks in Indonesia can leverage these findings by continuously improving service quality, tailoring products to meet specific customer needs, and maintaining trust through transparent and ethical operations. Integrating Islamic values

into banking practices strengthens emotional engagement and differentiates these institutions from conventional banks. This study provides theoretical and practical insights into customer loyalty in Islamic banking. It broadens understanding of how service quality, satisfaction, trust, and religiosity interact to shape loyalty behavior, while also offering guidance for banks seeking to strengthen customer relationships.

Despite its contributions, this study has limitations. Future research should explore other potential determinants, such as technology adoption, digital banking experience, and organizational culture, to further enrich the customer loyalty framework in Islamic financial institutions.

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