



THE EFFECTS OF ISLAMIC BRANDING AND CUSTOMER RELATIONSHIP MARKETING ON CUSTOMER LOYALTY THROUGH SATISFACTION AS THE MEDIATING VARIABLE

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Abstract

Research aims: This study aims to analyze the effects of Islamic Branding and Customer Relationship Marketing (CRM) on Customer Loyalty, with Customer Satisfaction as a mediating variable. The research focuses on understanding how Islamic values embedded in branding and relationship strategies influence Muslim consumer loyalty.

Design/Methodology/Approach: A quantitative approach was employed using a structured questionnaire distributed to 120 Muslim consumers in West Sumatra. Data were analyzed using Structural Equation Modeling with Partial Least Squares (SEM-PLS) to test both direct and indirect relationships among the variables.

Research findings: The findings indicate that both Islamic Branding and CRM have significant positive effects on Customer Satisfaction and Customer Loyalty. Furthermore, Customer Satisfaction partially mediates the relationship between Islamic Branding and Loyalty, as well as between CRM and Loyalty. This confirms that customer satisfaction strengthens the effect of Islamic branding and CRM on loyalty.

Theoretical Contribution/Originality: This study contributes to the field of Islamic marketing by integrating Islamic Branding and CRM into a comprehensive loyalty model. It highlights the importance of religious and relational values in shaping customer satisfaction and loyalty within Islamic consumer behavior.

Practitioners/Policy Implications: For marketers and policy makers, the results suggest that applying Islamic principles in branding and building strong, trust-based relationships with consumers can significantly enhance satisfaction and loyalty. This is particularly relevant for businesses targeting Muslim markets such as halal products, Islamic banking, and sharia-compliant services.

Research Limitations/Implications: The study is limited to a specific region and sample size, which may limit generalizability. Future studies should



The effects of Islamic branding and customer relationship marketing on customer loyalty through satisfaction as the mediating variable

include larger and more diverse populations, as well as consider longitudinal data to further validate the findings across different cultural and market contexts..

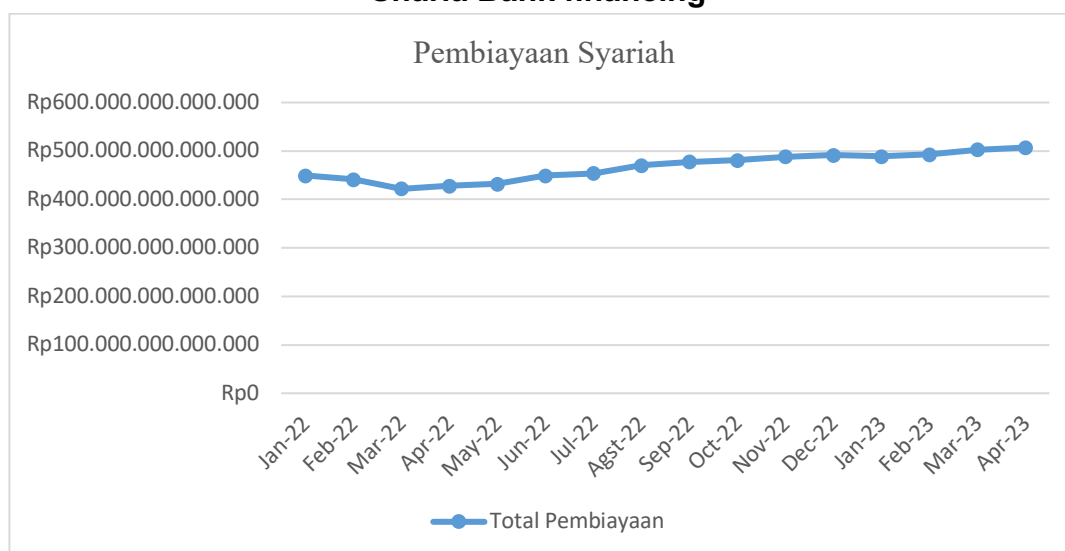
Keywords: *Islamic Branding, Customer Relationship Marketing, Customer Satisfaction, Customer Loyalty.*

Introduction

The significant growth in the Islamic banking sector led to a positive impact on enhancing professionalism within these institutions. Effective marketing strategies have become a massive concern to attract more customers (Imam, 2020). Emphasizing on Islamic Sharia principles are exemplified one of strategy to draw attention of potential costumers (Nahar et al., 2022).

Based on the Financial Services Authority's data (OJK) (see figure 1), the flow of financing from Islamic commercial banks and Islamic business units in Indonesia has been strengthened. The total financing value in Indonesia reached IDR 507.1 trillion in April 2023, with an annual growth rate of 18.5%. While the value of non-performing financing in April 2023 reached IDR 11.7 trillion or 2.3% of total financing.

Figure 1
Sharia Bank financing



Source: www.katadata.co.id (2023)

Given that Indonesia has a predominantly Muslim population, there is a significant opportunity for Islamic banking to further develop across provinces and regency (Rakhima Salsabila et al., 2023), including Central Java. According to Statistics Indonesia (BPS) of Central Java Province, five regencies or cities were identified as having high financing amount



financing. Notably, Magelang had the highest financing amount, reaching IDR 5,069,272,918 in 2019 (table 1). Despite the Covid-19 pandemics impacting the behavior and economic activities of the population, Magelang remained at the top in term of financing.

Table 1
Amount of financing provided by Sharia Bank

Regency	2019	2020	2021
Magelang	5.069.272.918	1.427.000.000	1.375.332.000
Wonosobo	3.111.534.407	854.000.000	847.417.000
Boyolali	3.015.069.190	807.000.000	858.454.000
Kebumen	1.948.316.446	574.000.000	610.966.000
Purworejo	1.615.517.649	464.000.000	466.761.000

Source: Central Java Provincial Statistics Agency, (2021)

In addition, Statistics Indonesia (BPS) of Central Java Province Magelang reported that Magelang had a majority Muslim population of more than 1.2 million people in the year of 2021. In contrast, the population of other religions, such as Protestant, Catholic, Hindu, and Buddhist, totals below Muslim which is less than eleven thousand people.

Customer loyalty is a crucial factor in creating value for the company. In the marketing concept, loyalty is closely related to customers, as customer loyalty reflects the quality of the product or bank. Fulfilling customer needs positively impact loyalty, indicating the importance of building customer loyalty for the company's sustainability (Pratama, 2021). There are several factors that influence customer loyalty, such as Islamic branding, customer satisfaction and customer relationship marketing.

Islamic branding plays an important role in business, especially in meeting consumers' needs that align with worship practices. It connects producers with brands or products that carry Sharia labels (Khasanah & Muamar, 2019; Ikhwan et al., 2024). The main goal of Islamic branding is to introduce product brands to both existing and potential consumers by applying Sharia values, attracting Muslim customers to engage with these products (Khairunnisa & Zahara, 2021; Inayah et al., 2024). However, while Islamic branding promotes faith-based marketing, its actual impact on consumer decisions remains unclear and requires further investigation.

Besides branding, customer relationship marketing is another key factor in strengthening customer loyalty. It helps businesses build strong connections with consumers, ensuring long-term engagement (Fahmi et al., 2024). The implementation of the customer relationship marketing program is expected to foster customers loyal by ensuring a good relationship between consumer and the company (Rizkina et al., 2024). This helps



The effects of Islamic branding and customer relationship marketing on customer loyalty through satisfaction as the mediating variable

companies better understand the needs and desires of consumers, preventing them from switching to other companies (Maulidia et al., 2024).

Customer satisfaction also plays a crucial role in customer loyalty and acts as a bridge between branding and customer relationship marketing. When customers are satisfied with the quality of a bank's products and services, they are more likely to stay loyal. Satisfaction reflects how a consumer feels after using a product, whether they are pleased or disappointed. If expectations are met, satisfaction increases, leading to stronger loyalty (Fianto et al., 2020). Therefore, banks must continuously align their services with customer needs to maintain satisfaction and prevent customers from leaving (Oktaviani et al., 2022)

Despite the importance of Islamic branding, previous studies show mixed findings regarding its effectiveness. Some research suggests that Islamic branding does not significantly influence consumer decisions (Ilham & Firdaus, 2020), indicating that branding alone may not be the key factor in purchasing choices. However, other studies argue that Islamic branding does have a significant impact on customer loyalty (Baihaki et al., 2023). These contrasting results highlight a research gap, making it necessary to explore how branding, customer relationship marketing, and satisfaction work together to shape customer loyalty in Islamic banking.

Islamic banking's growing competition makes keeping customers crucial. Conflicting research on Islamic branding necessitates reexamining its influence alongside customer relationship marketing and satisfaction. This study analyzes their interaction to address research gaps, helping Islamic banks refine strategies and strengthen market positioning. The findings offer practical insights for improving customer engagement and loyalty.

Literature Review

Islamic Branding

Islamic branding refers to the halal identity of a product or the application of an Islamic-related name (Febriyanti, 2021). Key indicators of Islamic branding, according to Sari & Susilo., (2023), include brand importance, brand familiarity, consumer trust, and halal certification. Effective marketing strategies are essential, and Islamic branding, which highlights Sharia labels and Islamic identity, is a vital part of this strategy (Salim et al., 2021). Therefore, Islamic financial institutions need appropriate strategies, such as implementing Islamic branding, to market their products and services effectively to the large Muslim consumer base (Ernayani, 2023)



Customer Relationship Marketing

Customer relationship marketing is a comprehensive process of building and maintaining good relationships with customers to ensure profitability, trust, and commitment (Syahputra et al., 2023). Key indicators of customer relationship marketing, according to Sianipar et al. (2023), include trust (confidence from customers in the company), communication (accurate information exchange between companies and customers), commitment (bonded relationships based on trust), and conflict resolution (handling negative impacts effectively).

Customer Loyalty

In a competitive business environment, customer loyalty is crucial for a company's success. Loyal customers repeatedly use a company's products or services, providing a positive impact on the business. Moreover, loyal customers often recommend the company's offerings to others (Nurjannah et al., 2023). Indicators of customer loyalty, according to Huluk & Santoso (2023), include making regular repeat purchases, recommending products or services to others, retention (resisting switching to other companies), and commitment to using the products and services.

Mediating Variables of Customer Satisfaction

According to Atmaja & Yulianthini (2021), satisfaction enhances the performance of customer relationship management, leading to increased marketing of products by Islamic banks and consequently higher customer satisfaction, which boosts loyalty. Customer satisfaction arises when expectations are met, serving as an evaluation criterion post-purchase (Anugerah & Sumantyo, 2023). If customers are dissatisfied, they are unlikely to use the products again. Simanjuntak et al. (2023) identify several indicators of customer satisfaction: (1) meeting customer expectations, (2) attitude and willingness to use the product, (3) quality of service, (4) customer loyalty, (5) good reputation, and (6) location.

Islamic Bank

According to Mulyaningtyas et al., (2020), Islamic banking encompasses banking and financing activities based on Sharia principles, adhering to the development of the Islamic economy. These activities prioritize justice, avoid speculative transactions, adhere to ethical investment practices, and emphasize solidarity and fraternity in production (Widarjono & Rafik, 2023). Islamic banks operate on profit-sharing principles, which serve as the foundation for their financial products and services (Rakhima Salsabila et al., 2023). They gather funds from



The effects of Islamic branding and customer relationship marketing on customer loyalty through satisfaction as the mediating variable

customers through savings and current accounts and provide investment opportunities for entrepreneurs based on Sharia principles. Additionally, they offer various financial services and social services, such as zakat and social funds, in line with Islamic teachings. The objective of Islamic banks is to promote and maintain products and services that comply with Islamic principles (Siburian et al., 2022).

Methods

This study employs a quantitative research approach by investigating the effects of Islamic branding and customer relationship marketing on customer loyalty, with satisfaction as a mediating variable, aiming to gather diverse information from selected respondents representing a population (Sugiyono, 2022). The research is conducted in Magelang, Central Java Province, targeting Islamic bank customers residing in the area. Magelang was chosen due to its relatively high number of Islamic bank customers compared to surrounding regions. Data collection is scheduled between December 2023 and January 2024 using structured questionnaires distributed to selected respondents.

The population comprises residents of Magelang who use Islamic banks (Sugiyono, 2022). The sample, representing this population, is selected through non-probability sampling, specifically purposive sampling, which allows the researcher to apply specific criteria. The sample includes residents of Magelang with active Islamic bank accounts, who have been customers for at least six months and are at least 17 years old. Given the unknown total population size, the sample size is determined using the Lemeshow formula, which estimates the minimum required respondents. Based on this calculation, 96 respondents were deemed necessary, and the sample size was rounded up to 100 for statistical reliability (Sugiyono, 2022).

To analyze the collected data, this study employs multiple linear regression analysis to assess the direct effects of Islamic branding and customer relationship marketing on customer loyalty. Additionally, a t-test is used to determine the significance of individual variables within the regression model. Since satisfaction acts as a mediating variable, a mediation analysis is conducted using the Sobel test to examine its role in influencing the relationship between branding, consumer relationship marketing, and loyalty. The data processing and statistical analysis are carried out using SPSS version 24, ensuring accuracy and reliability in result interpretation.



Results and Discussion

Each respondent has different characteristics. Thus, we need to categorize the characteristics of each respondent. Out of the 100 respondents that fit the sample characteristics, the following respondent characteristics are used:

Table 2
Respondent characteristics

Characteristics	Information	Amount	Percentage (%)
Gender	Female	35	35
	Male	65	65
Age	17-22	28	28
	23-28	27	27
	29-34	12	12
	29-34	13	13
	>40	20	20
Education background	Elementary school	2	2
	Junior high school	3	3
	Senior High school	55	55
	College	6	6
	Bachelor	30	30
	Master	3	3
	Packet C	1	1
Employment status	Student	35	35
	Civil servant/ Police/Army	9	9
	Private employee	34	34
	Entrepreneur	9	9
	Professional (Lecturer, doctor, Architect)	1	1
	Housewife	8	8
	Labor	2	2
	Other	2	2
Islamic bank used	Bank Syariah Indonesia	74	74
	Bank Jateng Syariah	8	8
	Bank Muamalat	3	3
	Bank BTN Syariah	3	3
	BTPN Syariah	1	1
	Bank BCA Syariah	7	7
	CIMB NIAGA Syariah	4	4

Source: Data Processed by Researchers (2024)



The effects of Islamic branding and customer relationship marketing on customer loyalty through satisfaction as the mediating variable

Additionally, respondents are categorized based on their domicile. The Mungkid area dominates with 28 respondents, while the Salam, Grabag, Dukun, Kajoran, and Candimulyo areas each have only one respondent.

Validity Test

First, we need to examine Islamic branding through five survey items to assess its validity. The following are the results of the validity tests.

Table 3
Validity Test Results

Variables	Number of Question	Person Correlation (Rcount)	R table	Conclusion
Islamic Branding	IB1	0,766	0,196	Valid
	IB2	0,750	0,196	Valid
	IB3	0,779	0,196	Valid
	IB4	0,824	0,196	Valid
	IB5	0,823	0,196	Valid
Customer Relationship Marketing	CR1	0,715	0,196	Valid
	CR2	0,809	0,196	Valid
	CR3	0,841	0,196	Valid
	CR4	0,841	0,196	Valid
	CR5	0,772	0,196	Valid
Customer Loyalty	LN1	0,828	0,196	Valid
	LN2	0,885	0,196	Valid
	LN3	0,857	0,196	Valid
	LN4	0,846	0,196	Valid
	LN5	0,881	0,196	Valid
Customer Satisfaction	KN1	0,809	0,196	Valid
	KN2	0,872	0,196	Valid
	KN3	0,820	0,196	Valid
	KN4	0,837	0,196	Valid
	KN5	0,871	0,196	Valid
	KN6	0,849	0,196	Valid

Source: Data Processed by Researchers (2024)

Based on Table 3, the validity test results for the Islamic branding variable indicate that all survey items have an r-count greater than the r-table of 0.196. This means all calculated r-count exceeds the critical threshold. Therefore, all questions related to the Islamic branding variable are considered valid and can be used as reliable measurement tools in this study.



Reliability Test

The reliability test can be seen in the following table.

Table 4
Reliability Test Results

Variables	Cronbach's Alpha	Number of items	Description
Islamic Branding	0,834	5	Reliable
Customer Relationship Marketing	0,850	5	Reliable
Customer Loyalty.	0,918	5	Reliable
Customer Satisfaction	0,910	5	Reliable

Source: Data Processed by Researchers (2024)

Based on the table above, the Cronbach Alpha value of variables Islamic branding, costumer relationship marketing, customer satisfaction and customer loyalty were greater than 0,70. So it can be concluded that all these variables are reliable.

Normality Test

The normality test aims to assess whether the independent and dependent variables in the regression model are normally distributed. The Kolmogorov-Smirnov test will be used for this purpose. In this test, the residuals are considered normally distributed if the Asymp.Sig (2-tailed) value is greater than 0.05 or 5%. However, if the Asymp.Sig (2-tailed) value is less than 0.05, the data is considered not normally distributed (Ghozali, 2021). Based on the result, the significant value is 0.368, which is greater than 0.05. Therefore, it can be concluded that the data for each variable is normally distributed and can be used for data collection.

Multicollinearity Test

The multicollinearity test was conducted to assess whether there was a significant correlation between the independent variables. This assessment relies on the Variance Inflation Factor (VIF) and tolerance values in SPSS. If the tolerance value is greater than 0.10 and the VIF is less than 10 (Ghozali, 2021), it can be concluded that there is no multicollinearity problem in this study.



The effects of Islamic branding and customer relationship marketing on customer loyalty through satisfaction as the mediating variable

Table 5
Multicollinearity Test Results

Variable	Tolerance	VIF
Islamic Branding	0.769	1.301
Customer Relationship Marketing	0.700	1.428
Customer Satisfaction	0.682	1.467

Source: Data Processed by Researchers (2024)

Based on Table 5, the Islamic branding variable has a tolerance value of 0.769 (greater than 0.10) and a VIF of 1.301 (less than 10). Similarly, Customer Relationship Marketing and Customer Satisfaction have a tolerance value of 0.461& 0.682, respectively and a VIF of 2.171&1.467, respectively (less than 10). Therefore, it can be concluded that the data does not exhibit symptoms of multicollinearity and can proceed with other tests.

Heteroskedasticity Test

In this study, the Glejser test is used to detect heteroskedasticity in the regression model by regressing the independent variables against the residual values. Heteroskedasticity is indicated if the significance level of the regression coefficient is greater than 0.05. Conversely, if the significance level is less than 0.05, it indicates the presence of heteroskedasticity (Ghozali, 2021)

Table 6
Heteroscedasticity Test Results

Variable	Sig
Islamic Branding	0.219
Customer Relationship Marketing	0.152
Customer Satisfaction	0.176

Source: Data Processed by Researchers (2024)

Based on Table 6, all significance values are greater than 0.05, indicating that there are no symptoms of heteroskedasticity in this model. Therefore, this regression is suitable for meeting the heteroskedasticity assumption.



Hypothesis Testing

Hypothesis testing includes Partial Hypothesis Test (t Test) and Mediation Test (Sobel Test). Partial Hypothesis Test (t test) is used to determine whether there is a partial influence of the independent variable on the dependent variable. The significance value used is 5% or 0.05 (Lestari & Maimunah, 2023) While Sobel test or mediation test is used to test the strength of the indirect influence between the independent variable and the dependent variable through the mediating variable (Azizah et al., 2024).

Table 7
Result of Hypothesis Test

Hypothesis	Coef.	Sig
Islamic Branding→ Customer Satisfaction	2.598	0,011
Customer Relationship Marketing→ Customer Satisfaction	9,790	0,00
Islamic Branding→ Customer Loyalty	0,323	0,747
Customer Relationship Marketing→ Customer Loyalty	9,662	0,025
Customer Satisfaction → Customer Loyalty	9.191	0,000
Islamic Branding→ Customer Satisfaction→ Customer Loyalty		0,040
Customer Relationship Marketing→ Customer Satisfaction → Customer Loyalty		0,000

Source: Data processed by researchers (2024)

Discussion

The Influence of Islamic Branding on Customer Satisfaction

The results of the study indicate that the Islamic branding variable has a positive influence on customer satisfaction in Islamic banks located in Magelang. This suggests that elements of Islamic branding—such as adherence to Sharia principles, Islamic values in service delivery, and the use of Islamic symbols play a significant role in enhancing customer trust and satisfaction. This finding aligns with previous research conducted by Khairunnisa & Zahara (2021), who also found that Islamic branding contributes positively to customer satisfaction by reinforcing customers' religious and emotional connection to the bank. Their study highlights that when customers perceive a brand as genuinely Islamic, they are more likely to feel aligned with the bank's values, which increases their overall satisfaction.



The effects of Islamic branding and customer relationship marketing on customer loyalty through satisfaction as the mediating variable

The Influence of Customer Relationship Marketing on Customer Satisfaction

The customer relationship marketing variable positively affects customer satisfaction in Islamic banks in Magelang. This result aligns with the study by Nisa et al. (2024) which found a similar positive relationship between Customer relationship marketing and customer satisfaction at the Dawe branch of Bank BKK. This can be attributed to the nature of Customer relationship marketing itself, which focuses on fostering and sustaining long-term relationships with customers. By ensuring personalized engagement, effective communication, and responsive service, Customer relationship marketing enhances customer trust and strengthens their satisfaction with banking services. Islamic banks that successfully implement Customer relationship marketing strategies are more likely to retain customers, as they create a sense of familiarity and reliability in financial transactions.

The Influence of Islamic Branding on Customer Loyalty

From Table 5, it is evident that the Islamic branding variable does not affect the loyalty of Islamic bank customers in Magelang. A previous study by Lida et al. (2024), also found no influence of Islamic branding on customer loyalty. This may be due to the lack of effective implementation of Islamic branding strategies. While Islamic principles have the potential to attract Muslim consumers, branding alone may not be sufficient unless paired with strong customer engagement, service quality, and competitive financial offerings. Customers might prioritize practicality, service efficiency, and financial benefits over branding when selecting a banking provider, which explains the limited impact of Islamic branding on loyalty.

The Influence of Customer Relationship Marketing on Customer Loyalty

The results show that there is a positive and significant influence of Islamic branding on customer satisfaction in Magelang. This research is supported by Muhammad et al. (2023), who suggested that satisfied customers tend to remain loyal and recommend the bank to others. This relationship can be explained by the role of customer relationship marketing in creating deeper emotional and professional bonds with customers, fostering brand attachment. When banks proactively manage their relationships with clients through tailored services and effective communication, customer trust and engagement increase, leading to stronger loyalty. These results highlight the strategic importance of



customer relationship marketing in Islamic banking, particularly in a competitive financial landscape.

The Influence of Customer Satisfaction on Customer Loyalty

There is a positive and significant relationship between customer satisfaction and customer loyalty in the Magelang area. The results of this research align with previous studies by Kurniyawati & Ratno (2020), which also confirmed that customer satisfaction influences loyalty at BPRS Suriyah Salatiga Branch. The reason behind this relationship is that satisfied customers develop trust and emotional commitment toward the bank, making them less likely to switch to competitors. Customers who feel that their needs and expectations are consistently met are more inclined to continue engaging with the bank's services and even promote it through word-of-mouth recommendations. This underscores the necessity for Islamic banks to maintain high service quality, transparent policies, and responsive customer care to foster loyalty.

The influence of Islamic Branding through Customer Satisfaction on Customer Loyalty

This leads to the conclusion that the coefficient can significantly mediate the relationship, indicating that the influence of Islamic branding on customer loyalty can be mediated by customer satisfaction in Islamic banks in Magelang. The results of this research support previous findings by Susilo (2023), which demonstrated that Islamic branding indirectly influences customer loyalty through satisfaction at BPRS Suriyah Salatiga Branch. The reason for this mediated effect is that Islamic branding alone may not be strong enough to drive loyalty, but when customers perceive high satisfaction with Sharia-compliant products, they become more committed to the bank. Furthermore, implementing effective Islamic branding can minimize non-Sharia-compliant practices, such as usury, reinforcing customer satisfaction with ethical financial services. Consequently, Islamic banks need to ensure that branding strategies are complemented by exceptional service and value offerings to maximize loyalty.



The effects of Islamic branding and customer relationship marketing on customer loyalty through satisfaction as the mediating variable

Conclusion

This study finds that Islamic branding significantly enhances customer satisfaction at Islamic banks in Magelang. When banks offer products and services that align with customers' needs, satisfaction improves. Similarly, customer relationship marketing plays a crucial role in strengthening customer relationships, leading to higher satisfaction.

However, Islamic branding does not directly influence customer loyalty, as other factors play a more significant role, and awareness of Islamic branding in Islamic banking remains limited. In contrast, customer relationship marketing has a strong effect on customer loyalty by fostering long-term engagement and trust. Additionally, satisfied customers tend to remain loyal, as reliable and high-quality services encourage lasting relationships with Islamic banks. Islamic branding also indirectly supports customer loyalty by first increasing customer satisfaction.

This study has some limitations, particularly its focus on Islamic banks in Magelang, which may limit the applicability of the findings to other regions. Future research could examine how Islamic branding and customer relationship marketing influence customer loyalty in different banking contexts. Further studies could also explore additional factors that shape customer loyalty in sharia banking.

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The effects of Islamic branding and customer relationship marketing on customer loyalty through satisfaction as the mediating variable

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