THE EFFECT OF CUSTOMER SATISFACTION ON CUSTOMER LOYALTY THROUGH BRAND RELIGIOSITY IMAGE AS AN INTERVENING VARIABLE ON BANK ACEH SYARIAH CUSTOMERS

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ABSTRACT

This research proposes to determine the effect of (1) customer satisfaction on brand image religiosity, (2) brand image religiosity on customer loyalty, (3) customer satisfaction on customer loyalty, and (4) customer satisfaction on customer loyalty towards brand image religiosity as an intervening variable. The research was conducted on 400 Bank Aceh Syariah (Sharia bank) customers using a questionnaire instrument. The research used a quantitative method using the SEM PLS model and analyzed by the Warp PLS analysis tool. The research results proved that (1) there was a direct effect of customer satisfaction on brand religiosity image of 0.866. (2) The direct effect of brand religiosity image on customer loyalty was 0.305. (3) The direct effect of customer satisfaction on customer loyalty was 0.845. (4) The indirect effect of customer satisfaction on customer loyalty was 0.315. Bank Aceh Syariah might focus on customer satisfaction, customer loyalty, and brand image religiosity; these three things have a relationship in marketing for the development of Islamic banking, the sustainability of Islamic banking, and the success of banking businesses in the future. In addition, those three things must be grounded on *maqasyid sharia* in the form of *Ar-Rawaj*; *Al-Wudhuh*, *Al-Hifzu*, *Al-Sabtu*, and *Al-Adlu* to avoid principles that are prohibited in religion.

Keywords: Customer Satisfaction; Customer Loyalty; Brand Religiosity Image; Islamic Banks

PENGARUH *CUSTOMER SATISFACTION* TERHADAP *CUSTOMER LOYALTY* MELALUI *BRAND RELIGIOSITY IMAGE* SEBAGAI VARIABEL INTERVENING PADA NASABAH BANK ACEH SYARIAH

ABSTRAK

Penelitian ini bertujuan untuk mengetahui pengaruh (1) kepuasan nasabah terhadap religiusitas citra merek, (2) religiusitas citra merek terhadap loyalitas nasabah, (3) kepuasan nasabah terhadap loyalitas nasabah, dan (4) kepuasan nasabah terhadap loyalitas nasabah dengan religiusitas citra merek sebagai variabel intervening. Penelitian dilakukan terhadap 400 nasabah Bank Aceh Syariah dengan menggunakan instrumen kuesioner. Penelitian menggunakan metode kuantitatif dengan menggunakan model SEM PLS dan dianalisis dengan alat analisis Warp PLS. Hasil penelitian membuktikan bahwa (1) terdapat pengaruh langsung kepuasan nasabah terhadap citra religiusitas merek sebesar 0,866. (2) Pengaruh langsung citra religiusitas merek terhadap loyalitas nasabah sebesar 0,305. (3) Pengaruh langsung kepuasan pelanggan terhadap loyalitas pelanggan sebesar 0,845. (4) Pengaruh tidak langsung kepuasan nasabah terhadap loyalitas nasabah sebesar 0,315. Bank Aceh Syariah dapat memfokuskan diri pada kepuasan nasabah, loyalitas nasabah, dan brand image religiusitas, karena ketiga hal tersebut memiliki keterkaitan dalam pemasaran untuk pengembangan perbankan syariah, keberlangsungan perbankan syariah, dan keberhasilan bisnis perbankan di masa yang akan datang. Selain itu, ketiga hal tersebut harus dilandasi dengan maqasyid syariah berupa *Ar-Rawaj; Al-Wudhuh, Al-Hifzu, Al-Sabtu,* dan *Al-Adlu* agar terhindar dari prinsip-prinsip yang dilarang agama.

Kata kunci**:** *Customer Satisfaction; Customer Loyalty; Brand Religiosity Image; Islamic Banks*

INTRODUCTION

Discussing the *market share of* Islamic banking in Indonesia is closely related to the Aceh region which is the largest contributor to the Islamic banking *market share* in Indonesia, since Aceh owns Qanun LKS No. 11 of 2018 where Financial Institutions in Aceh must have *sharia* principles. Aceh is one of the regions that is predominantly Muslim and implements Islamic *sharia*.

Researchers try to link whether there is an influence in Aceh that has Islamic values (*local wisdom*) on the satisfaction of banking customers

in Aceh, where customer satisfaction will ultimately influence loyalty. However, the statistical data of Bank Aceh Syariah's financial statements shows a decrease in the number of *murabahah* receivable customers from 2020 until 2022, both from *murabahah* receivables, current accounts, and deposits decreased significantly, where in that period there were no more conventional banks in Aceh. Nowadays in Aceh, only two banks are operating; there are Bank Aceh Syariah and Bank Syariah Indonesia.

Aceh should be close to Islamic values by having local wisdom that is full of Islamic values and supported by the absence of conventional banks in Aceh, the growth of Aceh Islamic banks has grown significantly, but what has happened is that there has been a decline in several products. Thus, there is an assumption that Aceh's local wisdom does not affect customer satisfaction and loyalty.

This is by the research of Kunaifi et al, (2022) that local wisdom does not affect customer loyalty. Local wisdom is not something that currently arouses customer emotions. Perhaps there is still cultural assimilation and acculturation, causing the customer mindset to no longer be concerned about local wisdom. Local wisdom is not currently emotionally arousing, but the value of globalization is more attractive because it increases consumer prestige.

Mashuri's research (2019) conveyed that customer purchasing behavior is influenced by the level of satisfaction they experience. It resulted in an attitude of loyalty to the product. So to meet customer expectations, it is necessary to use the various marketing strategies available. Song et al, (2019) stated that satisfaction is a prerequisite for achieving.

Regarding satisfaction having a significant effect on loyalty, it has also been proven by many other studies including Pratama (2016), Laely (2016), and Nalendra (2018) stated that trust and customer satisfaction partially have a significant effect on customer loyalty, because, with high credibility and supported by the honesty of the company, it will affect and increase customer loyalty directly.

Customer satisfaction is an interesting discussion in marketing literature and is the survival of any business in an uncertain market (Leninkumar, 2019). Schisffman and Kanuk (2004) stated that satisfaction is a consumer's feeling of the performance of a product that is felt and expected. Priansa (2017) described five elements regarding customer satisfaction, such as expectations, performance, comparison, experience, confirmation, and disconfirmation.

However, some research that discussed this topic has gaps, such as the findings of Kanthi, et al (2016) found that increasing satisfaction does not automatically increase loyalty for all customers.

Bank Aceh Syariah might realize and pay attention that *c*ustomer satisfaction, customer loyalty, and brand religiosity image have a relationship in marketing for developing Islamic banking, the sustainability of Islamic banking, and the success of the banking business in the future. Islamic banks carry out their business activities based on Sharia principles and according to their type consist of Full-Fledged Islamic Banks and Islamic Rural Banks. Regulations regarding Islamic banks in Indonesia are regulated in regulation No. 21 of 2008.

Customer loyalty is an important indicator in a banking business. It is a manifestation of customer loyalty to a brand, product, or service continuously because it has succeeded in providing high satisfaction and a positive image of the customer. The pattern of long-term customer and company relationships will certainly increase company profits. So, the efforts to increase customer loyalty become crucial.

This is in line with research (Marike, 2018) indicating that each component of the product marketing mix, including the product itself, interest, promotion, process, and physical evidence, has a positive impact on customer saving decisions partially.

Marketing experts also provide solutions for various ways to market products or businesses, including Sharia businesses by using emotions. Emotional marketing aims to connect customers' emotions with a particular brand or product. In an era where business competition is getting tougher, building emotional bonds with customers is the key to success.

Furthermore, brand awareness is an asset that is often underestimated and it has been shown to influence perceptions, preferences, and behavior. Awareness of a brand can influence a person whether by remembering an important moment in the buying process or including brands that customers consider (Aaker, 2014).

The trend towards more consumer-oriented service marketing is getting more attention and is applied by many companies in the current era, especially in financial and banking institutions, not only conventional banks, the same thing also applies to Islamic banks, although in Islamic banks everything is based on Islamic *sharia*, however, customer loyalty is something that must be considered.

In Indonesia, with the largest Muslim population in the world, the development of the Islamic finance industry has been recognized

worldwide. The Islamic Finance Development Indicator (IFDI) in 2020 determined Indonesia was the second country in the world that developed the Islamic finance industry. Although, OJK as of September 2020 showed that the portion of both Islamic banking and insurance has only reached 4.43% and in August 2022 was still around 7.03%. This means that the market share of Islamic finance in Indonesia has not expanded nationally.

So with the Islamic marketing strategy, Islamic banks must be able to compete in attracting customers to increase market share. The fierce competition between these banks is not only about attracting customers or making profits but also about how to win the hearts of customers and build their loyalty often known as loyalty.

Research by Sahla H., et al (2019) stated that the application of marketing strategies today is changing, from product-centric marketing to consumer-oriented marketing and then towards value-driven marketing. Of course, it has an impact on the marketing strategy used. Product-centric marketing is the strategies that focus on product functionality. Consumer-oriented marketing is a marketing model that prioritizes emotional relationships with consumers, and value-driven marketing is the strategies that emphasize consumer values.

In Islamic teachings, loyalty is referred to as *al-wala'*, which has an etymological meaning involving love, help, following, and approach to something. The concept of loyalty in Islam, or *al-wala'*, describes total obedience to Allah SWT through the implementation of Islamic *sharia* wholeheartedly. It arises when there is a *muamalah* activity that provides benefits to both parties.

Shaykhul Islam Ibnu Taymiyah defined *Al-Wala' as* love and closeness, whereas *Al-Baro'* as concepts involving closeness and distance. The concept of ber*wala'* in Islam refers to giving submission to Allah, the Rasul, and the believers as a whole, as stated in the Qur'an to always avoid wrongdoing in business dan the process of changing values in marketing (Amrin A., 2017).

Thus, there was a gap in the previous research on this topic, which showed that there was no significant effect on customer satisfaction and loyalty, the gap could occur because of the *evidence gap,* referring to the gaps that appear in the research evidence. This occurs when there is a mismatch between the phenomenon under study and the field evidence.

The banking sector relies heavily on customer loyalty, as switching costs will be much higher if a bank loses its customers. Loyal customers play an important role in the success of the bank due to the importance of repeat business. As it is known that customer satisfaction is a very important thing to pay attention to, physical evidence, responsiveness, reliability, and assurance have a positive influence on satisfaction. The cognitive evaluation process is a trigger for emotional responses. Perceptions of beliefs about objects, conditions, and circumstances are relatively urgent compared to one's desires.

Furthermore, research by Awan and Rehman (2014), Amin et al. (2013), and Kashif et al. (2015) found that customer satisfaction and loyalty correlated to banking aspects. Even researchers and experts try to modify the indicators of the realm of Islamic economic principles, such as the elements of belief, ritual, practice, and experience. The belief dimension can be aligned with Islamic *aqidah*, which refers to the level of Muslim belief in the truth of its religious teachings. With this element, an Islamic banking brand image will emerge that carries out the mission of religiosity. There is an effect of brand image and service quality on customer satisfaction, which has implications for customer loyalty.

As stated by Sanjaya, et al (2020) customer satisfaction as an intervening variable partially mediates the relationship between brand image and service quality on customer loyalty.

A straightforward method to use emotional marketing strategies is to inspire the customer or audience. Inspirational marketing can take several forms. The religiosity of the Islamic Bank brand can be used as a basic capital in choosing the investment of one's funds in the banking world. When consumers have a strong emotional connection with the brands offered, they tend to remain loyal and are reluctant to switch to competitors (Darmawan, 2023).

The brand religiosity image of Bank Aceh Syariah itself is still in doubt, quoted from *detiksumut*, in the news entitled Irony of Aceh Banking, Bank Aceh Syariah labels itself as a bank with *Sharia* principles, but it still uses a credit system. The mention of credit that is often spoken by bank employees on financing products is considered inappropriate. The credit used here is not by the brand religiosity image, where it is known that brand religiosity image can affect a person's perception of a product, especially for the Aceh area which is very identical to Islamic values.

Regarding brand religiosity image has a relationship with the loyalty of customers to the results of research from Awalia, et al. (2022), but satisfaction does not mediate the effect of brand image, service quality, and experiential marketing on customer loyalty.

So it is important to examine how the loyalty of Bank Aceh Syariah customers because it is one

of the largest banks in the province of Aceh which can be said to monopolize the market and have many priority customers, but there is still no research that examines loyalty with indicators *Repeat* or loyalty to product purchases, *Retention* (resistance to negative influences on the company), and *Referrals* (referring to total company resistance) according to the theory of Kotler & Keller (2016).

The novelty of this research will be associated with *Maqasyid Sharia* from each element of the indicator. *Maqashid Shari'a* has a dual role, as a means of control as well as social engineering to realize the philosophical underlying the benefit of economic activity.

Maqashid Sharia is a core concept that emphasizes the importance of attracting good benefits and avoiding negative impacts. *Maqasid Al-Khasah* is the method indicated by *Sharia* to achieve good for human beings or safeguard the public interest in specific actions. Thus, it can be concluded that *Maqashid Sharia* is the ultimate goal that must be achieved through the application of *Sharia*.

METHOD

The research is in the form of quantitative field research, to obtain a general explanation of the symptoms studied, the main thing is sample representation, adequate analytical tools and theories, and comparing relevant research. The most important thing in this research id the result is represented by respondents' answers through designed research instruments (Marwan, et al., 2023).

The questionnaire instrument was provided on the Google Forms page to Bank Aceh Syariah (BAS) customers during the 2020-2023 period, which is taken using the cross-section method, like data collected at a point of time randomly which can describe the conditions at that time.
The variable concepts are described in full below:

Table 1. Variables, Dimensions, and Indicators

Variables	Theory	Indicator
Customer Loyalty	Kotler and Keller (2016)	1. Repeat, 2. Retention, 3. Referrals,
Customer Satiscation	Kotler (2005) Wilkie (1994),	1. Customer complaint and suggestion handling system 2. Corporate reputation survey system 3. Consumer analysis system
Brand Religiosity Image	Kotler (2005) Idris, Kadir, Hidayat & Rahmah (2019),	1. Brand Semiotics, 2. Brand Symbolism, 3. Brand Uniqueness, 4. Halal Products 5. Religious value brand

The research was conducted in the operational area of Bank Syariah Aceh in Aceh Province until the end of 2022, where this Bank has 150 office networks consisting of the main office in Banda Aceh, 26 branch offices, 96 sub-branch offices, and 27 cash offices. So, the population is all customers of Bank Aceh Syariah, and the total number was 2,661,592 customers.

Furthermore, the sample in this study was using the *Slovin* formula with a predetermined precision value or significance level (e = 5%), so the researchers obtained 400 customers after using the formula.

The research implied multivariate statistical techniques, with 3 variables; there are independent, mediation, and dependent variables. With the hypothesis that has been formulated, this research starts by evaluating the measurement model (outer model), evaluating the model structure (inner model), hypothesis testing, and mediation test with SEM-PLS.

Convergent validity is part of the measurement model called the outer model, or Confirmatory Factor Analysis (CFA) (Mahfud and Ratmono, 2013). There are two criteria to assess whether the outer model meets the requirements of convergent validity for reflective constructs, namely (1) the loading might be between 0.40 - 0.70 and (2) a significant *p*-value should be smaller than< 0.05.

Construct reliability test was measured using R-square > 0. To fulfill the model requirements, Composite Reliability should be bigger than 0.70, Cronbach. alpha > 0.60, and Average Variance Extrac > 0.50, Q Square > 0 (Sholihin and Ratmono, 2013; Hair, 2013).

The Inner Model was evaluated using R-square for the dependent construct, the Stone-Geisser Q-Square test for predictive relevance and model fit indices and P value by displaying three fit indicators, such as Average Path Coefficient (APC), and Average R-Square (ARC) with P value > 0.05 and Average Variance Inflation Factor (AVIF) with a value > 5 has met the model criteria.

The path diagram of the research model is stated below.
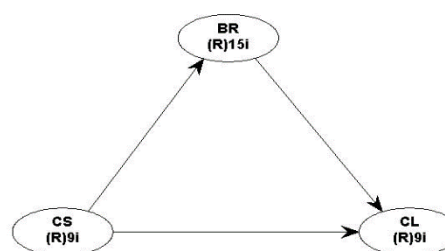
Figure 1. Path Diagram

The Structural Equation developed from the diagram above is as follows:
Sub Structural 1: BR = P1 CS+e1
Sub Structural 2: CL = P1 CS+ P1 BR +e1
Where: CL = Customer Loyalty, CS = Customer Satisfaction, BR = Brand Religiosity Image
       Z - Z1 2 Residuals
The using of data analysis in this study was The Structural Equation Model (SEM) which is a

statistical technique that allows the testing of a series of relatively complex relationships simultaneously (Hair *et al.,* 2013).

There are mediating (intervening) variables that were tested with the Sobel Test. Then the mediation analysis was carried out on the two mediations. Analysis of mediating variables according to Hair *et al.* (2013), can be done through two approaches, there are coefficient differences and coefficient multiplication.

The next stage of testing the research hypothesis was based on processing research data using SEM analysis, by analyzing the regression values displayed in the table of the effect of exogenous variables on endogenous variables expressed by Regression Weights Structural Equation Modeling Analysis.

This hypothesis testing uses the Critical Ratio, which is the ratio of certain deviations from the average value of standard deviation. This value was obtained from the parameter estimate divided by the standard error. The CR value was 1.96 for regression weighting with a significance of 0.05 for the path coefficient, if the CR value is bigger than 1.96 (>1.96) then the factor covariance has a significant relationship. By analyzing the Critical Ratio (CR) value and the Probability (P) value of the data processing results, compared to the required statistical limits, which are above > 1.978 for the CR value of 0.05 for the value < P. If the data processing results show a value that meets these requirements, the proposed hypothesis can be accepted (Sarwono, 2018).

RESULTS AND DISCUSSION

The research was conducted on a sample of 400 Bank Aceh Syariah customers, with diverse characteristics based on gender, age, occupation, and education.

The average achievement of customer loyalty scores according to the opinions of Bank Aceh Syariah customers is categorized as quite good, reaching 75.59%. It showed the result from the aspect of loyalty to bank products, resistance to negative influences on the company, or referring to total company resistance.

Bank Aceh Syariah as a service company can develop more effective strategies to build strong relationships with customers and achieve competitive advantage. Customer loyalty is a desirable state in the service industry such as banking. A high level of loyalty can provide success for the company. Through loyalty, customers will make repeated investments or transactions and also recommend the service to others.

In addition, in maintaining customer loyalty, Aceh Sharia banks must pay attention to the relationship between sharia maqasyid where in the context of Sharia banking, sharia maqasyid has an important role in determining the legal principles applied in business transactions.

Similarly, from the achievement of the Customer Satisfaction factor, such as the aspects of the customer complaint and suggestion handling system, company reputation, and consumer analysis, the average level of satisfaction reached 76.72%, categorized as quite good. From the Brand Religiosity Image factor, according to customers both in terms of semiotic brands, symbolic brands, brand uniqueness, halal products, and religious value brands were considered good. On average, the achievement is 77.05%.

Excellent service in Islamic banks is not only about providing good service but also about ensuring that every service provided is by sharia principles and provides added value for customers in achieving their financial and investment goals.

In convergent validity, there are two criteria for assessing whether the outer model is a requirement, the first is loading which must be above 0.7, and the second is a significant *p*-value (< 0.05). The processed results are presented in Table 2 the outer loading value of each statement indicator is known that all loading values were above 0.7, which means that it has met the validity requirements based on the loading size. So it can be concluded that the variables of customer satisfaction, brand religiosity image, and customer loyalty in this study meet the outer model evaluation criteria (measurement model) because the overall loading value is above 0.7 and the *p*-value <0.05.

Table 2 *Confirmatory Factor Analysis* (CFA) **Results Based on** *Loading* **Value**

	CS	BR	CL	P *Value*
CS1	(0.908)	-0.304	0.069	<0.001
CS2	(0.894)	-0.231	-0.115	<0.001
CS3	(0.898)	-0.056	-0.078	<0.001
CS4	(0.920)	-0.050	0.042	<0.001
CS5	(0.869)	0.382	0.140	<0.001
CS6	(0.901)	0.136	0.066	<0.001
CS7	(0.910)	-0.045	0.004	<0.001
CS8	(0.896)	0.048	-0.168	<0.001
CS9	(0.822)	0.148	0.046	<0.001
BR1	0.196	(0.871)	0.078	<0.001
BR2	0.222	(0.883)	0.230	<0.001
BR3	0.127	(0.879)	0.255	<0.001
BR4	0.060	(0.888)	0.239	<0.001
BR5	0.010	(0.855)	0.230	<0.001
BR6	0.388	(0.869)	0.167	<0.001
BR7	0.180	(0.908)	0.044	<0.001
BR8	0.168	(0.900)	0.025	<0.001
BR9	-0.003	(0.852)	-0.078	<0.001
BR10	-0.271	(0.904)	-0.152	<0.001
BR11	-0.270	(0.896)	-0.111	<0.001
BR12	-0.249	(0.830)	-0.309	<0.001

	CS	BR	CL	P Value
BR13	-0.273	(0.897)	-0.232	<0.001
BR14	-0.172	(0.923)	-0.191	<0.001
BR15	-0.104	(0.896)	-0.187	<0.001
CL1	-0.348	0.068	(0.865)	<0.001
CL2	-0.261	-0.095	(0.885)	<0.001
CL3	-0.155	0.070	(0.869)	<0.001
CL4	-0.194	0.232	(0.871)	<0.001
CL5	0.357	-0.254	(0.851)	<0.001
CL6	0.434	-0.310	(0.887)	<0.001
CL7	0.025	0.072	(0.886)	<0.001
CL8	-0.072	0.223	(0.869)	<0.001
CL9	0.215	-0.004	(0.873)	<0.001

Source: WarpPLS 8.0 Data Processing Results (2024)

Construct reliability test is measured using R-square> 0, Composite Reliability> 0.70, Cronbach, 's alpha>0.60, Average Variance Extrac> 0.50, Q Square> 0.

This research variable gathered the requirements, based on the *R-square* measure, this also explains that the customer satisfaction variable, brand religiosity image, and customer loyalty have a strong relationship. It is known that all composite reliability values are above 0.7, which means that this research variable met the reliability requirements based on the composite reliability measure. Furthermore, the Cronbach alpha value was above 0.6 which meant it met the reliability requirements.

Meanwhile, for the validity testing with AVE, the recommended AVE value is 0.5. It is known that the AVE value of customer satisfaction (SS) is 0.794, the brand religiosity image variable (BR) is 0.781, and the customer loyalty variable (CL) is 0.762. It is known that five variables with an AVE value above 0.5, which means that they have met the validity requirements. Customer satisfaction at Bank Aceh is adequate; this is marked by the number of customers who apply for loans from ASN, TNI, and POLRI.

The Q-square value of the brand religiosity image and customer loyalty variables is above 0, which means that this research variable is qualified based on the Q-square measure, and can be concluded that the model has good Predictive relevance.

The next step in this research was getting structural evaluation (inner model) which included model fit, path coefficient, and R Goodness of fit, toward 8 testing indexes such as Average Path Coefficient (APC) < 0,05, Average R-squared (ARS) < 0.05, Average Adjusted R-squared (AARS) < 0.05, Average Variance Factor (AVIF) < 5, Simpson's Paradox Ratio (SPR) > 0.7, R-Squared Contribution Ratio (RSCR) > 0.9, Statistical Suppression Ratio (SSR) > 0.7, NLBCDR > 0.7. (Sholihin & Dwi Ratmono, 2013). The output results above stated that the research model met the requirements of the fit indices model, so this research model can be accepted. There was 86.6% of variations in brand religiosity image can be explained by customer satisfaction variables, and 86.0% of variations in customer loyalty can be explained by customer satisfaction and brand religiosity image variables.

To see how much influence exogenous variables have on endogenous variables, it can be seen in Figure 2 below:
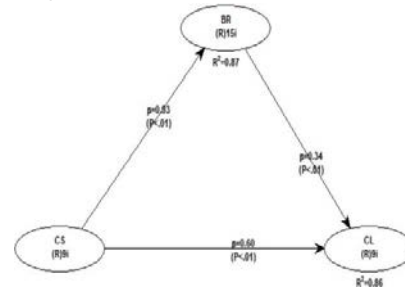
Figure 2. Structural Model Results and *WarpPLS* Calculation Results

For statistically implicit measurement, a linear regression model was used in this study, which used customer satisfaction as the independent variable, brand religiosity image as the moderating variable, and customer loyalty as the dependent variable. One of the advantages of regression analysis is that it provides a model for all attributes in forming an overall value.

BR = 0.931 PC and CL = 0.604 CS + 0.338 BR (CL= *Customer Loyalty,* CS= *Customer Satisfaction*, BR= *Brand Religiosity Image)*

From the equation, it can be explained that:
a. In model 1, the CS regression coefficient was positive (0.931), meaning that the more customer satisfaction increases, the more brand religiosity image would increase by 93.1%.
b. In model 2, the CS regression coefficient was positive (0.604), meaning that the more customer satisfaction increases, the more customer loyalty increases by 60.4%.
c. In model 2, the regression coefficient of BR was positive (0.338), meaning that the more brand religiosity image increases, the more customer loyalty image will increase by 33.8%.

Customer satisfaction affects brand religiosity image, with a direct effect of 0.866 where the direct effect of customer satisfaction variables on brand religiosity image is 0.866. This is in line with research where product quality, emotional bonds, and customer satisfaction have a positive impact on loyalty (Tuzzahra & Kurniawati 2023).

The results of this study have several theoretical implications that can make a valuable contribution to the existing literature, especially in

the context of service quality, satisfaction, trust, and customer loyalty. Contributions to the results of this study indicate that other factors such as trust and religiosity are more dominant in influencing customer loyalty. This implication can encourage the development of more sophisticated theories regarding the factors that influence customer loyalty.

In running a business such as banking, it is important to prioritize customer loyalty as the main goal to maintain business continuity (Kamran-Disfani et al., 2017). Customer loyalty has the potential to strengthen marketing strategies because their actions in recommending products can attract others to use banking services. Loyalty is the result of organizational efforts in creating service quality that can increase consumer interest, from customer satisfaction to curiosity given to repeat customers (Murali, Pugazhendhi, & Muralidharan, 2016). According to Eid & El-Gohary (2015), *Sharia* principles can influence the perception of service quality offered by the company, to increase customer satisfaction.

The effect of brand religiosity image on customer loyalty in Bank Aceh Syariah Customers
The direct effect of the brand religiosity image variable on customer loyalty was 0.305. This study showed that service quality has a significant impact on customer decisions. In addition, the second hypothesis in this study is that the Islamic branding variable acts as a moderator in the relationship between service quality and customer decisions. The findings of this study can provide valuable insights for businesses in improving their service quality, especially in the context of Islamic branding (Suprapto, 2021).

To maintain and increase consumer confidence in products, service quality was the key. One of the strategies used by businesses, including banks, is to implement an Islamic branding strategy, which includes the use of Islamic identity in marketing their products. In addition, social factors and psychological factors also have a positive and significant influence on loyalty (Daga & Andi Jenni Indriakati, 2022).

Therefore, Islamic banks must maintain their competitive advantage by building a strong brand image to maintain their market share. Customers tend to choose brands that have a consistent and trusted image and provide product features that support the brand's advantages. This is important to increase customer loyalty and win the competition in the market.

Customer satisfaction affects customer loyalty by 0.845, this is in line with research conducted by Parsana & Giantari, (2020) that customer satisfaction affects customer loyalty, where it is

stated that relationship marketing and customer satisfaction have a positive and significant effect on customer loyalty. In addition, customer satisfaction also moderates the positive effect of relationship marketing on customer loyalty.

This research implies that customer satisfaction on customers can be considered good. However, management needs to continue to strive to provide the best service to customers to maintain and increase their level of loyalty. This indicates the importance of focusing on customer satisfaction and effective relationship marketing strategies in maintaining a loyal customer base.

Apart from being a latent variable, many other unobserved variables can affect customer satisfaction, such as Brand Image, Service Quality, and Digital Banking, this is to the research of Alfiah, A., Suhendar, A., & Yusuf, M. (2023).

Furthermore, the indirect effect of customer satisfaction variables on customer loyalty was 0.315. These findings indicated that trust, religiosity, and corporate image have a very important role in shaping Islamic banking customer loyalty. Therefore, it was recommended to consider these aspects in designing strategies to increase customer loyalty (Juliana et al., 2023).

CONCLUSION

The SEM model test results proved several points. First, the direct effect of customer satisfaction variables on brand religiosity image was 0.866. This means that customer satisfaction affects the brand religiosity image of Bank Aceh Syariah customers. Second, the direct effect of the customer satisfaction variable on customer loyalty was 0.845. This means that customer satisfaction affects customer loyalty in Bank Aceh Syariah customers.

Third, the direct effect of the brand religiosity image variable on customer loyalty was 0.305. This means that brand religiosity image affects customer loyalty in Bank Aceh Syariah customers. Further, the indirect effect of customer satisfaction variables on customer loyalty was 0.315. This means that customer satisfaction affects customer loyalty in Bank Aceh Syariah customers.

To conclude, Bank Aceh Syariah must realize and pay attention to customer satisfaction, customer loyalty, and brand religiosity image, these factors have a relationship in marketing for the development of Islamic banking, the sustainability of Islamic banking, and the success of banking businesses in the future, then these three things must be based on *Maqasyid Sharia* in

the form of *Ar-Rawaj*; *Al-Wudhuh* (transparency), *Al- Hifzu* (guarding), *Al-Sabtu* (decree) and *Al-Adlu* (justice) to avoid the principles prohibited in Islam such as *maysir*, *gharar*, fraud, and so on. This makes The weakness of this study is that there is no determination of *Maqasyid Sharia* for each variable, such as customer satisfaction, customer loyalty, and brand religiosity image according to *Ar-Rawaj; Al-Wudhuh, Al- Hifzu, Al-Sabtu,* and *Al- Adlu.*

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