

Exploring the Mediating Role of Commitment, Attitude and Trust in the Link Between Sustainability of Islamic Banks and Customer Loyalty

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ABSTRACT

The study aims to investigate the impact on customer loyalty towards the sustainability of Islamic banks resulting from a priori constructions in the setting of Pakistan and the UAE. Apart from direct impacts, the research also intends to verify the mediating influence of known variables on consumer loyalty toward Islamic banks. Theoretical models were employed from previous research and data was collected based on a structured questionnaire. This questionnaire was also adopted from previous research. A total of 500 respondents participated in the study from Pakistan and the UAE. All the respondents were the customers of Islamic Banks. With the improvement in the analysis, the results revealed a strong relationship of customer loyalty with the level of satisfaction and religious obligations. This relationship is further strengthened when trust and commitment moderate between them. This implies that Islamic banks should not indulge even in unethical advertising campaigns that may lose customer trust. This is a unique research study in which customers from Islamic Banks from two different countries were selected to assess their overall satisfaction level. This study contributes to the existing body of knowledge by highlighting constructs which were not explored before it.

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Introduction

Background

Islamic banks are performing their function as per the Sharia guidance. They are restricted from, among other things, engaging with interest, gambling, and offering to sell real estate that they really do not possess. People prefer Islamic banks on Conventional banks are tilted more toward the religious obligation aspect ([Albaity and Rehman, 2021](#)). The functional transactions of Islamic banks are not just Riba free but also practice ethical standards and lawful practices ([Tabrani et al., 2018](#)).

Over the last two decades, Islamic Banks have been performing very well and attaining marvelous growth but still, the major market share belongs to the Conventional Banks. The full-fledged Islamic banks are not only competing with the Conventional Banks but they are also supposed to compete with the conventional banks having Islamic operational windows. Being in the same market the most challenging aspect for Islamic banks are customer retention, gaining loyalty, trust and customer satisfaction ([Rehman et al., 2021](#)).

In Pakistan, Islamic Banking witnessed its inception in the early 80's. It started with the substantial changes in the legal structure of the country, inclusive of Banking Companies Ordinance revisions. These changes made it possible for the transformation of the conventional banking system into an Islamic banking system. In 2001-02, a paradigm shift occurred that allowed three different forms of Islamic financial systems to remain operational as a distinctive and parallel system: fully formed Islamic financial institutions, wholly owned subsidiaries of the conventional banking system, and branches of conventional banks providing Islamic banking services. Over the past two decades, there have been a massive number of Islamic banking institutions established in Pakistan.

As the Islamic Banks are based on Sharia compliance, which created more loyal customers in Islamic Banks instead of conventional banks especially due to the religious factor. In general, every bank wants to make more spread, have a broad product or service portfolio, as well as ultimately increase its marketplace position. Since customer loyalty is a powerful tool for generating repeat business from consumers, it may assist banks in achieving their main objective. Additionally, by encouraging others to use their bank, these devoted customers may significantly contribute to the execution of new marketing strategies ([Dahlhani et al., 2021](#)).

Consumer satisfaction measures how well a company's products and services meet consumer expectations. Customer satisfaction occurs when a customer's needs are satisfied in a high quantity, resulting in total service satisfaction. Customer satisfaction is based on product performance against expectations. If the functionality of the goods falls below a certain threshold, the customer feels disappointed. The customer is pleased when the output matches their standards; when the output beats their standards, they are ecstatic.

Trust in the financial industry involves acknowledging fragility, uncertainty, and dependency and anticipating confident future behavior. Customers must have confidence in the company service's capacity to deliver what is claimed in order for them to accept fragility. In Islamic finance, trust is characterized as an expression of sincerity, morality, and adherence to Islamic values. Islamic banks must maintain their obligations based on these standards in order to foster customer confidence since customers' faith in Islamic banking operations has certain unique qualities (Tabrani et al., 2018).

Religiosity is a person's commitment to religious belief and practice. External religiosity made individuals use their religion and think about how it would help them individually. Religion is being used to achieve particular sorts of usefulness, both structural and individual (for instance, establishing a commercial or societal network by joining a masjid), whilst people who are intrinsically religious approach their religion as a goal in and of itself, regardless of what may happen to them outside of religion, in an effort to embody the true meaning of their beliefs (Junaidi et al., 2021).

An individual's involvement in, or lack thereof, a certain conduct is evaluated by their attitude. Generally speaking, it indicates that even the most positively one feels about a behavior (Albaity and Rehman, 2021). Fear of divine retribution usually follows Islamic Sharia-prohibited behavior. Muslims in the commercial and financial sector avoid interest-based banking since Islam forbids it (Rehman et al., 2021).

Objectives

This research explores:

- i. How Islamic bank customer loyalty is affected by trust, satisfaction, attitude, religious obligation, fear of divine punishment, and intrinsic and extrinsic religiosity.
- ii. To examine the role of Consumer commitment, trust, and attitude toward Islamic banks.
- iii. To Understanding how the links improves Islamic banks' product and service quality, customer relations, and global competitiveness.

Problem Statement

Customer loyalty in Islamic banking remains inconsistent, despite an increasing emphasis on sustainability (Dusuki and Abdullah, 2007). While several banks struggle to translate sustainability into lasting loyalty, sustainable practices should ideally foster trust, commitment, and positive perceptions (Haniffa and Hudaib, 2007). A knowledge gap exists about the true impact of sustainability measures on consumer behavior, since existing research overlooks the mediating impacts of psychological factors (Ahmad and Haron,

2020; Raza et al., 2020).

Albaity and Rehman (2021) restricted their investigation to the UAE economy. Other countries may not implement the results. Thus, future studies should sample many countries. In addition, the researchers suggested that future studies analyze Islamic bank customer loyalty using internal and extrinsic religion and fear of punishment. This study makes an effort to fill these gaps. Tegambwage and Kasoga (2023) explored the relationship between customer loyalty and the Islamic banking system by incorporating religiosity into the model in the case of only Tanzania. The study found religiosity is a strong moderator between service quality and loyalty.

This study stands out for its integration of customer trust, satisfaction, religiosity, and loyalty into a comprehensive framework tailored for Islamic banking. Unlike prior studies that focused on isolated variables (Ahmed et al., 2023; Yahya et al., 2023), this research uniquely incorporates intrinsic and extrinsic religiosity as distinct constructs influencing customer behavior. The analysis not only examines their direct effects but also explores how they interact through mediating variables such as customer commitment, trust, and attitude, which have not been extensively studied together in previous literature (Hassan et al., 2023; Alsaad et al., 2022).

Moreover, the study contributes to understanding nuanced relationships, such as the contrasting effects of intrinsic versus extrinsic religiosity. While intrinsic religiosity fosters trust and loyalty, extrinsic religiosity introduces complexities by sometimes diluting direct loyalty drivers. This dual perspective on religiosity offers fresh insights, extending prior work by Khan et al. (2023) and Alqahtani et al. (2022), which emphasized the importance of religiosity but did not differentiate these dimensions in shaping customer loyalty.

Previous researchers neglected to examine all of these variables in one place. Due to the limitations of other investigations, the study has improved the analysis of all factors as a whole and included two countries, Pakistan and UAE.

Research Questions

- i. How do various factors affect customer loyalty in the Islamic banking system?
- ii. Are people more devoted to Islamic banks because of their religious beliefs and concern about divine punishment?

Significance

The importance of customer loyalty is emphasized by many firms in consumer-oriented product offers and services. Islamic banks see client loyalty via a religious and moral lens, rather than just a business one. Banks must stress client loyalty as one of their most

prevalent and important features. Customer loyalty in the banking industry is directly proportional to the quality of the service and products offered. Customer loyalty shapes the strength of the client-bank relationship over time. When customers are loyal to a brand, they are more likely to buy its goods and services and are enthusiastic about the firm overall. As a result, the bank's bottom line improves. The bank's perspective improves as a consequence of increased loyalty brought about by the large profit.

Literature Review

Customer loyalty in Islamic Banking is not a new topic of study now. Various pieces of research have been conducted, showing multiple empirical findings. Although Islamic banks are still far behind conventional banks in terms of reaching out to customers, they still show potential growth in the overall banking sector. Following is the review in chronological order which shows the interest of researchers around the globe on this topic.

[Falih et al. \(2025\)](#) studied the factors of Macroeconomic trends, Banking characteristics, media and advertising, government policy, life events, competitor actions and demographic profiles for addressing the customer loyalty in IB in the Iraqi Market. The study was based on grounded theory and data was collected through in-depth interviews. The customer loyalty model was developed and results concluded that customer loyalty brought positive values both for individuals and banking institutions.

[Usman et al. \(2025\)](#) examined the impacts of customers' commitment and trust in Islamic banking by using the theory of trust-commitment. The data was analyzed on 341 questionnaires using the SEM method. The results show that commitment of customer is based on trust, benevolence, integrity, ability and shared values of the top management of the Islamic bank.

[Gezahegn et al. \(2024\)](#) studied the factors of customer loyalty, CSR and customer satisfaction in Ethiopian banking sector. The data was analyzed on the basis of 790 bank customers and AMOS and SPSS statistical tools were used for data analysis. The results suggested that CS & CSR are the prime factors of the customer loyalty in the Ethiopian banking sector.

[Chowdhury et al. \(2024\)](#) analyzed the factor of Customer loyalty with service quality, customer satisfaction and trust factors on banking domain. The data was collected from 416 regular customers of 15 Islamic and conventional banks. Smart – PLS was used for the data analysis. The analysis confirmed that the service quality and customer satisfaction were favorable and direct factors for customer loyalty.

[Syaifuddin et al. \(2022\)](#) investigated the reasons for the slow growth of Islamic banking in Malaysia by using an online survey. The study found that purchase intention by cus-

tomers is influenced by customer loyalty. [Aslam et al. \(2022\)](#) examined the impact on customer loyalty due to sight cues and CSR activities, alongwith corporate image in the case of Islamic banks in Pakistan. By collecting data from 550 respondents, they found a positive impact of the studied variables on customer loyalty. Additionally, religion and collectivism are good moderating variables to explain the relationship among customer loyalty, sight cues and CSR activities.

[Dewi et al. \(2022\)](#) investigated the effect on customer loyalty of Islamic Banks due to commitment to religiosity and marketing communication alongwith trust as moderating variables. They found a positive relationship between the dependent and independent variables. Trust is also found to be a good moderator between the studied variables.

[Dahliani et al. \(2021\)](#) looked at how, in Islamic financial institutions, client intimacy impacts brand trust, client satisfaction, and loyalty based on religion. 140 customers of the Jember Regional Coordinating Board's Danamon Sharia bank participated in the study. The research used both descriptive and inferential statistics. The study mostly uses major data as its source of information. Secondary information on financial sector advancement in the sort of tables and charts data is used as data as well as assistance for the examination in the research. There are five variables investigated in this study, customer intimacy as an independent variable, customer satisfaction, customer loyalty, and brand trust related to religion as a dependent variable. For the descriptive research, SPSS was used. According to the research, being close to consumers boosts religiously based brand loyalty, satisfaction, and trust. The study also shown that religiously based brand trust and customer satisfaction had an impact on consumer loyalty.

Islamic banks have encountered a number of difficulties, whether from rival financial institutions or from customers looking for superior goods and services ([Albaity and Rehman, 2021](#)). The study by [Albaity and Rehman \(2021\)](#) examined the short- and long-term impacts of a number of factors on Islamic bank clients. Views on Islamic banking, customer trust, and religious obligation were shown to be directly related to customer happiness and loyalty. The mediators' attitude and trust created the indirect links.

Surveys and analysis were carried out on a number of 416 practicing Muslims within the United Arab Emirates. Using PLS-SEM methodologies as well as the Smart PLS 3.0 computer program, it was determined whether customers were loyal to Islamic banks. It was determined that each and every one of the direct ties were substantial, favorable, and acting as mediators. The most significant insights on the relationship between customer satisfaction, religious obligation, and customer loyalty were derived from respondents' perceptions of Islamic banks and their level of trust in these institutions. Consequently, moderators subtly enhanced client loyalty via a sense of religious obligation and consumer satisfaction.

The fear of divine punishment motivates Islamic banking customers to embrace ethical principles, according to research by [Rehman et al. \(2021\)](#). This research examines the

correlation between Islamic ethics and customer loyalty at Islamic banks in Pakistan, emphasizing the potential impact of the notion of divine retribution on this connection.

[Quddoos et al. \(2021\)](#) conducted a study in Pakistan to explore how client intimacy, commitment, and trust affect their level of loyalty and serve a mediation function in the interaction between both trust and consumer loyalty. Only 404 of 500 questionnaire surveys were evaluated (81% response rate). Smart PLS and structural equation modeling were used to evaluate hypotheses. The results indicate that there is a connection between trust, commitment, customer intimacy, and loyalty. Dedication and consumer connection are linked to customer loyalty. The connection's major mediating features are commitment and customer intimacy, according to the assessment.

In the context of Islamic financial institutions, [Junaidi et al. \(2021\)](#) looked at the relationship between consumers' inner and extrinsic religion and the mediating elements of commitment and materialism. Additionally, it emphasizes the importance of mediating elements in influencing customer choices. Structural equation modeling was employed to perform a study per the results of a study, religiosity—both intrinsically and extrinsically—has a strong beneficial assessment with 658 Muslim and Islamic bank clients in order to test the research assumptions. As impact on materialism as well as consumer commitment., while the commitment of consumers, which affects consumer preference, isn't really heavily affected by intrinsic religion. Consumer commitment and consumer materialism, for instance, constitute partly mediation among both religiosity and consumer preferences.

[Amar and Suryani \(2019\)](#) set forth two studies. Indonesian Islamic banking service quality was studied using the CARTER model. Examined were Indonesian Islamic financial organizations' service quality, customer happiness, trust, and loyalty. PLS-SEM was used to investigate the conceptual framework of the study. Accordingly, 392 Surabaya Indonesian Islamic financial institution user data were examined. The respondents of the research were users of Islamic financial institutions and Islamic division firms of conventional banks in Surabaya, East Java Province, Indonesia. The results of the research show a significant link between customer happiness and Indonesian Islamic bank client loyalty. The relationship between customer happiness, trust, and loyalty, therefore, suggests that if Indonesia Islamic Banking can first improve its customers' trust, customer loyalty will improve significantly. Similarly, the Indonesia Islamic financial institution may increase long-term customer confidence by improving organizational operations and giving compliance to Islamic regulations and principles more importance.

Investigating the function of trust in increasing consumer loyalty, Indonesian academics [Tabrani et al. \(2018\)](#) looked at how consumers' degrees of commitment and intimacy affect the relationship between the two. Structural equation modeling was utilized to properly assess the hypotheses from a number of 500 survey forms that were circulated, and 200 of them back (a 40 percent of overall rate of response). The outcomes of the study showed that while trust has no association with customer loyalty, it does have a favorable connec-

tion with commitment and client intimacy. Customer intimacy and as well as commitment go hand-in-hand with client loyalty. From the mediation assessment, commitment and intimacy to the customer act as mediators as in connection involving trust and client loyalty.

The study of [Alnaser et al. \(2017\)](#) focused on how customer loyalty and recommendations to Palestinian Islamic financial institutions were impacted by service quality, customer satisfaction, and bank image. To identify the many components analyzed in the research work, the confirmatory factor analysis was applied, as well as their link to customer loyalty and recommendation.

[Kashif et al. \(2015\)](#) studied in Malaysia and investigated how Malaysian Islamic banking's customer satisfaction and loyalty are affected by PAKSERV measures. A survey approach is utilized to gather data among 300 consumers of Islamic financial institutions in Kuching, Malaysia. The retrieved data were assessed by applying SPSS and AMOS techniques. A confirmatory factor analysis (CFA) was employed to evaluate the assessment method and sample data accuracy. Checks for construct validity and reliability are part of it. With the usage of the structural equation modeling method, the model's overall fit as well as the hypotheses were evaluated (SEM).

In the study of [Hoq et al. \(2010\)](#) in order to improve Malaysian Islamic banking clients' loyalty, the function of client trust, satisfaction, and image was analyzed. The results demonstrate that image and trust have a favorable connection and that greater consumer loyalty derives from a high degree of trust. Based on the results of a study, Islamic Bank is trusted by all Muslim and non-Muslim clientele.

Methodology

Introduction

This research examines how Islamic bank loyalty affects consumer trust, satisfaction, attitude, religious obligation, fear of divine punishment, and religious qualities including intrinsic and extrinsic religiosity. The research also examines how customer loyalty, trust, and Islamic bank attitudes mediate. Research is done in Pakistan and the UAE. The study achieved its goals via a survey-based research strategy. Five hundred persons were studied.

The research collects responses using a five-point Likert scale from "completely disagree" to "completely agree." The survey link was sent over WhatsApp and private emails. Two components comprise the survey. Part one is demographic, whereas part two is variable-based. By establishing rapport based on trust and confidence, researchers could ensure that participants would feel comfortable. Secondly, the identity of all respondents is kept secret. Privacy is also protected. The previous study's findings and citations were also included.

Theoretical Background

Theories relevant to this study provide a foundation for understanding the factors influencing customer loyalty in Islamic banking. Three core theories are discussed below.

Social Exchange Theory (SET)

Social Exchange Theory posits that human interactions are based on a cost-benefit analysis, emphasizing reciprocity and trust (Blau, 1964). In the context of Islamic banking, SET underscores the importance of trust and satisfaction in fostering customer loyalty. Recent studies emphasize that Islamic banks' compliance with Shariah principles strengthens customer trust, creating a reciprocal relationship between banks and customers (Amin et al., 2022).

Theory of Planned Behavior (TPB)

The TPB explains how attitudes, subjective norms, and perceived behavioral control influence individual behavior (Ajzen, 1991). Islamic banking customers' decisions are influenced by religious obligations, societal norms, and personal attitudes toward Shariah compliance. TPB has been widely applied in studies examining religiosity and its impact on customer behavior (Hassan et al., 2023).

Commitment-Trust Theory

This theory emphasizes the role of trust and commitment as precursors to relationship stability and loyalty (Morgan and Hunt, 1994). Islamic banking literature highlights that trust in compliance, transparency, and ethical practices enhance customer commitment, leading to long-term loyalty (Alarussi and Alhaderi, 2022).

Sample Size and Data Collection Tool

The sample of 500 data made the sample for this investigation. No one may answer unless they are customers of an Islamic bank. To be eligible to participate in this research, participants must have an account with an Islamic bank. The questionnaires were processed electronically and were accessible to individuals in Pakistan and the United Arab Emirates. The questionnaire was adopted from previous studies. The theoretical model supports each construct in the questionnaire and each question in these constructs was adopted from previous studies. Appendix A presents this supporting information.

Limitations of the Methodology

It is imperative to discuss some of the limitations that may influence the empirical findings. Interpretation of the findings must be considered while keeping in mind these limitations. Utilizing WhatsApp or email often results in non-probability sampling, namely

convenience or snowball sampling, which may not accurately reflect the larger population. Participants are often confined to those inside the researcher's network or those possessing internet access and proficiency in digital communication (Etikan et al., 2016). Restricted Accessibility method often marginalizes persons without consistent internet connection, older demographics, or those unacquainted with digital technologies, hence perpetuating digital gap prejudice. As a result, replies may be biased towards younger, urban, or more educated individuals (Bryman, 2015). The verification of the respondent's identity or their alignment with the target demographic is challenging, thereby undermining the data's authenticity.

Hypotheses

To first illustrate how the variables are related, the study borrows a conceptual framework. Thereafter, the study established hypotheses.

H1: Customer loyalty and customer trust are positively correlated.

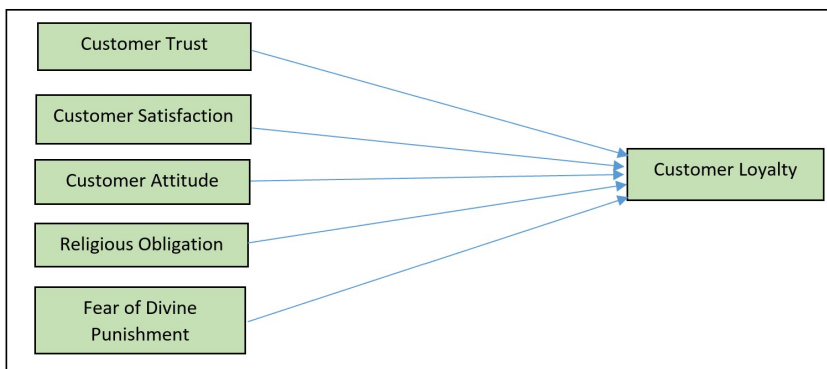
H2: Customer loyalty and customer satisfaction are positively correlated.

H3: Customer loyalty and customer attitude are positively correlated.

H4: Customer loyalty and religious obligation are positively correlated.

H5: Customer loyalty and Fear of divine punishment are positively correlated.

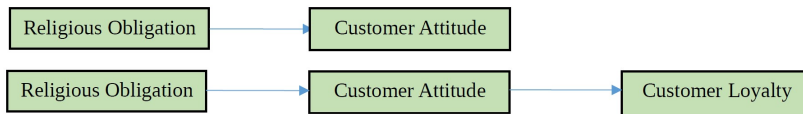
Figure 1: Model 1 [Source: Albaity and Mahfuzur, 2021; Javaid, Irfan and Muhammad, 2021]



H6: Customer attitude and religious obligation are positively correlated.

H7: The link between religious obligation and customer loyalty is mediated by customer attitude.

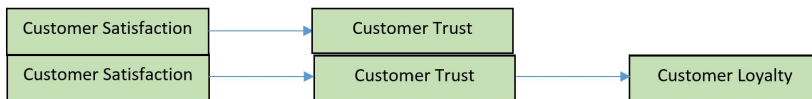
Figure 2: Model 2 [Source: Albaity and Mahfuzur, 2021]



H8: Customer satisfaction and customer trust are positively correlated.

H9: The link between customer satisfaction and customer loyalty is mediated by customer trust.

Figure 3: Model 3 [Source: Albaity and Mahfuzur, 2021]



H10: Customer commitment and customer trust are positively correlated.

H11: Customer commitment and extrinsic religiosity are positively correlated.

H12: Customer commitment and intrinsic religiosity are positively correlated.

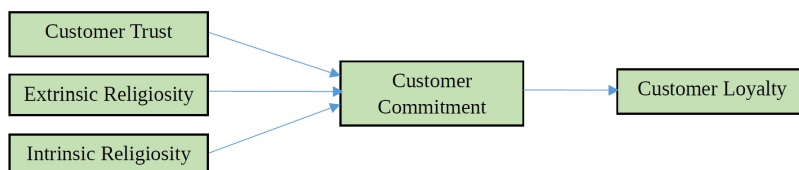
H13: Customer loyalty and customer commitment are positively correlated.

H14: The link between customer loyalty and customer trust is mediated by customer commitment.

H15: The association between customer loyalty and extrinsic religiosity is mediated by customer commitment.

H16: The connection between customer loyalty and intrinsic religiosity is mediated by customer commitment.

Figure 4: Model 4 [Source: Tabrani, Muslim and Ahmad, 2018; Junaidi, Ready and Hamka, 2021]



Data Analysis and Results

Our data analysis employed structural equation modeling (SEM). SEM uses facts and analytical figures to evaluate theory validity. The research uses smart partial least square

(PLS) software to conduct the SEM to discover the independent, mediating, and dependent variable associations. Wold (1975, 1980) and Joreskog and Wold (1982) developed the partial least square (PLS) method, which defines the relationship between latent variables.

Respondents' Profile

Table 1 shows that the sample of this research was 56.9% male and 43.1% female. Considering the age categories, 7.9% of respondents were between 18 and 24 years, 58.5% were between 25 and 34 years, and 33.7% were over 35. Regarding the nationalities of the interviewees, 64.8% were Pakistani as opposed to 35.2% were UAE nationals.

Table 1: Respondents' Profile

Characteristic Description	Groups	Frequency (%)
Gender	Male	56.9
	Female	43.1
Age	18-24	7.9
	25-34	58.5
	Above 35	33.7
Nationality	Pakistan	64.8
	UAE	35.2

Measurement Model

The conceptual model was assessed using construct reliability, discriminant reliability, and convergent reliability metrics. Table 2 illustrates the variables' Cronbach's alpha values, all of which are greater than 0.7 except customer commitment, and conform to the standard criteria of Hair et al. (2011). The Straub (1989) acceptable criteria of 0.7 is employed to evaluate the construct reliability (composite reliability) of this model. As a result, all composite reliability values are higher than 0.7 and satisfy the reliability criteria. According to Fornell and Larcker (1981), the average variance extracted (AVE) value must be greater than or equal to 0.50 in order to demonstrate convergent validity. The AVEs of all the constructs were above 0.50, indicating that the results had a satisfactory level of convergent validity.

Table 2: Construct Reliability and Validity

Construct	Items	Loadings	Cronbach's α	ρ_A	Composite Reliability	AVE
Customer Attitude	CA1	0.964	0.906	0.937	0.942	0.844
	CA2	0.961				
	CA3	0.824				
Customer Satisfaction	CS1	0.969	0.972	0.972	0.982	0.947
	CS2	0.978				
	CS3	0.972				
Customer Trust	CT1	0.945	0.976	0.976	0.981	0.913
	CT2	0.953				
	CT3	0.953				
	CT4	0.966				
	CT5	0.960				
Customer Commitment	CC1	0.958	0.673	0.945	0.854	0.726
	CC2	0.963				
	CC3	0.965				
	CC4	-0.354				
Customer Loyalty	CL1	0.965	0.981	0.981	0.985	0.928
	CL2	0.954				
	CL3	0.968				
	CL4	0.961				
	CL5	0.969				
Extrinsic Religiosity	ER1	0.788	0.930	0.931	0.948	0.784
	ER2	0.912				
	ER3	0.856				
	ER4	0.920				
	ER5	0.941				
Fear of Divine Punishment	FDP1	0.898	0.925	0.926	0.947	0.817
	FDP2	0.882				
	FDP3	0.921				
	FDP4	0.915				
Intrinsic Religiosity	IR1	0.821	0.873	0.879	0.913	0.724
	IR2	0.884				
	IR3	0.843				
	IR4	0.855				
Religious Obligation	RO1	0.913	0.946	0.948	0.961	0.861
	RO2	0.948				
	RO3	0.943				
	RO4	0.908				

Table 3: Loadings and Cross Loadings

Items	CA	CS	CT	CC	CL	ER	FDP	IR	RO
CA1	0.964	0.919	0.916	0.843	0.908	-0.377	0.523	0.536	0.922
CA2	0.961	0.928	0.927	0.842	0.909	-0.360	0.510	0.542	0.928
CA3	0.824	0.651	0.671	0.634	0.665	-0.333	0.371	0.445	0.666
CC1	0.815	0.782	0.799	0.958	0.783	-0.362	0.568	0.658	0.804
CC2	0.829	0.793	0.808	0.963	0.797	-0.346	0.564	0.637	0.808
CC3	0.817	0.791	0.797	0.965	0.803	-0.337	0.567	0.625	0.808
CC4	-0.280	-0.312	-0.322	-0.354	-0.304	0.451	-0.003	-0.146	-0.284
CL1	0.872	0.918	0.898	0.801	0.965	-0.365	0.468	0.495	0.867
CL2	0.871	0.928	0.894	0.784	0.954	-0.398	0.473	0.480	0.865
CL3	0.880	0.931	0.894	0.794	0.968	-0.411	0.467	0.482	0.878
CL4	0.874	0.922	0.904	0.800	0.961	-0.433	0.470	0.472	0.864
CL5	0.893	0.943	0.924	0.803	0.969	-0.426	0.483	0.486	0.890
CS1	0.873	0.969	0.899	0.791	0.943	-0.444	0.474	0.493	0.873
CS2	0.903	0.978	0.927	0.808	0.940	-0.419	0.475	0.497	0.901
CS3	0.908	0.972	0.926	0.801	0.931	-0.401	0.480	0.489	0.907
CT1	0.903	0.939	0.945	0.803	0.928	-0.435	0.470	0.485	0.888
CT2	0.893	0.927	0.953	0.790	0.921	-0.423	0.495	0.487	0.894
CT3	0.856	0.864	0.953	0.781	0.859	-0.429	0.520	0.502	0.893
CT4	0.882	0.883	0.966	0.807	0.885	-0.420	0.505	0.506	0.920
CT5	0.877	0.884	0.960	0.813	0.881	-0.431	0.495	0.506	0.924
ER1	-0.376	-0.400	-0.395	-0.388	-0.398	0.788	-0.182	-0.270	-0.359
ER2	-0.297	-0.347	-0.366	-0.314	-0.340	0.912	-0.242	-0.175	-0.329
ER3	-0.390	-0.407	-0.432	-0.376	-0.393	0.856	-0.202	-0.209	-0.401
ER4	-0.306	-0.360	-0.371	-0.332	-0.350	0.920	-0.264	-0.164	-0.342
ER5	-0.324	-0.382	-0.399	-0.349	-0.369	0.941	-0.256	-0.184	-0.367
FDP1	0.484	0.458	0.484	0.531	0.463	-0.255	0.898	0.404	0.533
FDP2	0.482	0.441	0.469	0.522	0.452	-0.217	0.882	0.432	0.519
FDP3	0.442	0.422	0.455	0.480	0.419	-0.216	0.921	0.418	0.524
FDP4	0.453	0.445	0.469	0.499	0.436	-0.244	0.915	0.432	0.530
IR1	0.423	0.374	0.369	0.475	0.363	-0.141	0.333	0.821	0.390
IR2	0.517	0.473	0.474	0.592	0.457	-0.215	0.367	0.884	0.492
IR3	0.462	0.441	0.472	0.582	0.451	-0.264	0.508	0.843	0.493
IR4	0.480	0.427	0.443	0.564	0.426	-0.154	0.370	0.855	0.461
RO1	0.869	0.863	0.875	0.787	0.869	-0.344	0.524	0.522	0.913
RO2	0.878	0.869	0.919	0.804	0.854	-0.416	0.513	0.508	0.948
RO3	0.888	0.872	0.880	0.776	0.858	-0.362	0.520	0.508	0.943
RO4	0.792	0.800	0.835	0.736	0.777	-0.403	0.614	0.474	0.908

Each component in Table 3's cross-loading variance exceeds the suggested criterion of 0.1 put forward by Gefen and Straub (2005), hence confirming the discriminant validity. Consequently, every item is more strongly loaded in its pertinent construct.

The heterotrait-monotrait (HTMT) ratio is shown in Table 4. The HTMT values must be less than 0.85 to conform to the standard Henseler et al. (2015) criteria, which is employed to test the discriminant validity. As a result, the HTMT result reveals mixed results. Some of the values are less than 0.85 while others are more than this threshold and meet the required standards (Hair, 2009).

Table 4: Construct Correlation Matrix

	CA	CS	CT	CC	CL	ER	FDP	IR	RO
CA	1								
CS	0.966	1							
CT	0.971	0.966	1						
CC	0.944	0.899	0.913	1					
CL	0.956	0.987	0.957	0.898	1				
ER	0.418	0.451	0.466	0.509	0.438	1			
FDP	0.555	0.515	0.546	0.597	0.514	0.279	1		
IR	0.620	0.547	0.560	0.728	0.539	0.248	0.516	1	
RO	0.985	0.956	0.984	0.919	0.939	0.435	0.625	0.593	1

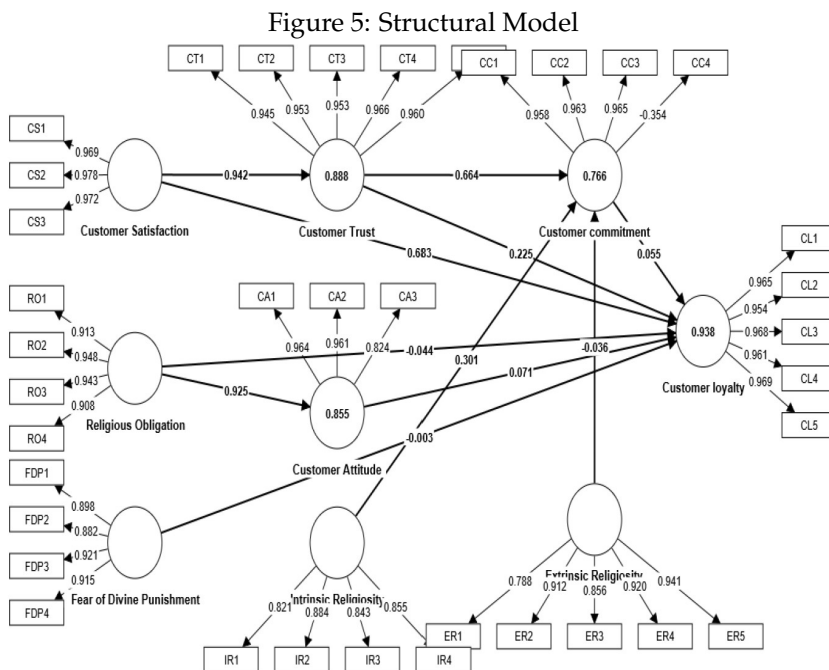
By employing cross loadings and AVE (average variance extracted), Table 5 exhibits discriminatory validity. The value of the square root of AVE must be in the diagonal form as per the standards outlined by Fornell and Larcker (1981). In addition, they claim that AVE ought to be larger than the correlation of the variables. The results of FLC demonstrate that diagonal values meet Fornell & Larcker's criterion (1981).

Table 5: Fornell-Larcker Criterion (Discriminant Validity)

	CA	CS	CT	CC	CL	ER	FDP	IR	RO
CA	0.919								
CS	0.919	0.973							
CT	0.924	0.942	0.955						
CC	0.850	0.822	0.836	0.852					
CL	0.911	0.964	0.937	0.827	0.963				
ER	-0.388	-0.433	-0.448	-0.402	-0.422	0.885			
FDP	0.516	0.489	0.520	0.563	0.490	-0.258	0.904		
IR	0.555	0.507	0.520	0.654	0.501	-0.230	0.466	0.851	
RO	0.925	0.918	0.946	0.837	0.906	-0.410	0.583	0.543	0.928

Structural Model

The standardized paths were examined to study the structural model and gather the findings. Each path is associated with the hypothesis of the study. Figure 5 shows the structural model. Table 6 outlines the results of the path analysis, while the results of the mediation analysis are shown in Table 7.



Results of Path Analysis

Table 6 displays the results of the route analysis. Out of the 16 hypotheses, eleven are direct hypotheses, seven of which show substantial and positive outcomes, and four of which show marginal results, indicating rejection.

The H1 (CT → CL) indicates a substantial positive correlation between customer trust and loyalty (beta = 0.225, sig value = 0.002). The H2 (CS → CL) indicates a substantial positive correlation between customer satisfaction and loyalty (beta = 0.683, sig value = 0.000). Based on Social Exchange Theory, H1 and H2 imply a favorable association with consumer loyalty. Hypothesis 1 follows Commitment Trust Theory, which links consumer trust to loyalty.

Religious duty and consumer attitude have a positive and significant link, according to the H6 (RO → CA) (beta = 0.925, sig value = 0.000). Customer satisfaction and customer trust are positively and significantly correlated, according to the H8 (CS → CT) (beta = 0.942, sig value = 0.000).

Customer loyalty and commitment have a positive and significant association, according to the H10 (CC → CL) (beta = 0.055, sig value = 0.030). This outcome is consistent with the Commitment-Trust Theory, which postulates that consumer loyalty and commitment are positively correlated.

Additionally, the H11 (CT → CC) shows that customer commitment and trust have a positive and significant link (beta = 0.664, sig value = 0.000). Additionally, the H13 (IR → CC) is approved as it demonstrates a positive and significant link between customer commitment and intrinsic religiosity (beta = 0.301, sig value = 0.000).

Table 6: Results of Path Analysis

Hypothesis	Regression Path	Effect Type	SRW	p-value	Remarks
H1	CT → CL	Direct	0.225	0.002	Supported
H2	CS → CL	Direct	0.683	0.000	Supported
H3	CA → CL	Direct	0.071	0.140	Not Supported
H4	RO → CL	Direct	-0.044	0.408	Not Supported
H5	FDP → CL	Direct	-0.003	0.821	Not Supported
H6	RO → CA	Direct	0.925	0.000	Supported
H8	CS → CT	Direct	0.942	0.000	Supported
H10	CC → CL	Direct	0.055	0.030	Supported
H11	CT → CC	Direct	0.664	0.000	Supported
H12	ER → CC	Direct	-0.036	0.139	Not Supported
H13	IR → CC	Direct	0.301	0.000	Supported

Table 7: Result of Mediation Analysis

Hypothesis	Regression Path	Effect Type	SRW	p-value	Remarks
H7	RO → CA → CL	Indirect	0.065	0.141	Not Supported
H9	CS → CT → CL	Indirect	0.212	0.002	Supported
H14	CT → CC → CL	Indirect	0.036	0.033	Supported
H15	ER → CC → CL	Indirect	-0.002	0.237	Not Supported
H16	IR → CC → CL	Indirect	0.017	0.039	Supported

Results of Mediation Analysis

The results of mediation analysis are shown in Table 7. The hypotheses with a mediation relation are H7, H9, H14, H15 and H16.

Through the mediation of customer attitude, the H7 (RO → CA → CL) is rejected, indicating that there is no of customer attitude between religious duty and customer loyalty (beta = 0.065, sig value = 0.141). The results show that customer trust is a significant mediating variable between customer satisfaction and customer loyalty (beta = 0.212, sig value = 0.002), and the H9 (CS → CT → CL) is accepted. Through the mediation of customer commitment, the H14 (CT → CC → CL) is validated and confirms the positive association between customer loyalty and consumer trust (beta = 0.036, sig value = 0.033). Through the mediation of customer commitment, the H15 (ER → CC → CL) is rejected, demonstrating that there is no correlation between extrinsic religiosity and consumer loyalty (beta = -0.002, sig value = 0.237). Additionally, when there is a mediation effect of

customer commitment, the H16 ($IR \rightarrow CC \rightarrow CL$) is accepted and shows that intrinsic religiosity positively promotes customer loyalty ($\beta = 0.017$, sig value = 0.039).

Conclusion

This research investigates the relationship between Islamic bank loyalty and customer trust, satisfaction, attitude, religious obligation, fear of divine punishment, and religious qualities (intrinsic and extrinsic religiosity). Customer loyalty, trust, and perceptions of Islamic banks as mediators were explored. Early studies neglected to examine all these elements together. Given past study limitations, the research enhanced all elements. This may clarify several interactions. Research is done in Pakistan and UAE. Study aims are met via survey research. The study included 500 people. All study participants are Islamic bank clients. The study employs a five-point Likard scale from strongly disagree to strongly agree. WhatsApp and private emails share the survey URL. Two parts make up the questionnaire. Demographics first, then variable questions. We used structural equation modeling to analyze data. This survey has 56.9% men and 43.1% women. 64.8% Pakistani and 35.2% UAE resident interviewees. Construct, discriminant, and convergent reliability evaluated the conceptual model. 11 of the 16 hypotheses are straightforward; 7 test well, while 4 fail.

Analysis of the study's findings revealed that customer loyalty to Islamic banks was considerably and favorably impacted by customer trust, customer satisfaction, and customer commitment (H1, H2, and H10). Additionally, intrinsic religiosity and customer trust had a large and favorable impact on customer commitment (H11 and H13). The study's findings indicate that religious commitments have a substantial impact on consumer attitude (H6), customer satisfaction, and customer trust (H8).

The results of the mediation test indicate that the connection between intrinsic religiosity and customer loyalty (H16) and between customer trust and customer loyalty (H14) is significantly mediated by customer commitment. Additionally, the results show that customer loyalty and customer pleasure are significantly mediated by customer trust (H9). According to this study, there was a direct and indirect correlation between customer loyalty and Islamic banks in Pakistan and the United Arab Emirates.

The empirical results are consistent with the Commitment-Trust Theory (CTT), the Theory of Planned Behavior (TPB), and the Social Exchange Theory (SET).

Implications

Trust and commitment positively mediated client loyalty in the study. This means that although religious convictions and consumer satisfaction may increase loyalty, trust and

devotion strengthen it. Second, the data imply that trust and commitment mediate the relationship between consumer contentment, trust, and intrinsic religiosity toward loyalty. Thus, devotion and trust boost customer satisfaction and loyalty. If a consumer is satisfied and trusts Islamic banks, their long-term loyalty will grow. Islamic banks should use a suitable medium to convince customers that their activities are Shariah-compliant and that they would treat them responsibly. The connection between Islamic banks and their customers will deteriorate without Shariah.

Policy Implications

- i. **Shariah Compliance and Ethical Governance:** Regulators should enforce stricter guidelines for Shariah compliance and transparency to build trust and ensure ethical practices. They also must mandate transparent audits and standardized Shariah governance frameworks, such as AAOIFI rules. Banks must ensure the establishment of independent compliance units and disclose the rulings of their Shariah boards. Bank Negara Malaysia employs extensive Shariah governance frameworks.
- ii. **Customer-Centric Policies:** Policymakers should encourage banks to adopt customer-centric strategies, focusing on service quality and satisfaction to enhance customer loyalty. Banks should prioritize service quality, speed, and ethical engagement via personalized services and digital feedback systems. Dubai Islamic Bank enhances client satisfaction via reward programs and mobile platforms.
- iii. **Religious and Cultural Sensitivity:** Policies should recognize the diverse influences of religiosity on customer behavior and encourage banks to align their services accordingly. Meezan Bank aligns its marketing initiatives with religious observances, including Ramadan.
- iv. **Financial Inclusion:** Islamic banks should be incentivized to expand their offerings to underserved populations, leveraging their ethical framework to promote financial inclusion. Legislators must support Islamic banks in expanding their services to disadvantaged areas via mobile banking and ethical financing methods, such as Qard al-Hasan and micro-Ijara. Al-Baraka Bank, for example, promotes financial inclusion by offering microloans to farmers.
- v. **Education and Awareness:** Governments and banks should collaborate on awareness programs to educate customers about the benefits of Islamic banking. Financial firms and governmental bodies ought to collaborate in the execution of financial literacy programs grounded on Islamic banking tenets via digital platforms, media, and educational establishments. To promote awareness, the UAE Central Bank conducts Islamic Finance Week.

Contribution to the Body of Knowledge

This research significantly contributes to the academic discourse and practical understanding of Islamic banking by advancing several dimensions:

i. Integrating Religiosity and Customer Behavior

This study deepens the understanding of religiosity's role in shaping customer loyalty by categorizing it into intrinsic and extrinsic dimensions. While intrinsic religiosity reflects personal faith and its alignment with banking practices (Hassan et al., 2023), extrinsic religiosity highlights societal influences and external pressures (Ahmed et al., 2023). By analyzing their distinct impacts, the study provides a nuanced framework that builds on earlier works like Ali et al. (2022) and Yahya et al. (2023), which treated religiosity as a monolithic construct.

ii. Mediating Roles of Trust, Commitment, and Attitude

By including the mediating functions of trust, commitment, and attitude in the interactions amongst customer loyalty drivers, this study enhances the theoretical scene. Previous studies such as those Alarussi and Alhaderi (2022) and Waheed and Ahmed (2022) emphasized trust and satisfaction individually but did not fully explore their interplay with mediators. This study provides a more comprehensive model, demonstrating how trust and commitment amplify the effects of religiosity and satisfaction on loyalty.

iii. Practical Insights for Islamic Banking

From a practical standpoint, this research equips Islamic banks with actionable strategies to enhance customer loyalty. It highlights the importance of fostering intrinsic religiosity and aligning banking services with customers' ethical and spiritual values. Additionally, the findings suggest that addressing the complexities introduced by extrinsic religiosity through personalized engagement strategies can improve customer retention (Rahman and Hassan, 2023; Zainuddin et al., 2023).

iv. Context-Specific Contributions

Focusing on the context of Islamic banking in emerging markets, particularly Pakistan, this study provides valuable insights tailored to a rapidly growing sector. It adds to the global discourse by examining cultural and regional factors influencing customer behavior, building on the work of Usman and Farooq (2023); Waheed and Ahmed (2022).

v. Methodological Contributions

The use of a robust survey-based methodology and advanced statistical techniques ensures the reliability and validity of findings. This empirical rigor sets a precedent for future studies exploring similar constructs in different contexts (Alqahtani et al., 2022; Rahman and Hassan, 2023).

vi. Bridging Literature Gaps

The study bridges critical gaps in the literature, particularly in understanding the nuanced roles of religiosity and mediators in Islamic banking. It extends previous frameworks by incorporating the simultaneous effects of multiple mediators, as suggested by Alsaad et al. (2022); Ullah et al. (2022).

By addressing these dimensions, the research not only advances academic knowledge but also provides a strategic roadmap for practitioners and policymakers in the Islamic banking sector.

Limitations and Future Research

The outcomes of the study are based on the viewpoints of Islamic banking customers from a limited area in Pakistan and the UAE, and the outcomes cannot be generalized. The results of this research cannot be applied to all Muslims in Pakistan and the UAE. To reach a better conclusion, future research should incorporate longitudinal approaches, comparisons between Islamic and conventional institutions, and larger, geographically diverse sample sizes to provide more comprehensive insights.

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Appendix

Code	Variable	Items	Source
CL	Customer Loyalty	<p>CL1 - I will recommend my bank to other people.</p> <p>CL2 - I intend to continue using my bank online services.</p> <p>CL3 - I prefer my bank above others.</p> <p>CL4 - I recommend my family, friends, and relatives to visit the Islamic Bank that I am already dealing with.</p> <p>CL5 - I will spread positive word of mouth about my Islamic Bank and its high quality of services.</p>	Albaity Mohamed, Mahfuzur Rehman (2021)
CS	Customer Satisfaction	<p>CS1 - I am generally pleased with my bank's online services.</p> <p>CS2 - Assuming your entire experience with the Islamic Banks, I am satisfied.</p> <p>CS3 - I would return to the Islamic banks in the future.</p>	Albaity Mohamed, Mahfuzur Rehman (2021); Javaid Rehman et al. (2021)

Code	Variable	Items	Source
FDP	Fear of Divine Punishment	FDP1 - I do my best to avoid sin because I do not want to go to hell. FDP2 - Fear of punishment in hell explains why I am religious. FDP3 - Being afraid to Allah. FDP4 - Feeling sad and discontent when doing something that is against religion.	Javaid Rehman et al. (2021)
CT	Customer Trust	CT1 - My bank is professional in online banking. CT2 - I believe that Islamic banks keep their promises. CT3 - Islamic banks are truly concerned with Islamic principles. CT4 - I believe that deposits in Islamic banks are safe. CT5 - I believe the products and services offered are based on Islamic Shariah.	Tabrani Mirza et al. (2018)

Code	Variable	Items	Source
RO	Religious Obligation	<p>RO1 - Islamic financial institutions that provide Islamic financing are compliant with Shariah.</p> <p>RO2 - Religion motivates me to seek Islamic financing.</p> <p>RO3 - As a Muslim, I should be using Islamic financing.</p> <p>RO4 - Muslims are prohibited from associating with interest-based systems.</p>	Albaity Mohamed, Mahfuzur Rehman (2021)
CA	Customer Attitude	<p>CA1 - I like to choose Islamic banking services.</p> <p>CA2 - Choosing Islamic banking is a good idea.</p> <p>CA3 - My family members prefer Islamic banking services.</p>	Albaity Mohamed, Mahfuzur Rehman (2021)

Code	Variable	Items	Source
ER	Extrinsic Religiosity	<p>ER1 - I refuse to let religion influence my daily life.</p> <p>ER2 - I go to mosque to be part of the community.</p> <p>ER3 - I sometimes compromise religious beliefs to protect social/economic interest.</p> <p>ER4 - The mosque is important for social relationships.</p> <p>ER5 - I am interested in religion due to social activities in mosque.</p>	Junaidi Junaidi et al. (2021)
IR	Intrinsic Religiosity	<p>IR1 - I carry religion into all areas of life.</p> <p>IR2 - I value private religious meditation.</p> <p>IR3 - I would join a Quran study group rather than a social one.</p> <p>IR4 - Religious beliefs guide my life.</p>	Junaidi Junaidi et al. (2021)
CC	Customer Commitment	<p>CC1 - I commit to stay in a relationship with Islamic banks.</p> <p>CC2 - I have a strong attachment with Islamic banks.</p> <p>CC3 - I remain loyal due to high switching costs.</p>	Junaidi Junaidi et al. (2021)