

Does Ethics Sell? Analyzing Sharia Marketing on Banking Customer Loyalty

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Abstract : This study examines the effect of the Sharia marketing mix on customer loyalty in Islamic banking. Using a quantitative approach, data were collected through an online questionnaire distributed to 295 customers of Bank Syariah Indonesia (BSI) in Kudus Regency. The research model incorporates five dimensions of the Sharia marketing mix—product, price, promotion, place, and people—and analyzes their influence on customer loyalty using Partial Least Squares–Structural Equation Modeling (PLS-SEM) with SmartPLS 3.0. The results indicate that all Sharia marketing mix variables significantly affect customer loyalty. Product, price, promotion, and place have positive and significant effects on loyalty, suggesting that Sharia-compliant products, fair and transparent pricing, effective promotional communication, and easy access to banking services play crucial roles in strengthening long-term customer relationships. Among these variables, promotion emerges as the most dominant factor influencing loyalty. Interestingly, the people (employees) variable shows a negative and significant effect on customer loyalty, indicating a potential service gap between customer expectations and actual employee performance, particularly in the context of increasingly digitalized Islamic banking services. Overall, the findings demonstrate that customer loyalty in Islamic banking is shaped not only by adherence to Sharia principles but also by the effectiveness of marketing mix implementation and the quality of service experiences perceived by customers. This study contributes to the literature by highlighting the complex role of employees in Islamic banking and underscores the importance of enhancing employee competence and service quality to build sustainable customer loyalty.

Keywords : **Sharia marketing mix, islamic banking, customer loyalty.**

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1. INTRODUCTION

The intersection of marketing practices and Islamic principles, particularly concerning Sharia marketing, continues to provoke debate among scholars, practitioners, and researchers in both Muslim-majority and Muslim-minority countries (Wilson, 2012). Among these debates, this is reflected in several research findings showing that Islamic banks rely heavily on religious labeling to attract customer interest while neglecting rational factors (H. S. Okumus, 2013; R. Jabaly, S. A. Ameri, 2013; Sayani & Miniaoui, 2013). This means that Islamic banks rely more on identity and neglect the development of economically competitive products.

The concept of Sharia marketing can produce more significant outcomes when combined with conventional marketing concepts (Arham, 2010). Within the concept of Sharia marketing, employees are not permitted to exploit customers through fraud or dishonesty. Furthermore, human beings are equal and brotherhood is one of the objectives of Islamic teachings, and every unethical marketing practice will constitute an act of injustice (Saeed et al., 2001).

Both Islamic banks and conventional banks share a similarity as intermediary institutions, namely institutions that channel public funds. The greatest difference between Islamic banks and conventional banks lies in profit and loss sharing (Dar & Presley, 2000). Islamic banking differs from conventional banking because it is based on the “interest-free principle” or “profit-and-loss sharing,” whereas conventional banks operate based on the interest principle. The Islamic financial and banking industry has grown impressively, with global asset growth exceeding 1 trillion dollars and continuing to expand at a rate of 10 percent–15 percent per year. Based on research findings, customer trust can be built through Islamic ethical behavior demonstrated by employees (V. A. Zeithaml, 2000). In every bank, employees who, in carrying out their duties, have face-to-face interactions with customers are the most remembered and most representative of the company (Enis, 1980 in Abbas et al., 2020).

Furthermore, the services most frequently performed by the sales department constitute the primary—if not the only—contact for customers both before and after the sale. Therefore, it can be concluded that the customer service process depends entirely on the salespeople (Shepherd, 1999). Employees involved in sales face greater pressure than other departments in ethical matters because they are the ones who generate income for the bank. The topic of Sharia marketing, particularly its role in Islamic banking, remains limited and underrepresented in terms of empirical studies and literature. Therefore, the main objective of this study is to determine the effect of Sharia marketing on customer loyalty in Islamic banking.

This study aims to examine whether Sharia marketing influences the loyalty of Islamic bank customers. In addition to the Sharia marketing factor, this study also examines whether customer loyalty is influenced by gender factors.

This study is structured as follows: the first section presents an introduction on the importance of religiosity aspects as reflected in marketing. The second section discusses the theoretical foundations of Sharia marketing and prior research. The third section explains the research methods used in this study. The fourth section presents the research findings. The fifth section contains the conclusions and policy implications of this study.

2. THEORY AND METHOD

2.1 Signaling Theory

Signaling theory is often used in various fields to explain consumer choice (Boateng, 2019). Signaling theory consists of three main elements, namely the signal sender (Islamic banks), the receiver (customers), and the signal (Sharia). Islamic banks seek to influence their customers' behavior. This is often done by communicating information about their brand attributes. They aim to convince customers of their credibility and integrity. This information is then transformed into signals and transmitted to customers through various media. This signaling theory is used to communicate that they offer differentiated products. In a study conducted by Boateng

(2019), it is stated that signaling theory is able to explain the phenomenon of customer loyalty toward the technological features owned by a bank.

Several studies have been conducted to reveal the role of religiosity in shaping customer loyalty. Rather than being driven solely by perceived service quality, customer loyalty appears to be influenced by emotional attachment and religiosity (Suhartanto et al., 2020). This is clearly evident in the Indonesian Islamic banking sector, where the aura of brand religiosity plays an important role in shaping marketing strategies (Wahyuni.s, 2015). In addition, even in non-Islamic countries, religiosity acts as a significant moderator in the relationship between service quality and loyalty (Tegambwage & Kasoga, 2023). These findings indicate that businesses, especially those operating in religion-influenced markets, should consider incorporating elements of religiosity into their marketing approaches to enhance customer loyalty and strengthen emotional bonds with their target audiences.

2.2. Previous Research

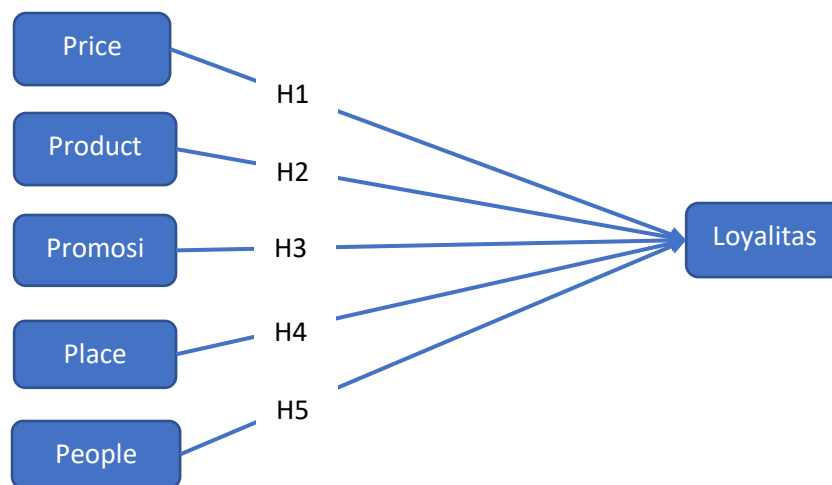
Islamic marketing ethics have been extensively studied as a foundational element of the Islamic banking industry, emphasizing that ethical conduct is not merely a religious obligation but a strategic asset. Aravik et al. (2022) provide a theoretical foundation, highlighting that marketing ethics in Sharia banks involve a comprehensive approach characterized by courtesy, transparency, and professionalism. Their study suggests that by treating customers as equal partners and adopting a work culture following the Sunnah, Islamic banks can differentiate themselves from conventional competitors. This is supported by the earlier work of Hassan et al. (2008), who argued that Islamic marketing ethics, rooted in the principles of equity and justice, significantly elevate behavioral standards, thereby directly impacting customer satisfaction.

The role of individual interaction, specifically through salespersons, is a critical focal point in recent literature. Wijaya et al. (2021) conducted quantitative research in Indonesia which demonstrated that Islamic ethics-based salesperson behavior acts as a vital antecedent to customer loyalty. Their findings indicate that when salespersons behave ethically, it builds a dual layer of trust—both in the individual and the institution—which ultimately secures long-term customer commitment. This reinforces the notion that the human element in marketing must be perceived as authentically Islamic to maintain relationships in an increasingly competitive environment.

Beyond individual behavior, the systemic application of ethics through the marketing mix also plays a significant role in customer outcomes. Abbas et al. (2020) identified that Islamic marketing ethics are key drivers of customer satisfaction, suggesting that banks must align their tactics with ethical boundaries to meet changing market trends. In a similar vein, Waharudin (2019) proposed an empirical framework where all elements of the marketing mix (product, price, place, promotion, and people) are linked to satisfaction and trust. He posits that the universal values of fairness and justice inherent in these ethical practices make Islamic banking attractive to a diverse customer base, regardless of their religious background.

Finally, research has explored how these ethical perceptions vary across different customer segments. Amin et al. (2013) conducted a comparative study in Malaysia between Muslim and non-Muslim customers. Their findings revealed that while customer satisfaction significantly leads to trust and loyalty in both groups, there are distinct differences in how these segments perceive the bank's image and develop trust. This suggests that while Islamic marketing ethics provide a universal appeal, the

implementation must be nuanced enough to address the specific expectations and perceptions of a diverse clientele to effectively build long-term loyalty



Figur 1: Research model

2.3 Research Method

The population in this study comprises all customers using Bank Syariah Indonesia (BSI) products in Kudus Regency. Given that the population size is large and not precisely known, this study uses a sample to represent the population.

The sample size used in this study is 295 respondents. This sample size meets the minimum requirements for quantitative research. According to Hair et al. (2017) the recommended sample size for multivariate analysis, particularly regression and variance-based SEM, is at least 5–10 times the number of indicators used in the research model. With the number of indicators employed in this study, a sample of 295 respondents exceeds the recommended minimum threshold.

In addition, Sekaran and Bougie (2016) state that a sample size between 200 and 300 respondents is sufficient for social and business research aimed at hypothesis testing and generalizing findings. Therefore, a sample of 295 respondents is considered adequately representative to describe population characteristics and produce stable parameter estimates.

The sampling technique used is accidental sampling, which is a technique in which respondents encountered by chance and meeting the research criteria can be selected as samples. Data collection was conducted through online questionnaire distribution, enabling the researcher to reach respondents more broadly and efficiently.

Table 1 Questionnaire

Variables	Questions	Sources
Poduct	<ul style="list-style-type: none"> BSI products are free from fraud. The BSI products I use comply with Sharia principles. All BSI products comply with Sharia principles. 	(Abbas et al., 2020)

Variables	Questions	Sources
	<ul style="list-style-type: none"> • The BSI products I use are in accordance with the agreed terms. • I am confident that using BSI products does not cause me to commit sin because they do not involve riba (interest). 	
Price	<ul style="list-style-type: none"> • The margin or profit-sharing I receive is in accordance with what was agreed upon. • The margin or profit-sharing I receive does not burden me as a customer. • The margin or profit-sharing I receive is reasonable and not more expensive than products offered by other banks. • The margin or profit-sharing I receive is proportional to the benefits I receive. 	(Abbas et al., 2020)
Promotion	<ul style="list-style-type: none"> • Products are not promoted to obtain excessively large and unreasonable profits. • Products are promoted in accordance with reality. • BSI product promotions are not excessive and are not intrusive. 	(Abbas et al., 2020)
People	<ul style="list-style-type: none"> • BSI employees appear polite and behave in a friendly manner when serving customers. • BSI employees do not force customers when offering products. • BSI employees are always willing to help when I encounter problems. • BSI employees work professionally and have good knowledge of the products offered. 	(Abbas et al., 2020)

Variables	Questions	Sources	
Place	<ul style="list-style-type: none"> • BSI branch networks are easy to access and find. • BSI branches are clean and well maintained. • BSI branches have an Islamic atmosphere that makes customers feel comfortable. 	(Abbas et al., 2020)	
	<ul style="list-style-type: none"> • I am willing to pay a higher price for my bank's services than for other banks. • I prefer BSI over its competitors. • My bank is the best bank for me. • I am willing to defend BSI in the face of any controversy. • I will continue to use BSI's banking services in the future. 		(Boateng, 2019)

Data analysis techniques are used to answer research questions or test the formulated hypotheses. In this study, the data analysis technique employed is Partial Least Squares Path Modeling (PLS-SEM) using the statistical software SmartPLS 3.0. According to Ghazali and Latan (2015: 47), there are five stages in using PLS-SEM, namely: (1) model conceptualization; (2) determining the algorithm analysis method; (3) determining the resampling method; (4) drawing the path diagram; and (5) model evaluation

3. RESULT AND DISCUSSION

3.1 RESEARCH RESULTS

CFA Test

Confirmatory Factor Analysis (CFA) is designed to evaluate the dimensions of a theoretical concept. The latent variables used in the study are formed based on theoretical concepts and are measured through a number of indicators (manifest variables). Confirmatory analysis aims to test whether these indicators are valid measurements of the existing latent constructs.

Validity is considered to be achieved if the factor loading value of each construct is greater than 0.70 ($\lambda > 0.70$). In other words, this indicates that unobserved (latent) variables can be adequately measured using the observed (manifest) variables.

Table 2 Outer loading factor

Variables	Indicator	Outer loading
product	Indicator 1s	0.775
	Indicator 2	0.887
	Indicator 3	0.831
	Indicator 4	0.872

Variables	Indicator	Outer loading
	Indicator 5	0.709
price	Indicator 6	0.822
	Indicator 7	0.913
	Indicator 8	0.883
	Indicator 9	0.928
people	Indicator 10	0.731
	Indicator 11	0.766
	Indicator 12	0.877
	Indicator 13	0.862
promotion	Indicator 14	0.798
	Indicator 15	0.74
	Indicator 16	0.854
	Indicator 17	0.904
place	Indicator 18	0.791
	Indicator 19	0.908
	Indicator 20	0.842
loyalty	Indicator 21	0.82
	Indicator 22	0.783
	Indicator 23	0.919
	Indicator 24	0.913
	Indicator 25	0.857

source: author, 2023

Based on the results of data processing regarding confirmatory analysis, as reflected by the outer loading values, it can be concluded that all indicators are valid because all indicators have outer loading values greater than 0.70. Therefore, all indicators in the questionnaire are appropriate for use in subsequent stages of the research process.

After that, a reliability test is conducted using construct reliability and variance extracted (AVE) values. The cut-off value for construct reliability must be at least 0.70, while the cut-off value for variance extracted must be at least 0.50. The results of the reliability and variance extracted tests are as follows:

Table 3 Reliability test

Variable	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
Loyalty	0.911	0.916	0.934	0.74
People	0.849	0.877	0.896	0.684
Place	0.804	0.813	0.885	0.72
Price	0.908	0.908	0.933	0.737
Product	0.874	0.882	0.909	0.668
Promotion	0.781	0.806	0.873	0.698

Source: author, 2023

From the reliability test table, it can be seen that all variables are reliable for use in this study because all indicator values exceed their respective cut-off values.

Discriminant Validity Test

The discriminant validity test ensures that each latent construct in the model is unique. Validity testing determines the accuracy of the measurement instrument (Ghozali, 2016). SmartPLS can evaluate discriminant validity using the Fornell–Larcker criterion and cross-loading.

Table 4 Fornell-Larcker

	Loyalty	people	place	price	product	promotion
Loyalty	0.86					
people	0.606	0.827				
place	0.677	0.672	0.848			
price	0.615	0.459	0.432	0.858		
product	0.754	0.672	0.582	0.549	0.817	
promotion	0.789	0.69	0.585	0.626	0.724	0.836

Source: author, 2023

From Table 4, it can be seen that according to the Fornell–Larcker criterion, each variable is unique. This is indicated by the square root of the AVE value for each variable being greater than the square root of the AVE values of the other variables (values shown in bold).

Table 5 Cross Loading

	Loyalty	people	place	price	product	promotion
loyalty1	0.82					
loyalty2	0.783					
loyalty3	0.919					
loyalty4	0.914					
loyalty5	0.856					
people1		0.766				
people2		0.877				
people3		0.862				
people4		0.798				
place1			0.791			
place2			0.908			
place3			0.842			
price1				0.822		
price2				0.913		
price3				0.883		
price4				0.928		
price5				0.731		
prod1					0.775	
prod2					0.887	
prod3					0.831	
prod4					0.872	
prod5					0.709	
prom1						0.74
prom2						0.854
prom3						0.904

Source: author, 2023

Table 5 shows the cross-loading values of each latent variable. It can be seen that the cross-loading values of each latent variable with its own indicators are all higher than the cross-loading values of the latent variables with indicators from other latent variables.

Thus, it can be concluded that based on the Fornell–Larcker criterion and cross-loading values, the indicators of the latent variables are unique and therefore valid to be used as indicators of latent variables in this study.

Evaluation of the Inner Structural Model

To determine the path coefficients of the proposed links and the coefficients of determination of the endogenous variables, the PLS algorithm procedure was used. Bootstrapping was employed to determine the significance of the results. As suggested by Kleinbaum et al. (1988), one of the most effective steps is to conduct an evaluation of the variance inflation factor (VIF), which can also be used to assess the presence of multicollinearity among independent variables. Regression analysis shows that the VIF values range from 1.7 to 2.92. According to Hair et al. (2010), variance inflation factor values below 5 indicate the absence of multicollinearity problems.

Table 6 Multicollinearity

Loyalty	f square	VIF
people	0.052	2.58
place	0.265	1.97
price	0.016	1.70
product	0.107	2.50
promotion	0.216	2.92

Source: author

The coefficient of determination (R^2) indicates the level of predictive accuracy of the constructs in the proposed model. In PLS-SEM, the R^2 value of the dependent variable is maximized. According to Hair et al. (2010), the threshold values for weak, moderate, and strong R^2 are 0.25, 0.50, and 0.75, respectively. The coefficient of determination of the loyalty construct is strong ($R^2 = 0.789$, adjusted $R^2 = 0.781$). This means that all independent variables have a combined effect of 78.1% on loyalty intention, while the remaining 21.9% is influenced by other variables not examined in this study. This indicates that the variables have been properly reconstructed, thus the model has strong predictive capability.

Hypothesis Testing

Hypothesis testing was conducted using the SmartPLS 3.0 application with the PLS resampling method through bootstrapping. The significance of the hypotheses was tested under the assumption that the main sample has either a positive or negative effect, as indicated by a t-statistic value greater than 1.65 and a p-value less than 0.05.

Table 7 Hypotheses testing

Hypothesis	koefisien	P Values	hasil
people -> loyalty	-0.144	0.007*	supported
place -> loyalty	0.300	0*	supported
price -> loyalty	0.124	0.002	supported

product -> loyalty	0.312	0*	supported
promotion -> loyalty	0.410	0*	supported

Source: author, 2023

3.2 Discussion

3.2.1 The Effect of Place on Loyalty

The place variable has a positive and significant effect on customer loyalty. This finding is consistent with services marketing theory, which emphasizes the importance of accessibility, facility convenience, and ease of service distribution in shaping customer satisfaction and loyalty (Wirtz Jochen, 2016). In the banking context, strategic locations and ease of access to services—both physical and digital—are able to reduce customers' non-monetary costs, thereby increasing their tendency to remain loyal.

3.2.2 The Effect of Price on Loyalty

The price variable shows a positive effect on loyalty, although with a relatively smaller coefficient compared to other variables. This result is in line with Zeithaml (1988), who states that perceived value represents a trade-off between the benefits received and the sacrifices made. In Islamic banking, cost transparency and price fairness in accordance with Sharia principles are important factors that strengthen customer trust and loyalty (Abdulqawi & Owen, 2011).

3.2.3 The Effect of Product on Loyalty

The product variable has a positive and significant effect on customer loyalty. This finding supports previous studies stating that product suitability to customer needs, product innovation, and compliance with Sharia principles are key determinants of loyalty in Islamic banking (Dusuki & Abdullah, 2007). Products that are not only halal in terms of contracts but also functionally relevant will strengthen long-term relationships between banks and customers.

3.2.4 The Effect of Promotion on Loyalty

The promotion variable has the largest positive effect on loyalty. This indicates that effective marketing communication is able to build customer awareness, understanding, and trust. This finding is consistent with the study by Ndubisi and Wah (2006), which emphasizes that clear, honest, and continuous communication plays an important role in building relational bonds and customer loyalty, particularly in the financial services industry.

3.2.5 The Negative Effect of the People Variable on Loyalty

The most interesting result in this study is the finding that the people (employees) variable has a negative and significant effect on customer loyalty. This finding contradicts classical services marketing theory, which positions employees as a key element in creating service quality and customer loyalty (Zeithaml et al., 1996).

Theoretically, employees function as boundary spanners who represent organizational values, culture, and quality to customers. In the context of Islamic banking, employees are even expected not only to be technically competent but also to reflect Islamic values such as trustworthiness (*amanah*), honesty, and justice (Abdulqawi & Owen, 2011). Therefore, the negative effect of the people variable can be interpreted as an indication of the existence of a service gap, particularly between customer expectations and actual employee performance.

Zeithaml et al., (1996) explain that when the quality of service interactions does not meet customer expectations, the service experience will have a negative impact on the overall evaluation of the company. In this study, customers may have high expectations regarding the service provided by Islamic bank employees; however, the reality of interactions that are less responsive, less empathetic, or not solution-oriented causes employees to be perceived as a factor that reduces loyalty.

In addition, the development of digital services in banking has also changed the role of employees. Research by Bitner, Brown, and Meuter (2000) shows that in technology-based services, customers tend to be more sensitive to the quality of human interaction when such interaction occurs. This means that when customers are more comfortable with digital services, interactions with employees are only expected to occur in complex situations. If, under such conditions, employees fail to provide fast and competent solutions, the impact on loyalty becomes negative.

Thus, the negative finding for the people variable does not necessarily negate the important role of employees; rather, it indicates that the quality and effectiveness of employee interactions are the determining factors, not merely their presence. This suggests that customer loyalty in Islamic banking today is more influenced by service efficiency and functional value than by the intensity of personal interaction

4. CONCLUSION

This study aims to analyze the effect of the ethical values reflected through the elements of the Sharia marketing mix on customer loyalty. Based on the results of hypothesis testing, it can be concluded that all tested variables—place, price, product, promotion, and people—have a significant effect on customer loyalty.

The results show that place, price, product, and promotion have a positive effect on customer loyalty. These findings indicate that ease of service access, price fairness and transparency, the suitability and quality of Sharia-compliant products, and the effectiveness of promotional communication play important roles in building and maintaining the loyalty of Islamic bank customers. Among these variables, promotion is the most dominant factor, indicating that an appropriate marketing communication strategy is able to strengthen customer attachment and trust.

However, this study also finds results that differ from theory, namely that the people (employees) variable has a negative and significant effect on customer loyalty. This finding indicates a mismatch between customer expectations of employee service quality and the service experience they receive. In the increasingly digitalized context of Islamic banking, interactions with employees become selective and critical; therefore, suboptimal service quality can actually reduce customer loyalty.

Overall, the findings of this study emphasize that customer loyalty in Islamic banking is not determined solely by compliance with Sharia principles, but also by the effectiveness of marketing mix implementation and the quality of the service experience perceived by customers. The anomalous finding for the people variable

provides a theoretical contribution by showing that the role of employees does not always have a positive impact on loyalty, particularly when the quality of service interactions fails to meet customer expectations. Therefore, improving employee competence and service quality becomes an important implication for Islamic bank management in building sustainable customer loyalty.

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