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Customer Satisfaction as a Mediator between Service Quality and Customer Loyalty: Evidence from Islamic Banks in Indonesia

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ABSTRACT

This study aims to examine the influence of service quality on customer satisfaction and loyalty within the context of Islamic banking in Indonesia. While service quality is widely recognized as a critical factor in fostering long-term customer relationships, limited research has explored the roles of religiosity and cultural context in this sector. A quantitative approach was employed using a survey of Islamic bank customers in Indonesia, with data analyzed through Structural Equation Modeling (SEM). The results reveal that service quality has a positive and significant effect on customer satisfaction ($\beta = 0.856$; $p < 0.001$) and customer loyalty ($\beta = 0.498$; $p < 0.001$). Furthermore, the path from customer satisfaction to loyalty was statistically significant ($\beta = 0.359$; $p < 0.001$), An indirect effect of service quality on customer loyalty through satisfaction was also significant ($\beta = 0.307$; $p < 0.001$). confirming the mediating role of satisfaction. The findings underscore the importance for Islamic financial institutions to enhance service quality particularly reliability, responsiveness, and Sharia compliance to boost satisfaction and loyalty.

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Limitations include the use of a quantitative method that does not explore customer perceptions in depth and limited generalizability. Future studies should integrate qualitative approaches and consider cultural and religious values.

ملخص

تهدف هذه الدراسة إلى تحليل تأثير جودة الخدمة على رضا العملاء وولائهم في سياق الصيرفة الإسلامية في إندونيسيا. ورغم أن جودة الخدمة تُعد عاملا حاسما في بناء علاقات طويلة الأمد مع العملاء، إلا أن الأبحاث التي تناولت دور كل من التدين والسياق الثقافي في هذا القطاع لا تزال محدودة. اعتمدت الدراسة منهجا كميا، من خلال استبيان وُزِّع على عملاء البنوك الإسلامية في إندونيسيا، وتم تحليل البيانات باستخدام نمذجة المعادلات الهيكلية (SEM). أظهرت النتائج أن جودة الخدمة لها تأثير إيجابي ومعنوي على رضا العملاء ($\beta = 0.856$؛ $p < 0.001$) وكذلك على ولائهم ($\beta = 0.498$؛ $p < 0.001$). كما كانت العلاقة بين رضا العملاء وولائهم ذات دلالة إحصائية ($\beta = 0.359$؛ $p < 0.001$)، في حين تبين أن التأثير غير المباشر لجودة الخدمة على الولاء عبر الرضا كان أيضا معنويا ($\beta = 0.307$؛ $p < 0.001$)، مما يؤكد الدور الوسيط للرضا. وتُبرز النتائج أهمية تعزيز جودة الخدمة لدى المؤسسات المالية الإسلامية، لا سيما في ما يتعلق بالموثوقية، وسرعة الاستجابة، والامتثال لأحكام الشريعة، وذلك من أجل تعزيز رضا العملاء وولائهم. ومن أبرز القيود التي واجهت الدراسة اعتمادها الحصري على المنهج الكمي، مما لم يسمح بالتعمق في فهم تصورات العملاء، بالإضافة إلى محدودية تعميم النتائج. وتوصي الدراسة المستقبلية بدمج المنهجيات النوعية، وأخذ القيم الدينية والثقافية بعين الاعتبار.

RESUMÉ

Cette étude vise à examiner l'influence de la qualité du service sur la satisfaction et la fidélité des clients dans le contexte de la banque islamique en Indonésie. Si la qualité du service est largement reconnue comme un facteur essentiel pour favoriser des relations clients à long terme, peu de recherches ont exploré le rôle de la religiosité et du contexte culturel dans ce secteur. Une approche quantitative a été utilisée à partir d'une enquête menée auprès de clients de banques islamiques en Indonésie, dont les données ont été analysées à l'aide d'un modèle d'équations structurelles (SEM). Les résultats révèlent que la qualité du service a un effet positif et significatif sur la satisfaction des clients ($\beta = 0{,}856$; $p < 0{,}001$) et leur fidélité ($\beta = 0{,}498$; $p < 0{,}001$). En outre, le lien entre la satisfaction client et la fidélité est statistiquement significatif ($\beta = 0{,}359$; $p < 0{,}001$). L'effet indirect de la qualité du service sur la fidélité client via la satisfaction est également significatif ($\beta = 0{,}307$; $p < 0{,}001$), confirmant le rôle médiateur de la satisfaction. Ces résultats soulignent l'importance pour les institutions financières islamiques d'améliorer la qualité de leurs services, en particulier la fiabilité, la réactivité et le respect de la charia, afin de renforcer la satisfaction et la fidélité. Les limites de cette étude résident dans l'utilisation d'une méthode quantitative qui n'explore pas en profondeur les perceptions des clients et dans sa généralisation limitée. Les études futures devraient intégrer des approches qualitatives et tenir compte des valeurs culturelles et religieuses.

Keywords: Service quality, Customer satisfaction, Customer loyalty

JEL Classification: G21, M31, O16

1. Introduction

In the business world, competition is considered a very important element because it encourages business people to continuously improve the quality standards of their products, services, and offerings in order to gain the trust and preferences of consumers. This competitive dynamic occurs rapidly in various business sectors, including the banking industry. This perspective is supported by (Hidayatullah et al., 2019) who emphasize that the key to success in facing competition is to continuously improve the level of customer satisfaction. As one of the main players in the business world, banks are faced with the task of increasing their marketing efforts through the creation of innovative and integrated products, offering services at competitive prices, and implementing clear and attractive promotions for consumers. This statement is also reinforced by (Zulkarnain et al., 2020) who emphasized that in the context of the banking business, the main focus must be given to providing high-quality services to ensure customer satisfaction and maintain their loyalty.

The Madura region, as an integral part of East Java Province, features superior sectors in the fields of maritime, livestock, and plantation production. This diversity of superior products raises people's need for banking services to manage their financial aspects (Purnama, 2015). Observation data indicates that the marketing strategy implemented by Bank Syariah Indonesia (BSI) in Sampang Regency has the advantage of providing responsive and accurate services, which has a positive impact on increasing customer satisfaction. Therefore, BSI must continue to strive to improve their service quality standards to reduce the potential for customer dissatisfaction.

The role of customer satisfaction is very important because it can have an indirect effect on customer loyalty through mediating customer satisfaction (Zulkarnain et al., 2020). Findings from (Tambunan & Prabowo, 2023) show that customer satisfaction plays a significant role in the relationship between service quality and customer loyalty. Similarly, (Mardjuki et al., 2023) highlighted that customer satisfaction can act as a mediator between service quality and loyalty, suggesting that customers' perceptions of bank services are influenced by the extent to which services meet their expectations and needs.

However, the COVID-19 pandemic has significantly disrupted the banking sector, including Islamic banks, by changing consumer behavior, accelerating digitalization, and raising customer expectations regarding service responsiveness and security. In the post-pandemic era, maintaining customer loyalty has become more challenging due to intensified competition and shifting customer priorities toward convenience, trust, and service reliability. Therefore, understanding the role of service quality and customer satisfaction in fostering customer loyalty at Islamic banks like BSI is crucial in this new landscape.

Based on these dynamics, the central research question formulated is: How does service quality influence customer loyalty in Islamic banks, and does customer satisfaction mediate this relationship in the post-COVID-19 context?

This study makes an important contribution by specifically addressing the gap in existing literature regarding customer loyalty behavior in Islamic banking after the pandemic, an area that has received limited attention so far. The novelty of this research lies in its focus on post-pandemic customer behavior, service quality adaptations, and the mediating role of satisfaction, which are crucial for Islamic banks aiming to strengthen their competitive position in an increasingly dynamic financial services environment.

2. Literature Review

2.1. Service Quality

Service quality is a multidimensional concept that encompasses various important aspects, such as professional standards, compliance with service standards, efficiency, safety, user satisfaction, norms, ethics, law, and sociocultural factors. According to (Indrasari & Press, 2019), service quality involves efforts to accurately meet users' expectations, needs, and desires in service delivery. Meanwhile, (Tjiptono et al., 2012) describe service quality as a condition in which the fulfillment of customer needs exceeds expectations in relation to products, services, human resources, processes, and the environment.

A commonly used model for measuring service quality is SERVQUAL, introduced by (Parasuraman & Grewal, 2000) and also applied by (Raajpoot, 2004) and (Akdere et al., 2020). SERVQUAL assesses service quality based on five key dimensions: tangibles (physical evidence), reliability, responsiveness, assurance, and empathy. This model emphasizes the importance of customer perceptions regarding the gap between expectations and actual service performance.

2.2. Customer Satisfaction

According to (Kotler et al., 2018), customer satisfaction is a person's feeling of pleasure or disappointment resulting from comparing the perceived performance of a product or service with their expectations. If the performance falls short of expectations, the customer will feel dissatisfied. Indicators used to measure customer satisfaction include service quality, service availability, transaction security, transaction satisfaction, and ease of use.

2.3. Customer Loyalty

Customer loyalty refers to a customer's commitment to consistently repurchase a particular product or service, despite situational factors and marketing efforts from competitors (Yap et al., 2012) and (Tambunan & Prabowo, 2023) emphasize that customer loyalty is a key driver of long-term competitive advantage. Meanwhile, (Kristen & Wacana, 2024) views loyalty in terms of the frequency of repeat purchases over a specific period.

In the context of banking, indicators of customer loyalty include retention rate, transaction frequency, recommendations, satisfaction level, responsiveness, and overall customer experience (Purnama, 2015).

2.4. Relationships Between Variables

2.4.1. Service Quality on Customer Satisfaction

(Sipayung et al., 2023) found that technology-based service quality has a significant impact on customer satisfaction in the banking sector. (Dai et al., 2024) highlighted the need to evaluate services based on online reviews to enhance the speed and accuracy of satisfaction assessments. Similarly, (Pang & Zhang, 2024) discovered that service quality improves user satisfaction, sense of belonging, and perceived usefulness on social media platforms. (Chamdan Purnama et al., 2024) emphasized the importance of service quality in influencing customer satisfaction and relationship maintenance intentions.

All studies confirm that service quality positively contributes to customer satisfaction. The focus of the research varies:(Sipayung et al., 2023) emphasize technology service quality, (Dai et al., 2024) focus on customer online reviews, and (Pang & Zhang, 2024) underline the relevance of service quality across various sectors, not limited to a single industry.

H1: Service quality has a positive effect on customer satisfaction.

2.4.2. Service Quality on Customer Loyalty

(Wu et al., 2024), in the shipping industry, found that service quality influences loyalty through customer trust. (Lubis et al., 2021) demonstrated in the airline industry that service quality is directly related to customer behavioral loyalty. (Puspitasari et al., 2023) also revealed that in Indonesia's e-marketplace industry, service quality is a dominant factor in retaining customers.

All studies agree that service quality directly contributes to enhancing customer loyalty. The importance of specific service dimensions depends on the sectore.g., speed in e-marketplaces (Puspitasari et al., 2023) versus trust in shipping services (Wu et al., 2024). (Lubis et al., 2021) also introduced moderating variables such as customer personality into the model.
H2: Service quality has a positive effect on customer loyalty.

2.4.3. Customer Satisfaction on Loyalty

(Septiantika & Rachmawati, 2023) found that customer satisfaction is a key factor in maintaining loyalty in digital banking services. (Tang et al., 2024), through a study in e-retailing, showed that effective service recovery from service failures enhances both satisfaction and loyalty. (Guo et al., 2024) added that innovation through the use of service robots contributes to loyalty by improving the customer experience.

Customer satisfaction is consistently identified as a primary determinant of customer loyalty. (Guo et al., 2024) explored the role of technological innovation (service robots), which was not addressed in other studies. (Tang et al., 2024) emphasized the importance of service recovery as a key factor in retaining customer loyalty.

H3: Customer satisfaction has a positive effect on loyalty.

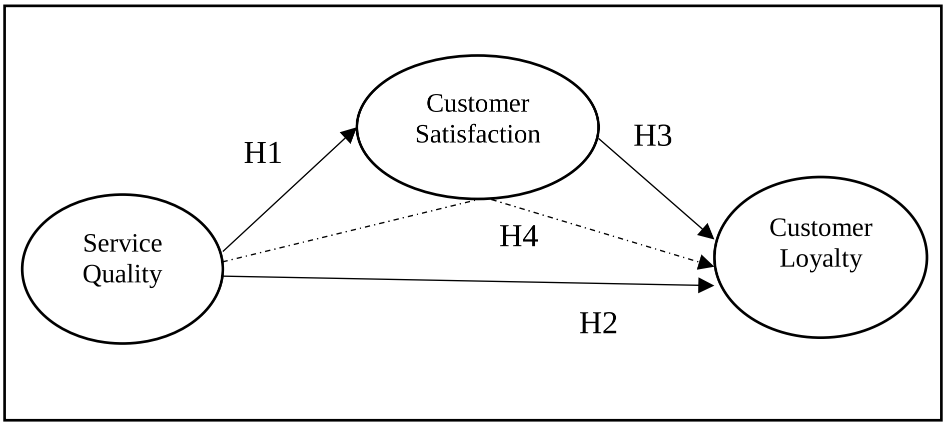
2.4.4. The Mediating Role of Customer Satisfaction in the Relationship Between Service Quality and Loyalty

(Tambunan & Prabowo, 2023) confirmed that customer satisfaction acts as a partial mediator between technology-based service quality and loyalty in the banking sector. (Yaqoob et al., 2024), in their study of chatbot services, also found that user experience and trust are important mechanisms in the satisfaction-mediated relationship. (Nguyen et al., 2024) stated that customer satisfaction plays a central role in strengthening the relationship between relationship marketing and loyalty in e-banking services.

All studies support a partial mediation model, where service quality influences loyalty through customer satisfaction. (Yaqoob et al., 2024) added the element of user trust to the mediation mechanism, while (Tambunan & Prabowo, 2023) and (Nguyen et al., 2024) focused on satisfaction alone as the mediator. (Nguyen et al., 2024) findings are particularly relevant for applications in Sharia banking within the post-pandemic digitalization context.

H4: Service quality positively affects loyalty, with customer satisfaction as a mediating variable.
A conceptual framework is illustrated in Figure 1.

Figure 1. Research Conceptual Framework



4. Data and Methodology

This study employs a quantitative approach with a causal research design, chosen for its ability to examine cause-and-effect relationships between independent and dependent variables (Ghozali, 2021). The causal design is used to identify and analyze the effects of service quality and customer satisfaction on customer loyalty at BSI in Sampang Regency. Throughout the research process, ethical procedures were prioritized with the following steps:

Participant Consent: Each respondent was provided with an explanation of the study's objectives and gave voluntary consent before completing the questionnaire. Data Confidentiality: All collected data were kept confidential and used solely for academic purposes. Respondent identities were maintained anonymously. Data were collected using a Likert-scale questionnaire (1 = strongly disagree to 5 = strongly agree) to measure customers' perceptions of the research variables. These variables include: Service quality, measured based on the five SERVQUAL dimensions—tangibles, reliability, responsiveness, assurance, and empathy (Raajpoot, 2004) and (Akdere et al., 2020). Customer satisfaction, measured by customer service, service availability, transaction security, transaction satisfaction, and ease of use (Kotler et al., 2018). Customer loyalty, measured through retention rate, transaction frequency, recommendations, satisfaction level, responsiveness to issues, and customer experience (Purnama, 2015) and (Yap et al., 2012).

The following table presents the operational definitions of the variables.

Tabel 1. Definisi Operasional Variabel

Variable	**Indicator**	**Statement**	**Scale**
Service Quality	Tangible	The physical facilities provided by the bank look attractive.	Likert 1–5
	Reliability	The bank provides accurate services from the first time.	
	Responsiveness	Bank employees provide quick service to me.	
	Assurance	I feel secure when conducting transactions at this bank.	
	Empathy	Bank employees understand my specific needs.	
Customer Satisfaction	Customer service	I am satisfied with the quality of service I received.	Likert 1–5
	Service availability	The bank's services are always available when I need them.	
	Transaction security	I feel that my transactions at this bank are secure.	
	Transaction satisfaction	I am satisfied with the transaction process at this bank.	
	Ease of use	The bank's services are easy to use.	
Customer Loyalty	Customer retention	I will continue to use this bank's services in the future.	Likert 1–5
	Transaction frequency	I frequently conduct transactions at this bank.	
	Recommendation	I recommend this bank to others.	
	Satisfaction level	I am satisfied being a customer of this bank.	

Source: (Raajpoot, 2004); (Akdere et al., 2020); (Kotler et al., 2018); (Purnama, 2015); (Yap et al., 2012)

Prior to the main data collection, a pilot test was conducted with 30 respondents to ensure the clarity and reliability of the instrument (Gomm, 2008). Each item in the questionnaire that was deemed unclear was revised based on feedback from pilot respondents. To minimize non-response bias, the questionnaire was distributed directly through BSI Sampang’s internal communication channels, including customer discussion groups and service networks, to ensure optimal participation rates.

The sampling technique used was purposive sampling, with selection criteria including BSI customers who: (1) use the Easy Wadiah savings product, (2) have been customers for at least one year, and (3) have actively transacted in the past six months. This method was chosen to ensure that respondents had relevant experience with the bank's service quality. A sample size of 166 respondents was selected based on the guidelines of (Hair Jr et al., 2017), which recommend a minimum of 5–10 times the number of indicators in the measurement model, thus meeting the requirements for structural model analysis.

For data analysis, this study employed Partial Least Squares – Structural Equation Modeling (PLS-SEM). PLS-SEM was chosen for its strengths in analyzing complex relationships between latent variables, its ability to handle non-normal data, and its suitability for moderate sample sizes (Hair Jr et al., 2017). The analysis was conducted using SmartPLS software, following these steps:

Evaluation of the measurement model to assess: Convergent validity, using AVE values (>0.5). Discriminant validity, using the Fornell-Larcker criterion and HTMT ratio (<0.85) (Balu & Rathnasabapathy, 2025). Instrument reliability, using Composite Reliability and Cronbach's Alpha (>0.7). Evaluation of the structural model, by testing: Path coefficients and their significance through bootstrapping with 5,000 resamples, where t-values >1.96 indicate significance at a 95% confidence level. Model predictive power, measured through: Coefficient of determination (R^2). Predictive relevance (Q^2) using the Stone-Geisser Test. Effect size (f^2) to assess the relative contribution of each independent variable to the model

Through these steps, this study aims to comprehensively examine the relationships between service quality, customer satisfaction, and customer loyalty in the post-pandemic Islamic banking context.

5. Empirical Results

5.1. Respondent Characteristics

Table 2. Respondent Characteristics

Description	**N**	**%**	**Description**	**N**	**%**	**Description**	**N**	**%**
Gender			Age			Education		
Man	117	70.5	18-25	51	30.7	High school graduate or earlier	139	84
Woman	49	29.5	26-30	49	29.5	Undergraduate and Postgraduate	27	16
Amount	166	100	>30	66	39.8	Amount	166	100
			Amount	166	100			

Source: Data processed

Based on Table 2, the respondents in this study consisted of 166 customers of BSI in Sampang Regency. In terms of gender, the majority of respondents were male, totaling 117 individuals (70.5%), while female respondents numbered 49 individuals (29.5%). This indicates that Islamic banking service users in the region are predominantly male. Regarding age, most respondents were over 30 years old, totaling 66 individuals (39.8%), followed by those aged 18–25 years with 51 individuals (30.7%), and 26–30 years with 49 individuals (29.5%). These findings suggest that the majority of respondents are within the productive and financially stable age group. From an educational perspective, the majority of respondents had completed senior high school or an equivalent level, with 139 individuals (84%), while those holding undergraduate or postgraduate degrees amounted to 27 individuals (16%). This composition reflects that BSI's services reach a broad segment of society with a secondary education background, making inclusive and easy-to-understand service approaches crucial in the bank's communication strategy.

5.2. Outer Model Assessment

Table 3. Outer Model Assessment

Construct	λ	α	rho_A	CR	AVE
Service Quality		0.930	0.935	0.947	0.781
SQ1: Tangible	0.868				
SQ2: Reliability	0.879				
SQ3: Responsiveness	0.927				
SQ4: Assurance	0.884				
SQ5: Empathy	0.860				
Customer Satisfaction		0.854	0.870	0.895	0.632
CS1: Customer service	0.858				
CS2: Service availability	0.744				
CS3: Transaction security	0.853				
CS4: Transaction satisfaction	0.788				
CS5: Ease of use	0.721				
Customer Loyalty		0.921	0.928	0.942	0.764
CL1: Customer retention	0.762				
CL2: Transaction frequency	0.933				
CL3: Recommendation	0.933				
CL4: Satisfaction level	0.877				
CL5: Response to problems	0.855				

Source: Data processed

Based on Table 3, the outer model evaluation was conducted to assess the validity and reliability of the research constructs: Service Quality, Customer Satisfaction, and Customer Loyalty. According to the analysis results, all indicators have factor loading values (λ) above 0.70, indicating that each indicator contributes significantly to its respective construct. The Service Quality construct shows a Cronbach's Alpha of 0.930, rho_A of 0.935, and Composite Reliability of 0.947, with an Average Variance Extracted (AVE) of 0.781. These values indicate that the Service Quality construct has excellent internal reliability and convergent validity. The Customer Satisfaction construct has a Cronbach's Alpha of 0.854, rho_A of 0.870, and Composite Reliability of 0.895, with an AVE of 0.632. These values meet the eligibility criteria, which means the construct is reliable and valid. Similarly, the Customer Loyalty construct demonstrates very high reliability, with a Cronbach's Alpha of 0.921, rho_A of 0.928, and Composite Reliability of 0.942, as well as an AVE of 0.764.

Overall, all constructs in this study meet the minimum criteria for reliability and validity, namely Cronbach's Alpha and Composite Reliability above 0.70, and AVE above 0.50. Therefore, the measurement model is deemed valid and reliable, and the analysis can proceed to the structural model (inner model) stage.

Table 4. Discriminant Analysis

Variable	**Customer Loyalty**	**Customer Satisfaction**	**Service Quality**
Fornell–Larcker criterion			
Customer Loyalty	0.874		
Customer Satisfaction	0.785	0.795	
Service Quality	0.805	0.856	0.884
HTMT 0.90 Criterion			
Customer Loyalty			
Customer Satisfaction	0.857		
Service Quality	0.860	0.856	

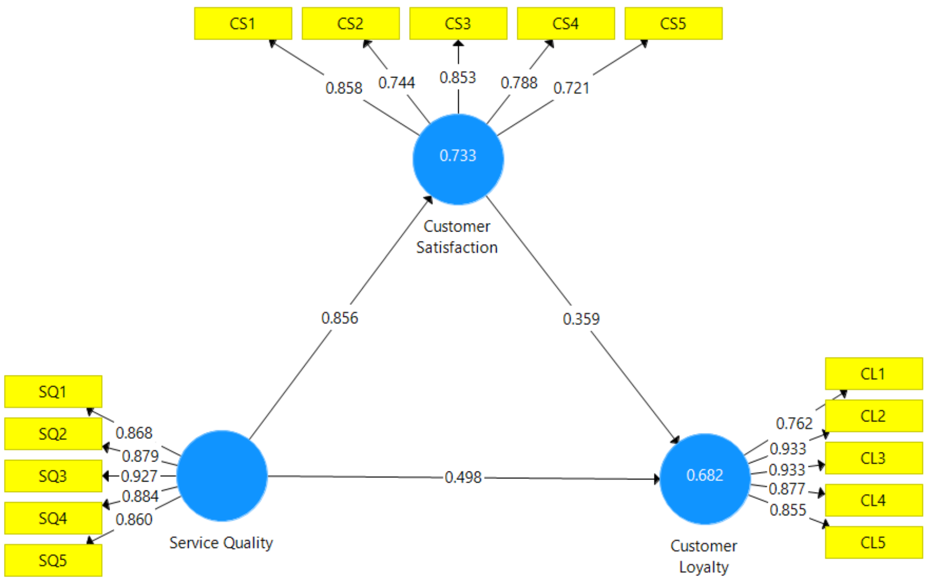
Source: Data processed

Discriminant validity was tested using two main approaches: the Fornell–Larcker Criterion and the HTMT (Heterotrait–Monotrait) Ratio. Based on the Fornell–Larcker Criterion, the square root of AVE for each construct should be higher than its correlation with other constructs. The results show that the Customer Loyalty (0.874) and Service Quality (0.884) constructs meet this criterion, as their values are higher than the correlations with other constructs. However, for the Customer Satisfaction construct, the AVE square root value (0.795) is lower than its correlation with Service Quality (0.856), indicating a potential overlap between the constructs. Nevertheless, testing continued using the HTMT 0.90 approach, which is more sensitive. The results show that all HTMT values are below the threshold of 0.90, with values of 0.857 (between Customer Satisfaction and Customer Loyalty), 0.860 (between Service Quality and Customer Loyalty), and 0.856 (between Service Quality and Customer Satisfaction). Therefore, based on the HTMT criterion recommended by (Hair Jr et al., 2017), it can be concluded that each construct in this study has adequate discriminant validity.

5.3. Inner model assessment and hypothesis testing

Test the inner model. Structural models focus on hypothesized relationships or paths between variables. The results of the inner model testing can be seen in Figure 2.

Figure 2. Structural Models



Based on Figure 2, the results of the structural model analysis show that service quality has a positive and significant impact on customer satisfaction, with a path coefficient of 0.856. This indicates that the better the customers' perception of service quality, the higher the level of satisfaction they experience. In addition, service quality also has a direct effect on customer loyalty, with a path coefficient of 0.498, indicating a relatively strong relationship. Customer satisfaction itself has a positive effect on customer loyalty, with a path coefficient of 0.359. Thus, service quality not only affects loyalty directly but also indirectly through customer satisfaction as a mediating variable. The R-Square (R^2) value for customer satisfaction is 0.733, meaning that 73.3% of the variation in customer satisfaction can be explained by service quality. Meanwhile, the R^2 value for customer loyalty is 0.682, indicating that 68.2% of the variation in customer loyalty is explained by service quality and customer satisfaction simultaneously. All indicators in this model also show good convergent validity, with loading values above 0.70. These findings confirm that the model has strong predictive capability, valid relationships between variables, and supports partial mediation of customer satisfaction in the relationship between service quality and customer loyalty.

Table 5. Hypothesis Testing

Path Coefficients	**Beta**	**T Statistics**	**P Values**	**Decision**
Direct Effects				
Service Quality -> Customer Loyalty	0.498	6.549	0.000	H1, Supported
Service Quality -> Customer Satisfaction	0.856	43.691	0.000	H2, Supported
Customer Satisfaction -> Customer Loyalty	0.359	4.659	0.000	H3, Supported
Indirect Effects				
Service Quality -> Customer Satisfaction -> Customer Loyalty	0.307	4.468	0.000	H4, Supported

Source: Data processed

Based on Table 5, the results of the hypothesis testing show that all hypotheses tested in this model are supported. Hypothesis 1 (H1) shows that service quality has a positive and significant impact on customer loyalty, with a beta coefficient of 0.498 and a t-statistic value of 6.549, which is well above the significance threshold. Hypothesis 2 (H2) shows that service quality also has a strong positive effect on customer satisfaction, with a beta coefficient of 0.856 and a very high t-statistic value of 43.691. Next, Hypothesis 3 (H3) supports that customer satisfaction influences customer loyalty, with a beta coefficient of 0.359 and a t-statistic value of 4.659, indicating a significant relationship. Finally, Hypothesis 4 (H4) tests the indirect effect of service quality on customer loyalty through customer satisfaction. The result shows a significant positive effect, with a beta coefficient of 0.307 and a t-statistic value of 4.468. Overall, the results of this test show that service quality affects customer loyalty both directly and indirectly through customer satisfaction, with the direct effect being stronger than the indirect effect.

Table 6. Presents the outcomes for R^2, f^2, and Q^2.

Variabel	R^2	f^2	Q^2
Customer Loyalty	0.682	0.108	0.645
Customer Satisfaction	0.733	2.740	0.729

Source: Data processed

Based on Table 6, the results for R^2, f^2, and Q^2 are used to evaluate the predictive power, effect size, and model quality. For customer loyalty, the R^2 value of 0.682 indicates that 68.2% of the variability in customer loyalty can be explained by the model, reflecting a strong explanatory power. The f^2 value of 0.108 indicates a small to moderate effect size, meaning that the independent variables (such as service quality and customer satisfaction) have a moderate influence on customer loyalty. Meanwhile, the Q^2 value of 0.645 indicates that the model has high predictive relevance for customer loyalty, meaning that the model is effective in predicting customer loyalty. For customer satisfaction, the R^2 value of 0.733 indicates that 73.3% of the variability in customer satisfaction can be explained by the model, which also demonstrates very strong explanatory power. The f^2 value of 2.740 indicates a large effect size, meaning that the independent variables have a very significant influence on customer satisfaction. Additionally, the Q^2 value of 0.729 indicates very high predictive relevance for customer satisfaction, with the model being highly effective in predicting customer satisfaction. Overall, this model demonstrates high explanatory and predictive power for both variables, with customer satisfaction having slightly higher predictability compared to customer loyalty.

5.4. The Influence Of Service Quality On Customer Loyalty

This study shows that service quality has a significant positive impact on customer loyalty. A beta coefficient of 0.498 indicates a strong relationship between service quality and customer loyalty. The t-statistic value of 6.549, which far exceeds the significance threshold of 1.96, strengthens the conclusion that this effect is not due to chance and has high statistical significance.

These findings indicate that service quality is a key factor in fostering customer loyalty. In other words, the better the service quality provided by the company, the higher the likelihood that customers will remain loyal and continue using the products or services offered. This underscores the importance of companies ensuring a positive customer experience through improvements in service quality. Previous studies also support these findings. For example, research by (Dewi et al., 2021) shows that service quality significantly affects customer loyalty through customer satisfaction as an intervening variable. Another study by (Ali & Li, 2021) found that service quality, perceived value, and loyalty impact customer satisfaction. Both studies highlight the importance of service quality in building customer loyalty.

The positive impact of service quality on customer loyalty can be explained from several perspectives, including satisfaction and loyalty theories. As explained by (Oliver, 1999), high service quality increases customer satisfaction, which in turn strengthens their loyalty. In practice, companies that consistently deliver high-quality services can build emotional relationships with customers. This leads to increased loyalty because customers feel valued and satisfied with their experience. Based on the data collected in this study, the significant beta coefficient shows that service quality has a strong impact on customer loyalty. This indicates that aspects of service quality, such as speed, responsiveness, and accuracy, are crucial in building customer loyalty. Research by (Dewi et al., 2021) and (Ali & Li, 2021) confirms that service quality significantly affects customer loyalty, both directly and through customer satisfaction as an intervening variable.

Some studies contradict these findings. For example, research by (Harriet et al., 2024) found that although service quality is important, other factors such as price and value can also influence customer loyalty, and may even dominate in some contexts. Another study by (Supriyanto et al., 2021) shows that in some industries, external factors such as competition or previous customer experiences may have a greater influence on loyalty than service quality alone.

The implications of these findings are significant for companies seeking to improve customer loyalty. Companies should prioritize improving their service quality. This may involve employee training, enhancing service processes, and ensuring a better overall customer experience. Furthermore, companies should pay attention to other elements of service quality, such as speed of service, punctuality, and friendly interactions, which have been shown to strengthen customer loyalty. From a theoretical perspective, these findings reinforce existing theories on the relationship between service quality and customer loyalty, emphasizing the importance of quality in building long-term relationships with customers. For industry practice, these findings provide evidence that investing in service quality can result in more loyal customers, which in turn improves the company's performance and profitability in the long run.

Therefore, Islamic banks in Indonesia need to prioritize improving service quality as a strategic priority. Service practices should not only focus on speed and accuracy but also integrate Islamic values such as honesty, justice, and trustworthiness in every interaction with customers. Islamic banks are advised to conduct regular training based on Islamic values for all employees to build more ethical service practices oriented toward long-term satisfaction.

Additionally, in the context of Indonesian culture, which highly values religiosity and collectivism, Islamic banks need to tailor their service approach by emphasizing ukhuwah Islamiyah (Islamic brotherhood) and strengthening the emotional engagement of customers. By optimizing service quality based on these values, Islamic banks can increase customer loyalty while strengthening their competitive position in the national banking market.

5.5. The influence of service quality on customer satisfaction

The results of this study indicate that service quality has a very strong positive impact on customer satisfaction. A beta coefficient of 0.856 reflects a very strong relationship, and a t-statistic value of 43.691 shows very high significance, far above the t-table threshold of 1.96 at a 5% significance level. This means that service quality plays a major statistical role in shaping customer satisfaction.

These findings indicate that consistently improving service quality will directly increase customer satisfaction. The better the service received by customers, which includes aspects like reliability, speed, comfort, and friendliness, the more likely customers are to feel satisfied with the service provided. This result is consistent with various recent studies. For example, research by (Madiawati et al., 2021) found that service quality significantly affects customer satisfaction in the service sector. (Perdomo-Verdecia et al., 2024), in a study in the local restaurant sector, also stated that the dimensions of service quality (tangibles, reliability, responsiveness, assurance, and empathy) contribute significantly to improving customer satisfaction. (Ong et al., 2023) also confirmed that service quality is a key determinant in building customer satisfaction in the modern retail sector.

This strong influence can be explained from several perspectives, including the Expectation-Confirmation Theory (Oliver, 1980), which is reinforced in recent studies. Customers form certain expectations before receiving service. If the service they receive meets or exceeds those expectations, positive confirmation occurs, leading to satisfaction. Superior service quality meets or exceeds these expectations, thereby increasing satisfaction. In business practice, companies that provide consistent, high-quality service (such as fast service, responsiveness to complaints, and friendly staff) build positive perceptions in the eyes of customers. For instance, in the restaurant or public service sector in Indonesia, customers tend to give high ratings to fast and friendly service. With a beta coefficient of 0.856, which is very high, and a t-statistic of 43.691, it can be seen that service quality is the dominant variable in shaping customer satisfaction in this study model. This suggests that interventions to improve service quality will likely lead to a significant increase in customer satisfaction. Research by (Askari et al., 2024) also emphasizes that service quality is an important factor in shaping customer experience and satisfaction, especially in service-based industries.

While most research supports this positive relationship, there are some contradictory findings. For example, (Harriet et al., 2024) found that in some contexts, such as technology-based services (self-service technology), factors like convenience and user control over the service process are more dominant than conventional service quality in shaping satisfaction. (Supriyanto et al., 2021) also showed that in the public sector, perceptions of bureaucracy sometimes have more influence on customer satisfaction than the quality of service provided directly.

The implications of these findings are highly important for businesses and service-providing organizations. They need to invest more resources in employee training, service standardization, and regular monitoring of service quality to maintain or improve customer satisfaction. Service quality must be a strategic focus to build long-term competitive advantages. These findings strengthen the literature on the importance of service quality as the primary antecedent of customer satisfaction, enriching the study of the relationship between service quality and customer behavior in a contemporary context.

Based on the findings of this study, there are several practical recommendations that can be applied by Islamic banks to enhance customer satisfaction. First, Islamic banks need to prioritize improving service quality as the main strategy to build customer satisfaction. This can be achieved through employee training that emphasizes not only technical skills but also the strengthening of Islamic values such as sidq (honesty), amanah (trustworthiness), justice, and empathy in service. Second, the customer feedback system should be strengthened so that the bank can quickly detect and respond to complaints or service deficiencies. Third, the digitization of services should continue to be developed effectively, while still maintaining adherence to Sharia principles. Additionally, the standardization of operational procedures based on Islamic values is also important to ensure a consistent customer service experience across all units.

From a contextual and cultural perspective, Islamic banking in Indonesia operates in a society with strong religious values and collectivism. This causes customer expectations towards Islamic banks to not only focus on technical aspects but also on spiritual and emotional dimensions. The service provided should reflect Islamic values not just in the products but also in the attitudes and behavior of service staff. Strengthening the principle of ukhuwah Islamiyah (Islamic brotherhood) in service interactions will create a stronger emotional bond between customers and the bank. Therefore, providing service that integrates professionalism and Islamic values is key to increasing customer satisfaction and loyalty among Islamic bank customers in Indonesia.

5.6. The influence of customer satisfaction on customer loyalty

The results of this study show that customer satisfaction has a positive and significant effect on customer loyalty, as reflected by a beta coefficient of 0.359 and a t-statistic value of 4.659, which exceeds the significance threshold of 1.96. This indicates that the higher the level of satisfaction perceived by customers, the greater their tendency to remain loyal to the products or services provided. Although the strength of the relationship is not as strong as the direct impact of service quality on satisfaction, it still plays an important role in shaping customer loyalty.

The findings strengthen the understanding that customer satisfaction is a key element in customer retention strategies. Satisfied customers tend to have positive experiences, feel valued, and are less likely to switch to competitors. In practice, consistent service experiences that meet expectations and are complemented by quick responses to complaints can foster emotional attachment from customers to the company. These findings align with several previous studies. Research by (Madiawati et al., 2021) revealed that customer satisfaction significantly affects customer loyalty in the service sector. (Ong et al., 2023) also stated that customer satisfaction is a strong predictor of the intention to continue using a product or service in the long term. Moreover, (Elshaer et al., 2025) emphasized that customer loyalty cannot be optimally formed without first creating strong satisfaction.

Theoretically, these findings are consistent with the Expectation-Confirmation Theory (Oliver, 1980) and the Theory of Planned Behavior (Ajzen, 2002), where customer satisfaction is considered the result of cognitive and affective evaluations of consumption experiences. When customer expectations are met or even exceeded, positive confirmation occurs, leading to satisfaction, which eventually results in sustained loyalty. In the field, particularly in service sectors like banking, customers who are satisfied due to fast, friendly service that aligns with their values are more likely to become long-term clients.

However, some studies present different views. (Harriet et al., 2024) found that customer loyalty in the context of digital banking may be more influenced by ease of access and technological innovation than by emotional satisfaction alone. Additionally, (Supriyanto et al., 2021) argued that in public services, loyalty may be formed due to limited choices or administrative obligations, rather than satisfaction.

The implications of these findings are significant, especially in the context of customer relationship management. Companies, including Islamic banks, need to realize that maintaining customer satisfaction is a strategic investment that can lead to long-term loyalty. To achieve this, regular satisfaction assessments, quick responses to complaints, and service adjustments according to customer needs are essential steps in relational marketing strategies.

In the context of Islamic banks in Indonesia, practical recommendations include ensuring that services are not only technically high-quality but also reflect Sharia principles such as honesty, justice, and trustworthiness. Training service staff to focus not just on efficiency but also on providing service in line with Islamic values is crucial. Furthermore, Islamic banks should strengthen customer engagement systems that address the spiritual and emotional needs of customers. The collective and religious culture of Indonesian society plays an important role, as customers not only want satisfactory services but also services that align with their Islamic values. Therefore, customer satisfaction built on values and trust will foster deeper and more sustainable loyalty in the Islamic banking sector.

5.7. Customer satisfaction mediates the influence of service quality on customer loyalty

The results of this study show that service quality has an indirect effect on customer loyalty through customer satisfaction, with a beta coefficient of 0.307 and a t-statistic value of 4.468. This value exceeds the significance threshold ($t > 1.96$), indicating that this mediating relationship is statistically significant. This means that good service quality not only directly impacts customer loyalty, but also enhances customer satisfaction, which in turn strengthens their loyalty to the service or product. These findings suggest that customer satisfaction acts as an important mediator in strengthening the relationship between service quality and loyalty. This indicates that in creating loyal customers, companies not only need to provide quality service, but also ensure that the service offers a satisfying and positive experience for customers. In other words, service quality becomes a means to build satisfaction, and satisfaction is what ultimately builds loyalty.

These results are consistent with the findings of various previous studies. For example, research by (Madiawati et al., 2021) states that service quality significantly influences customer loyalty, both directly and indirectly through customer satisfaction. (Ong et al., 2023) also state that customer satisfaction is an important mediating variable between service quality and behavioral loyalty intentions. (Elshaer et al., 2025) emphasize that to increase loyalty, companies must first create strong satisfaction as a result of quality service.

Theoretically, these findings support the Expectancy Disconfirmation Theory (Oliver, 1980) and the Customer Satisfaction-Loyalty Framework, which states that loyalty is formed when customers feel satisfied because their expectations regarding service quality are met or exceeded. In practice, customers are not loyal solely because of good service, but because the service has resulted in meaningful satisfaction. In the field, particularly in the banking sector, customers tend to show loyalty when they feel their experience is consistent, comfortable, and meets expectations. In this case, satisfaction becomes a bridge between perceptions of service and the intention to continue using the service. However, some studies also suggest that satisfaction does not always guarantee loyalty. For example, a study by (Harriet et al., 2024) revealed that in the context of digital or technology-based services, loyalty can be more influenced by ease of access and innovation than by emotional satisfaction or past experiences. Additionally, (Supriyanto et al., 2021) in the public service sector also show that loyalty is sometimes more related to administrative requirements or limited choices than to satisfaction.

The implications of these findings are significant for business strategies. Companies, including Islamic banks, must not only provide quality services but also ensure that the services create a satisfying experience for customers. Satisfaction built from services that meet or even exceed expectations will strengthen loyalty, which in turn supports long-term business sustainability.

In the context of Islamic banks in Indonesia, practical recommendations that can be implemented include: developing a service system that is not only efficient but also friendly, empathetic, and in line with Islamic values such as shiddiq (honesty), amanah (trustworthiness), and ihsan (doing good sincerely). Additionally, Islamic banks need to build a feedback system based on spiritual values to measure and improve customer satisfaction. The religious and collectivist cultural context of Indonesian society also supports a value-based service approach, where emotional and spiritual satisfaction significantly influences loyalty. Therefore, ensuring that services are not only of high quality but also meet both Sharia and emotional dimensions is crucial in building sustainable loyalty among Islamic bank customers.

5.8. Research limitations

This study has several limitations that need to be considered when interpreting the results. First, this research was conducted within the context of Indonesian culture, which has unique social and religious characteristics. Indonesia is a collectivist country with a Muslim-majority population, where religious values can influence how customers assess service quality and form satisfaction and loyalty. Therefore, the findings of this study may not be fully generalizable to countries or institutions with different cultural backgrounds and banking systems, such as Western countries with individualistic and secular cultures. Second, this study uses a quantitative approach that focuses more on testing relationships between variables statistically, and therefore, it does not delve deeply into customer perceptions, motivations, and experiences behind their behaviors. The emotional and contextual dimensions of customer experience may not be fully represented in this approach. Additionally, the model used in this research only involves a few main variables such as service quality, satisfaction, and customer loyalty, without considering other factors like trust, perceived value, or emotional attachment, which could also influence these relationships, particularly in the context of Islamic banking.

5.9. Suggestions for Future Research

To address these limitations, future research is recommended to use qualitative approaches, such as in-depth interviews or case studies, to explore customer perceptions and experiences with service quality within the context of culture and Islamic values. This will help understand how religious and cultural aspects, such as honesty, trustworthiness, and justice, influence customer satisfaction and loyalty. Additionally, cultural and religiosity variables should be included as moderator or mediator factors in the research model to examine how levels of religiosity and cultural views may affect the impact of service quality on customer satisfaction and loyalty.

Future studies could also consider a comparative approach between Islamic banks in Indonesia and other countries with similar banking systems, such as Malaysia or Saudi Arabia, to understand the differences in cultural context and legal systems in shaping customer behavior. Furthermore, longitudinal research could provide a more comprehensive picture of how perceptions of service quality and satisfaction change over time and how this impacts long-term customer loyalty.

Future research is also advised to utilize big data technology and sentiment analysis on social media to identify customer perceptions of service quality more broadly and in real time. Finally, it is important for future studies to focus on customer segmentation, to understand how different customer groups based on age, employment status, or Islamic financial orientation experience and assess service quality, and how this contributes to their satisfaction and loyalty.

6. Conclusion

This study found that service quality has a positive and significant impact on both customer satisfaction and customer loyalty, both directly and indirectly through customer satisfaction. These findings reinforce the understanding that service quality is a key factor in building a strong relationship between Islamic financial institutions and their customers. The high beta coefficients, such as 0.856 for the direct impact of service quality on customer satisfaction, and 0.498 for the direct impact of service quality on customer loyalty, suggest that improving service quality can have a significant impact on customer satisfaction and loyalty in the context of Islamic banking.

The theoretical contribution of this study lies in developing an understanding of the relationship between service quality, customer satisfaction, and customer loyalty within the cultural and religiosity context of Indonesia, particularly in the Islamic banking sector. This study also confirms that customer satisfaction plays a mediating role in linking service quality to customer loyalty, further enriching the literature on the impact of service quality in faith-based service sectors. In terms of practical contributions, these findings highlight the importance for Islamic financial institutions to continuously improve their service quality in order to maintain customer satisfaction and loyalty. Several aspects of service quality, such as reliability, responsiveness, and alignment with religious values, should be the main focus in service development. Islamic financial institutions need to ensure that customer experiences not only meet functional expectations but also align with the Islamic principles that customers expect.

Policy Recommendations for Islamic Financial Institutions:

1. Improvement of Service Quality**:** Islamic financial institutions should develop service standards that are not only efficient and professional but also reflect Islamic values. Staff training and the implementation of technology that supports fast, responsive, and friendly service processes should be prioritized.

2. Focus on Customer Experience**:** Institutions should understand that good service quality must be supported by a customer experience that emphasizes emotional aspects, such as friendliness, empathy, and building long-term relationships with customers.

3. Integration of Islamic Values in Services**:** Developing policies that emphasize the alignment between services offered and Islamic principles is key to strengthening customer trust in Islamic banking.

4. Monitoring Customer Satisfaction and Loyalty**:** Islamic financial institutions should regularly conduct customer satisfaction surveys to identify areas for improvement and assess the level of customer loyalty to the products and services provided.

5. Development of Adaptive Services**:** By considering the demographic and psychographic differences of customers, Islamic financial institutions need to develop more personalized and relevant products and services, taking into account the needs and expectations of each customer segment.

6. By paying attention to these recommendations, Islamic financial institutions in Indonesia can strengthen their position as the primary choice for customers seeking services that not only meet financial needs but also align with their moral and religious principles.

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