


Do men and women respond differently to Sharia marketing? Exploring ethical drivers of loyalty in Islamic banking

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ABSTRACT

Introduction

Ethical and Sharia-compliant marketing has become a strategic foundation for Islamic banks seeking to build sustainable customer loyalty. Unlike conventional marketing, Sharia marketing emphasizes honesty, fairness, and trust, reflecting Islamic ethical values in every business transaction. However, the extent to which these ethical marketing practices drive customer loyalty—and whether gender differences influence these effects—remains underexplored.

Objectives

This study aims to analyze the impact of Sharia marketing ethics, represented by the five dimensions of the Islamic marketing mix (product, price, promotion, people, and place), on customer loyalty in Islamic banking. It further examines the moderating role of gender in these relationships to uncover differential behavioral responses among male and female customers.

Method

A quantitative explanatory approach was employed, collecting survey data from 295 customers of Bank Syariah Indonesia (BSI) using purposive sampling. Data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) with SmartPLS 3.2.9 to assess both direct and moderating effects. The model's validity and reliability were confirmed through confirmatory factor analysis and multicollinearity diagnostics.

Results

Findings reveal that all five elements of Sharia marketing ethics significantly influence customer loyalty, with promotion, product, and place showing the strongest positive effects. Interestingly, the “people” dimension has a negative influence, indicating that employee interactions do not always align with customers’ ethical

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expectations. Gender significantly moderates the relationships between price, promotion, people, and place with loyalty, suggesting that male and female customers respond differently to ethical marketing signals.

Implications

The results underscore the importance of integrating ethical and gender-sensitive strategies in Islamic marketing. Islamic banks should focus on authentic communication, fair pricing, and improving service interactions to strengthen customer trust and long-term loyalty. These insights also provide policy implications for enhancing the ethical governance of marketing practices in Islamic financial institutions.

Originality/Novelty

This study contributes to Islamic marketing literature by integrating ethical Sharia marketing principles with gender-based behavioral analysis. It offers a novel perspective by demonstrating how gender moderates the ethical marketing-loyalty relationship, providing both theoretical enrichment and practical guidance for inclusive marketing strategies in Islamic banking.

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INTRODUCTION

Customer loyalty in Islamic banking is influenced not only by religious alignment but also by demographic and psychological factors, particularly gender. Gender differences have been shown to moderate how customers perceive and respond to ethical and trust-based marketing efforts. Research in Islamic banking demonstrates that male and female customers often differ in their emotional drivers of loyalty. For instance, women may be more responsive to relational and trust-based cues, while men might prioritize service quality and brand credibility (Kanwal et al., 2022; Nieves-Pavón et al., 2025; Sebastianelli et al., 2008; Xue et al., 2020). Previous studies highlight that gender plays a critical role in the relationship between hijrah intention, satisfaction, and loyalty in Islamic banking (ElMassah & Abou-El-Sood, 2022; Fetria et al., 2021; Murthy & Rahman, 2026). Despite these insights, a clear research gap remains regarding the specific interactions between Sharia marketing mix dimensions and gendered behavioral responses in localized contexts. This study focuses on Bank Syariah Indonesia (BSI) in Kudus, a region known for its strong religious and entrepreneurial culture, which provides a unique environment to examine how male and female customers—who often differ in their emotional and performance-based orientations—respond to ethical marketing signals.

Moreover, previous studies have shown that gender can strengthen or weaken the link between marketing ethics and loyalty. For example, women tend to exhibit stronger loyalty when trust and commitment are high, whereas men may be more responsive in

situations involving conflict resolution (Yuan & Ma, 2022). Some customers choose Islamic banks based on service quality, trust, and Sharia compliance, with gender and age playing moderating roles in the decision-making process (Fetria et al., 2021; Ltifi et al., 2016; Trabelsi-Zoghlami et al., 2020). Despite these findings, gender remains an underexplored variable in Islamic marketing research. This gap is particularly relevant in Indonesia, one of the world's top-ranked countries in the Global Islamic Economy Indicator (Otoritas Jasa Keuangan, 2024), where customer engagement, brand image, and perceived religiosity have been shown to vary by customer segments, including gender-based (Gligor et al., 2023; Rasool et al., 2025; Ricadonna et al., 2021). Hence, incorporating a gender perspective can enrich our understanding of how ethical marketing strategies influence customer behavior in faith-based financial institutions.

While gender provides an important analytical lens for understanding customer responses, it cannot be examined in isolation from the broader framework of Islamic marketing ethics that shape those responses. Recent studies have increasingly recognized the role of religion in influencing consumption patterns, ethical evaluations, and marketing perceptions (Floren et al., 2019; Sandikci, 2021; Šmakova & Piligrimienė, 2021). Within Islamic financial services, Sharia marketing has emerged as a distinctive approach that aligns marketing strategies with Islamic principles such as fairness (*'adl*), trust (*amanah*), transparency, and the prohibition of exploitation (*gharar* and *riba*) (Saeed et al., 2001; Syamlan et al., 2026). Importantly, these ethical values may be perceived and internalized differently across gender groups, as men and women often exhibit varying sensitivities toward ethical conduct, relational trust, and moral consistency in service encounters. Consequently, gendered perceptions do not operate independently but interact with Sharia values in shaping customer evaluations of Islamic banks.

Integrating Sharia marketing principles with conventional marketing approaches that emphasize customer experience and innovation can therefore yield more meaningful and inclusive outcomes (Ahmed et al., 2022; Arham, 2010; Bonang et al., 2025; Chauhan et al., 2022). Empirical evidence indicates that Shariah compliance is a critical determinant of customer loyalty, as ethical and religious alignment strengthens emotional and spiritual bonds between customers and Islamic banks (Nuriatullah et al., 2024; Yuan & Ma, 2022; Zeithaml et al., 1996; Zhong & Moon, 2020). This form of loyalty is not solely driven by product quality or financial performance but also by customers' perceptions that the bank consistently adheres to Islamic teachings. From a gender perspective, prior research suggests that women tend to place greater emphasis on ethical integrity, transparency, and interpersonal trust, while men may prioritize functional and performance-related attributes, implying that the impact of Sharia compliance on satisfaction and loyalty may vary by gender (Irpan, 2024). Moreover, spiritual marketing and religiosity—when reflected in employee behavior and communication—serve as reinforcing mechanisms that enhance these gender-differentiated responses. In line with Islamic principles of equality and brotherhood, unethical marketing practices are thus perceived not only as managerial shortcomings



but also as moral injustices that undermine trust across all customer segments, regardless of gender (Saeed et al., 2001).

In addition, the spiritual dimension of marketing—sometimes referred to as "spiritual marketing"—has been shown to enhance loyalty when mediated by customer satisfaction. Customers are not merely attracted to functional benefits but are drawn to the perceived alignment between their personal beliefs and the bank's ethical values (Naranova-Nassauer, 2023; Yen & Chen, 2025). This suggests that authentic, ethics-based marketing can be a powerful driver of long-term loyalty in the Islamic finance sector.

Based on the above discussion, this study has two main objectives. First, to analyze the extent to which Sharia marketing values influence customer loyalty; and second, to explore whether this influence differs according to customer gender. By integrating ethical Islamic principles with an understanding of gendered consumer behavior, this study seeks to contribute both theoretically and practically—providing insights for Islamic banking institutions to develop marketing strategies that are not only Sharia-compliant but also sensitive to gender-specific expectations in fostering lasting customer loyalty.

This research will be compiled with the following systematics, namely the first part will reveal an introduction to the importance of aspects of religiosity reflected in marketing. Part two will discuss the theoretical basis of Sharia marketing and previous research. Part 3 will explain the research methods that will be used in this study. Part 4 will be used to reveal the findings of this study. Section 5 will contain the conclusions and policy implications of this study.

LITERATURE REVIEW

Signalling Theory and Religiosity

Signaling theory is widely applied to explain consumer choice and loyalty under conditions of information asymmetry, where customers cannot directly observe firm quality or integrity (Boateng, 2019; Shahid et al., 2024; Zhang et al., 2022). In the context of Islamic banking, signaling theory consists of three interrelated elements: signalers (Islamic banks), receivers (customers), and signals, which take the form of observable Sharia-related cues. These signals include, but are not limited to, Sharia certification, halal labels, compliance disclosures, product contracts, and employee behavior that reflects Islamic values. Such signals are intended to reduce uncertainty and convey the bank's credibility, ethical integrity, and commitment to Islamic principles. When these Sharia signals are perceived as credible and consistent, they foster key psychological mechanisms—namely trust, affective attachment, and perceived religiosity alignment—which ultimately strengthen customer loyalty.

Signaling theory is particularly appropriate for this study because Sharia compliance represents a form of *credence quality* that customers cannot fully verify even after consumption. Unlike institutional theory, which emphasizes regulatory conformity and legitimacy at the organizational level, signaling theory focuses on how

customers interpret and respond to observable cues in their decision-making processes. Through strategic communication across various media, Islamic banks use Sharia signals to differentiate their offerings not merely in terms of product variety, but more importantly in terms of ethical positioning, compliance with Islamic law, and service delivery channels that reflect Islamic values. This differentiation matters because customers do not respond solely to functional product features, but to the perceived sincerity and consistency of Sharia adherence embedded in products and services. Consistent with (Boateng, 2019), effective signaling helps explain why customers develop loyalty—not only to technological features or product attributes, but also to the ethical and religious values that the bank claims to uphold.

Several studies have been conducted to uncover the role of religiosity in shaping customer loyalty. Rather than being solely driven by perceived service quality, customer loyalty seems to be influenced by emotional attachment and religiosity (Alfaisaly, 2024; Suhartanto et al., 2019). This is evident in Indonesia's sharia banking sector, where the aura of brand religiosity plays an important role in shaping marketing strategies (Pratopo & Hasan, 2024; Wahyuni & Fitriani, 2017). Moreover, even in non-Islamic countries, religiosity serves as a significant moderator in the relationship between service quality and loyalty (Tegambwage & Kasoga, 2023). These findings suggest that businesses, especially those operating in religiously influenced markets, should consider incorporating an element of religiosity into their marketing approach to increase customer loyalty and strengthen emotional connections with their target audience.

Sharia Marketing and Ethics

Sharia marketing refers to a marketing approach that aligns business practices with Islamic principles such as justice ('adl), transparency (sidq), trust (amanah), and the avoidance of harm (la darar wa la dirar). The essence of Sharia-compliant marketing lies in its commitment not only to meeting customers' material needs but also to promoting their spiritual and ethical wellbeing in both this life and the hereafter. This ethical foundation distinguishes Islamic marketing from conventional approaches, shifting the objective from mere profit maximization to value maximization for both parties involved (Alserhan, 2010; Saeed et al., 2001).

Empirical evidence from Islamic banking and financial services consistently demonstrates that ethical and Sharia-compliant marketing practices play a critical role in building customer trust, satisfaction, and loyalty. Ezeh and Nkamnebe (2019) show that "Islamic ethics" is the single most important factor in bank choice in Nigeria, ahead of convenience and awareness. Similarly, Hoque, et (2022) find that Ethical organisation, Islamic values and good reputation strongly improve attitudes and intentions to use Islamic banking in Bangladesh. Several studies also emphasize that Trustworthiness, honesty, and social responsibility (zakat, charitable orientation, community benefit) are repeatedly seen as key attractions for both Muslims and non-Muslims (Gilani, 2015; Hoque et al., 2022; Musa et al., 2020). These findings are consistent with evidence that stronger Sharia disclosure and ethical governance



enhance stakeholder confidence in Islamic financial institutions (Abdulrahman et al., 2024; Muneer et al., 2025; Sencal & Asutay, 2021). Complementing this sector-specific evidence, studies in non-financial contexts likewise confirm that ethical marketing reinforces trust-based relationships and loyalty, suggesting that the underlying mechanisms of value-based marketing are robust across industries (Lee & Jin, 2019; Tanveer et al., 2021)

Ethical behavior in marketing communications, including advertising and corporate social responsibility (CSR), also plays a critical role. Nassar & Battour (2020) demonstrated that consumers' perceptions of marketing ethics positively correlate with satisfaction and loyalty in the Palestinian telecom sector, while Tanveer et al (2021) reported that ethical advertising, when paired with responsible behavior and pricing transparency, significantly increases loyalty among diverse consumer segments. The importance of corporate reputation was further affirmed by Amoako et al (2021), who identified perceived firm ethicality as a predictor of brand loyalty, mediated by CSR and green marketing initiatives aligned with the UN Sustainable Development.

Parallel to these developments in ethical marketing, studies on Islamic or religiously informed marketing have highlighted how faith-based values shape loyalty behaviors. Waharudin (2019) proposed that Islamic marketing ethics—anchored in concepts such as honesty (ṣidq), trustworthiness (amānah), and transparency—enhance satisfaction and drive loyalty in Islamic financial institutions (Waharudin, 2019). Similarly, it is found that Islamic ethical behavior significantly influenced loyalty both directly and indirectly through satisfaction with core services, underscoring the importance of aligning marketing practices with religious expectations in Muslim-majority markets (Nasuka et al., 2021).

Building upon the framework developed by Abbas et al. (2020), this study adopts five core elements of the marketing mix—product, price, place, promotion, and people—reframed from an Islamic ethical perspective to explore their potential influence on customer loyalty in Islamic banking. emphasize that ethical Islamic marketing integrates Qur'anic guidance, the teachings of the Prophet Muhammad (PBUH), and principles of societal welfare (maslahah), offering a comprehensive lens through which marketing practices can be evaluated and optimized in a faith-driven context.

Product in Islamic marketing must be halal (lawful) and tayyib (pure, wholesome), meaning it should neither harm consumers physically nor mislead them. The product should not be associated with prohibited (haram) elements such as alcohol, riba-based financial instruments, or unethical labor practices. Abbas et al. (2020) argue that the production process itself should be guided by principles of transparency, deliverability, and fairness, treating the act of business as a form of ibadah (worship) when aligned with ethical intentions.

Price must reflect justice and fairness. Islam discourages excessive profiteering, manipulation, or ambiguity in pricing. Abbas et al. (2020) point out that unjustified price inflation, hidden fees, or exploitative discounts are considered unethical, and that pricing should be based on value provision, not consumer ignorance or market

coercion. The practice of *gharar* (uncertainty) and *riba* (usury) in pricing is strictly forbidden, emphasizing the need for clear, honest, and mutually beneficial exchange.

Place—or distribution—should aim at providing accessibility, reliability, and transparency. The Prophet Muhammad (PBUH) forbade monopolistic hoarding and encouraged fair access to goods. According to Abbas et al. (2020), delays in product delivery, unnecessary logistical barriers, or deceptive practices that create artificial scarcity are unethical. Ethical place management in Islamic marketing ensures that the delivery system upholds consumer convenience, trust, and welfare.

Promotion in Islam is governed by the principle of *sidq* (truthfulness). Islam prohibits deceptive advertising, exaggeration, or emotional manipulation (Abbas et al., 2020). Promotional messages must reflect the actual value and attributes of the product, avoiding false testimony, fear appeals, or the use of sexualized imagery. The Prophet (PBUH) said, “One who cheats is not one of us,” underscoring that overstatement in promotion constitutes a form of fraud and is religiously impermissible.

People—the marketers, salespeople, and front-line employees—are viewed as bearers of *amanah* (trust) and agents of ethical responsibility. Abbas et al. (2020) emphasize that people involved in marketing should avoid coercion (*ikrah*), ensure full disclosure of product information, and respect the autonomy and judgment of customers. Ethical interpersonal conduct is central to building long-term relationships grounded in trust, which in turn reinforces loyalty in the Islamic business environment.

Gender Differences in Marketing Perception

Gender differences have been widely documented in the consumer behavior and marketing literature, reflecting both biological predispositions and sociocultural conditioning. Research consistently shows that men and women exhibit different cognitive, emotional, and decision-making patterns when interacting with marketing stimuli (Fiorenzato et al., 2024; Huang et al., 2025; Mehta, 2020). Women are generally more relational, emotionally intuitive, and responsive to affective and interpersonal cues in advertising and service interactions. They tend to place greater importance on trust, ethical behavior, and social values when evaluating brands or interactions (Hudders & De Jans, 2022; Kidwell et al., 2020). In contrast, men are typically more goal-oriented, analytical, and focused on functional attributes such as price competitiveness, performance, and product features (Nuweihed & Trendel, 2025).

A smaller but growing body of literature explores how gender influences the effectiveness of ethical or relationship-based marketing strategies. For example, Ndubisi (2006) found that women in Malaysian banking contexts were more responsive to trust-based cues than men, indicating that gender moderates the relationship between marketing ethics and loyalty. Aboul-Dahab et al (2021) similarly reported that women responded more positively than men to privacy and ethical behavior in e-retailing, suggesting that ethical cues affect loyalty differently across gender groups. These findings align with studies on religiosity and gender, such as Dinh et al. (2022), who revealed that intrinsic religious values—particularly among female Catholic consumers in Vietnam—enhanced ethical sensitivity and loyalty intentions.



Furthermore, ethical identity and religious orientation are consistently shown to shape moral decision-making and customer loyalty. Aglozo and Cohan (2025) and Junaidi et al. (2022) provided early evidence that religious commitment significantly influences marketing professionals' ethical intentions and behaviors, which ultimately affect consumer responses. Riharjo et al. (2025) and Arefin et al. (2025) further emphasized that ethical alignment between firm and consumer not only builds trust but also strengthens loyalty through relational bonds.

These gender biases lead to different conclusions about marketing strategies and factors that influence brand loyalty. For example, women may be more sensitive to the ethical aspects and communication style conveyed through promotional messages, while men may be more sensitive to pricing strategies or product differentiation. Therefore, marketing effectiveness—and ultimately customer loyalty—often depends on how well marketing messages align with gender-specific preferences and expectations. In the context of Islamic banking, these differences may be even more pronounced. As we know, Islamic marketing is deeply rooted in moral, religious, and ethical principles, the interpretive lenses through which consumers evaluate marketing signals may differ by gender. Women may be particularly sensitive to the ethical sincerity of bank employees (people), the integrity of promotions, and the religious atmosphere of the service environment (place), as these aspects often align with relational and value-based orientations. In contrast, men may focus more on the structure of financial products (product) and cost effectiveness (price), reflecting a more utilitarian decision-making process.

Therefore, gender not only influences basic perceptions of marketing efforts but can also act as a moderating variable in the relationship between Islamic marketing mix and customer loyalty. Understanding this moderating effect is crucial for Islamic banks seeking to tailor their strategies to suit the more refined expectations of different customer segments. Integrating a gender perspective enables a more inclusive, targeted and ethically aligned marketing approach in a sector where religiosity and personal values significantly influence consumer behavior.

Hypothesis Development

Building on the Islamic marketing mix framework proposed by Abbas et al. (2020), this study conceptualizes Sharia marketing as a multidimensional construct comprising product, price, place, promotion, and people, all reframed through Islamic ethical principles. Each dimension reflects a specific ethical signal that customers may interpret when evaluating an Islamic bank. Halal and tayyib products signal religious compliance and moral responsibility; fair and transparent pricing signals justice ('adl); accessible and reliable distribution reflects concern for public welfare (maslahah); truthful promotion signals honesty (şidq); and ethical employee behavior embodies trustworthiness (amanah). Collectively, these signals are expected to strengthen customer loyalty in Islamic banking.

Accordingly, the first hypothesis is formulated as follows:

H1: Sharia marketing has a positive and significant effect on customer loyalty in Islamic banking.

Beyond this direct relationship, the literature suggests that customer responses to ethical and religious signals are not homogeneous across demographic groups, particularly gender. In the context of Islamic banking, these differences suggest that gender may condition the strength of the relationship between Sharia marketing and customer loyalty. Ethical cues embedded in promotion, people, and place may resonate more strongly with female customers, while product and price attributes may exert a stronger influence on male customers' loyalty formation. Prior studies provide empirical support for gender as a moderating variable in ethical marketing and religiosity-based loyalty relationships (Dinh et al., 2022; Ltifi et al., 2016).

Therefore, gender is expected not merely to influence loyalty directly, but to shape how Sharia marketing signals are interpreted and translated into loyal behavior. This leads to the second hypothesis:

H2: Gender moderates the relationship between Sharia marketing and customer loyalty, such that the effect of Sharia marketing on customer loyalty differs between male and female customers.

Gaps in the Literature

Theoretical Gap

While numerous studies have examined the influence of Sharia-compliant marketing on customer satisfaction and loyalty, most have treated Islamic marketing merely as an extension of conventional marketing frameworks, emphasizing product and service quality rather than its ethical and spiritual dimensions. Prior research tends to operationalize Sharia marketing using traditional marketing mix variables without deeply integrating Islamic ethical principles such as *adl* (justice), *amanah* (trust), and *sidq* (truthfulness). This lack of theoretical depth limits our understanding of how ethical authenticity, rather than functional performance, drives customer loyalty in Islamic banking. Therefore, there remains a theoretical gap in conceptualizing Sharia marketing as an ethical system that shapes customer relationships through spiritual and moral alignment rather than transactional satisfaction.

Empirical Gap

Empirical studies on Islamic marketing have predominantly focused on single-directional effects between marketing practices and customer loyalty, neglecting possible moderating or contextual factors that shape these relationships. Specifically, gender has rarely been tested as a moderator within the ethical marketing-loyalty framework, despite evidence from consumer behavior literature showing that men and women process marketing stimuli differently. Previous Islamic banking research in Indonesia has largely concentrated on service quality, religiosity, or trust as direct predictors of loyalty, leaving unexplored how gender-based differences influence responses to ethical marketing cues. This empirical gap suggests the need for a more nuanced model that captures behavioral heterogeneity among customers.



Contextual Gap

Most existing Islamic marketing studies have been conducted in multi-country or non-specific contexts, which may overlook cultural and institutional nuances of Islamic banking in Indonesia—the largest Muslim-majority country with a rapidly evolving Sharia financial system. Despite Indonesia’s unique regulatory, social, and ethical landscape, few studies have examined how Sharia marketing ethics function within local Islamic banks and how these values resonate differently across customer segments. Furthermore, existing works often generalize findings from small samples or single constructs, limiting their external validity. Addressing this contextual gap through a comprehensive, ethics-based model tested in the Indonesian Islamic banking sector provides a richer and more contextually grounded contribution to the global Islamic marketing literature.

METHOD

Sampling and Data Collection

The population of this study consists of customers of Islamic banks in Indonesia. The sample was drawn using a purposive sampling technique with two criteria: (1) respondents must have used Islamic banking services for at least one year, and (2) respondents must be aware of the bank’s marketing practices. Data were collected online through a structured questionnaire using a five-point Likert scale. In total, 295 valid responses were obtained from customers of Bank Syariah Indonesia (BSI) in Kudus.

Regarding sample adequacy for PLS-SEM, this study follows the more recent guidelines proposed by Hair et al. (2014). Based on the 10-times rule, the minimum required sample size should be at least ten times the maximum number of structural paths directed at any latent construct or ten times the largest number of indicators used to measure a construct. In this study, the measurement model comprises 21 indicators, implying a minimum sample size of 210 observations. Therefore, the collected sample of 295 respondents exceeds this requirement.

Measurement

The instrument in this study was a questionnaire. The question items for each latent variable are developed from the theories discussed in the previous chapter. The grid of questions in the questionnaire is presented in Table 1.

Table 1*Questionnaire Variables and Indicators*

Variable	Question	Indicators
Product	<ul style="list-style-type: none"> - BSI products are free from fraud - The BSI products I use are Sharia-compliant - All BSI products are Sharia-compliant - The BSI products I use are as promised - I am confident that using BSI products will not result in sin for me because they do not contain usury 	<ul style="list-style-type: none"> - Product is <i>halal</i> and <i>tayyib</i> - No harm to consumers - Clear and honest information (Abbas et al., 2020)
Price	<ul style="list-style-type: none"> - The margin or profit sharing I receive is as promised - 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 from other banks - The margin or profit sharing I receive is commensurate with the benefits I receive - The BSI administration fees charged are reasonable 	<ul style="list-style-type: none"> - Fair and transparent pricing - Absence of <i>riba</i> - No hidden costs - Ethical profit margins (Abbas et al., 2020)
Promotion	<ul style="list-style-type: none"> - Products are not promoted to gain large and exaggerated profits unreasonably. - Products are promoted according to reality. - BSI product promotions are not excessive or intrusive. 	<ul style="list-style-type: none"> - Honest and non-exaggerated promotion - No misleading claims - Clear benefits explained (Abbas et al., 2020)
People	<ul style="list-style-type: none"> - BSI employees are polite and friendly when serving customers. - BSI employees are not pushy when offering products. - BSI employees are always willing to help if I encounter any problems. - BSI employees work professionally and are knowledgeable about the products they offer. 	<ul style="list-style-type: none"> - Polite and respectful staff - Honest communication - No coercion or concealment - Integrity in service delivery (Abbas et al., 2020)
Place	<ul style="list-style-type: none"> - BSI's office network is easy to reach and find. - BSI offices are kept clean and tidy. - BSI offices have an Islamic feel, making customer comfortable. 	<ul style="list-style-type: none"> - Timely delivery - Convenient location/access - Efficient service (Abbas et al., 2020)

Loyalty	- I'm willing to pay that price higher for my bank services than other banks.	- Willingness to pay more for BSI services
	- I prefer BSI bank than its competitors.	- Preference for BSI over competitors
	- My bank is the best bank for me.	- Belief that BSI is the best bank-
	- I am willing to defend BSI bank in the face of any controversy event.	Willingness to defend BSI
	- I will continue to use BSI bank services in the future will come.	- Intention to continue using BSI (Zeithaml et al., 1996)

Source: Abbas et al. (2020) & Zeithaml et al. (1996). Authors' analysis.

Data Analysis Technique

Data analysis techniques are used to answer research questions or test hypotheses that have been formulated (Anderson et al., 2001; Barroga & Matanguihan, 2022; Bazen et al., 2021). In this study, the data analysis technique used was Partial Least Squares Path Modeling (PLS-SEM) using SmartPLS (Ringle et al., 2024). According to Pramesti et al. (2021), there are five stages in using PLS-SEM, namely: (1) model conceptualization; (2) determine the method of algorithm analysis; (3) determine the method of reampling; (4) draw a path diagram; and (5) model evaluation.

RESULTS

Descriptive Statistical Analysis Results

Descriptive statistics is a branch of statistics used to provide an overview or description of the object of research through the data analyzed, be it data from samples or populations. Descriptive analysis is the foundation in statistical calculations carried out to identify values such as mean, median, mode, maximum value, minimum value, or other characteristics related to research data. Based on data collection by spreading Google form links, respondent data was obtained as many as 295 customers. Customers are BSI Kudus customers, both as depositor customers and borrower customers. Here is the distribution table for respondents.

Table 2

Distribution of Respondents

Demographics		Percentage	Frequency
Gender	Man	28%	83
	Woman	72%	212
Age	18 - 23 years	51%	150
	24 - 29 years	20%	59
	30 - 35 years	16%	47
	> 35 years old	13%	38
Address	Kaliwungu	12%	35
	Gebog	33%	97
	Dawe	6%	18
	Bae	7%	21

	City	11%	32
	Teak	10%	30
	Mejobo	14%	41
	Jekulo	3%	9
	Delay	4%	12
Work	Student	36%	106
	Civil servants	8%	24
	Private	26%	77
	Entrepreneurial	15%	44
	Self employed	8%	24
	Employee	4%	12
	Home tailor	1%	3
	Stay-at-home mother	2%	6
Education	Primary School	1%	3
	Junior High School or Equivalent	7%	21
	High School or Equivalent	62%	183
	Diploma	8%	24
	Bachelor	15%	44
	Master	7%	21

Source: Primary data. Authors' estimation.

Table 2 shows that most of the respondents are women, which is 72% or 212 respondents. While in terms of age, most respondents are young, namely in the age range of 18 to 23 years is the most with 51% or 150 respondents. Then from domicile, most respondents are in Gebog District, Kudus. Furthermore, from the occupation, most of them work as students, as many as 36% or 106 respondents. Finally, in terms of education, most respondents were high school graduates with a percentage of 62% or 183 respondents.

Outer Model

Validity and Reliability

Confirmatory Factor Analysis (CFA) is designed to evaluate the dimensions of a theoretical concept. The latent variables used in research are formed based on theoretical concepts and measured through several indicators (manifests). Confirmatory analysis aims to test whether these indicators are valid measurements of existing latent constructs. Validity is considered fulfilled if the loading factor value of each construct is greater than 0.70 ($\lambda > 0.70$). In other words, it shows that the unobserved (latent) variable can be measured well using the observed variable (manifest).

Table 3*Outer Loading Factor*

Variable	Indicators	Outer loading	Cronbach's Alpha	rho_A	Composite Reliability	(AVE)
Product	Indicator 1	0.775	0.874	0.882	0.909	0.668
	Indicator 2	0.887				
	Indicator 3	0.831				
	Indicator 4	0.872				
	Indicator 5	0.709				
Price	Indicator 6	0.928	0.908	0.908	0.933	0.737
	Indicator 7	0.913				
	Indicator 8	0.883				
	Indicator 9	0.822				
	Indicator 10	0.731				
People	Indicator 11	0.766	0.849	0.877	0.896	0.684
	Indicator 12	0.877				
	Indicator 13	0.862				
	Indicator 14	0.798				
Promotion	Indicator 15	0.74	0.781	0.806	0.873	0.698
	Indicator 16	0.854				
	Indicator 17	0.904				
Place	Indicator 18	0.791	0.804	0.813	0.885	0.72
	Indicator 19	0.908				
	Indicator 20	0.842				
Loyalty	Indicator 21	0.82	0.911	0.916	0.934	0.74
	Indicator 22	0.783				
	Indicator 23	0.919				
	Indicator 24	0.913				
	Indicator 25	0.857				

Source: Primary data. Authors' estimation.

From the results of data processing confirmatory analysis which can be seen from the outer loading value, it is concluded that all indicators are valid because all indicators have an outer loading value of more than 0.7. Thus, all indicators in the questionnaire are suitable for use in the next research process.

After that, reliability tests will be carried out 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 extracted variance must be at least 0.50. From the reliability test table, all variables are reliable for use in research because all indicator values exceed their respective cut-off values.

Discriminant Validity

The discriminant validity test ensures that each latent model concept is unique. The validity test determines the accuracy of the measuring instrument (Wang et al., 2023).

SMART PLS can evaluate discriminant validity using Fornell-Larcker criteria and cross-loading.

Table 4

Fornell-Larcker Criteria

	Loyalty	People	Place	Price	Product	Promotion
Loyalty	0.860					
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	0.690	0.585	0.626	0.724	0.836

Source: Primary data. Authors' estimation.

Table 4 shows that the square root of AVE (bold diagonal values) for each construct exceeds the correlations with other constructs. This confirms that the Fornell-Larcker criterion is met and that discriminant validity is achieved.

Table 5

Cross Loading

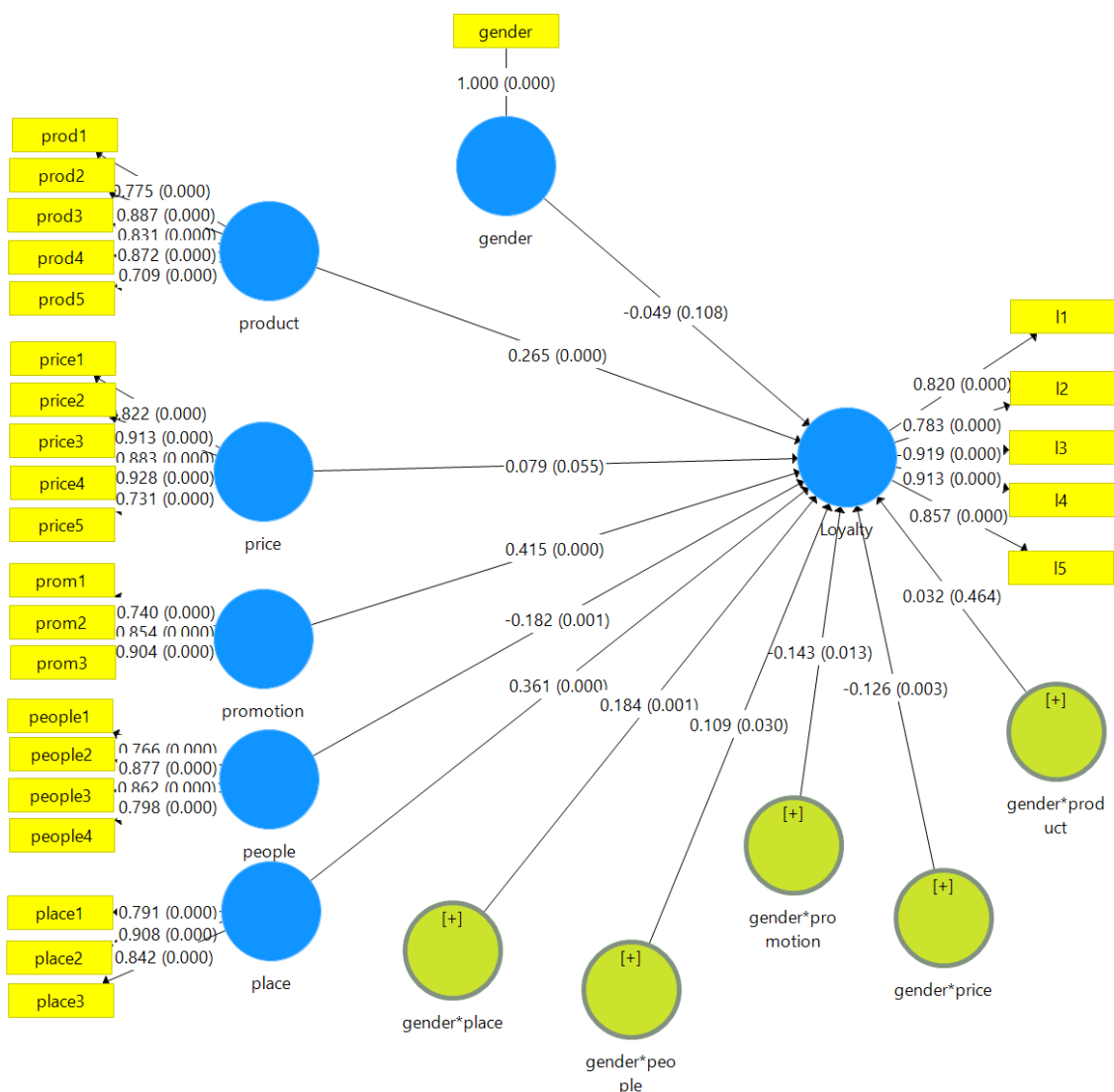
	Loyalty	People	Place	Price	Product	Promotion
Price1	0.539	0.426	0.394	0.822	0.587	0.528
Price2	0.538	0.385	0.306	0.913	0.462	0.558
Price3	0.511	0.358	0.412	0.883	0.426	0.506
Price4	0.483	0.406	0.364	0.928	0.427	0.52
Price5	0.547	0.382	0.37	0.731	0.433	0.556
People1	0.34	0.766	0.537	0.35	0.423	0.6
People2	0.573	0.877	0.498	0.417	0.611	0.612
People3	0.583	0.862	0.584	0.326	0.639	0.547
People4	0.446	0.798	0.629	0.439	0.498	0.548
Loyalty1	0.82	0.601	0.579	0.422	0.722	0.616
Loyalty2	0.783	0.434	0.489	0.479	0.523	0.627
Loyalty3	0.919	0.509	0.649	0.641	0.668	0.742
Loyalty4	0.913	0.474	0.62	0.618	0.637	0.717
Loyalty5	0.857	0.585	0.562	0.472	0.681	0.684
Prod1	0.635	0.537	0.415	0.352	0.775	0.639
Prod2	0.646	0.567	0.506	0.426	0.887	0.531
Prod3	0.604	0.579	0.606	0.494	0.831	0.607
Prod4	0.672	0.536	0.395	0.54	0.872	0.558
Prod5	0.508	0.532	0.471	0.432	0.709	0.645
Prom1	0.575	0.448	0.256	0.43	0.485	0.74
Prom2	0.623	0.715	0.688	0.554	0.635	0.854
Prom3	0.762	0.568	0.507	0.576	0.679	0.904
Place1	0.574	0.476	0.791	0.438	0.425	0.37
Place2	0.628	0.628	0.908	0.302	0.544	0.548
Place3	0.511	0.606	0.842	0.367	0.51	0.575

Source: Primary data. Authors' estimation.

Table 5 shows the cross loading values of each latent variable. The cross-loading value of the latent variable with its indicators is all greater than the cross-loading value of the latent variable with indicators of other latent variables. Thus, it can be concluded that by looking at the value of the Fornell-Larcker and Cross loading criteria, it can be said that the latent variable indicator is unique so that it is valid to be used as a latent variable indicator in this research.

Figure 1

Path Hypothesis



Source: Primary data. Authors' estimation.

Structural Model (Inner Model)

Multicollinearity

To determine the path coefficient of the proposed link and the determination coefficient of the built-in variable, the PLS step algorithm is used. Bootstraps are used to determine the relevance of results. As proposed by Kalnins & Hill (2025) most effective measures is to perform a factor evaluation of inflation of variance (VIF), which can also be used to assess the presence of multicollinearity among independent variables. Regression analysis shows that VIFs range from 1.0, 32 to 4.438. According to Hair et al. (2014), the value of the variant inflation factor below 5 indicates the absence of multicollinearity problems. Furthermore, this analysis includes an examination on the Effect Size (f^2). Cohen (2009) divides the value of f^2 into 0.02 (small), 0.15 (medium), and 0.35 (large), and this can be used to predict the size of the predictor effect. As seen in Table 4.6, the overall f^2 values range from 0.002 to 0.265.

Table 6

Effect Size and Multicollinearity

Loyalty	F Square	VIF
gender*product	0.002	3.287
gender*price	0.039	1.993
gender*promotion	0.031	3.288
gender*people	0.017	4.438
gender*place	0.049	3.471
Gender	0.011	1.032
People	0.052	2.98
Place	0.265	2.329
Price	0.016	1.86
Product	0.107	3.107
promotion	0.216	3.779

Source: Primary data. Authors' estimation.

R-Square

The value of the coefficient of determination (R^2) indicates the degree of accuracy of construct predictions in the proposed model. The R^2 value of the dependent variable is maximized in PLS-SEM. According to Hair et al. (2019) the threshold values for weak, medium, and strong R^2 are 0.25, 0.50, and 0.75, respectively. The coefficient of determination of the loyalty construct is strong ($R^2 = 0.789$, R^2 adjusted = 0.781). That is, all independent variables had an influence of 7.8.1% on loyalty, with the remaining 2.1.9% influenced by other variables not studied in this study. This shows that the variables have been reconstructed correctly, so the model is predictive.

Path Coefficient

Hypothesis testing was carried out using the Smart PLS 3.0 application, with the PLS resampling method by bootstrapping. The significance value of the hypothesis is tested

with the assumption that the main sample has a positive or negative influence, which is indicated by a t-statistic value greater than 1.65 and a p value less than 0.05.

Table 7

Hypothesis Testing

Hypothesis	Coefficient	P Values	Result
gender*product -> loyalty	0.032	0.498	Rejected
gender*price -> loyalty	-0.126	0.001*	Accepted
gender*promotion -> loyalty	-0.143	0.015	Accepted
gender*people -> loyalty	0.109	0.034*	Accepted
gender*place -> loyalty	0.184	0.001*	Accepted
gender -> loyalty	-0.049	0.094**	Accepted
People -> loyalty	-0.182	0.001*	Accepted
Place -> Loyalty	0.361	0*	Accepted
price -> loyalty	0.079	0.041	Accepted
products -> loyalty	0.265	0*	Accepted
promotion -> loyalty	0.415	0*	Accepted

Source: Primary data. Authors' estimation. Note: *) accepted at 0.05. **) accepted at 0.1

DISCUSSION

The results of the moderation regression analysis show that gender significantly moderates most of the relationships between sharia marketing and customer loyalty. Of the five interactions between gender and marketing variables, four showed significant moderation effects, indicating that men and women's perceptions of marketing strategies can differ significantly.

Gender × Price

The interaction between gender and price is negative and statistically significant ($\beta = -0.126$; $p = 0.001$). This result does not imply that price reduces loyalty for male customers, but rather indicates that the positive effect of price on loyalty is weaker for men compared to women. In other words, female customers' loyalty is more responsive to price-related signals than that of male customers. From a Sharia marketing perspective, transparent and fair pricing functions as a strong ethical signal (*amanah* and *'adl*), which appears to resonate more strongly with women, who are often found to place greater emphasis on value optimization and financial prudence in consumption decisions (Mehta, 2020; Putrevu, 2001; Zhong & Moon, 2020).

Gender × Promotion

Similarly, the interaction between gender and promotion is negative and significant ($\beta = -0.143$; $p = 0.015$), indicating that promotional activities have a stronger positive impact on loyalty among women than men. Promotions in Islamic banking—when framed ethically and without *gharar*—serve as persuasive yet trust-enhancing signals. Consistent with prior studies, women tend to be more receptive to emotional and relational promotional cues, which reinforces the signaling function of promotions in

building loyalty within a Sharia framework (Melnyk & Osselaer, 2012; Meyers-Levy & Loken, 2015).

Gender × People (HR / Service Interaction)

The interaction between gender and the “people” dimension shows a positive and significant coefficient ($\beta = 0.109$; $p = 0.034$). This positive interaction indicates that the effect of service personnel on loyalty is stronger (or less negative) for men than for women, rather than the opposite. While the main effect of people on loyalty is negative ($\beta = -0.182$; $p = 0.001$), the interaction suggests that male customers are relatively more tolerant of service shortcomings or perceive interpersonal service quality more positively than female customers.

This unexpected negative main effect may be explained by rising expectations among customers—particularly younger and female respondents, who dominate the sample—toward frontline staff in Islamic banks. In the context of BSI, customers may expect not only technical competence but also empathy, responsiveness, and ethical conduct as integral parts of Sharia values. When these expectations are unmet, the signaling effect of “people” may turn negative, especially for women who generally emphasize relational quality in service encounters (Fischer & Arnold, 1994; Zhong & Moon, 2020).

Gender × Place

The interaction between gender and place is positive and highly significant ($\beta = 0.184$; $p = 0.001$), indicating that improvements in physical facilities, branch comfort, and location convenience have a stronger positive impact on loyalty for male customers. Within signaling theory, physical evidence serves as a tangible cue of organizational credibility and professionalism. For male customers, these cues may function as efficiency and reliability signals, reinforcing trust in the bank’s operational quality (Zhong & Moon, 2020).

Gender × Product

In contrast, the interaction between gender and product did not show statistical significance ($p = 0.498$). This suggests that perceptions of product quality tend to be similar between men and women, and are not moderated by gender. The product still plays an important role in building loyalty, but without differences in perception between genders.

Main Effect of Gender

The direct effect of gender on loyalty is negative and statistically significant at the 10% level ($\beta = -0.049$; $p = 0.094$). While this effect does not meet the conventional 5% significance threshold, acceptance at $\alpha = 10\%$ is methodologically acceptable in exploratory or behavioral research, particularly when examining demographic moderators. This finding suggests that, on average, male customers exhibit slightly lower loyalty than female customers, though the effect is modest. Prior studies have



similarly documented gender-based differences in loyalty intensity and relational attachment (Sanchez-Franco et al., 2009; Stan, 2015).

These findings underscore the importance of implementing gender-based marketing strategies. For companies targeting female consumers, a competitive price-based approach and emotional promotions can be an effective strategy. Meanwhile, for male consumers, focusing on location convenience and service consistency are key to maintaining loyalty. This difference in sensitivity suggests that a one-size-fits-all strategy is not effective enough, especially in the context of sharia marketing that emphasizes values, trust, and a holistic customer experience.

CONCLUSION

This study concludes that Sharia marketing significantly influences customer loyalty in Islamic banking, although the direction and strength of the effects vary across its dimensions. Specifically, product, price, promotion, and place positively affect customer loyalty, while the employee dimension shows a negative effect. These findings directly answer the first research question by confirming that Sharia-based marketing practices play a meaningful role in shaping customer loyalty, but not all elements contribute uniformly.

Addressing the second research question, this study provides clear evidence that gender moderates the relationship between Sharia marketing dimensions and customer loyalty. Although gender is statistically significant at the 10 percent level, the moderation analysis reveals distinct patterns between male and female customers. The results indicate that gender differences are particularly evident in how customers respond to price, promotion, and employee-related aspects of Sharia marketing. In general, male and female customers interpret and evaluate Sharia-compliant marketing strategies differently, leading to variations in loyalty formation. These findings reinforce the argument that customer loyalty in Islamic banking is not gender-neutral and that demographic factors shape the effectiveness of Sharia marketing practices.

Overall, this research offers a new perspective on Islamic bank marketing by emphasizing that the implementation of Sharia values must be sensitive not only to ethical principles but also to customer characteristics such as gender. From a managerial perspective, Islamic banks are encouraged to design more targeted and inclusive marketing strategies that reflect these gender-based differences while remaining consistent with Sharia principles. Finally, this study opens avenues for future research to explore additional moderating factors, including generational differences and digital orientation, in order to deepen the understanding of customer loyalty in the rapidly evolving Islamic banking sector.

Limitations of the Study

This study, while offering meaningful insights into the role of Sharia marketing ethics and gender in shaping customer loyalty, is not without limitations. First, the data were collected from a single institution—Bank Syariah Indonesia (BSI)—which may restrict the

generalizability of the findings to other Islamic banks operating under different governance structures, regional cultures, or customer bases. Future research should involve comparative or multi-bank studies to provide broader validation.

Second, the study relied on cross-sectional data obtained through self-reported questionnaires, which may introduce response bias and limit the ability to infer causality among variables. Employing longitudinal or experimental designs in future research would allow stronger causal conclusions. Third, the model focused primarily on the five dimensions of the Sharia marketing mix (5Ps) and gender moderation, excluding other potentially influential factors such as religiosity, perceived authenticity, digital interaction quality, or customer experience. Expanding the model to include these constructs could provide a more comprehensive understanding of loyalty formation in Islamic banking.

Recommendations for Future Research

Based on these findings and limitations, several recommendations can be proposed for both academic and practical advancement. For researchers, future studies should expand the scope beyond a single bank and adopt mixed-method or longitudinal approaches to capture dynamic behavioral changes over time. Integrating theoretical perspectives such as Authenticity Theory or Service-Dominant Logic may also enrich the conceptual framework by linking ethical authenticity with perceived value and emotional commitment.

For Islamic banking practitioners, marketing strategies should emphasize ethical consistency and transparency in product communication, as well as gender-responsive service design. Female customers tend to value relational trust and fairness, while male customers respond more strongly to service efficiency and tangible quality. Therefore, segment-based ethical marketing can enhance inclusivity and long-term loyalty. Finally, policymakers and regulators should encourage Islamic banks to adopt measurable ethical marketing standards that align with Sharia governance principles, ensuring that ethical authenticity becomes a core indicator of institutional performance rather than a symbolic claim.

Author Contributions

Conceptualization	H.S.	Resources	R.A.
Data curation	R.A.	Software	R.A.
Formal analysis	H.S. & R.A.	Supervision	H.S.
Funding acquisition	H.S. & R.A.	Validation	R.A.
Investigation	H.S. & R.A.	Visualization	R.A.
Methodology	H.S. & R.A.	Writing – original draft	H.S. & R.A.
Project administration	H.S. & R.A.	Writing – review & editing	H.S. & R.A.

All authors have read and agreed to the published version of the manuscript.

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Informed Consent Statement

Informed consent was not required for this study.

Data Availability Statement

The data presented in this study are available on request from the corresponding author.

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Conflicts of Interest

The authors declare no conflicts of interest.

Declaration of Generative AI and AI-Assisted Technologies in the Writing Process

During the preparation of this work the authors used ChatGPT, DeepL, Grammarly, and PaperPal in order to translate from Bahasa Indonesia into American English, and to improve clarity of the language and readability of the article. After using these tools, the authors reviewed and edited the content as needed and take full responsibility for the content of the published article.

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