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EXPRESSIVE RELATIONSHIP BETWEEN RELIGION AND EMOTIONAL BONDING ON CONSUMERS' LOYALTY IN THE BANKING SECTOR

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EXPRESSIVE RELATIONSHIP BETWEEN RELIGION AND EMOTIONAL BONDING ON CONSUMERS' LOYALTY IN THE BANKING SECTOR

Purpose - This study aimed to examine the effect of religion, emotional bonding such as brand love, commitment, and trust, and consumers' loyalty on conventional and Islamic banking products in Indonesia.

Design/methodology/approach - The sample comprised 505 Muslim and bank consumers obtained through a survey, while hypotheses were tested using Structural Equation Modeling (SEM).

Findings - The results indicated that religion strongly correlates with brand love, commitment, and trust, influencing consumers' loyalty. Furthermore, emotional bonding partially mediates the relationship between religion and consumers' loyalty.

Research limitations/implications – This study was validated Indonesian Muslims; therefore, future study is needed to validate across the region and sector.

Practical implications - Bank managers also promote their consumers as change agents to recommend their companies to others. It is also essential in strengthening the relationship between consumers and the companies.

Originality/value - This study provided the Muslim consumers' psychological standpoint, the study enlightened bank managers about consumers' psychology through brand image.

Keywords: Religion, brand love, brand commitment, brand trust, consumers' loyalty.

Paper type: Research Paper

1. INTRODUCTION

Banking products and services have become sensitive due to the rapid global competition. The sentiments of ethnicity, religion, and national patriotism also influence people's decisions on the product or service to adopt. This shows that religion is related to prayers and peace and influences consumer style and behavior. Furthermore, consumer decisions are influenced by religious law regarding a product's eligibility or prohibition (Junaidi, 2022; M. Anwar et al., 2022; Usman et al., 2021). Many studies validate the role of religion in consumer behavior based on religious affiliation and the religiosity dimension (Agarwala et al., 2018). The scholars mainly compare the denominational association or the religious identification of a person, such as Buddhists, Catholics, Hindus, Islam, Jews, and Protestants. In line with the findings, religious affiliation significantly contributes to predicting consumer consumption and purchase behavior (Junaidi et al., 2022; Kasri et al., 2021). For instance, clothing plays an important aspect of religion, as indicated by Muslim women wearing the burqa (veil) and hijab (scarf). Muslims are concerned about *halal* (permissible) and *tayyib* (clean and good to consume). This shows that religion influences humanity by conveying values and inspiring people to adopt confident principles and perceptions. Furthermore, it influences consumers'

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communication and personal experiences (Canaan Messarra, 2014; Chiang et al., 2017). This observation means that consumers' emotional bonding positively influences their loyalty to specific brands and products.

Muslims comprise 87% of Indonesia's population (Rachmawati et al., 2022), which should make Islamic banking dominate the market. On the contrary, conventional banking is superior to Islamic banking in acquiring customers. According to the Financial Services Authority (OJK), Islamic banks have around 15 million customers, while conventional banking has almost 80 million people. Compared to conventional banks, the number of Islamic bank consumers has only reached 10% (Junaidi et al., 2022). Islamic banking would reach many customers in Indonesia because its operations comply with Islamic law, which forbids interest as usury. It could grow rapidly when used by the Muslim community. However, Muslims are still less interested in and persist as conventional banking customers. This indicates their reluctance to switch to Islamic banks (Junaidi, 2022). Therefore, it requires religion as a social identity that influences people's feelings, emotions, and psychology (Arli et al., 2022; Nwanzu & Babalola, 2021).

Emotional feelings or bonding are consumer responses to products from inferred information and interpretations obtained through real experiences (Suhartanto et al., 2021; Tsai et al., 2015; Wahyuni & Fitriani, 2017). Consumers' decisions are influenced by interactions in the social communities and religious activities guiding their daily lives. Religious identity could also enhance access to religious goods and services. Therefore, companies must make products and advertisements influencing consumers' feelings. A comfortable feeling would lead to an emotional connection between consumers and product providers. Therefore, loyalty is created through product quality, personal approaches, brands, products, services, and consumer behavior. In line with this, Junaidi et al. (2022) stated that the Islamic bank brand image influences consumer preference. However, price or materialism had a greater effect during the COVID-19 pandemic in Turkey (Baran, 2021). No study has simultaneously examined Muslim customer loyalty in conventional and Islamic banks (Fusva et al., 2021; Mursid & Wu, 2022). Preliminary studies mainly validate the correlation between religion and consumers' preferences. They hardly examine the relationship between consumers' emotional concepts, religion, and brand.

This study aimed to examine the impact of religion and emotional bonding on consumer behavior, such as brand love, commitment, and trust. It also analyzed the role of emotional bonding as a mediator between consumers' religion and loyalty. Furthermore, the study elaborated on consumer loyalty and psychology, which is still embryonic in the field. The aim was to answer the following questions:

RQ1. Does religion positively affect consumers' emotional bonding?

RQ2. Is emotional bonding important in consumer loyalty?

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RQ3. Does emotional bonding mediate the relationship between religiosity and consumer loyalty?

Several theoretical and practical contributions were provided to answer the questions. First, the study linked religiosity and brand bonding among banks and consumers in Muslim countries. The correlation integrates people's economic and social beliefs and views based on social identity theory (SIT). Second, the exclusion of literature and studies concerning this field is still limited. This analysis aimed to uncover the relationship between religiosity and consumers' loyalty toward brand bonding. It also intended to offer a detailed view of the impact of the mediator variables neglected in prior studies. The analysis could help understand the factors affecting consumers' religiosity and brand relationships, influencing consumer loyalty. Third, the result has a significant practical implication for boosting the bank's concern and values. Regulators and investors need to concentrate on the consumers' economic, social, and spiritual values toward brand awareness in the modern era.

2. LITERATURE REVIEW

2.1. Social Identity Theory (SIT)

Social identity theory (SIT) refers to the personal psychological and social identity dimensions, which strongly correlate to social affiliation, including religion (Junaidi et al., 2022). This correlation positively and significantly affects consumers' attitudes, behaviours, and psychology. In marketing, social identities also influence consumers' brand love and trust (Ahuvia et al., 2022) and commitment (Arli et al., 2022). Moreover, social identification influences consumers' feelings and love for specific brands based on their beliefs and religion. It also affects their habits, which are compliant with Islamic principles. The identification influences consumers' brand commitment toward community and affiliations, such as religion. For instance, Muslims are more likely to select *halal* than common brands, indicating their desire for religious products and services. They adopt a brand that recognizes their position in religious groups and communities. This shows that consumers active in religious activities have a positive attitude and commitment to Islamic banking (Tabrani et al., 2018). Furthermore, religion pursues consumers' brands and products because of familiarity and trust (Arli et al., 2022). Brands trust and affirm personal religious beliefs and values, supporting Muslim consumers' daily lives. Therefore, SIT explains consumers' emotional bonding toward religion and impacts the frequent use of specific brands, products, and services.

2.2. Brand Love

Emotional bonding refers to consumers' emotional outcomes toward a brand (Thomson et al., 2005). It also emerges from consumers' evaluations of personal experiences toward distinguishing sentiments about brands and products. Moreover, the emotional dimension

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correlates to attitudes toward brand connection, passion, and affection. Consumers' emotional brand results in awareness and loyalty, which enhances their engagement (Chiang et al., 2018). Furthermore, aspects such as emotional attachment and brand loyalty are influenced by satisfaction. High emotional bonding correlates to brand love, trust, and commitment. According to Rahman et al. (2021), consumers' emotional quality and mind strongly correlate with bank communication and image. This implies that emotions could become a segment of the bank's service to consumers (Junaidi, 2022; Tabrani et al., 2018).

Carroll and Ahuvia (2006) defined brand love as consumers' passion and emotional attachment to a product or company. This concept is still embryonic among studies on marketing (Rahman et al., 2021). Love arises when consumers perceive that the products are of good quality and meet their desires and needs (Levy, 2022). Batra et al. (2012) introduced the concept of love for brands and products as commitment and trust. Furthermore, Amegbe et al. (2021; Hafez, 2021) showed that love or passion plays a vital role in brand relationship quality, experiences, and loyalty in banking. Therefore, it is vital in developing consumer-brand relationships and provides an advantage to banks toward consumers' strong feelings.

Brand love confirms the strong correlation between individuals committed to excusing and accommodating the brand (Joshi & Garg, 2022). According to Joshi & Garg (2022) and Rahman et al. (2021), brand love correlates to self-brand connection, emotions, and word of mouth. It has great quantity and quality, passionate desire, and emotional bonding (Batra et al., 2012). Some studies also found that love improves positive emotions and facilitates brand acceptance and loyalty. Therefore, banks and companies should create brand love for their products and services to gain a competitive advantage. As a social dimension, religion also plays an important role in consumers' feelings and loyalty. This implies that brand love has become an essential element in the marketing strategy.

2.3. Brand Trust

Chaudhuri and Holbrook (2001) defined brand trust as consumers' feelings and willingness to engage with a brand. Since trust is the belief that a party would fulfil its promise in a relationship in high-profile situations, brand trust is relevant to banking. In this regard, trust strongly correlates to personal psychological well-being, influenced by companies' credibility, integrity, and benevolence of consumers' attributes such as religion (Fatma et al., 2021). Therefore, trust is important in maintaining a relationship between consumers and companies at different levels (Joshi & Garg, 2022). It is a psychological state that reflects individual attributes and presumptions regarding brand credibility, integrity, and benevolence (Fatma et al., 2021; Ghorbanzadeh & Rahehagh, 2021). This shows that brand trust becomes consumers' motivations, intentions, and characteristics to evaluate an object. It plays an important role in developing and maintaining consumer and brand relationships. In this case, consumers make a transaction when they believe in the companies' brand or product. Trust also creates better

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consumer awareness and impacts loyalty. It is given by consumers to increase competitiveness and help develop project exchange relationships in the future (Junaidi et al., 2022). In line with this, the trust attribute is reflected in halal brand, which has trustworthiness and moral character. Anantharaman et al. (2022) also found that brand trust strongly correlates to a personal belief and positively affects consumers' loyalty. The explanation indicates that trust influences loyalty because it helps develop and maintain long-term relationships between consumers and companies.

2.4. Consumers' Loyalty

Loyalty is the consumers' behavior towards brands, services, stores, activities, and product categories (Mostafa & Kasamani, 2021). It is the willingness to repeat purchases regularly among product and service lines and make recommendations to other consumers (Mursid & Wu, 2022). However, people still using a product may not be loyal because they lack other opportunities to move. Other factors making customers stay satisfactory services, product quality, and fear of losing discounts or price potential. This shows that emotional ties cause consumers to be reluctant to switch. According to Levy (2022) and Suhartanto et al. (2021), emotional ties between companies and consumers positively influence consumer loyalty. When consumers feel positive towards the brand and product, they have confidence their needs and desires are met. Also, pride in using the product makes consumers loyal to the companies.

3. HYPOTHESES DEVELOPMENT

3.1. The relationship between religiosity and brand love

In some countries, religion is a significant antecedent of consumer behavior regarding products or useable services concerning culture and religion (Agarwala et al., 2018; Junaidi, 2022). For instance, Muslims use products compliant with Islamic banking to avoid interest as a value for their consumers and adopt the profit-loss sharing principle. The banks also invest their capital in productive rather than speculative and high-risk sectors. They avoid alcohol, smoking, gambling, and other activities considered detrimental to human and environmental health. This explains why religion positively and significantly affects consumers' emotions and psychology (Rahman et al., 2021; Tabrani et al., 2018). Emotional and religious aspects, such as brand love, could improve consumers' attitudes and awareness due to frequent interaction with companies and brands (Khan et al., 2020). The level of emotional attachment plays influences consumers' brand love, resulting in brand loyalty. It also strongly correlates to consumers' religion and facilitates their identity.

Batra et al. (2012) stated that consumers' personal experiences positively affect their brand love. It also correlates to self-brand integration, passion-driven behaviour, and emotional connection. According to Aji and Muslichah (2022), religion makes Muslim consumers more prone to adopting Islamic than conventional banks. Junaidi et al. (2022) also found that religion

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influences consumers' emotions, feelings, and psychology. The same observation was made by Ghorbanzadeh & Rahehagh (2021) in Iran. Therefore, feelings lead to specific brands and address what consumers and the companies' need and want. It correlates to consumers' perceived image of brands and companies (Joshi & Garg, 2022). Brand love emerges from the consumers' emotions, feelings, and psychology toward the value of product involvement (Suhartanto et al., 2021). This implies the possibility of bridging the communication and connecting the companies and consumer awareness. Some customers recognize that the brand represents their identities and social positions (Aji & Muslichah, 2022; Joshi & Garg, 2022; Rahman et al., 2021). Therefore, religion and branding are indispensable for some consumers in banking. Religion influences consumers' brand love, especially for regions with strong beliefs, such as Indonesia. For instance, Islamic banks strongly correlate to Muslim consumers' behavior and emotions in decision-making. Religiosity refers to a Muslim's commitment to adhere to the principles determined by God (Allah SWT) for their life. It is also often assessed subtly, such as the daily prayer frequency and social activities (Junaidi, 2022; Kasri et al., 2021). Therefore, this study proposed the following hypothesis:

H1: Religion positively affects consumers' brand love.

3.2. The relationship between religion and brand commitment

Commitment describes the correlation between consumers and companies toward products and services. An example is the Halal Brand, which strongly correlates to Islamic law (Islam & Rahman, 2017; Tabrani et al., 2018). This means the emotional effect has been correlated to the decision to stay or move to other products. Therefore, it is essential to understand the causes and consequences of brand commitment. Religion also strongly correlates to Muslim brand commitment toward permissible "halal" and prohibited "haram" products (Junaidi et al., 2022; M. Anwar et al., 2020). It also strongly influences Muslim consumer awareness. Therefore, brand commitment relates to individuals' desires to enhance their economic and social co-creation. The outcomes from enhanced brand commitment are advantageous to the marketplace, such as improved consumers' awareness and willingness (Kaur et al., 2020; Khan et al., 2020), consumption in the future, and loyalty (Das et al., 2019). This shows that religion is an antecedent of consumers' selection criteria and commitment (Ahuvia et al., 2022; Wahyuni & Fitriani, 2017). Furthermore, Arli et al. (2022) validated social identity theory (SIT) and found that religion influences consumers' brand commitment.

Brand commitment also refers to expressing personal concerns about the value of companies and products representing a religion. In some Muslim countries, people with a sense of belonging and brand commitment are affected by personal religiosity, such as consumers' intimacy (Tabrani et al., 2018). Moreover, brand commitment has been influenced by consumers' psychology and awareness of products and services (Amin, 2020; Kaur et al., 2020;

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Wahyuni & Fitriani, 2017). Psychology strongly correlates to religion as daily life guidelines (Mursid & Wu, 2022; Usman et al., 2021). Banking products' economic and social value also strongly correlates to brand commitment and the decision to adopt Islamic banks (Junaidi et al., 2022; Levy, 2022). However, preliminary studies on brand commitment focused more on consumption and style of fashion than the banking sector (Kaur et al., 2020; Li et al., 2014). Therefore, the following hypothesis was proposed:

H2: Religion significantly and positively affects consumers' brand commitment.

3.3. The relationship between religion and brand trust

Brand and trust have played an important role in companies enhancing consumers' intentions toward their products and services. Therefore, companies should understand consumers' beliefs and psychology to improve performance in business and marketing (Joshi & Garg, 2022). Previous studies examined the evolution of the brand, such as trust (Chaudhuri and Holbrook, 2001; Hafez, 2021), love (Joshi & Garg, 2022), halal (Junaidi et al., 2022), and loyalty in banking (Islam & Rahman, 2017; Tabrani et al., 2018). Brand trust is the Muslim consumers' faithfulness due to stricter rules and Islamic law regarding non-halal products (Rachmawati et al., 2022) and Islamic law (Junaidi, 2022). It implies that psychology and beliefs possibly enhance consumers' brand trust. Furthermore, daily religious activities enhance consumers' brand familiarity and trust (Arli et al., 2022). Islamic law addresses Muslim consumers' decisions toward rules and states that a halal brand enhances intimacy and trust (Tabrani et al., 2018). The law has the main rules to maintain human relationships and life, including adapting to products and services (Amin, 2020). This implies that religion toward Islamic law positively affects consumers' brand trust toward purity, excitement, safety, sophistication, and righteousness (Ahuvia et al., 2022; Aji & Muslichah, 2022). Based on their beliefs, Muslim consumers may also have positive awareness in certain situations. Therefore, the following hypothesis was proposed:

H3: Religion trust significantly and positively affects consumers' brand trust.

3.4. The relationship between emotional bonding and consumer loyalty.

Studies on brand love have relevance to theoretical and managerial aspects. For instance, Khamitov et al. (2019) used a meta-analysis method and found that brand love significantly and positively affects consumers' loyalty. Ahuvia et al. (2022) and Mursid and Wu (2022) also showed that brand love and loyalty strongly correlate to brand forgiveness and engagement, as well as consumers' co-creation value. Furthermore, Firdaus et al. (2022) found that consumers' brand commitment influences consumers' loyalty. These studies imply that consumers were committed to reusing or repurchasing a brand consistently in the future, although some factors

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may influence their decision (Ghorbanzadeh & Rahehagh, 2021; Junaidi, 2022). Moreover, some scholars validated the relationship between consumers' trust and loyalty. Joshi and Garg (2022) found that commitment positively influences consumers' loyalty and brand satisfaction. This is in line with Junaidi (2022) that religiosity and brand commitment significantly and positively affects consumers' loyalty. Therefore, the following hypotheses were proposed:

H4: Brand love positively affects consumer loyalty.
H5: Brand commitment positively affects consumers' loyalty.
H6: Brand trust positively affects consumers' loyalty.

Previous studies also examined the role of emotional bonding, such as brand love, commitment, and trust, as mediators in the relationship between consumers' religiosity and loyalty. The studies showed that consumers' loyalty correlates with brand trust, image, and commitment in Islamic banking (Ghorbanzadeh & Rahehagh, 2021; Mostafa & Kasamani, 2020). The recent study provided the quality of inferences that facilitate information and knowledge acquisition (Amin, 2020; Mursid & Wu, 2022). It also uncovered a correlation between consumers' emotions about a specific brand in Muslim countries and their commitment to products compliant with Islamic law (Tabrani et al., 2018). This study expanded the literature on Islamic marketing (Junaidi et al., 2022) and Muslim consumers' awareness effects on consumers' loyalty (Rachmawati et al., 2022; Wahyuni & Fitriani, 2017). Therefore, the following hypotheses were proposed.

H7: Brand love positively mediates the relationship between consumers' religiosity and loyalty.
H8: Brand commitment positively mediates the relationship between consumers' religiosity and loyalty.
H9: Brand trust positively mediates the relationship between consumers' religiosity and loyalty.

4. METHODOLOGY

4.1. Questionnaire design

This study used a pretest and a pilot test to examine the bias of the measurement items (Hair Jr et al., 2019; Podsakoff et al., 2003). Indonesian banking consumers were invited to complete an online survey from November 1 to December 31, 2021. The participants involved 615 Muslim bank customers, though only 505 samples were valid. This indicates the data response rate was around 81.21 %. Additionally, the study used Harman's single-factor test to propose post-detection procedures for the common latent factor (CLF) by Eichhorn (2014).

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4.2. Measures

The all-measurement items were conducted from dimensions developed by previous studies. The respondents' demographics measured include gender, age, and education. A seven-point Likert scale was anchored in the questionnaire between 1 ("strongly disagree") and 7 ("strongly agree") for all scale items. A measurement tool for extrinsic religiosity comprised seven instruments. These included 1) The Muslim bank consumers' statements regarding their activities in mosques, 2) They have the opportunity to make friends and gain knowledge and relationships, and 3) They follow Islamic law as their main guideline for life and prayer. Religiosity had seven-item scales related to Muslim habits, such as their feelings when reading the Qur'an, praying, and being present to God (ALLAH) in daily activities. Furthermore, religiosity dimensions were adapted from Junaidi (2022). The Muslims' consumer religion scales included social activities that correlate to religious concerns. These included 1) Being friendly to consumers' suggestions, 2) The companies should avoid investing its capital in alcohol, tobacco, gambling, and speculative instruments, and 3) Environmental health.

The items scale of brand love was adopted from Batra et al. (2012), which has dimensions of the relationship between consumer awareness and honesty, interest, belonging, and desire to continue using the brand and product. Brand commitment referred to Das et al. (2019) and Fatma et al. (2021), with dimensions comprising the consumers' commitment to using the brand for a long time, sense of the brand, and recommendation to family and friends. Moreover, the scale for brand trust was derived from Hafez (2021), comprising consumer views about the banks' products and services, consumer bonds to the brand, and their statement that the brand is part of their lives. Consumers' loyalty was derived from Mursid and Wu (2022), with a statement that the consumer commits to stay and maintain the relationship with the bank through attachment and loyalty.

5. RESULTS

5.1. Pilot study and descriptive statistics

This study provided a socio-demographic profile of the participants, including gender, age, and educational background, as shown in Table 1. The respondents comprised 59.8% women and 40.2%men. Based on age, 42.8% of the respondents were 26–40 years old, while the rest were over 40. Moreover, 53.30% of the respondents completed an undergraduate education level, 42.8% had senior high school education, and 4.2% had a master's degree and PhD. The study also applied a two-step approach, including confirmatory factor analysis (CFA) and structural equation modelling (SEM), to validate causalities among variables and hypotheses, as recommended by Hair Jr et al. (2019).

Insert Table 1 here

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5.2. Measurement Result

The measurement model was performed using the AMOS 22 and SPSS 22 software with maximum likelihood estimation. Following Anderson and Gerbing (1988) and Hair Jr. et al. (2019), the CFA model reproduces the covariance matrix of the observed variables with a good fit. These included eight items for brand love, four for commitment, six for trust, six for consumer commitment, and four for loyalty. Furthermore, the model fit and Cronbach's α for all constructs indicated excellent convergent validity and reliability for all measurement items and constructs, as shown in Table 2.

Table 3 shows that the measurement model (CFA) showed that all the constructs fit adequately (Anderson and Gerbing, 1988; Hair Jr et al., 2019). The composite reliability (CR) result showed all the constructs have adequate reliability between 0.551 and 0.6353. Moreover, $\chi 2/df = 2.167$, goodness-of-fit index (GFI) = 0.925, comparative fit index (CFI) = 0.957, and root mean square error of approximation (RMSEA) = 0.048. Each item also loaded significantly on its respective construct, with factor loadings and multiple square correlations of all measurement items exceeding 0.6. The results indicated good reliability for all items, constructs, and convergent validity.

Insert Table 2 here

Insert Table 3 here

5.3. Structural model

The fit of the data to the proposed model was adequate (Anderson and Gerbing, 1988; Hair Jr. *et al*., 2019): $\chi 2 = 1{,}285.326$, df = 355, $\chi 2/df = 3.140$, GFI = 0.893, NFI = 0.927, CFI = 0.941, IFI = 0.941, and RMSEA = 0.051. The results supported all four hypotheses, as shown in Table 4. Therefore, religion significantly and positively affects brand love ($\gamma 11 = 0.125$, $p<0.001$), commitment ($\gamma 21 = 0.050$, $p<0.005$), and trust ($\gamma 31 = 0.266$, $p<0.001$), respectively, supporting H1, H2, and H3. Brand love, commitment, and trust also significantly and positively affect consumer loyalty ($\beta 41 = 0.273$, $p<0.001$; $\beta 42 = 0.120$, $p<0.001$ and $\beta 43 = 0.105$, $p<0.001$), supporting H4, H5, and H6. Table 4 shows the hypothesis test results.

Insert Table 4 here

Insert Figure 2 here

5.4. Mediating effect

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This study adopted the procedure recommended by Hayes (2018) to validate mediator variables of brand love, commitment, and trust). The mediation analysis results in Table V show that the 95% CIs of all tested indirect effects and partial roles were not zero. Therefore, emotional bonding such as brand love, commitment, and trust significantly and indirectly affect consumers' loyalty, supporting H7, H8, and H9. This means that religiosity positively and significantly affects consumers' loyalty with and without emotional bonding.

6. DISCUSSION AND SUMMARY

6.1. Key Finding

The results showed that religion positively affects emotional bonding with brand love, commitment, and trust indicators, influencing consumers' loyalty. Brand love influences consumers' awareness by triggering a positive feeling for a bank product. It is characterized by a feeling of passion for the product or banking services. Consumers develop a willingness to provide feedback and have a special relationship with the bank. This confirms prior studies that brand love influences consumers' awareness and psychology (Amegbe et al., 2021; Ghorbanzadeh & Rahehagh, 2021; Rahman et al., 2021). However, the brand love of selected services does not make customers loyal to the bank. This is seen when customers are loyal to various conventional banks, including Islamic banking.

The study also showed that religiosity builds a positive attitude towards bank halal products and services. The rationale for this lies in religious teaching, which drives people to consume only halal products. The principles are instilled through various campaigns and formally emphasized in halal product assurance regulations. This result also implies compliance with halal requirements for Muslim life, including religious commitment. The commitment creates an attitude and constructs the behavior needed to consume halal bank products and services. This finding is consistent with Junaidi et al. (2022), Kasri et al. (2021), and Suhartanto et al. (2021).

Brand commitment also influences consumers' loyalty to use conventional or Islamic banks. Few studies validate brand commitment's role in business and marketing fields. The results showed that commitment has a greater effect than brand love, indicating the intention to continue using the bank's products. Furthermore, brand commitment significantly and positively affects customers' loyalty toward awareness. In this case, consumers' awareness increases when the bank provides more product value. This added value perpetuates a long-term relationship between consumers and banks. Therefore, consumers' social identity theory (SIT) strongly correlates to religion, emotional state, and decision-making.

6.2. Practical contributions

The result encourages Muslim bank consumers and managers to combine religion and emotional value through brand love, commitment, and trust. Brand and halal or haram, by

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Islamic law, influence consumers' decision-making process. Consequently, they have the ultimate role in the success of companies and consumers. This study shows that brands determine consumers' awareness and loyalty.

This study contributes to the literature by proposing and testing a model regarding the formation of emotional bonding, consumer awareness, and loyalty among Muslims. It also contributes to brand and consumer emotional bonding theory, such as brand love, commitment, and trust. Furthermore, this study builds on the literature on emotional bonding and marketing in two ways. First, it provides new insight into emotional bonding with a brand, a new issue and quite different from brand loyalty and equity. Second, it shows that emotions associated with brands and consumers could be used concurrently, offering theoretical insight for future studies. This study also provided valuable information on current Indonesia's banking practices.

6.3. Managerial contributions

The findings offer several implications for Asian businesses, such as religion, brand awareness, consumer loyalty, developing consumer relationships, and influencing their decision-making. Consumers' beliefs and ties cannot be avoided in business due to offline and online interactions across the continent. They also have a sense of belonging, making them relate to companies towards products and services. Therefore, companies' image is influenced by the amount of product and service information compliant with religious law. The results showed that consumer religiosity and ethics are not the only variables. Brand love, commitment, and trust strongly correlate to consumer loyalty and a sense of belonging and play a crucial role in increasing recommendations. Moreover, brand bonding is a mediator between religion and consumer loyalty. This means consumers agree that religion and engagement with a brand are important in their decision-making. Many consumers' religiosity reinforces perceptions and attitudes, intimating their relationships with companies.

Religion influences consumers' views of companies, indicating that higher religiosity is consistent with concerns about brand and loyalty. This implies the interaction among consumers on bank employees and managers. Therefore, companies need to care for their brand and product quality, while consumers should be aware of the products. Companies with less care for their employees and product standards quickly terminate their relationships with consumers. This decision creates a serious problem, making the companies less competitive.

Regulators and managers need to control the production processes and ensure that bank activities comply with Islamic law. In this case, religion influences consumers to buy products and services compliant with Islamic law. Therefore, banks and companies must increase consumer knowledge and awareness of certified products and services. This should be conducted by Muslim groups or organizations, such as the Islamic Scholar Council (MUI) and university-based Islamic bank scholars. Leaders are significant figures in these groups, and

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their support is necessary. Furthermore, companies could participate in religious activities as organizers, facilitators, or sponsors. Manufacturers could also utilize religious festivals to increase consumers' demand for halal food products. This could help strengthen the correlation between consumers and the companies.

Regulators are expected to use established regulations and supervision mechanisms to enhance the quality of employees' lives and product standards. The results contribute to analyzing failed projects, such as unsatisfied consumers and unsuccessful bids, and consumers' information sharing about their experiences. Furthermore, bank managers could promote their customers as change agents to recommend their companies to family and friends.

6.4. Limitations

There are some limitations to this study. First, it only examined bank consumers in Indonesia, meaning the finding cannot be generalized. Therefore, future studies should use other regions and perspectives, such as brand equity and satisfaction. They could also use a greater sample to make the results more representative. The results could further help practitioners examine attitudes and awareness to elaborate on the impact of brands and products on consumers. Second, brand love, commitment, trust, and willingness to customize could predict consumers' awareness and loyalty. However, this study only explored the perspective of the banking sector. Future studies could examine other aspects, such as religion, culture, and social values, based on consumers' awareness and loyalty to obtain a more comprehensive result.

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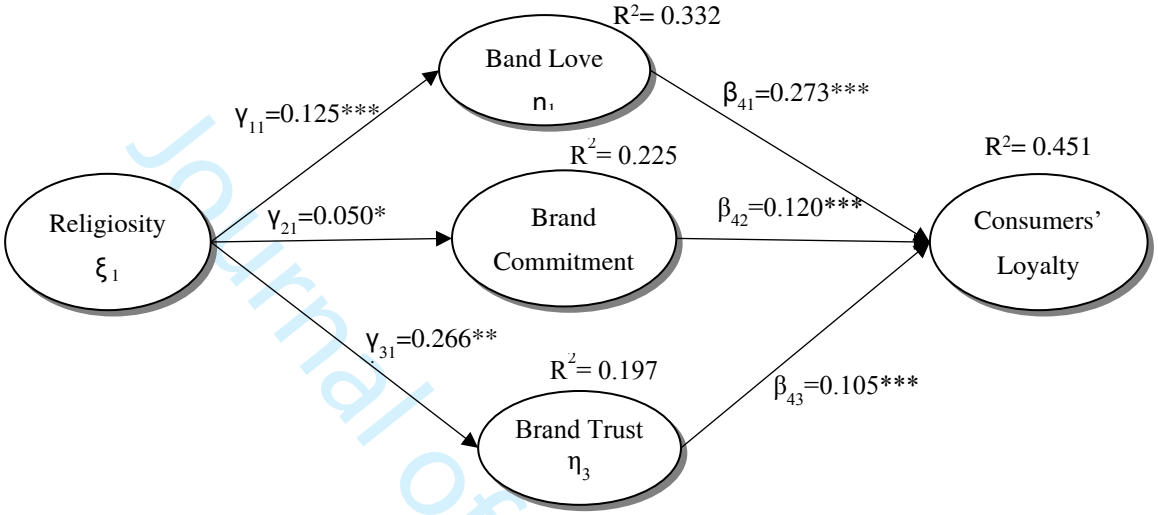

Note: Model fit: χ^2 = 1,083.326, df =345, χ^2/df = 3.140, GFI = 0.883, NFI = 0.902, CFI = 0.931, IFI = 0.931, and RMSEA= 0.061.

Figure. 1 *Structural model result*

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Table 1. Respondent demographics

Demographic Items	Frequency	Percentage (%)
Gender		
Male	210	41.6
Female	295	58.4
Age		
Under 26 years old	127	25.1
26-40 years old	219	43.3
Over 40 years old	159	31.6
Period as consumer		
Below 5 years	95	18.2
6-15 years	237	47.0
Over 15 years	173	34.3

Table 2. Correlation matrix for measurement scales

Constructs	Mean	SD	CR	BL	BC	BT	CL
CR	6.69	0.52	**0.762**				
BL	5.50	1.33	0.535**	**0.789**			
BC	5.54	1.18	0.987**	0.529**	**0.783**		
BT	5.46	1.30	0.689**	0.570**	0.687**	**0.782**	
CL	5.94	0.85	0.635**	0.543**	0.644**	0.647**	**0.780**

Note: CR: Consumers' religiosity, BL: Brand Love, BC: Brand Commitment, BT: Brand Trust, CL: Consumers' Loyalty

SD: standard Deviation

Diagonal elements are the square roots of the AVE for each construct

Pearson correlations are shown below the diagonal

Significant at *: $p < 0.05$, **: $p < 0.01$, ***: $p < 0.001$

Table 3. Measurement results

Variables Item Scales	Factor Loadings	A	CR	AVE
Religiosity (Junaidi, 2022)		**0.895**	**0.890**	**0.541**
RL1: My religion influence many aspects of my life	0.755			
RL2: I try to carry my religion over into dealing with life	0.825			
RL3: I need to spend periods in private religious	0.771			
RL4: My religious beliefs are important to me	0.725			
RL5: I enjoy reading the literature about my religion	0.820			
RL6: My reason for going and joining a member of the Mosque is to establish myself in the community.	0.711			

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RL7: Occasionally, I find it necessary to compromise my religious beliefs to protect my social and economic interests.	0.735			
RL8: I have been aware of the presence of God.	0.705			
Brand Love (Batra et al., 2012)		**0.915**	**0.917**	**0.581**
BL1: I love this brand	0.835			
BL2: Using this brand, it's a guarantee	0.789			
BL3: This brand makes me feel safe	0.784			
BL4: This brand is sincere toward its consumers	0.742			
BL5: This brand is honest with its customers	0.702			
BL6: This brand shows an interest in its customers	0.783			
BL7: I think this brand is continually trying to improve how it meets the needs of its customers	0.756			
BL8: This brand updates its products to keep up with the latest research.	0.698			
Brand Commitment (Das et al., 2019)		**0.867**	**0.868**	**0.623**
BC1: I will keep using this brand for a long time	0.803			
BC2: I cannot stop using this brand tomorrow	0.837			
BC3: Using this brand makes sense to me.	0.732			
BC4: This brand has become part of my family.	0.782			
Brand Trust (Hafez, 2021)		**0.901**	**0.905**	**0.614**
BL1: Despite my disappointment with the quality of bank products, I would continue using this brand.	0.747			
BL2: Despite my disappointment with the quality of bank products, I would recommend this brand to others.	0.741			
BL3: Despite the bank product being unworthy, I would continue using this brand.	0.828			
BL4: Despite the unworthy bank product, I recommend this brand to others.	0.822			
BL5: I have a strong bond with bank products.	0.802			
BL6: Bank brand is an important part of my life.	0.757			
Consumers' Loyalty (Mursid & Wu, 2022)		**0.852**	**0.861**	**0.609**
CL1: I commit to staying in a relationship with the bank chosen.	0.752			
CL2: I have a strong attachment to the Islamic bank chosen.	0.770			
CL3: I have a strong sense of belonging with the bank chosen.	0.828			
CL4: I remain loyal to the chosen bank due to the high cost of switching to other banks.	0.769			

Fit statistics (N = 585)

χ^2/df = 2.967, Goodness-of-Fit Index (GFI) = 0.889, Nonnormed fit index (NFI) = 0.908, Comparative Fit Index (CFI) = 0.937, Incremental fit index (IFI) = 0.937, and Root Mean Square Error of Approximation (RMSEA) = 0.058

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Table 4. Proposed model results

Hypotheses	Symbol	Path	Coefficients	Test results
H1	γ_{11}	Religiosity →Brand Trust	0.125***	Supported
H2	γ_{21}	Religiosity →Brand Commitment	0.050*	Supported
H3	γ_{31}	Religiosity →Brand Love	0.266***	Supported
H4	β_{41}	Brand Trust →Consumers' Loyalty	0.273***	Supported
H5	β_{42}	Brand Commitment →Consumers' Loyalty	0.120***	Supported
H6	β_{43}	Brand Love →Consumers' Loyalty	0.105***	Supported

Note: Significant at *: $p < 0.05$, **: $p < 0.01$, ***: $p < 0.001$

Table 5. Mediation effects result

IV	M	DV	IV->DV (c)	IV->M (a)	IV+M->DV		Bootstrapping 95% CI	
					IV (c')	M(b)	Percentile method	Bias-corrected
RL	BL	CL	0.239***	0.483***	0.575***	0.292**	[0.140, 0.337]	[0.299, 0.452]
Standard Error			0.045	0.035	0.041	0.035		
RL	BC	CL	0.114***	0.265***	0.462***	0.416***	[0.221, 0.380]	[0.253, 0.446]
Standard Error			0.035	0.023	0.047	0.051		
RL	BT	CL	0.257***	0.457***	0.522***	0.380***	[0.273, 0.499]	[0.350, 0.717]
Standard Error			0.051	0.027	0.048	0.059		

Note: RL: Religiosity, BL: Brand Love, BC: Brand Commitment, BT: Brand Trust, CL: Consumers' Loyalty
Significant at *: $p < 0.05$, **: $p < 0.01$, ***: $p < 0.001$

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2. Bukti konfirmasi review dan hasil review pertama (28 Juni 2023)

Journal of Islamic Marketing - Decision on Manuscript ID JIMA-01-2023-0010

External

Journal of Islamic Marketing <onbehalfof@manuscriptcentral.com>

Jun 28, 2023, 11:07 AM

to me

Dear Dr. Dewi:

Manuscript ID JIMA-01-2023-0010 entitled "EXPRESSIVE RELATIONSHIP BETWEEN RELIGION AND EMOTIONAL BONDING ON CONSUMERS' LOYALTY IN THE BANKING SECTOR" which you submitted to the Journal of Islamic Marketing, has been reviewed. The comments of the reviewer(s) are included at the bottom of this letter.

The reviewer(s) have recommended publication, but also suggest some revisions to your manuscript. Therefore, I invite you to respond to the reviewer(s)' comments and revise your manuscript.

To revise your manuscript, log into https://mc.manuscriptcentral.com/jima and enter your Author Centre, where you will find your manuscript title listed under "Manuscripts with Decisions." Under "Actions," click on "Create a Revision." Your manuscript number has been appended to denote a revision.

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Because we are trying to facilitate timely publication of manuscripts submitted to the Journal of Islamic Marketing, your revised manuscript should be uploaded as soon as possible. If it is not possible for you to submit your revision in a reasonable amount of time, we may have to consider your paper as a new submission.

Once again, thank you for submitting your manuscript to the Journal of Islamic Marketing and I look forward to receiving your revision.

Sincerely,
Prof. Jonathan Wilson
Editor, Journal of Islamic Marketing
jw@islamicmarketing.co.uk

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Reviewer(s)' Comments to Author:
Reviewer: 1

Recommendation: Minor Revision

Comments:
The research contributes to the literature; however, the following comments should be considered for further improvement.

1. Please highlight the 'Gap' in the study more elaborately with recent references in the 'Introduction' section. Currently, it is relatively inadequate.

2. Throughout the paper, you wrote about the relationship between variables using the word 'Correlate'. Please be sure about these.

3. Please use the proper referencing technique. This comment applies to the whole paper. EG: See page: 4, lines-19-21.

4. The contribution of this study should be highlighted comprehensively.

5. See page: 4 'Some studies also found that love improves positive emotions and facilitates brand acceptance and loyalty'. Please state some of those studies.

6. Page 8; 'Indonesian banking consumers were invited to complete an online survey from November 1 to December 31, 2021.' How did you identify the consumers? Which sampling technique did you use? How you collected data? Please add these.

7. You must first define each variable in the hypotheses development section.

8. Please provide multicollinearity test results.

9. Your discussion section has a vast scope for improvement.

10. The theoretical implications of the study should be highlighted.

11. The paper needs to be proofread.

12. The conclusion section should be added

13. I have highlighted and commented in the attached file. Please attend those also for further improvement.

Additional Questions:
1. Originality: Does the paper contain new and significant information adequate to justify publication?: Yes.

2. Relationship to Literature: Does the paper demonstrate an adequate understanding of the relevant literature in the field and cite an appropriate range of literature sources? Is any significant work ignored?: Please highlight the 'Gap' in the study more elaborately with recent references in the 'Introduction' section. Currently, it is relatively inadequate.

3. Methodology: Is the paper's argument built on an appropriate base of theory, concepts, or other ideas? Has the research or equivalent intellectual work on which the paper is based been well designed? Are the methods employed appropriate?: Yes. But, see the following comment.
Page 8; 'Indonesian banking consumers were invited to complete an online survey from November 1 to December 31, 2021.' How did you identify the consumers? Which sampling technique did you use? How you collected data? Please add these.

4. Results: Are results presented clearly and analysed appropriately? Do the conclusions adequately tie together the other elements of the paper?: Yes. But, see the following comment.
Please provide multicollinearity test results.

5. Implications for research, practice and/or society: Does the paper identify clearly any implications for research, practice and/or society? Does the paper bridge the gap between theory and practice? How can the research be used in practice (economic and commercial impact), in teaching, to influence public policy, in research (contributing to the body of knowledge)? What is the impact upon society (influencing public attitudes, affecting quality of life)? Are these implications consistent with the findings and conclusions of the paper?: Yes. But, see the following comment.
10. The theoretical implications of the study should be highlighted.

6. Quality of Communication: Does the paper clearly express its case, measured against the technical language of the field and the expected knowledge of the journal's readership? Has attention been paid to the clarity of expression and readability, such as sentence structure, jargon use, acronyms, etc.: 11. The paper needs to be proofread.

Reviewer: 2

Recommendation: Reject

Comments:
This manuscript does not discuss anything new, all findings have been discussed by previous researchers. Paragraphs 3 and 4 in the managerial section need to be discussed in more detail because these efforts do not show an increase in Islamic bank customers in Indonesia.

Additional Questions:
1. Originality: Does the paper contain new and significant information adequate to justify publication?: No, the paper does not contain new and significant information adequate to justify publication.

2. Relationship to Literature: Does the paper demonstrate an adequate understanding of the relevant literature in the field and cite an appropriate range of literature sources? Is any significant work ignored?: Yes, the paper demonstrates an adequate understanding of the relevant literature, and no significant work to

ignored

3. Methodology: Is the paper's argument built on an appropriate base of theory, concepts, or other ideas? Has the research or equivalent intellectual work on which the paper is based been well designed? Are the methods employed appropriate?: Yes, the paper's argument is built on an appropriate base of theory, concepts, and ideas.

4. Results: Are results presented clearly and analysed appropriately? Do the conclusions adequately tie together the other elements of the paper?: The results are clearly presented, but no up-to-date solutions are offered.

5. Implications for research, practice and/or society: Does the paper identify clearly any implications for research, practice and/or society? Does the paper bridge the gap between theory and practice? How can the research be used in practice (economic and commercial impact), in teaching, to influence public policy, in research (contributing to the body of knowledge)? What is the impact upon society (influencing public attitudes, affecting quality of life)? Are these implications consistent with the findings and conclusions of the paper?: This paper does not clearly identify implications for research, practice, and/or society. Research has no impact on society (influences people's attitudes, affects the quality of life). The problems in this research have been widely discussed in public discussions.

6. Quality of Communication: Does the paper clearly express its case, measured against the technical language of the field and the expected knowledge of the journal's readership? Has attention been paid to the clarity of expression and readability, such as sentence structure, jargon use, acronyms, etc.: This paper reveals cases that have been widely discussed by researchers, even the managerial contributions provided by the authors have been made by Islamic banks in Indonesia. There is nothing interesting in this manuscript.

Reviewer: 3

Recommendation: Minor Revision

Comments:
Congratulation. Interesting paper. However I would expect authors to add more details in methodology. I would suggest the authors to elaborate on items for all variables. Currently only religiosity is explained. How about other variables in detail?

"The all-measurement items were conducted from dimensions developed by previous studies" - What was the reliability? Citation?

Additional Questions:
1. Originality: Does the paper contain new and significant information adequate to justify publication?: This is an interesting paper. Some newness in this paper focusing on religiosity related to brand and customer loyalty

2. Relationship to Literature: Does the paper demonstrate an adequate understanding of the relevant literature in the field and cite an appropriate range of literature sources? Is any significant work ignored?: Literature adequately covered.

3. Methodology: Is the paper's argument built on an appropriate base of theory, concepts, or other ideas? Has the research or equivalent intellectual work on which the paper is based been well

designed? Are the methods employed appropriate?: I would suggest the authors to elaborate on items for all variables. Currently only religiosity is explained. How about other variables in detail?

"The all-measurement items were conducted from dimensions developed by previous studies" - What was the reliability? Citation?

4. Results: Are results presented clearly and analysed appropriately? Do the conclusions adequately tie together the other elements of the paper?: All hypothesis answered in the result.

5. Implications for research, practice and/or society: Does the paper identify clearly any implications for research, practice and/or society? Does the paper bridge the gap between theory and practice? How can the research be used in practice (economic and commercial impact), in teaching, to influence public policy, in research (contributing to the body of knowledge)? What is the impact upon society (influencing public attitudes, affecting quality of life)? Are these implications consistent with the findings and conclusions of the paper?: Implication clearly explained.

6. Quality of Communication: Does the paper clearly express its case, measured against the technical language of the field and the expected knowledge of the journal's readership? Has attention been paid to the clarity of expression and readability, such as sentence structure, jargon use, acronyms, etc.: Good quality of communication.

3. Bukti konfirmasi submit revisi pertama, tanggapan terhadap komentar reviewer dan artikel yang direvisi
(11 Juli 2023)

Journal of Islamic Marketing - JIMA-01-2023-0010.R1

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EXPRESSIVE RELATIONSHIP BETWEEN RELIGION AND EMOTIONAL BONDING ON CONSUMERS' LOYALTY IN THE BANKING SECTOR

Journal:	*Journal of Islamic Marketing*
Manuscript ID	JIMA-01-2023-0010.R1
Manuscript Type:	Research Article
Keywords:	Religion, The Muslim consumer, Banking, Emotional Bonding, Loyalty, SEM

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REVIEWERS' RESPONSE NOTES

Reviewer1' remarks	Authors response
The research contributes to the literature; however, the following comments should be considered for further improvement.	We would like to thank the Editor and Reviewers for their detailed and helpful feedback regarding our manuscript, and for providing us with the opportunity to revise our manuscript. We have revised the manuscript as suggested.
1. Please highlight the 'Gap' in the study more elaborately with recent references in the 'Introduction' section. Currently, it is relatively inadequate.	The introduction part has revised and research gap added
2. Throughout the paper, you wrote about the relationship between variables using the word 'Correlate'. Please be sure about these.	Thank you so much for reviewer positive comment. We checked to make sense on consistency
3. Please use the proper referencing technique. This comment applies to the whole paper. EG: See page: 4, lines-19-21.	Thank you so much for reviewer positive comment. We checked to make sense on consistency
4. The contribution of this study should be highlighted comprehensively.	Thank you so much for reviewer positive comment. We have rearranged the contribution part.
5. See page: 4 'Some studies also found that love improves positive emotions and facilitates brand acceptance and loyalty'. Please state some of those studies.	Thank you so much for reviewer positive comment. We have revised this parts as suggested.
6. Page 8; 'Indonesian banking consumers were invited to complete an online survey from November 1 to December 31, 2021.' How did you identify the consumers? Which sampling technique did you use? How you collected data? Please add these.	Thank you so much for reviewer positive comment. The methodology part has revised.
7. You must first define each variable in the hypotheses development section.	Thank you so much for reviewer positive comment. The variables define has provided.
8. Please provide multicollinearity test results.	Thank you so much for reviewer positive comment. The multicollinearity test has provided in table 3 (GFI, AVE, CR, etc.
9. Your discussion section has a vast scope for improvement.	The discussion part has revised as suggested.

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10. The theoretical implications of the study should be highlighted.	The implication part has added as suggested.
11. The paper needs to be proofread.	Thank you so much for reviewer positive comment. The manuscript has double checked to make sense of language and consistency.
12. The conclusion section should be added	The conclusion part added as suggested
13. I have highlighted and commented in the attached file. Please attend those also for further improvement.	We would like to thank the Editor and Reviewers for their detailed and helpful feedback regarding our manuscript, and for providing us with the opportunity to revise our manuscript. We have revised the manuscript as suggested.
Additional Questions:	
1. Originality: Does the paper contain new and significant information adequate to justify publication? Yes.	Thank you so much for your positive comment.
2. Relationship to Literature: Does the paper demonstrate an adequate understanding of the relevant literature in the field and cite an appropriate range of literature sources? Is any significant work ignored? Please highlight the 'Gap' in the study more elaborately with recent references in the 'Introduction' section. Currently, it is relatively inadequate.	Thank you so much for your positive comment. The gap added in introduction part.
3. Methodology: Is the paper's argument built on an appropriate base of theory, concepts, or other ideas? Has the research or equivalent intellectual work on which the paper is based been well designed? Are the methods employed appropriate? Yes. But, see the following comment. Page 8; 'Indonesian banking consumers were invited to complete an online survey from November 1 to December 31, 2021.' How did you identify the consumers? Which sampling technique did you use? How you collected data? Please add these.	Thank you so much for your positive comment. The methodology part has revised as suggested.
4. Results: Are results presented clearly and analysed appropriately? Do the conclusions adequately tie together the other elements of the paper?: Yes. But, see the following comment. Please provide multicollinearity test results.	Thank you so much for your positive comment. The multicollinearity test results has provided in table 3
Implications for research, practice and/or society: Does the paper identify clearly any implications for research, practice and/or	Thank you so much for reviewer positive comment. The theoretical and practical implication have revised as suggested

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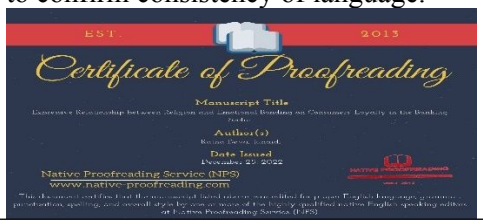
society? Does the paper bridge the gap between theory and practice? How can the research be used in practice (economic and commercial impact), in teaching, to influence public policy, in research (contributing to the body of knowledge)? What is the impact upon society (influencing public attitudes, affecting quality of life)? Are these implications consistent with the findings and conclusions of the paper? Yes. But, see the following comment. 10. The theoretical implications of the study should be highlighted.	
6. Quality of Communication: Does the paper clearly express its case, measured against the technical language of the field and the expected knowledge of the journal's readership? Has attention been paid to the clarity of expression and readability, such as sentence structure, jargon use, acronyms, etc.: 11. The paper needs to be proofread.	Thank you so much for reviewer positive comment. We have double checked the manuscript to confirm consistency of language. 
Reviewer2' remarks	**Authors response**
This manuscript does not discuss anything new, all findings have been discussed by previous researchers. Paragraphs 3 and 4 in the managerial section need to be discussed in more detail because these efforts do not show an increase in Islamic bank customers in Indonesia. Additional Questions:	Thank you so much for reviewer positive comment and valuable suggestion. We have revised the introduction and discussion part to enhance gap and research contribution.
1. Originality: Does the paper contain new and significant information adequate to justify publication? The paper has significant information and interesting findings for a publication.	Thank you so much for reviewer positive comment.
2. Relationship to Literature: Does the paper demonstrate an adequate understanding of the relevant literature in the field and cite an appropriate range of literature sources? Is any significant work ignored? Yes, the paper demonstrates an adequate understanding of the relevant literature, and no significant work to ignored	Thank you so much for reviewer positive comment.
3. Methodology: Is the paper's argument built on an appropriate base of theory, concepts, or other ideas? Has the research or equivalent intellectual work on which the paper is based	Thank you so much for reviewer positive comment.

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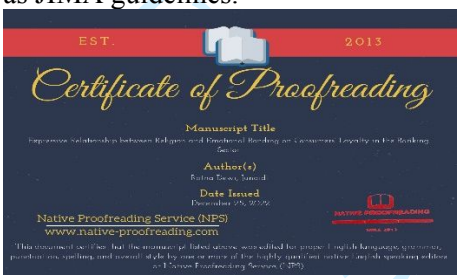
been well designed? Are the methods employed appropriate?: Yes, the paper's argument is built on an appropriate base of theory, concepts, and ideas.	
4. Results: Are results presented clearly and analysed appropriately? Do the conclusions adequately tie together the other elements of the paper?: The results are clearly presented, but no up-to-date solutions are offered.	Thank you so much for reviewer positive comment and valuable suggestion. We have revised key finding part as suggested.
5. Implications for research, practice and/or society: Does the paper identify clearly any implications for research, practice and/or society? Does the paper bridge the gap between theory and practice? How can the research be used in practice (economic and commercial impact), in teaching, to influence public policy, in research (contributing to the body of knowledge)? What is the impact upon society (influencing public attitudes, affecting quality of life)? Are these implications consistent with the findings and conclusions of the paper?: This paper does not clearly identify implications for research, practice, and/or society. Research has no impact on society (influences people's attitudes, affects the quality of life). The problems in this research have been widely discussed in public discussions.	Thank you so much for reviewer positive comment and valuable suggestion. We have revised the implication part as suggested.
6. Quality of Communication: Does the paper clearly express its case, measured against the technical language of the field and the expected knowledge of the journal's readership? Has attention been paid to the clarity of expression and readability, such as sentence structure, jargon use, acronyms, etc.: This paper reveals cases that have been widely discussed by researchers, even the managerial contributions provided by the authors have been made by Islamic banks in Indonesia. There is nothing interesting in this manuscript.	The language of manuscript has revise by professional proofread. We also revised the format as JIMA guidelines. 
Reviewer3' remarks	**Authors response**
Congratulation. Interesting paper. However I would expect authors to add more details in methodology. I would suggest the authors to elaborate on items for all variables. Currently only religiosity is explained. How about other variables in detail? "The all-measurement items were conducted from dimensions developed by previous studies" - What	Thank you so much for reviewer positive comment and valuable suggestion. The measurement items refers to previous studies which correlation to Islamic perspective and published in International Journals

was the reliability? Citation? Additional Questions:	
1. Originality: Does the paper contain new and significant information adequate to justify publication?: This is an interesting paper. Some newness in this paper focusing on religiosity related to brand and customer loyalty	Thank you so much for reviewer positive comment
2. Relationship to Literature: Does the paper demonstrate an adequate understanding of the relevant literature in the field and cite an appropriate range of literature sources? Is any significant work ignored?: Literature adequately covered.	Thank you so much for reviewer positive comment
3. Methodology: Is the paper's argument built on an appropriate base of theory, concepts, or other ideas? Has the research or equivalent intellectual work on which the paper is based been well designed? Are the methods employed appropriate?: I would suggest the authors to elaborate on items for all variables. Currently only religiosity is explained. How about other variables in detail? "The all-measurement items were conducted from dimensions developed by previous studies" - What was the reliability? Citation?	Thank you so much for reviewer positive comment. The other variables have described in the literature and hypothesis's part. The measurement items refers to previous studies which correlation to Islamic perspective and published in International Journals
4. Results: Are results presented clearly and analysed appropriately? Do the conclusions adequately tie together the other elements of the paper?: All hypothesis answered in the result.	Thank you so much for reviewer positive comment
5. Implications for research, practice and/or society: Does the paper identify clearly any implications for research, practice and/or society? Does the paper bridge the gap between theory and practice? How can the research be used in practice (economic and commercial impact), in teaching, to influence public policy, in research (contributing to the body of knowledge)? What is the impact upon society (influencing public attitudes, affecting quality of life)? Are these implications consistent with the findings and conclusions of the paper?: Implication clearly explained.	Thank you so much for reviewer positive comment. We have revised implication parts to enhance the research contributions.
6. Quality of Communication: Does the paper clearly express its case, measured against the technical language of the field and the expected knowledge of the journal's readership? Has	The language of manuscript has revise by professional proofread. We also revised the format as JIMA guidelines.

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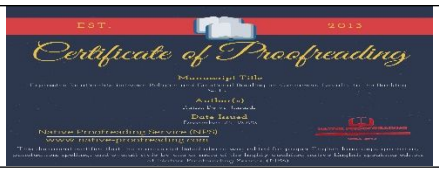
attention been paid to the clarity of expression and readability, such as sentence structure, jargon use, acronyms, etc: Good quality of communication.	

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EXPRESSIVE RELATIONSHIP BETWEEN RELIGION AND EMOTIONAL BONDING ON CONSUMERS' LOYALTY IN THE BANKING SECTOR

Purpose - This study aimed to examine the role of religion on Indonesia' Muslim consumers emotional bonding and loyalty.

Design/methodology/approach - Structural Equation Modelling (SEM) was utilised to confirm research hypotheses.

Findings - The results indicated that religion has positive and significant effect on Muslim consumers' emotional bonding, furthermore emotional bonding play important role in mediating the relationship between religion and consumers' loyalty.

Research limitations/implications – Future research is required to confirm the validity of this study throughout the sector and among Muslims banking consumers.

Practical implications - Bank managers also promote their consumers as change agents to recommend their companies to others. It is also essential in strengthening the relationship between consumers and the companies.

Originality/value - This study provided the Muslim consumers' psychological standpoint, the study enlightened bank managers about consumers' psychology through brand image.

Keywords: Religion, Muslim, banking consumers, emotional bonding, loyalty, SEM.

Paper type: Research Paper

1. INTRODUCTION

Banking products and services have become sensitive due to the rapid global competition. The sentiments of ethnicity, religion, and national patriotism also influence people's decisions on the product or service to adopt. This shows that religion is related to prayers and peace and influences consumer style and behavior. Furthermore, consumer decisions are influenced by religious law regarding a product's eligibility or prohibition (Junaidi, 2022; M. Anwar et al., 2022; Usman et al., 2023). Many studies validate the role of religion in consumer behavior based on religious affiliation and the religiosity dimension (Agarwala et al., 2018). The scholars mainly compare the denominational association or the religious identification of a person, such as Buddhists, Catholics, Hindus, Islam, Jews, and Protestants. In line with the findings, religious affiliation significantly contributes to predicting consumer consumption and purchase behavior (Junaidi et al., 2022; Kasri et al., 2023). For instance, clothing plays an important aspect of religion, as indicated by Muslim women wearing the burqa (veil) and hijab (scarf). Muslims are concerned about *halal* (permissible) and *tayyib* (clean and good to consume). This shows that religion influences humanity by conveying values and inspiring people to adopt confident principles and perceptions. Furthermore, it influences consumers' communication and personal experiences (Canaan Messarra, 2014). This observation means that consumers' emotional bonding positively influences their loyalty to specific brands and

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products.

Muslims comprise 87% of Indonesia's population (Rachmawati et al., 2022), which should make Islamic banking dominate the market. On the contrary, conventional banking is superior to Islamic banking in acquiring customers. According to the Indonesia' Financial Services Authority (OJK), compared to conventional bank, Islamic banks market share slightly more than 5% as 15 million consumers (Junaidi et al., 2022). Islamic banking would enhance the performance in Indonesia because its operations as Islamic law. It could grow rapidly when used by the Muslim community. However, Muslims are still less interested in and persist as conventional banking customers. This indicates their reluctance to switch to Islamic banks (Junaidi, 2022). Therefore, it requires religion as a social identity that influences people's feelings, emotions, and psychology (Arli et al., 2023; Karim et al., 2022).

Emotional feelings or bonding are consumer responses to products from inferred information and interpretations obtained through real experiences (Suhartanto et al., 2021; Wahyuni & Fitriani, 2017). Consumers' decisions are influenced by interactions in the social communities and religious activities guiding their daily lives. Religious identity could also enhance access to religious goods and services. Therefore, companies must make products and advertisements influencing consumers' feelings to develop and enhance consumers' loyalty through product quality, personal approaches, brands, products and services. In line with this, Junaidi et al. (2022) stated that the Islamic bank brand image influences consumer preference. Price or materialism also had a greater effect in Turkey (Baran, 2022). No study has simultaneously examined Muslim customer loyalty in conventional and Islamic banks (Fusva et al., 2021; Mursid & Wu, 2022). Furthermore, the companies should understand that prosperity and survival can be achieved by treating consumers and society's well-being. In addition, the study of religion impact on consumers' emotional and loyalty have remained scantly and it needs to be extended in Business.

This study fill this gaps by extending the concept of religiosity on consumers' brand awareness and psychological well-being. It also analyzed the role of emotional bonding as a mediator through the following questions:

RQ1. Does religion have correlation to emotional bonding?

RQ2. Is emotional bonding important in consumer loyalty?

RQ3. Does emotional bonding play important role in mediating the relationship between religiosity and loyalty?

Several theoretical and practical contributions were provided to answer the questions. First, the study linked religiosity and brand bonding among banks and consumers in Muslim countries. The correlation integrates people's economic and social beliefs and views by social identity theory (SIT). Second, this study uncovers the relationship between religiosity, consumers' brand awareness and loyalty. Hence, the recent study could help understand the factors affecting consumers' religiosity and brand relationships, influencing consumer loyalty.

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Third, the result has a significant practical implication for boosting the bank's concern and values.

2. LITERATURE REVIEW

2.1. Social Identity Theory (SIT)

Social identity theory (SIT) refers to the personal psychological and social identity dimensions, which strongly correlate to social affiliation, including religion (Junaidi et al., 2022). This correlation positively and significantly affects consumers' attitudes, behaviours, and psychology. In marketing, social identities also influence consumers' brand love and trust (Ahuvia et al., 2022) and commitment (Arli et al., 2023). Moreover, social identification influences consumers' feelings and love for specific brands based on their beliefs and religion. It also affects their habits, which are compliant with Islamic principles. The identification influences consumers' brand commitment toward community and affiliations, such as religion. For instance, Muslims are more likely to select *halal* than common brands, indicating their desire for religious products and services. They adopt a brand that recognizes their position in religious groups and communities. This shows that consumers active in religious activities have a positive attitude and commitment to Islamic banking (Tabrani et al., 2018). Furthermore, religion pursues consumers' brands and products because of familiarity and trust (Arli et al., 2023). Brands trust and affirm personal religious beliefs and values, supporting Muslim consumers' daily lives. Therefore, SIT explains consumers' emotional bonding toward religion and impacts the frequent use of specific brands, products, and services.

2.2. Brand Love

Emotional bonding refers to consumers' emotional outcomes toward a brand, it emerges from personal evaluations process (Thomson et al., 2005). Moreover, the emotional dimension correlates to attitudes. Consumers' emotional brand results in awareness and loyalty, which enhances their engagement (Chiang et al., 2018). According to Rahman et al. (2021), consumers' emotional quality and mind strongly correlate with bank communication and image. This implies that emotions could become a segment of the bank's service to consumers (Junaidi, 2022; Tabrani et al., 2018).

Carroll and Ahuvia (2006) defined brand love as consumers' passion and emotional attachment to a product or company. This concept is still embryonic among studies on marketing (Rahman et al., 2021). Love arises when consumers perceive that the products are of good quality and meet their desires and needs (Levy, 2022). Batra et al. (2012) introduced the concept of love for brands and products as commitment and trust. Additionally, Amegbe et al. (2021) and Hafez (2021) shown that love or passion plays a crucial impact in the quality, experiences, and loyalty of brand relationships in banking. As a result, it is essential in creating

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consumer-brand relationships and gives banks a competitive edge when it comes to consumers' strong emotions.

Brand love confirms the strong correlation between individuals committed to excusing and accommodating the brand (Joshi & Garg, 2022). According to Joshi & Garg (2022) and Rahman et al. (2021), brand love correlates to self-brand connection, emotions, and word of mouth. It has great quantity and quality, passionate desire, and emotional bonding (Batra et al., 2012). Aji and Muslichah (2023), Anantharaman et al. (2023), Das et al. (2019), Fusva et al. (2021) and Junaidi et al. (2023) found that love improves positive emotions and facilitates brand acceptance and loyalty. As a social dimension, religion also plays an important role in consumers' behaviour and loyalty. This implies that brand love has become an essential element in the marketing strategy.

2.3. Brand Trust

Brand trust was defined by Chaudhuri and Holbrook (2001) as consumers' attitudes and propensity to interact with a brand. Brand trust is important to banking since it is the confidence that a party will fulfil its commitment in a partnership in high-profile events. In this regard, trust strongly correlates to personal psychological well-being, influenced by companies' credibility, integrity, and benevolence of consumers' attributes such as religion (Fatma et al., 2021). Therefore, trust is important in maintaining a relationship between consumers and companies at different levels (Joshi & Garg, 2022). It is a psychological state that reflects individual attributes and presumptions regarding brand credibility, integrity, and benevolence (Fatma et al., 2021; Ghorbanzadeh & Rahehagh, 2021). This shows that brand trust as antecedents of decision-making process. Trust also creates better consumer awareness and impacts loyalty. It is given by consumers to increase competitiveness and help develop project exchange relationships in the future (Junaidi et al., 2023). In line with this, the trust attribute is reflected in halal brand, which has trustworthiness and moral character. Anantharaman et al. (2023) also found that brand trust strongly correlates to a personal belief and positively affects consumers' loyalty. The explanation indicates that trust influences loyalty because it helps develop and maintain long-term relationships between consumers and companies.

2.4. Consumers' Loyalty

Loyalty is the consumers' behavior towards brands, services, stores, activities, and product categories (Mostafa & Kasamani, 2021). It is the willingness to repeat purchases regularly among product and service lines and make recommendations to other consumers (Mursid & Wu, 2022). People who are still using a product, though, might not be loyal because they have few other options. Additional aspects that keep clients satisfied are the calibre of the products and the anxiety associated with losing discounts or price opportunities. This demonstrates how consumers are hesitant to switch because of emotional attachments. According to Levy (2022)

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and Suhartanto et al. (2021), emotional ties between companies and consumers positively influence consumer loyalty. When consumers feel positive towards the brand and product, they have confidence their needs and desires are met.

3. HYPOTHESES DEVELOPMENT

3.1. The relationship between religiosity and brand love

According to Sandikci (2018), a person's religious beliefs and practises are referred to as their religiosity in business and marketing contexts. It is believed that a person's commitment to a specific religion affects all facets of life. As a result, it has become crucial to influence their behaviour when it comes to certain goods and services that are in line with their religious beliefs. Joining a mosque to network with people for commercial or social purposes is an example of how people have used religion as a means of utility, regardless of the actual spirit of the external ramifications of their religious beliefs in their activities (Junaidi et al., 2023). In some countries, religion is a significant antecedent of consumer behavior regarding products or useable services concerning culture and religion (Agarwala et al., 2018; Junaidi, 2022). For instance, Muslims use products compliant with Islamic banking to avoid interest as a value for their consumers and adopt the profit-loss sharing principle. The banks also invest their capital in productive rather than speculative and high-risk sectors. They avoid alcohol, smoking, gambling, and other activities considered detrimental to human and environmental health. This explains why religion positively and significantly affects consumers' emotions and psychology (Rahman et al., 2021; Tabrani et al., 2018). Emotional and religious aspects, such as brand love, could improve consumers' attitudes and awareness due to frequent interaction with companies and brands (Khan et al., 2020). The level of emotional attachment plays influences consumers' brand love, resulting in brand loyalty. It also strongly correlates to consumers' religion and facilitates their identity.

Batra et al. (2012) stated that consumers' personal experiences positively affect their brand love through emotionally attachment to have "brand love" (Carrol & Ahuvia, (2006). It also correlates to self-brand integration, passion-driven behaviour, and emotional connection. According to Aji and Muslichah (2023), religion makes Muslim consumers more prone to adopting Islamic than conventional banks. Junaidi et al. (2023) also found that religion influences consumers' emotions, feelings, and psychology. The same observation was made by Ghorbanzadeh & Rahehagh (2021) in Iran. Therefore, feelings lead to specific brands and address what consumers and the companies' need and want. It correlates to consumers' perceived image of brands and companies (Joshi & Garg, 2022). Brand love emerges from the consumers' emotions, feelings, and psychology toward the value of product involvement (Suhartanto et al., 2021). This implies the possibility of bridging the communication among consumers. Some customers recognize that the brand represents their identities and social positions (Aji & Muslichah, 2023; Joshi & Garg, 2022; Rahman et al., 2021). Therefore,

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religion and branding are indispensable for consumers in some regions such as Indonesia. For instance, Islamic banks strongly correlate to Muslim consumers' behavior and emotions in decision-making. Religiosity refers to a Muslim's commitment to the principles determined by God (Allah SWT) for their life. It is also often assessed subtly, such as the daily prayer frequency and social activities (Junaidi, 2022; Kasri et al., 2023).

H1: Religion positively affects consumers' brand love.

3.2. The relationship between religion and brand commitment

The substantial association that has been created between brand advocates and brand-loyal individuals is confirmed by brand love (Junaidi, 2022). Commitment occurred among consumers toward specific products and services. An example is the Halal Brand, which strongly correlates to Islamic law (Islam & Rahman, 2017; Tabrani et al., 2018). It follows that the choice to stick with the current products or switch to different ones has been linked to the emotional impact. Understanding the reasons for and effects of brand commitment is crucial. Religion also has a significant impact on Muslim brand devotion to legal "halal" and illegal "haram" items (Junaidi et al., 2023; M. Anwar et al., 2020). It also strongly influences Muslim consumer awareness. As a result, brand loyalty is related to people's goals to improve their capacity for economic and social creation. The outcomes from enhanced brand commitment are advantageous to the marketplace, such as improved consumers' awareness and willingness (Kaur et al., 2020; Khan et al., 2020), consumption in the future, and loyalty (Das et al., 2019). This shows that religion is an antecedent of consumers' selection criteria and commitment (Ahuvia et al., 2022; Wahyuni & Fitriani, 2017). Furthermore, Arli et al. (2023) validated social identity theory (SIT) and found that religion influences consumers' brand commitment.

Brand commitment defined as consumers' desire to continue a relationship with a particular brand, such as an Islamic brand (Das et al., 2019; Fatma et al., 2021). It demonstrates that a consumer who has faith in his or her relationship with a brand wants to maintain that relationship (committed) and is more likely to purchase and promote that brand in the future. Concerns regarding the worth of businesses and goods that identify with a religion are frequently referred to as "brand commitment". In some Muslim countries, people with a sense of belonging and brand commitment are affected by personal religiosity, such as consumers' intimacy (Tabrani et al., 2018). Moreover, brand commitment has been influenced by consumers' psychology and awareness of products and services (Amin, 2020; Kaur et al., 2020; Wahyuni & Fitriani, 2017). Psychology strongly correlates to religion as daily life guidelines (Mursid & Wu, 2022; Usman et al., 2023). Banking products' economic and social value also strongly correlates to brand commitment and the decision to adopt Islamic banks (Junaidi et al., 2023; Levy, 2022). However, preliminary studies on brand commitment focused more on consumption and style of fashion than the banking sector (Kaur et al., 2020; Li et al., 2014).

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H2: Religion significantly and positively affects consumers' brand commitment.

3.3. The relationship between religion and brand trust

Brand trust is a psychological state that reflects personal qualities and beliefs about a brand's legitimacy, integrity, and goodness (Chaudhuri & Holbrook, 2001). Companies have improved consumer intentions towards their goods and services by developing brand and trust. Therefore, companies should understand consumers' beliefs and psychology to improve performance in business and marketing (Joshi & Garg, 2022). Previous studies examined the evolution of the brand, such as trust (Chaudhuri and Holbrook, 2001; Hafez, 2021), love (Joshi & Garg, 2022), halal (Junaidi et al., 2023), and loyalty in banking (Islam & Rahman, 2017; Tabrani et al., 2018). Brand trust is the Muslim consumers' faithfulness due to stricter rules and Islamic law regarding non-halal products (Rachmawati et al., 2022) and Islamic law (Junaidi, 2022). It implies that psychology and beliefs possibly enhance consumers' brand trust. Furthermore, daily religious activities enhance consumers' brand familiarity and trust (Arli et al., 2023). Islamic law addresses Muslim consumers' decisions toward rules and states that a halal brand enhances intimacy and trust (Tabrani et al., 2018). The law has the main rules to maintain human relationships and life, including adapting to products and services (Amin, 2020). This implies that religion toward Islamic law positively affects consumers' brand trust toward purity, excitement, safety, sophistication, and righteousness (Ahuvia et al., 2022; Aji & Muslichah, 2023). Based on their beliefs, Muslim consumers may also have positive awareness in certain situations. Therefore, the following hypothesis was proposed:

H3: Religion trust significantly and positively affects consumers' brand trust.

3.4. The relationship between emotional bonding and consumer loyalty.

Consumers who are loyal to a brand, service, retailer, activity, or product category will respond in that way (Aji & Muslichah, 2023). Consumers that are loyal will frequently make the same purchases again. Additionally, to making purchases across product and service lines, these customers are also ready to refer other customers to the company's goods (Anantharaman et al., 2023). Studies on brand love have relevance to theoretical and managerial aspects. For instance, Khamitov et al. (2019) used a meta-analysis method and found that brand love significantly and positively affects consumers' loyalty. Ahuvia et al. (2022) and Mursid and Wu (2022) also showed that brand love and loyalty strongly correlate to brand forgiveness and engagement, as well as consumers' co-creation value. Furthermore, Firdaus et al. (2022) found that consumers' brand commitment influences consumers' loyalty. These studies imply that consumers were committed to reusing or repurchasing a brand consistently in the future, although some factors may influence their decision (Ghorbanzadeh & Rahehagh, 2021; Junaidi,

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2022). Moreover, some scholars validated the relationship between consumers' trust and loyalty. Joshi and Garg (2022) found that commitment positively influences consumers' loyalty and brand satisfaction. This is in line with Junaidi (2022) that religiosity and brand commitment significantly and positively affect consumers' loyalty. Therefore, the following hypotheses were proposed:

H4: Brand love positively affects consumer loyalty.
H5: Brand commitment positively affects consumers' loyalty.
H6: Brand trust positively affects consumers' loyalty.

Previous research also looked at the function of emotional connections as mediators in the relationship between consumers' religion and loyalty, including brand love, commitment, and trust. The studies showed that consumers' loyalty correlates with brand trust, image, and commitment in Islamic banking (Ghorbanzadeh & Rahehagh, 2021; Mostafa & Kasamani, 2020). The recent study provided the quality of inferences that facilitate information and knowledge acquisition (Amin, 2020; Mursid & Wu, 2022). It also uncovered a correlation between consumers' emotions about a specific brand in Muslim countries and their commitment to products compliant with Islamic law (Tabrani et al., 2018). This study expanded the literature on Islamic marketing (Junaidi et al., 2023) and Muslim consumers' awareness effects on consumers' loyalty (Rachmawati et al., 2022; Wahyuni & Fitriani, 2017).

H7: Brand love positively mediates the relationship between consumers' religiosity and loyalty.
H8: Brand commitment positively mediates the relationship between consumers' religiosity and loyalty.
H9: Brand trust positively mediates the relationship between consumers' religiosity and loyalty.

4. METHODOLOGY

4.1. Sample and data collection

The recent study was designed to examine the consumers behavioral among Indonesia' Muslim banking consumers from November 1 to December 31, 2021). The questionnaire pre-test and pilot test before formal test applied to avoid bias issue (Hair Jr *et al*., 2019; Podsakoff *et al*., 2003). The initial stage of the survey confirmed that the study's participants are Indonesian Muslim consumers through random selection via an online survey. The sampling from the total of Muslim bank consumers was the minimum data requirement for structural modelling analysis (SEM), which is 10 times the number of indicators (Nunnaly and Bernstein, 1994). The minimum number of participants in this study had to be 270 because there were 27

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indicators. 615 Muslim bank customers were included in the data that was collected in excess of the aim. However, 505 samples were legitimate, which means that 81.21% of the data were responded to. Additionally, the study used Harman's single-factor test to propose post-detection procedures for the common latent factor (CLF) by Eichhorn (2014).

4.2. Measures

The respondents' demographics measured include gender, age, and education. A seven-point Likert scale was anchored in the questionnaire between 1 ("strongly disagree") and 7 ("strongly agree") for all scale items. A measurement tool for extrinsic religiosity comprised seven instruments. These included 1) The Muslim bank consumers' statements regarding their activities in mosques, 2) They have the opportunity to make friends and gain knowledge and relationships, and 3) They follow Islamic law as their main guideline for life and prayer. Religiosity had seven-item scales related to Muslim habits, such as their feelings when reading the Qur'an, praying, and being present to God (ALLAH) in daily activities. Furthermore, religiosity dimensions were adapted from Junaidi (2022). The Muslims' consumer religion scales included social activities that correlate to religious concerns. These included 1) Being friendly to consumers' suggestions, 2) The companies should avoid investing its capital in alcohol, tobacco, gambling, and speculative instruments, and 3) Environmental health.

The items scale of brand love was adopted from Batra et al. (2012), which has dimensions of the relationship between consumer awareness and honesty, interest, belonging, and desire to continue using the brand and product. Brand commitment referred to Das et al. (2019) and Fatma et al. (2021), with dimensions comprising the consumers' commitment to using the brand for a long time, sense of the brand, and recommendation to family and friends. Moreover, the scale for brand trust was derived from Hafez (2021), comprising consumer views about the banks' products and services, consumer bonds to the brand, and their statement that the brand is part of their lives. Consumers' loyalty was derived from Mursid and Wu (2022), with a statement that the consumer commits to stay and maintain the relationship with the bank through attachment and loyalty.

5. RESULTS

5.1. Pilot study and descriptive statistics

Table 1 shown the participants socio-demographic profile. The respondents comprised 59.8% women and 40.2%men. Based on age, 42.8% of the respondents were 26–40 years old, while the rest were over 40. Moreover, 53.30% of the respondents completed an undergraduate education level, 42.8% had senior high school education, and 4.2% had a master's degree and PhD. The study also applied a two-step approach, including confirmatory factor analysis (CFA) and structural equation modelling (SEM), to validate causalities among variables and hypotheses, as recommended by Hair Jr et al. (2019).

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Insert Table 1 here

5.2. Measurement Result

Using the AMOS 22 and SPSS 22 software, the measurement model was run with maximum likelihood estimation. Following Anderson and Gerbing (1988) and Hair Jr. et al. (2019), the CFA model reproduces the covariance matrix of the observed variables with a good fit. Additionally, as shown in Table 2, the model fit and Cronbach's alpha for each construct demonstrated strong convergent validity and reliability for each assessment item and construct. Table 3 shows that the measurement model (CFA) showed that all the constructs fit adequately (Anderson and Gerbing, 1988; Hair Jr et al., 2019). The composite reliability (CR) result showed all the constructs have adequate reliability, as well as goodness-of-fit index (GFI), comparative fit index (CFI), and root mean square error of approximation (RMSEA). The results indicated good reliability for all items, constructs, and convergent validity.

Insert Table 2 here

Insert Table 3 here

5.3. Structural model

The fit of the data to the proposed model was adequate (Anderson and Gerbing, 1988; Hair Jr. *et al*., 2019): $\chi 2 = 1{,}285.326$, df = 355, $\chi 2/df = 3.140$, GFI = 0.893, NFI = 0.927, CFI = 0.941, IFI = 0.941, and RMSEA = 0.051. The results supported all four hypotheses, as shown in Table 4. Therefore, religion significantly and positively affects brand love ($\gamma 11 = 0.125$, $p<0.001$), commitment ($\gamma 21 = 0.050$, $p<0.005$), and trust ($\gamma 31 = 0.266$, $p<0.001$), respectively, supporting H1, H2, and H3. Brand love, commitment, and trust also significantly and positively affect consumer loyalty ($\beta 41 = 0.273$, $p<0.001$; $\beta 42 = 0.120$, $p<0.001$ and $\beta 43 = 0.105$, $p<0.001$), supporting H4, H5, and H6. Table 4 shows the hypothesis test results.

Insert Table 4 here

Insert Figure 2 here

5.4. Mediating effect

This study adopted the procedure recommended by Hayes (2018) to validate mediator variables of brand love, commitment, and trust). Emotional bonding such as brand love, commitment, and trust significantly and indirectly affect consumers' loyalty, supporting H7, H8, and H9. This means that religiosity positively and significantly affects consumers' loyalty with and without emotional bonding (Table 5).

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6. DISCUSSION AND SUMMARY

6.1. Key Finding

The findings demonstrated that religion had a favourable impact on the indicators of brand love, commitment, and trust, which in turn affects consumers' loyalty. Brand love fosters a favourable perception of a bank product in consumers, which influences their awareness. The feeling of passion for the product or financial services is what defines it. Consumers become more inclined to offer feedback and form a personal bond with the bank. This confirms prior studies that brand love influences consumers' awareness and psychology (Amegbe et al., 2021; Ghorbanzadeh & Rahehagh, 2021; Rahman et al., 2021). This is seen when customers are loyal to various conventional banks, including Islamic banking. It means the Muslim consumers' beliefs and faith have essential aspects to influence their behavior, economic and social values, as well as decision making process. The Muslim consumers' religiosity level also enhances the frequent of adopting Islamic bank (e.g., Islamic brand and Halal). It implies the lender and borrower have equal position and must obtain benefits together; Because religion and the economy are intertwined, Islamic banks must also offer a solution in the financial sector. Consequently, there may be a sense of community developed between Islamic banks and customers. Additionally, it demonstrated the Muslims' desire to participate in religious gatherings, engage in social interactions, read the Koran, talk about moral values and Islamic banking practises, and perhaps even influence their community by promoting Islamic banks to others.

The study additionally demonstrated how religion fosters a favourable attitude towards bank halal goods and services. This is justified by religious doctrine, which encourages individuals to exclusively consume halal goods. The concepts are legally emphasised in halal product certification rules and ingrained through a variety of campaigns. This outcome also suggests adherence to halal standards for Muslim life, including religious observance. This finding is consistent with Junaidi et al. (2023), Kasri et al. (2023), Karim et al. (2022) and Suhartanto et al. (2021). According to a recent study, Islamic banks should stretch out the length of their marketing efforts. By increasing awareness, these items become more appealing to customers on an economic, social, and spiritual level. The management must use Islamic scholars and college students as marketers to spread the word about this type of banking system in order to determine whether the framework is practical. Additionally, the significance of Islamic ideas in relation to banking practises is made known through handing out flyers and producing television commercials. Additionally, brand familiarity significantly affects customer perceptions by raising consumer awareness. This shows that management of Islamic banks engage more actively in religious events and creatively highlight the importance of Shariah law in their legal framework. Their opinions, as well as their sense of dedication and community, are likely to change as a result. Brand commitment also influences consumers'

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loyalty to use conventional or Islamic banks. The results indicating the intention to continue using the bank's products. Furthermore, brand commitment significantly and positively affects customers' loyalty toward awareness. In this case, consumers' awareness increases when the bank provides more product value. Therefore, consumers' social identity theory (SIT) strongly correlates to religion, emotional state, and decision-making.

6.2. Theoretical contributions

Additionally, the significance of Islamic ideas in relation to banking practises is made known through handing out flyers and producing television commercials. Additionally, brand familiarity significantly affects customer perceptions by raising consumer awareness. This shows that management of Islamic banks engage more actively in religious events and creatively highlight the importance of Shariah law in their legal framework. Their opinions, as well as their sense of dedication and community, are likely to change as a result. First, it offers fresh perspective on the subject of emotional attachment to a brand, which is distinct from brand equity and loyalty. Second, it demonstrates the concurrent utilisation of consumer and brand-related emotions, providing theoretical guidance for next research. Additionally, this research offered insightful data on Indonesia's existing banking practises. The most recent study helps us comprehend the bonds of love, loyalty, and trust that exist between customers and businesses. The literature on emotional connection and marketing may be broadened in two different ways to create a brand, customer awareness, and loyalty. Given that brand attachment is a distinct issue that differs greatly from brand equity and loyalty, it offers novel insight. Second, this study demonstrates the feasibility of simultaneously utilising brand- and consumer-related emotions. It provides theoretical guidance for upcoming study. This study also offered important details about the existing banking practises in Indonesia.

6.3 Managerial implications

Consumers' beliefs and ties cannot be avoided in business due to offline and online interactions across the continent. They also have a sense of belonging, making them relate to companies towards products and services. Therefore, companies' image is influenced by the amount of product and service information compliant with religious law. The results showed that consumer religiosity and ethics are not the only variables. Brand love, commitment, and trust strongly correlate to consumer loyalty. Moreover, brand bonding is a mediator between religion and consumer loyalty. This means consumers agree that religion and engagement with a brand are important in their decision-making. Many consumers' religiosity reinforces perceptions and attitudes, intimating their relationships with companies.

Religion influences consumers' views of companies, indicating that higher religiosity is consistent with concerns about brand and loyalty. This implies the interaction among

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consumers on bank employees and managers. Therefore, companies need to care for their brand and product quality, while consumers should be aware of the products. Companies with lower standards for their workers and products easily sever their connections with customers. This choice has a negative impact on the companies' ability to compete.

Regulators and managers need to control the production processes and ensure that bank activities comply with Islamic law. In this case, religion influences consumers preference. Therefore, banks and companies must increase certified products and services. This should be conducted by Muslim groups or organizations, such as the Islamic Scholar Council (MUI) and university-based Islamic bank scholars. Leaders are significant figures in these groups, and their support is necessary. Companies may also take an active role in religious events as sponsors, organisers, or facilitators. Additionally, producers might use religious celebrations to raise consumer demand for halal food items. This might improve the relationship between customers and businesses.

6.4 Conclusion

The findings based on social identity theory (SIT) reveal that brand proneness and loyalty, specifically among Indonesian Muslims, were determined by their level of religiosity, which was mediated by brand love, commitment, and trust. Religion is a significant cultural and psychological factor that has to be explored more frequently, according to studies on Islamic banking. This is because the Islamic market requires a unique blend of religious and banking skills in order to function at its best. The Islamic market requires specific products and knowledge because it blends banking and religious factors. These factors help an Islamic bank build and maintain relationships with its clients, and they do so not only through their reputation but also by offering products and services that adhere to Islamic law and have been approved by Islamic financial and religious authorities in order to receive a Halal certification. This in turn affects customer loyalty. The backdrop of Muslim social motivation can be utilised to forecast how important religiosity is for influencing consumer decisions in general. The findings show that consumer preferences, particularly those related to religious goods, are the main drivers of social identity theory (SIT) in this setting. These preferences are determined by both personal and societal factors. As a result, this behaviour opens the door for eventual success for people and communities in the upkeep of tight ties between customers and and Islamic banks.

6.5 Limitations

The study does have certain restrictions. It cannot be generalised because it only looked at bank consumers in Indonesia. Future research should therefore incorporate additional regions and viewpoints, such as brand equity and satisfaction. In order to make the results more representative, they might possibly employ a larger sample. The findings could aid

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practitioners in further investigating attitudes and awareness to clarify the effects of brands and products on consumers. The second factor that could predict consumer recognition and loyalty is brand love, dedication, trust, and willingness to customise. But in this study, the viewpoint of the banking industry was the only one examined. Based on consumer knowledge and loyalty, future studies might look at additional factors like religion, culture, and societal values to produce a more complete conclusion.

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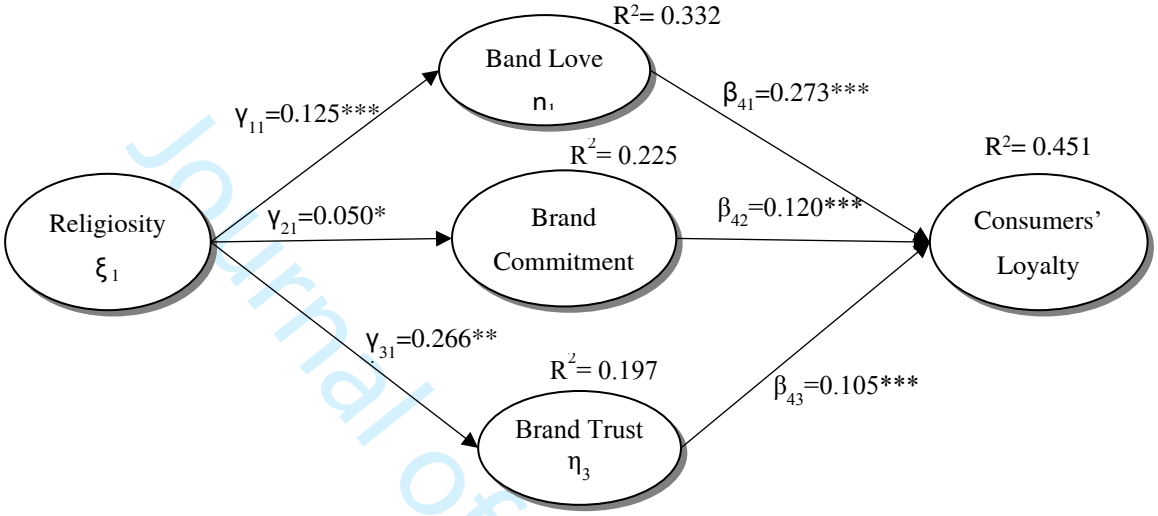

Note: Model fit: χ^2 = 1,083.326, df =345, χ^2/df = 3.140, GFI = 0.883, NFI = 0.902, CFI = 0.931, IFI = 0.931, and RMSEA= 0.061.

Figure. 1 *Structural model result*

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Table 1. Respondent demographics

Demographic Items	Frequency	Percentage (%)
Gender		
Male	210	41.6
Female	295	58.4
Age		
Under 26 years old	127	25.1
26-40 years old	219	43.3
Over 40 years old	159	31.6
Period as consumer		
Below 5 years	95	18.2
6-15 years	237	47.0
Over 15 years	173	34.3

Table 2. Correlation matrix for measurement scales

Constructs	Mean	SD	CR	BL	BC	BT	CL
CR	6.69	0.52	**0.762**				
BL	5.50	1.33	0.535**	**0.789**			
BC	5.54	1.18	0.987**	0.529**	**0.783**		
BT	5.46	1.30	0.689**	0.570**	0.687**	**0.782**	
CL	5.94	0.85	0.635**	0.543**	0.644**	0.647**	**0.780**

Note: CR: Consumers' religiosity, BL: Brand Love, BC: Brand Commitment, BT: Brand Trust, CL: Consumers' Loyalty

SD: standard Deviation

Diagonal elements are the square roots of the AVE for each construct

Pearson correlations are shown below the diagonal

Significant at *: $p < 0.05$, **: $p < 0.01$, ***: $p < 0.001$

Table 3. Measurement results

Variables Item Scales	Factor Loadings	A	CR	AVE
Religiosity (Junaidi, 2022)		**0.895**	**0.890**	**0.541**
RL1: My religion influence many aspects of my life	0.755			
RL2: I try to carry my religion over into dealing with life	0.825			
RL3: I need to spend periods in private religious	0.771			
RL4: My religious beliefs are important to me	0.725			
RL5: I enjoy reading the literature about my religion	0.820			
RL6: My reason for going and joining a member of the Mosque is to establish myself in the community.	0.711			

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RL7: Occasionally, I find it necessary to compromise my religious beliefs to protect my social and economic interests.	0.735			
RL8: I have been aware of the presence of God.	0.705			
Brand Love (Batra et al., 2012)		**0.915**	**0.917**	**0.581**
BL1: I love this brand	0.835			
BL2: Using this brand, it's a guarantee	0.789			
BL3: This brand makes me feel safe	0.784			
BL4: This brand is sincere toward its consumers	0.742			
BL5: This brand is honest with its customers	0.702			
BL6: This brand shows an interest in its customers	0.783			
BL7: I think this brand is continually trying to improve how it meets the needs of its customers	0.756			
BL8: This brand updates its products to keep up with the latest research.	0.698			
Brand Commitment (Das et al., 2019)		**0.867**	**0.868**	**0.623**
BC1: I will keep using this brand for a long time	0.803			
BC2: I cannot stop using this brand tomorrow	0.837			
BC3: Using this brand makes sense to me.	0.732			
BC4: This brand has become part of my family.	0.782			
Brand Trust (Hafez, 2021)		**0.901**	**0.905**	**0.614**
BL1: Despite my disappointment with the quality of bank products, I would continue using this brand.	0.747			
BL2: Despite my disappointment with the quality of bank products, I would recommend this brand to others.	0.741			
BL3: Despite the bank product being unworthy, I would continue using this brand.	0.828			
BL4: Despite the unworthy bank product, I recommend this brand to others.	0.822			
BL5: I have a strong bond with bank products.	0.802			
BL6: Bank brand is an important part of my life.	0.757			
Consumers' Loyalty (Mursid & Wu, 2022)		**0.852**	**0.861**	**0.609**
CL1: I commit to staying in a relationship with the bank chosen.	0.752			
CL2: I have a strong attachment to the Islamic bank chosen.	0.770			
CL3: I have a strong sense of belonging with the bank chosen.	0.828			
CL4: I remain loyal to the chosen bank due to the high cost of switching to other banks.	0.769			

Fit statistics (N = 585)

χ^2/df = 2.967, Goodness-of-Fit Index (GFI) = 0.889, Nonnormed fit index (NFI) = 0.908, Comparative Fit Index (CFI) = 0.937, Incremental fit index (IFI) = 0.937, and Root Mean Square Error of Approximation (RMSEA) = 0.058

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Table 4. Proposed model results

Hypotheses	Symbol		Path	Coefficients	Test results
H1	γ_{11}	Religiosity	→Brand Trust	0.125***	Supported
H2	γ_{21}	Religiosity	→Brand Commitment	0.050*	Supported
H3	γ_{31}	Religiosity	→Brand Love	0.266***	Supported
H4	β_{41}	Brand Trust	→Consumers' Loyalty	0.273***	Supported
H5	β_{42}	Brand Commitment	→Consumers' Loyalty	0.120***	Supported
H6	β_{43}	Brand Love	→Consumers' Loyalty	0.105***	Supported

Note: Significant at *: $p < 0.05$, **: $p < 0.01$, ***: $p < 0.001$

Table 5. Mediation effects result

IV	M	DV	IV->DV (c)	IV->M (a)	IV+M->DV		Bootstrapping 95% CI	
					IV (c')	M(b)	Percentile method	Bias-corrected
RL	BL	CL	0.239***	0.483***	0.575***	0.292**	[0.140, 0.337]	[0.299, 0.452]
Standard Error			0.045	0.035	0.041	0.035		
RL	BC	CL	0.114***	0.265***	0.462***	0.416***	[0.221, 0.380]	[0.253, 0.446]
Standard Error			0.035	0.023	0.047	0.051		
RL	BT	CL	0.257***	0.457***	0.522***	0.380***	[0.273, 0.499]	[0.350, 0.717]
Standard Error			0.051	0.027	0.048	0.059		

Note: RL: Religiosity, BL: Brand Love, BC: Brand Commitment, BT: Brand Trust, CL: Consumers' Loyalty
Significant at *: $p < 0.05$, **: $p < 0.01$, ***: $p < 0.001$

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4. Bukti konfirmasi review dan hasil review kedua (14 Agustus 2023)

Journal of Islamic Marketing - Decision on Manuscript ID JIMA-01-2023-0010.R1

External

Journal of Islamic Marketing <onbehalfof@manuscriptcentral.com>

Aug 14, 2023, 9:41 AM

to me

Dear Dr. Dewi:

Manuscript ID JIMA-01-2023-0010.R1 entitled "EXPRESSIVE RELATIONSHIP BETWEEN RELIGION AND EMOTIONAL BONDING ON CONSUMERS' LOYALTY IN THE BANKING SECTOR" which you submitted to the Journal of Islamic Marketing, has been reviewed. The comments of the reviewer(s) are included at the bottom of this letter.

The reviewer(s) have recommended publication, but also suggest some revisions to your manuscript. Therefore, I invite you to respond to the reviewer(s)' comments and revise your manuscript.

To revise your manuscript, log into https://mc.manuscriptcentral.com/jima and enter your Author Centre, where you will find your manuscript title listed under "Manuscripts with Decisions." Under "Actions," click on "Create a Revision." Your manuscript number has been appended to denote a revision.

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Because we are trying to facilitate timely publication of manuscripts submitted to the Journal of Islamic Marketing, your revised manuscript should be uploaded as soon as possible. If it is not possible for you to submit your revision in a reasonable amount of time, we may have to consider your paper as a new submission.

Once again, thank you for submitting your manuscript to the Journal of Islamic Marketing and I look forward to receiving your revision.

Sincerely,
Prof. Noha El-Bassiouny
Editor, Journal of Islamic Marketing
noha.elbassiouny@guc.edu.eg, elbassiouny.noha@gmail.com

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Reviewer(s)' Comments to Author:
Reviewer: 1

Recommendation: Major Revision

Comments:
In today's context, the branding aspects of love, trust, and loyalty may not be the primary concern for Islamic banking customers. Instead, it is the rising concerns surrounding digital crimes, policy systems, financial logic, and profit that hold significant importance for the Muslim community. While building a strong brand image remains crucial for any institution, the real reasons that deeply resonate with Muslim customers are rooted in their quest for a secure and transparent financial ecosystem. They seek reassurance that their hard-earned money is safeguarded from the perils of digital fraud and that the policies and systems in place align with their ethical and religious principles. Furthermore, the emphasis on sustainable financial practices and ensuring fair profits in line with Shariah principles plays a pivotal role in shaping their decisions when choosing an Islamic bank. As such, understanding and addressing these genuine concerns hold the key to attracting and retaining a loyal clientele in the ever-evolving landscape of Islamic banking.

Additional Questions:
1. Originality: Does the paper contain new and significant information adequate to justify publication?: The paper still needs new content and significant information adequate to justify publication.

2. Relationship to Literature: Does the paper demonstrate an adequate understanding of the relevant literature in the field and cite an appropriate range of literature sources? Is any significant work ignored?: The principles of usul fiqh (Islamic jurisprudence) and the principles of maqasid al-shariah (objectives of Islamic law), especially those closely related to qaida of "al-dharurah" (necessity), need to be added. These two principles will complement the Social Identity Theory (SIT), where brand love, trust, and loyalty are not sufficient to depict the conditions of Islamic bank customers.

3. Methodology: Is the paper's argument built on an appropriate base of theory, concepts, or other ideas? Has the research or equivalent intellectual work on which the paper is based been well designed? Are the methods employed appropriate?: A sample of conventional bank customers should be added to understand their reasons for not choosing Islamic banks, at least during the interview sessions. Similarly, scholars and academics should be included to validate the reasons why Muslim communities do not choose Islamic banks.

4. Results: Are results presented clearly and analysed appropriately? Do the conclusions adequately tie together the other elements of the paper?: Please see the following comments.

5. Implications for research, practice and/or society: Does the paper identify clearly any implications for research, practice and/or society? Does the paper bridge the gap between theory and practice? How can the research be used in practice (economic and commercial impact), in teaching, to influence public policy, in

research (contributing to the body of knowledge)? What is the impact upon society (influencing public attitudes, affecting quality of life)? Are these implications consistent with the findings and conclusions of the paper?: Branding of love, commitment, trust, and loyalty for devout Muslim customers adhering to Islamic Sharia principles is reasonable and not excessive. In Indonesia, the number of devout Muslims adhering to Islamic Sharia principles is smaller compared to those who are not devout. Therefore, it is understandable that the market share of Islamic banks is lower than that of conventional banks.
Furthermore, devout Muslims who adhere to Islamic Sharia principles, when they perceive that Islamic banking products are not competitive and do not align with financial logic and profit, may opt for conventional banks. Choosing conventional banks is a reasonable decision according to logic, as Islamic Sharia permits it in situations of emergency.
In the Quran, principles of usul fiqh (Islamic jurisprudence), and principles of maqashid al-shariah (objectives of Islamic law), it is stated that doing something prohibited is permissible in cases of emergency. Muslims are allowed to consume pork in emergency situations, allowed to consume alcohol in emergency situations, and allowed to steal in emergency situations. Hence, in the end, Muslims are allowed to choose conventional banks in cases of emergency.
For wealthy Muslims who adhere to Islamic Sharia principles, branding of love, commitment, trust, and loyalty is positive for them. However, for less affluent Muslims, the branding of emergency will be their choice. This means that if conventional banking products are cheaper and aligned with financial logic, customers may opt for conventional banks.
This is what all parties should consider to make Islamic banks the primary choice for Muslims in their transactions.

6. Quality of Communication: Does the paper clearly express its case, measured against the technical language of the field and the expected knowledge of the journal's readership? Has attention been paid to the clarity of expression and readability, such as sentence structure, jargon use, acronyms, etc.: This paper still does not clearly identify implications for research, practice, and society. Because the problems have been widely discussed in public discussions and classrooms. Therefore, the discussion about al-dharurah, and the high cost of products and services of Islamic banks as the causes of the low market share.

Reviewer: 2

Recommendation: Major Revision

Comments:
Dear Authors
We are pleased to have your manuscript entitled “Expressive Relationship Between Religion and Emotional Bonding on Consumers’ Loyalty in The Banking Sector” for publication in the Journal of Islamic Marketing.

Having reviewed your manuscript, we would like to inform you as follows:

1. Introduction
a. On page 7, lines 50–53, it would be beneficial to explain the role of religion, particularly Islam, and its impact on customer loyalty in Islamic financial activities rather than on the decision-making process for product selection.
b. The depth of urgency in the research appears lacking, especially concerning the explanation of the 87% of Muslims in Indonesia who do not primarily engage with Islamic banks. Therefore, the rationale for selecting Muslim customers in Indonesia as the subjects of this study (Religion – Brand love, commitment, trust – loyalty) may not yet be fully justified. This is especially evident considering that the study's findings indicate that all variables in the intervening model influence the loyalty of Muslim customers.

c. The placement of RQ1-3 in the Introduction seems confusing, given that you have already presented a comprehensive hypothesis. It could potentially lead to reader confusion.
d. The author has not provided a thorough explanation for selecting Brand love, commitment, trust – loyalty as intervening variables, leaving a gap in the understanding.
e. Exercise caution with statements presented as facts; it is advisable to accompany such statements with proper citations or references to relevant literature.
f. The research gap within this study appears to lack strength, and there is a dearth of state-of-the-art information. As a result, the sense of urgency in the research's importance may not be adequately highlighted.
g. It is essential to be meticulous in distinguishing between the research contribution and its novelty.

2. Literature Review
a. Please note that a literature review should not merely consist of a compilation of definitions. Crafting an engaging storyline can significantly enhance readers' comprehension of the research's functioning.
b. While authors utilize SIT, it remains to be seen where the explanation of religiosity lies. Notably, religiosity is a predictor variable that instigates brand love, commitment, trust relationships, and loyalty.
c. It will enhance the quality of the work if the author incorporates theoretical frameworks. Such inclusion depicts the elaborative process between theories or models, giving rise to novelty.

3. Methodology
a. We appreciate the research process that the author uses. However, the reason for using CFA and SEM has yet to be disclosed.
b. It would be better if the rules of thumb of CFA and SEM were also disclosed with clear sources.
c. What is the basis for the author taking at least 270 participants with 27 indicators?
d. How did the author determine the sample of 615 customers? While customers are the infinite population. In addition, how is the distribution of demographic areas sample?
e. It would be better if the author included an operational definition of research variables

4. Finding and Discussion
a. We appreciate the explanation of the findings and discussions written by the author. However, there needs to be a more in-depth explanation of this study's importance, with results showing that all variables are directly or indirectly influential (quasi).

Additional Questions:
1. Originality: Does the paper contain new and significant information adequate to justify publication?: This paper contains an interesting idea but needs to be presented better. In addition, the author needs to explain in depth how urgent the research is, the role of bonding relationships as intervening variables, a not-yet-strong research gap, and the art of the research theme.

2. Relationship to Literature: Does the paper demonstrate an adequate understanding of the relevant literature in the field and cite an appropriate range of literature sources? Is any significant work ignored?: Literature has been written with a good understanding of information, but literature has too many definitions. The writer needs to build an interesting story to make the research process easy for readers to understand. In addition, there are still areas for improvement in disclosing the role of religiosity. Then, adding theoretical frameworks in the process of theoretical elaboration will make it easier for readers to understand the novelty offered by this paper.

3. Methodology: Is the paper's argument built on an appropriate base of theory, concepts, or other ideas? Has the research or equivalent intellectual work on which the paper is based been well designed? Are the methods employed appropriate?: In the methodology section, the author has yet to reveal

the reasons for using CFA and SEM in his research. In addition, it would be better if the rule of thumb on CFA and SEM were included so that readers can easily understand them. Then, the argument of at least 270 participants with 27 indicators has not been based on strong sources. Even the determination of 615 customers needs to explain better where the calculation comes from. In addition, it is important to disclose the demographic distribution of respondents to ensure that the results of this study have represented all samples in the region.

4. Results: Are results presented clearly and analysed appropriately? Do the conclusions adequately tie together the other elements of the paper?: There needs to be a more in-depth explanation of how important this study is, with results showing that all variables are directly or indirectly influential (quasi).

5. Implications for research, practice and/or society: Does the paper identify clearly any implications for research, practice and/or society? Does the paper bridge the gap between theory and practice? How can the research be used in practice (economic and commercial impact), in teaching, to influence public policy, in research (contributing to the body of knowledge)? What is the impact upon society (influencing public attitudes, affecting quality of life)? Are these implications consistent with the findings and conclusions of the paper?: The author has written the implications well.

6. Quality of Communication: Does the paper clearly express its case, measured against the technical language of the field and the expected knowledge of the journal's readership? Has attention been paid to the clarity of expression and readability, such as sentence structure, jargon use, acronyms, etc.: The authors have not explained the problem well. Then the author needs to improve the storyline so that the introduction and literature review can be exciting.

5. Bukti konfirmasi submit revisi kedua, tanggapan terhadap komentar reviewer dan artikel yang direvisi
(25 Agustus 2023)

Journal of Islamic Marketing - JIMA-01-2023-0010.R2

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Journal of Islamic Marketing <**onbehalfof@manuscriptcentral.com**> Fri, Aug 25, 9:13 AM

to me

25-Aug-2023

Dear Dr. Dewi:

Your revised manuscript entitled "EXPRESSIVE RELATIONSHIP BETWEEN RELIGION AND EMOTIONAL BONDING ON CONSUMERS' LOYALTY IN THE BANKING SECTOR" has been successfully submitted online and is presently being given full consideration for publication in the Journal of Islamic Marketing.

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Sincerely,
Shrouk Abdelnaiem
Journal of Islamic Marketing

EXPRESSIVE RELATIONSHIP BETWEEN RELIGION AND EMOTIONAL BONDING ON CONSUMERS' LOYALTY IN THE BANKING SECTOR

Journal:	*Journal of Islamic Marketing*
Manuscript ID	JIMA-01-2023-0010.R2
Manuscript Type:	Research Article
Keywords:	Religion, The Muslim consumer, Banking, Emotional Bonding, Loyalty, SEM

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REVIEWERS' RESPONSE NOTES

Reviewer1' remarks	Authors response
In today's context, the branding aspects of love, trust, and loyalty may not be the primary concern for Islamic banking customers. Instead, it is the rising concerns surrounding digital crimes, policy systems, financial logic, and profit that hold significant importance for the Muslim community. While building a strong brand image remains crucial for any institution, the real reasons that deeply resonate with Muslim customers are rooted in their quest for a secure and transparent financial ecosystem. They seek reassurance that their hard-earned money is safeguarded from the perils of digital fraud and that the policies and systems in place align with their ethical and religious principles. Furthermore, the emphasis on sustainable financial practices and ensuring fair profits in line with Shariah principles plays a pivotal role in shaping their decisions when choosing an Islamic bank. As such, understanding and addressing these genuine concerns hold the key to attracting and retaining a loyal clientele in the ever-evolving landscape of Islamic banking. **Additional Questions**:	We would like to thank the Editor and Reviewers for their detailed and helpful feedback regarding our manuscript, and for providing us with the opportunity to revise our manuscript. We have revised the manuscript as suggested. We will consider the digital crimes, policy systems, financial logic, and economic value for future study as suggested.
1. Originality: Does the paper contain new and significant information adequate to justify publication? The paper still needs new content and significant information adequate to justify publication.	Thank you so much for your positive comment.
2. Relationship to Literature: Does the paper demonstrate an adequate understanding of the relevant literature in the field and cite an appropriate range of literature sources? Is any significant work ignored? The principles of usul fiqh (Islamic jurisprudence) and the principles of maqasid al-shariah (objectives of Islamic law), especially those closely related to qaida of "al-dharurah" (necessity), need to be added. These two principles will complement the Social Identity Theory (SIT), where brand love, trust, and loyalty are not sufficient to depict the conditions of Islamic bank customers.	Thank you so much for your positive comment. The gap added in introduction part.
3. Methodology: Is the paper's argument built on an appropriate base of theory, concepts, or other ideas? Has the research or equivalent intellectual work on which the paper is based been well designed? Are the methods employed appropriate? A sample of conventional bank	Thank you so much for your positive comment. The methodology part has revised as suggested.

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customers should be added to understand their reasons for not choosing Islamic banks, at least during the interview sessions. Similarly, scholars and academics should be included to validate the reasons why Muslim communities do not choose Islamic banks.	
4. Results: Are results presented clearly and analysed appropriately? Do the conclusions adequately tie together the other elements of the paper? Please see the following comments.	Thank you so much for your positive comment. The multicollinearity test results has provided in table 3
5. Implications for research, practice and/or society: Does the paper identify clearly any implications for research, practice and/or society? Does the paper bridge the gap between theory and practice? How can the research be used in practice (economic and commercial impact), in teaching, to influence public policy, in research (contributing to the body of knowledge)? What is the impact upon society (influencing public attitudes, affecting quality of life)? Are these implications consistent with the findings and conclusions of the paper? In Indonesia, the number of devout Muslims adhering to Islamic Sharia principles is smaller compared to those who are not devout. Therefore, it is understandable that the market share of Islamic banks is lower than that of conventional banks. Furthermore, devout Muslims who adhere to Islamic Sharia principles, when they perceive that Islamic banking products are not competitive and do not align with financial logic and profit, may opt for conventional banks. Choosing conventional banks is a reasonable decision according to logic, as Islamic Sharia permits it in situations of emergency. In the Quran, principles of usul fiqh (Islamic jurisprudence), and principles of maqashid al-shariah (objectives of Islamic law), it is stated that doing something prohibited is permissible in cases of emergency. Muslims are allowed to consume pork in emergency situations, allowed to consume alcohol in emergency situations, and allowed to steal in emergency situations. Hence, in the end, Muslims are allowed to choose conventional banks in cases of emergency. For wealthy Muslims who adhere to Islamic Sharia principles, branding of love, commitment, trust, and loyalty is positive for them. However, for less affluent Muslims, the branding of emergency will be their choice. This means that	Thank you so much for reviewer positive comment. The theoretical and practical implication have revised as suggested

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if conventional banking products are cheaper and aligned with financial logic, customers may opt for conventional banks. This is what all parties should consider to make Islamic banks the primary choice for Muslims in their transactions.	
6. Quality of Communication: Does the paper clearly express its case, measured against the technical language of the field and the expected knowledge of the journal's readership? Has attention been paid to the clarity of expression and readability, such as sentence structure, jargon use, acronyms, etc.: This paper still does not clearly identify implications for research, practice, and society. Because the problems have been widely discussed in public discussions and classrooms. Therefore, the discussion about al-dharurah, and the high cost of products and services of Islamic banks as the causes of the low market share.	Thank you so much for reviewer positive comment. We have double checked the manuscript to confirm consistency of language.
Reviewer2' remarks	**Authors response**
Dear Authors We are pleased to have your manuscript entitled "Expressive Relationship Between Religion and Emotional Bonding on Consumers' Loyalty in The Banking Sector" for publication in the Journal of Islamic Marketing. Having reviewed your manuscript, we would like to inform you as follows: 1. Introduction a. On page 7, lines 50–53, it would be beneficial to explain the role of religion, particularly Islam, and its impact on customer loyalty in Islamic financial activities rather than on the decision-making process for product selection. b. The depth of urgency in the research appears lacking, especially concerning the explanation of the 87% of Muslims in Indonesia who do not primarily engage with Islamic banks. Therefore, the rationale for selecting Muslim customers in Indonesia as the subjects of this study (Religion – Brand love, commitment, trust – loyalty) may not yet be fully justified. This is especially evident considering that the study's findings indicate that all variables in the intervening model influence the loyalty of Muslim customers.	Thank you so much for reviewer positive comment and valuable suggestion. We have revised the introduction and discussion part to enhance gap and research contribution.

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c. The placement of RQ1-3 in the Introduction seems confusing, given that you have already presented a comprehensive hypothesis. It could potentially lead to reader confusion. d. The author has not provided a thorough explanation for selecting Brand love, commitment, trust – loyalty as intervening variables, leaving a gap in the understanding. e. Exercise caution with statements presented as facts; it is advisable to accompany such statements with proper citations or references to relevant literature. f. The research gap within this study appears to lack strength, and there is a dearth of state-of-the-art information. As a result, the sense of urgency in the research's importance may not be adequately highlighted. g. It is essential to be meticulous in distinguishing between the research contribution and its novelty. 2. Literature Review a. Please note that a literature review should not merely consist of a compilation of definitions. Crafting an engaging storyline can significantly enhance readers' comprehension of the research's functioning. b. While authors utilize SIT, it remains to be seen where the explanation of religiosity lies. Notably, religiosity is a predictor variable that instigates brand love, commitment, trust relationships, and loyalty. c. It will enhance the quality of the work if the author incorporates theoretical frameworks. Such inclusion depicts the elaborative process between theories or models, giving rise to novelty. 3. Methodology a. We appreciate the research process that the author uses. However, the reason for using CFA and SEM has yet to be disclosed. b. It would be better if the rules of thumb of CFA and SEM were also disclosed with clear sources. c. What is the basis for the author taking at least 270 participants with 27 indicators?	

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d. How did the author determine the sample of 615 customers? While customers are the infinite population. In addition, how is the distribution of demographic areas sample? e. It would be better if the author included an operational definition of research variables 4. Finding and Discussion a. We appreciate the explanation of the findings and discussions written by the author. However, there needs to be a more in-depth explanation of this study's importance, with results showing that all variables are directly or indirectly influential (quasi). **Additional Questions**:	
1. Originality: Does the paper contain new and significant information adequate to justify publication?: This paper contains an interesting idea but needs to be presented better. In addition, the author needs to explain in depth how urgent the research is, the role of bonding relationships as intervening variables, a not-yet-strong research gap, and the art of the research theme.	Thank you so much for reviewer positive comment.
2. Relationship to Literature: Does the paper demonstrate an adequate understanding of the relevant literature in the field and cite an appropriate range of literature sources? Is any significant work ignored?: Literature has been written with a good understanding of information, but literature has too many definitions. The writer needs to build an interesting story to make the research process easy for readers to understand. In addition, there are still areas for improvement in disclosing the role of religiosity. Then, adding theoretical frameworks in the process of theoretical elaboration will make it easier for readers to understand the novelty offered by this paper.	Thank you so much for reviewer positive comment.
3. Methodology: Is the paper's argument built on an appropriate base of theory, concepts, or other ideas? Has the research or equivalent intellectual work on which the paper is based been well designed? Are the methods employed appropriate? In the methodology section, the author has yet to reveal the reasons for using CFA and SEM in his research. In addition, it would be better if the rule of thumb on CFA and	Thank you so much for reviewer positive comment.

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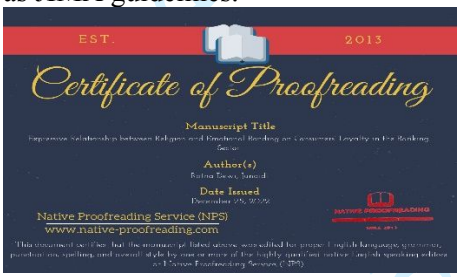
SEM were included so that readers can easily understand them. Then, the argument of at least 270 participants with 27 indicators has not been based on strong sources. Even the determination of 615 customers needs to explain better where the calculation comes from. In addition, it is important to disclose the demographic distribution of respondents to ensure that the results of this study have represented all samples in the region.	
4. Results: Are results presented clearly and analysed appropriately? Do the conclusions adequately tie together the other elements of the paper?: There needs to be a more in-depth explanation of how important this study is, with results showing that all variables are directly or indirectly influential (quasi).	Thank you so much for reviewer positive comment and valuable suggestion. We have revised key finding part as suggested.
5. Implications for research, practice and/or society: Does the paper identify clearly any implications for research, practice and/or society? Does the paper bridge the gap between theory and practice? How can the research be used in practice (economic and commercial impact), in teaching, to influence public policy, in research (contributing to the body of knowledge)? What is the impact upon society (influencing public attitudes, affecting quality of life)? Are these implications consistent with the findings and conclusions of the paper? The author has written the implications well.	Thank you so much for reviewer positive comment and valuable suggestion. We have revised the implication part as suggested.
6. Quality of Communication: Does the paper clearly express its case, measured against the technical language of the field and the expected knowledge of the journal's readership? Has attention been paid to the clarity of expression and readability, such as sentence structure, jargon use, acronyms, etc.: The authors have not explained the problem well. Then the author needs to improve the storyline so that the introduction and literature review can be exciting.	The language of manuscript has revise by professional proofread. We also revised the format as JIMA guidelines. 

EXPRESSIVE RELATIONSHIP BETWEEN RELIGION AND EMOTIONAL BONDING ON CONSUMERS' LOYALTY IN THE BANKING SECTOR

Purpose - This study aimed to examine the role of religion on Indonesia' Muslim consumers emotional bonding and loyalty.

Design/methodology/approach - Structural Equation Modelling (SEM) was utilised to confirm research hypotheses.

Findings - The results indicated that religion has positive and significant effect on Muslim consumers' emotional bonding, furthermore emotional bonding play important role in mediating the relationship between religion and consumers' loyalty.

Research limitations/implications – Future research is required to confirm the validity of this study throughout the sector and among Muslims banking consumers.

Practical implications - Bank managers also promote their consumers as change agents to recommend their companies to others. It is also essential in strengthening the relationship between consumers and the companies.

Originality/value - This study provided the Muslim consumers' psychological standpoint, the study enlightened bank managers about consumers' psychology through brand image.

Keywords: Religion, Muslim, banking consumers, emotional bonding, loyalty, SEM.

Paper type: Research Paper

1. INTRODUCTION

Banking products and services have become sensitive due to traffic competition. In some regions, the sentiments of ethnicity, religion, and emotional feelings influence consumers preferences and loyalty. Emotional feelings are consumer responses to products based on inferred information and interpretations obtained through real experiences and information exchange (Suhartanto et al., 2021; Wahyuni & Fitriani, 2017). All aspects of human conduct, particularly those involving economic and social decision-making, are influenced by consumer emotions (Karim et al., 2022; Statman, 2017). Religion plays a significant role in most consumers' emotions and lives across the world (Cabano and Minton, 2023; Junaidi et al., 2023). Therefore, companies attempt to develop products and advertisements, including specific brands that correlate to culture and religion, in order to touch consumers minds and preferences, including Islamic banks. Interestingly, religion, which may influence emotions, has a dominant effect on consumer emotional brands, including brand love, commitment, and trust (Ahuvia et al., 2022; Chaudhuri and Holbrook, 2001; Hafez, 2021). Moreover, emotional brand attachment has a positive and significant role in bridging the process of transmission between satisfaction and loyalty (Ghorbanzadeh and Rahehagh, 2021).

Muslims comprise 87% of Indonesia's population (Rachmawati et al., 2022), which should make Islamic banking dominate the market. On the contrary, conventional banking is superior

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to Islamic banking in acquiring customers. According to the Indonesian Financial Services Authority (OJK), compared to conventional banks, Islamic banks market share is slightly more than 5%, with 15 million consumers (Junaidi et al., 2022). This indicates their reluctance to switch to Islamic banks (Junaidi, 2022). Islamic banking should enhance performance in Indonesia because its operations are governed by Islamic law. Therefore, it requires religion as a social identity that influences people's feelings and emotions (Arli et al., 2023; Karim et al., 2022).

Some studies validate the role of religion in consumer behaviour based on religious affiliation and the religiosity dimension (Agarwala et al., 2018). In line with the findings, religious affiliation significantly contributes to predicting consumer consumption and purchase behaviour (Junaidi et al., 2022; Kasri et al., 2023). For instance, clothing plays an important aspect of religion, as indicated by Muslim women wearing the burqa (veil) and hijab (scarf). Muslims are concerned about *halal* (permissible) and *tayyib* (clean and good to consume). This observation means that consumers' emotional bonding positively influences their loyalty to specific brands and products. Similarly, Junaidi et al. (2022) stated that the Islamic bank brand image influences consumer preference. Although brands may be liked or trusted, preliminary studies fail to align themselves with the emotions that drive customers preferences in the context of Muslim conventional and Islamic bank consumers (Fusva et al., 2021; Mursid & Wu, 2022).

This study fills this gap by extending the concept of religiosity to consumers' brand awareness and psychological well-being. The research findings could provide useful theoretical and practical contributions for academics, financial institutions, and policymakers. First, the study linked religiosity and brand bonding among consumers in Muslim countries. The correlation integrates people's beliefs and views through social identity theory (SIT). Second, this study uncovers the relationship between religiosity and consumer behaviour. Third, the result has a significant practical implication for boosting the bank's concerns and values.

2. LITERATURE REVIEW

2.1. Islamic Religiosity and Maqasid Shariah

Islamic theology is essentially the study of God in relation to religious beliefs and practices. It is expected that various theological issues, whether they be about God, prophets, the Bible, or eschatology, will provide details, justifications, and compelling proof for the accuracy of religious teachings (Darmalaksana, 2022; Ibn Khaldun, 2004). Social theology is the study of how social values from religious messages or teachings are applied in daily life, including the social role of religion in business (Fiqh Muamallah) (Junaidi, 2022; Suhartanto et al., 2021). Islamic social theology, more particularly, is a subfield of theology that aims to justify theological stances on a range of social issues while elucidating the role of Islamic doctrinal

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teaching in business and social contexts. Motahari (2010) revealed that "Islamic law has a social component. Even the most solitary laws, like fasting and prayer, have societal implications. In other words, Islamic theology takes into account all facets of everyday life as Muamalah principles, which have been established in a number of Islamic concepts and have inherent social significance, as well as in the Islamic banking principle.

Islamic, or sharia, banking is a financial organisation that conducts financial sector business operations while following the rules and regulations of sharia, or Islamic teachings. Islamic banking organisations are required to base all of their operations on sharia law. Islamic financial organisations must refrain from using prohibited items when conducting their various financial activities. The existence of Islamic banking is not only to carry out financial functions through the practice of collecting and distributing funds based on sharia principles but also has a certain socio-religious mission that focuses on improving the welfare of Muslims (Agarwala et al., 2018; Aji & Muslichah, 2023; Chapra, 2008).

Chapra (2008) built human development and well-being using Al-Ghazali's classification, which pronotes five essential elements of Maqasid Shariah: the preservation of al-din (religion), al-nafs (life), al-aql (intellect), al-nasl (progeny), and al-mal (wealth). The five fundamental Maqshid al-Shar'ah principles, in Al-Ghazzali's view, promote the welfare of mankind. Moreover, Chapra (2008) reaffirms that the unique features of IBs are not only to avoid riba but also to promote economic well-being, establish social and economic justice, and promote the equitable distribution of income. As a result, it is reasonable to assess whether IBs have gradually accepted the Shar'ah objectives to strengthen their distinctive qualities, such as social justice and economic welfare. Social identity theory (SIT) explains consumers' emotional bonding towards religion and impacts the frequent use of specific brands, products, and services in an Islamic banking context (Junaidi et al., 2023).

2.2. Social Identity Theory (SIT)

Social identity theory (SIT) refers to the personal psychological and social identity dimensions, which strongly correlate to social affiliation, including religion (Junaidi et al., 2022). This correlation positively and significantly affects consumers' attitudes, behaviours, and psychology. In marketing, social identities also influence consumers' brand love, trust, and commitment (Ahuvia et al., 2022). Moreover, social identification influences consumers' feelings and love for specific brands based on their beliefs and religion. It also affects their habits, which are compliant with Islamic principles. The identification influences consumers' brand commitment towards communities and affiliations, such as religion. For instance, Muslims are more likely to select *halal brands* than common brands, indicating their desire for religious products and services. They adopt a brand that recognises their position in religious groups and communities. This shows that consumers active in religious activities have a positive attitude and commitment to Islamic banking (Tabrani et al., 2018). Furthermore,

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religion pursues consumers' brands and products because of familiarity and trust (Arli et al., 2023). Brands trust and affirm personal religious beliefs and values, supporting Muslim consumers' daily lives.

Since their system is based on interest-free transaction rates, Islamic banking structures are different from conventional models in that they are based on the aims of Islamic law. The use of Islamic banking services encourages the incorporation of Shariah compliance to strengthen Shariah governance in the provided products and services. Moreover, Islamic banks have offered Islamic products from their perspectives, which are believed to be effective, Shariah-compliant, and built on the maqasid al-Shariah principles (Amin, 2020). However, IBs failed to serve Maqshid Shar'ah objectives since they attempted to replicate the substance of conventional financial practices (Islam and Rahman, 2017; Sandikci, 2018). Amin (2020) pointed out that IBs were strongly criticised for not fulfilling the objectives of Shariah, or 'human and social well-being', even though they have been successful in mobilising financial resources.

2.2. Brand Love

Emotional bonding refers to consumers' emotional outcomes towards a brand; it emerges from the personal evaluation process (Thomson et al., 2005). Carroll and Ahuvia (2006) defined brand love as consumers' passion and emotional attachment to a product or company. Moreover, the emotional dimension correlates with consumer behaviour. Consumers emotional brand results in awareness and loyalty, which enhances their engagement (Chiang et al., 2018). According to Rahman et al. (2021), consumers' emotional quality and mind strongly correlate with bank communication and image. This implies that emotions could become a key factor in enhancing bank market share (Junaidi, 2022; Tabrani et al., 2018). Love arises when consumers perceive that the products are of good quality and meet their desires and needs (Levy, 2022). Batra et al. (2012) introduced the concept of love for brands and products as commitment and trust. Additionally, Amegbe et al. (2021) and Hafez (2021) have shown that love or passion plays a crucial role in the quality, experiences, and loyalty of brand relationships in banking. As a result, it is essential in creating consumer-brand relationships and gives banks a competitive edge when it comes to consumers' strong emotions.

Brand love confirms the strong correlation between individuals committed to excusing and accommodating the brand (Joshi & Garg, 2022). According to Ahuvia et al. (2022) and Rahman et al. (2021), brand love correlates to self-brand connection, emotions, and word of mouth. It has great quantity and quality, passionate desire, and emotional bonding (Batra et al., 2012). Aji and Muslichah (2023), Anantharaman et al. (2023), Das et al. (2019), Fusva et al. (2021), and Junaidi et al. (2023) found that brand love improves positive emotions and facilitates brand acceptance and loyalty. Religion also has a significant impact on consumer behaviour and loyalty.

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2.3. Brand Trust

Brand trust was defined by Chaudhuri and Holbrook (2001) as consumers' attitudes and propensity to interact with a brand. Brand trust is important to banking since it gives confidence that a party will fulfil its commitments in a partnership at high-profile events. In this regard, trust strongly correlates to personal psychological well-being and is influenced by companies' credibility, integrity, and the benevolence of consumers' attributes such as religion (Fatma et al., 2021). Therefore, brand trust is important in maintaining a relationship between consumers and companies at different levels (Joshi & Garg, 2022). It is a psychological state that reflects individual attributes and presumptions regarding brand credibility, integrity, and benevolence (Fatma et al., 2021; Ghorbanzadeh & Rahehagh, 2021). This shows that brand trust is an antecedent of the decision-making process. Trust also creates better consumer awareness and loyalty. It is given by consumers to increase competitiveness and help develop reciprocity among Islamic banks and consumers (Junaidi et al., 2023). In line with this, the trust attribute is reflected in halal brands, which have trustworthiness and moral character. Anantharaman et al. (2023) also found that brand trust strongly correlates to personal beliefs and positively affects consumers loyalty.

2.4. Consumers' Loyalty

Loyalty is the consumer's behaviour towards brands, services, stores, activities, and product categories (Mostafa & Kasamani, 2021). It is the willingness to repeat purchases regularly among product and service lines and make recommendations to other consumers (Mursid & Wu, 2022). However, users who are still utilising a product may not be devoted since they have few alternatives, such as conventional banking. Additional aspects that keep clients satisfied are the calibre of the products and the anxiety associated with losing discounts or price opportunities. This demonstrates how consumers are hesitant to switch because of emotional attachments. According to Levy (2022) and Suhartanto et al. (2021), emotional ties between companies and consumers influence consumer loyalty. Consumers are more certain that their needs and wishes are satisfied when they have a positive brand and product perception.

3. HYPOTHESES DEVELOPMENT

3.1. The relationship between religiosity and brand love

According to Sandikci (2018), a person's religious beliefs and practices are referred to as their religiosity in business and marketing contexts. As a result, it has become crucial to influence their behaviour when it comes to certain goods and services that are in line with their religious beliefs. Joining a mosque to network with people for commercial or social purposes is an example of how people have used religion as a means of utility, regardless of the actual spirit of the external ramifications of their religious beliefs in their activities (Junaidi et al., 2023). In

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some countries, religion is a significant antecedent of consumer behaviour regarding products or valuable services (Agarwala et al., 2018; Junaidi, 2022). For instance, Muslims use products compliant with Islamic banking to avoid interest as a value for their consumers and adopt the profit-loss sharing principle. The banks also invest their capital in productive rather than speculative and high-risk sectors. They avoid alcohol, smoking, gambling, and other activities considered detrimental to human and environmental health. This explains why religion positively and significantly affects consumers' emotions and psychology (Rahman et al., 2021; Tabrani et al., 2018). Emotional and religious aspects, such as brand love, could improve consumers' attitudes and awareness due to frequent interaction with companies and brands (Khan et al., 2020). The level of emotional attachment influences consumers' brand love, resulting in brand loyalty. It also strongly correlates with consumers' religion and facilitates their identity.

Batra et al. (2012) stated that consumers' personal experiences positively affect their brand love through emotional attachment to having "brand love" (Carrol & Ahuvia, 2006). It also correlates to self-brand integration, passion-driven behaviour, and emotional connection. According to Aji and Muslichah (2023), religion makes Muslim consumers more prone to adopting Islamic banks than conventional banks. Junaidi et al. (2023) also found that religion influences consumers' emotions, feelings, and psychology. The same observation was made by Ghorbanzadeh and Rahehagh (2021) in Iran. Therefore, feelings lead to specific brands that address what consumers need. It correlates to consumers' perceived image of brands and companies (Joshi & Garg, 2022). Brand love emerges from consumers' emotions, feelings, and psychology towards the value of product involvement (Suhartanto et al., 2021). Some customers recognise that the brand represents their identities and social positions (Aji & Muslichah, 2023; Joshi & Garg, 2022; Rahman et al., 2021). Therefore, religion and branding are indispensable for consumers in some regions, such as Indonesia. For instance, Islamic banks strongly correlate with Muslim consumers' behaviour and emotions in decision-making. Religiosity refers to a Muslim's commitment to the principles determined by God (Allah SWT) for their life. It is also often assessed subtly, such as by the daily prayer frequency and social activities (Junaidi, 2022; Kasri et al., 2023).

H1: Religion positively affects consumers' brand love.

3.2. The relationship between religion and brand commitment

The substantial association between brand advocates and brand loyalists among Muslims has been confirmed by brand love (Junaidi, 2022). Commitment occurred among consumers towards specific products and services. An example is the Halal brand, which strongly correlates with Islamic law (Islam & Rahman, 2017; Tabrani et al., 2018). It follows that the choice to stick with the current products or switch to different ones has been linked to the

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emotional impact. Understanding the reasons for and effects of brand commitment is crucial. Religion also has a significant impact on Muslim brand devotion to legal "halal" and illegal "haram" items (Junaidi et al., 2023; M. Anwar et al., 2020). It also strongly influences Muslim consumers commitment. Consumer brand commitment therefore correlates with Muslim desires to increase their ability for economic and social creation. The outcomes from enhanced brand commitment are advantageous to the marketplace, such as improved consumer awareness and willingness to use Islamic banks (Khan et al., 2020), consumption in the future, and loyalty (Das et al., 2019). This shows that religion is an antecedent of consumers' selection criteria and commitment (Ahuvia et al., 2022; Wahyuni & Fitriani, 2017). Furthermore, Arli et al. (2023) validated social identity theory (SIT) and found that religion influences consumers' brand commitment.

Brand commitment is defined as consumers' desire to continue a relationship with a particular brand, such as an Islamic brand (Das et al., 2019; Fatma et al., 2021). It shows that a consumer who believes in a brand is devoted to preserving that relationship and is more likely to use and advertise that brand in the future. Concerns regarding the worth of businesses and goods that identify with a religion are frequently referred to as "brand commitment". In some Muslim countries, people with a sense of belonging and brand commitment are affected by personal religiosity, such as consumers' intimacy (Tabrani et al., 2018). Moreover, brand commitment has been influenced by consumers' psychology and awareness of products and services (Amin, 2020; Wahyuni & Fitriani, 2017). Psychology strongly correlates with religion as a daily life guide (Mursid & Wu, 2022; Usman et al., 2023). Banking products' economic and social value also strongly correlates with brand commitment and the decision to adopt Islamic banks (Junaidi et al., 2023; Levy, 2022).

H2: Religion significantly and positively affects consumers' brand commitment.

3.3. The relationship between religion and brand trust

Brand trust is a psychological state that reflects personal qualities and beliefs about a brand's legitimacy, integrity, and goodness (Chaudhuri & Holbrook, 2001). Companies have improved consumer intentions towards their goods and services by developing brands and trust. Therefore, companies should understand consumers' beliefs and psychology to improve performance in business and marketing (Joshi & Garg, 2022). Previous studies examined the evolution of the brand in terms of trust (Chaudhuri and Holbrook, 2001; Hafez, 2021); love (Joshi & Garg, 2022); and loyalty in banking (Islam & Rahman, 2017; Tabrani et al., 2018). Brand trust is the Muslim consumers' faithfulness due to stricter rules and Islamic law regarding non-halal products (Rachmawati et al., 2022) and Islamic law (Junaidi, 2022). It implies that emotional dimensions and beliefs may possibly enhance consumers brand trust. Furthermore, daily religious activities enhance consumers brand familiarity and trust (Arli et

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al., 2023). Islamic law addresses Muslim consumers decisions towards rules and states that a halal brand enhances intimacy and trust (Tabrani et al., 2018). The law has the main rules for maintaining human relationships and life, including adapting to products and services (Amin, 2020). This implies that religion toward Islamic law positively affects consumers brand trust toward purity, excitement, safety, sophistication, and righteousness (Ahuvia et al., 2022; Aji & Muslichah, 2023). Based on their beliefs, Muslim consumers may also have positive awareness in certain situations. Therefore, the following hypothesis was proposed:

H3: Religion trust significantly and positively affects consumers' brand trust.

3.4. The relationship between emotional bonding and consumer loyalty.

Consumers who are loyal to a brand, service, retailer, activity, or product category will respond in that way (Aji & Muslichah, 2023). Consumers who are loyal will frequently make the same purchases again. In addition to making purchases across product and service lines, these customers are also ready to refer other customers to the company's goods (Anantharaman et al., 2023). Studies on brand love have relevance to theoretical and managerial aspects. For instance, Khamitov et al. (2019) used a meta-analysis method and found that brand love significantly and positively affects consumers' loyalty. Ahuvia et al. (2022) and Mursid and Wu (2022) also showed that brand love and loyalty strongly correlate to brand forgiveness and engagement, as well as consumer co-creation value. Furthermore, Firdaus et al. (2022) found that consumers brand commitment influences their loyalty. These studies imply that consumers are committed to reusing or repurchasing a brand consistently in the future, although some factors may influence their decision (Ghorbanzadeh & Rahehagh, 2021; Junaidi, 2022). Moreover, some scholars have validated the relationship between consumer trust and loyalty. Joshi and Garg (2022) found that commitment positively influences consumers loyalty and brand satisfaction. This is in line with Junaidi's (2022) finding that religiosity and brand commitment significantly and positively affect consumers loyalty. Therefore, the following hypotheses were proposed:

H4: Brand love positively affects consumer loyalty.
H5: Brand commitment positively affects consumers' loyalty.
H6: Brand trust positively affects consumers' loyalty.

Previous studies examined the role of emotional ties, such as brand love, commitment, and trust, as mediators in the relationship between consumers religion and loyalty (Tijjang et al., 2023). The studies showed that consumers loyalty correlates with brand love, commitment, and trust in Islamic banking (Ghorbanzadeh & Rahehagh, 2021; Mostafa & Kasamani, 2020). The recent study provided quality inferences that facilitate information and knowledge acquisition

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(Amin, 2020; Mursid & Wu, 2022). It also uncovered a correlation between consumers' emotions about a specific brand in Muslim countries and their commitment to products compliant with Islamic law (Tabrani et al., 2018). This study expanded the literature on Islamic marketing (Junaidi et al., 2023) and Muslim consumers awareness effects on consumer loyalty (Rachmawati et al., 2022; Wahyuni & Fitriani, 2017).

H7: Brand love positively mediates the relationship between consumers religiosity and loyalty.

H8: Brand commitment positively mediates the relationship between consumers religiosity and loyalty.

H9: Brand trust positively mediates the relationship between consumers religiosity and loyalty.

4. METHODOLOGY

4.1. Sample and data collection

The recent study was designed to examine consumer behaviour among Indonesia's Muslim banking consumers from November 1 to December 31, 2021). The questionnaire pre-test and pilot test before the formal test were applied to avoid bias issues (Hair Jr *et al*., 2019; Podsakoff *et al*., 2003). The initial stage of the survey confirmed that the study's participants are Indonesian Muslim consumers through random selection via Google Form. The sampling from the total number of Muslim bank consumers was the minimum data requirement for structural modelling analysis (SEM), which is 10 times the number of indicators (Nunnaly & Bernstein, 1994). The minimum number of participants in this study had to be 270 because there were 27 indicators. 615 Muslim bank customers were included in the data that was collected in excess of the goal. However, 505 valid samples were used, which suggests that 81.21% of the data was used to complete the questionnaires. Additionally, the study used Harman's single-factor test to propose post-detection procedures for the common latent factor (CLF) by Eichhorn (2014).

The key benefit of adopting SEM is that it makes it easier to assess the model separately using factor and regression analysis. Additionally, it is used concurrently to estimate all of the path coefficients (Byrne, 2016). SEM offers two crucial components of the process. Initially, it is used to ascertain the underlying causes of the observable variables, and (b) the structural relationships between variables allow for a concise explanation of the theory under consideration in this study. All of the variables are thoroughly validated using the proposed model to evaluate whether they are consistent with the inquiry.

Then, frequency distribution was used to create descriptive statistics. The association between predictors (such as religion, brand love, commitment, and trust) and criterion variables (consumer loyalty to choose an Islamic bank) was also determined using the Pearson

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correlation coefficient. Third, the conventional method variance (CMV) technique was employed for both pre- and post-detection. The study also used a mediation technique by Hayes (2018) bootstrapping process to examine the mediating and indirect impacts of mediators' variables.

4.2. Common method variance (*CMV*)

For prevention procedures, this study asked respondents to fill out the survey anonymously, randomised the order of measurement items, and obscured the labels for the constructs to reduce respondents concerns (Podsakoff *et al*., 2003). This study applied Harman's single-factor test proposed by Eichhorn (2014) and the common latent factor (CLF) for post-detection procedures. The rationale for adopting the CLF is to conduct post-detection, which is the inherent weakness of Harman's single factor test to detect the CMV (Eichhorn, 2014). The first factor's explained variance was 40.21%, which is less than 50.00%. The findings of this investigation indicated no serious CMV issues.

4.3. Measures

The respondents' demographics measured include gender, age, and education. A measurement tool for extrinsic religiosity comprised seven instruments. These included 1) the Muslim bank consumers' statements regarding their activities in mosques, and 2) They have the chance to develop relationships, knowledge, and friendships. Their primary rule for living and praying is adhering to Islamic law. Religiosity had seven-item scales related to Muslim habits, such as their feelings when reading the Qur'an, praying, and being present to God (Allah) in daily activities. Furthermore, religiosity dimensions were adapted from Junaidi (2022). The Muslims' consumer religion scales included social activities that correlate to religious concerns. These included 1) being friendly to consumers' suggestions; 2) the companies should avoid investing their capital in alcohol, tobacco, gambling, and speculative instruments; and 3) environmental health.

The items scale of brand love was adopted from Batra et al. (2012), which has dimensions of the relationship between consumer awareness and honesty, interest, belonging, and desire to continue using the brand and product. Brand commitment was referred to by Das et al. (2019) and Fatma et al. (2021), with dimensions comprising the consumers' commitment to using the brand for a long time, sense of the brand, and recommendation to family and friends. Moreover, the scale for brand trust was derived from Hafez (2021), comprising consumer views about the banks products and services, consumer bonds to the brand, and their statement that the brand is part of their lives. Consumers loyalty was derived from Mursid and Wu (2022), with the statement that the consumer commits to staying and maintaining the relationship with the bank through attachment and loyalty.

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5. RESULTS

5.1. Descriptive statistics

Table 1 shows the participants socio-demographic profile. The respondents comprised 59.8% women and 40.2% men. Based on age, 42.8% of the respondents were 26–40 years old, while the rest were over 40. Moreover, 53.30% of the respondents completed an undergraduate education level, 42.8% had senior high school education, and 4.2% had a graduate degree. The study also applied a two-step approach, including confirmatory factor analysis (CFA) and structural equation modelling (SEM), to validate causalities among variables and hypotheses, as recommended by Hair Jr et al. (2019).

Insert Table 1 here

5.2. Measurement Result

Using the AMOS 22 and SPSS 22 software, the measurement model was run with maximum likelihood estimation. Following Anderson and Gerbing (1988) and Hair Jr. et al. (2019), the CFA model reproduces the covariance matrix of the observed variables with a good fit. Additionally, as shown in Table 2, there was strong convergent validity and reliability for each assessment item and construct. Table 3 shows that the measurement model (CFA) showed that all the constructs fit adequately (Anderson and Gerbing, 1988; Hair Jr et al., 2019). The composite reliability (CR) result showed all the constructs have adequate reliability, as well as a goodness-of-fit index (GFI), a comparative fit index (CFI), and a root mean square error of approximation (RMSEA). The results indicated good reliability for all items and constructs and convergent validity.

Insert Table 2 here

Insert Table 3 here

5.3. Structural model

The fit of the data to the proposed model was adequate (Anderson and Gerbing, 1988; Hair Jr. *et al*., 2019): $\chi 2 = 1{,}285.326$, df = 355, $\chi 2/df = 3.140$, GFI = 0.893, NFI = 0.927, CFI = 0.941, IFI = 0.941, and RMSEA = 0.051. The results supported all four hypotheses, as shown in Table 4. Therefore, religion significantly and positively affects brand love ($\gamma 11 = 0.125$, $p<0.001$), commitment ($\gamma 21 = 0.050$, $p<0.005$), and trust ($\gamma 31 = 0.266$, $p<0.001$), respectively, supporting H1, H2, and H3. Brand love, commitment, and trust also significantly and positively affect consumer loyalty ($\beta 41 = 0.273$, $p<0.001$; $\beta 42 = 0.120$, $p<0.001$ and $\beta 43 = 0.105$, $p<0.001$), supporting H4, H5, and H6. Table 4 shows the hypothesis test results.

Insert Table 4 here

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Insert Figure 2 here

5.4. Mediating effect

This study adopted the procedure recommended by Hayes (2018) to validate the mediator variables of brand love, commitment, and trust. Emotional bonding such as brand love, commitment, and trust significantly and indirectly affect consumers' loyalty, supporting H7, H8, and H9. This means that religiosity positively and significantly affects consumers' loyalty with and without emotional bonding (Table 5).

Insert Table 5 here

6. DISCUSSION AND SUMMARY

6.1. Key Finding

The findings demonstrated that religion had a favourable impact on the indicators of brand love, commitment, and trust, which in turn affect consumers' loyalty. Brand love fosters a favourable perception of a bank product in consumers, which influences their awareness through their religiousness. The feeling of passion for the product or financial service is what defines it. Consumers become more inclined to offer feedback and form a personal bond with the bank. This confirms prior studies that religiosity influences consumers awareness and emotions (Amegbe et al., 2021; Ghorbanzadeh & Rahehagh, 2021; Rahman et al., 2021). This is seen when customers interact with various banks, including Islamic banking. It means Muslim beliefs and faith have essential aspects that influence their behaviour and references. The Muslim consumers' religiosity level also enhances the frequency of adopting Islamic banks. It implies the bank and consumers have an equal position and must obtain benefits together. Because religion and the economy are intertwined, Islamic banks must also offer a solution in the financial sector through attractive and prosperous products. Additionally, it demonstrated the Muslims desire to participate in religious gatherings, engage in social interactions, read the Koran, talk about moral values and Islamic banking practices, and perhaps even influence their community by promoting Islamic banks to others.

The study additionally demonstrated how religion fosters a favourable attitude towards Islamic bank services. This is justified by religious doctrine, which encourages individuals to exclusively consume halal goods. The concepts are legally emphasised in halal product certification rules and ingrained through a variety of campaigns. This outcome also suggests adherence to Shariah principles for Muslim life, including religious observance. This finding is consistent with Junaidi et al. (2023), Kasri et al. (2023), Karim et al. (2022), and Suhartanto et al. (2021), who found that religiosity plays a crucial role in influencing consumers brand commitment. According to a recent study, Islamic banks should stretch out the length of their marketing efforts. By increasing awareness, these items become more appealing to customers

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on an economic, social, and spiritual level. The management must use Islamic scholars and college students as marketers to spread the word about this type of banking system in order to determine whether the Shariah principle is practical. The significance of Islamic ideas in relation to banking practices is made known through handing out flyers and campaigns on social media that Islamic bank products are compliant with Shariah principles, which enhances consumers commitment to Islamic banks. This shows that the management of Islamic banks engages more actively in religious events and creatively highlights the importance of Shariah law in their legal framework. Their opinions, as well as their sense of dedication and community, are likely to change as a result.

Consumers religiosity towards the Shariah aspect of Islamic banking has been confirmed to increase brand trust. This finding is consistent with other studies in the banking sector (Cabano & Minton, 2023; Joshi & Garg, 2022). In the rapidly changing financial sector landscape, consumers trust in firms is needed to be more effective and efficient. Islamic bank systems are compliant with Shariah principles towards attractive products and services, which are important for Muslims to choose and be loyal to Islamic banks. Moreover, an ethical and systemic climate created by Islamic bank employees also serves as a learning and agent of change platform for consumers to behave in a collaborative manner (Islam & Rahman, 2017; Karim et al., 2022). Due to consumers perception that conventional banks are cheaper and more attractive in terms of providing services, this has become a reason to leave Islamic banks. However, for some Muslims who know and apply Fiqh (Islamic law) in their lives, Shariah principles such as what is permitted and prohibited are most important (Amin, 2020; Junaidi et al., 2023). Its unique characteristics distinguish Islamic banks from conventional banks among Muslims.

Brand love, brand commitment, and brand trust have a direct effect on mediating the relationship between religiosity and consumer loyalty. This finding supports the notion that consumers emotional bonding has a crucial role as a transmission platform (Ghorbanzadeh & Rahehagh, 2021). This suggests that effective promotion fosters both consumers trust and a sense of Muslim identity as Islamic bank consumers. It implies that religion and consumers emotions are indispensable. Consumers also think that using an Islamic bank makes them feel safe, and they believe that Islamic law provides a clear guideline to accommodate the need for financial products. Brand commitment also influences consumers loyalty to conventional or Islamic banks. The results indicate the intention to continue using the bank's products. Furthermore, brand commitment significantly and positively affects customers loyalty towards awareness. In this case, consumers awareness increases when the bank provides more product value. Therefore, consumers social identity theory (SIT) strongly correlates with religion, emotional state, and decision-making.

6.2. Theoretical contributions

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Additionally, the significance of Islamic ideas in relation to banking practices is made known through handing out flyers and producing television commercials. Additionally, brand familiarity significantly affects customer perceptions by raising consumer awareness. This shows that the management of Islamic banks engages more actively in religious events and creatively highlights the importance of Shariah law in their legal framework. Their opinions, as well as their sense of dedication and community, are likely to change as a result. First, it offers a fresh perspective on the subject of emotional attachment to a brand, which is distinct from brand equity and loyalty. Second, it demonstrates the concurrent utilisation of consumer and brand-related emotions, providing theoretical guidance for future research. Additionally, this research offered insightful data on Indonesia's existing banking practices. The most recent study helps us comprehend the bonds of brand love, commitment, and trust that exist between consumers and financial institutions. To evoke customer emotion towards a brand, the literature on emotional connection and marketing may be expanded in two different ways. Given that brand attachment is a distinct issue that differs greatly from brand equity and loyalty, it offers novel insight. Second, this study demonstrates the feasibility of simultaneously utilising brand- and consumer-related emotions. It offers theoretical direction for future research. Important information regarding the current banking practices in Indonesia and around the world was also provided by this study.

6.3 Managerial implications

Consumers beliefs and ties cannot be avoided in business due to offline and online interactions across the continent. They also have a sense of belonging, making them relate to companies towards products and services. Therefore, companies' image is influenced by the amount of product and service information that is compliant with religious law. The results showed that consumer religiosity and emotion are not the only variables but are catalysts for consumer loyalty. Moreover, brand bonding is a mediator between religion and consumer loyalty. This means consumers agree that religion and engagement with a brand are important in their decision-making. Many consumers' religiosity reinforces perceptions and attitudes, intimating their relationships with Islamic banks.

Religion influences consumers views of banks, indicating that higher religiosity is consistent with concerns about brands and loyalty. This implies interaction among consumers and bank employees. Therefore, companies need to care for their brand and product quality, while consumers should be aware of the products. Companies with lower standards for their workers and products easily sever their connections with customers. This choice has a negative impact on the banks' brand image and ability to compete.

Regulators and managers need to control the financial system and ensure that bank activities comply with Islamic law. In this case, religion influences consumers preferences. Therefore, banks and companies must increase certified products and services. This should be

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conducted by Muslim groups or organisations, such as the Islamic Scholar Council (MUI) and university-based Islamic bank scholars. Leaders are significant figures in these groups, and their support is necessary. Islamic banks may also take an active role in religious events as sponsors, organisers, or facilitators. Additionally, producers might use religious celebrations to raise consumer demand for halal food items. This might improve the relationship between consumers and Islamic banks.

6.4 Conclusion

The findings based on social identity theory (SIT) reveal that consumers religiosity and loyalty were strengthened by brand love, commitment, and trust. Studies on Islamic banking show that religion is a crucial aspect that needs to be examined more frequently. This is due to the fact that for the Islamic market to operate at its optimum, a special fusion of religious and banking expertise is required. The Islamic market requires specific products and knowledge because it blends banking and religious factors. These elements aid an Islamic bank in developing and maintaining relationships with consumers. Consumers do so not only through their reputation but also by providing goods and services that comply with Islamic law. This, in turn, affects customer loyalty. The backdrop of Muslim social motivation can be utilised to forecast how important religiosity is for influencing consumer decisions in general. The findings show that consumer preferences, particularly those related to religious goods, are the main drivers of social identity theory (SIT) in this setting. These preferences are determined by both personal and societal factors. As a result, this behaviour opens the door for eventual success for people and communities in maintaining tight ties between consumers and Islamic banks.

6.5 Limitations

The study does have certain restrictions. It cannot be generalised because it only looked at bank consumers in Indonesia. Future research should therefore incorporate additional regions and viewpoints, such as brand equity and satisfaction. In order to make the results more representative, they might possibly employ a larger sample. The findings could aid practitioners in further investigating attitudes and awareness to clarify the effects of brands and products on consumers. The second factor that could predict consumer recognition and loyalty is brand love, dedication, trust, and willingness to customise. But in this study, the viewpoint of the banking industry was the only one examined. Based on consumer knowledge and loyalty, future studies might look at additional factors like religion, culture, and societal values to produce a more complete conclusion.

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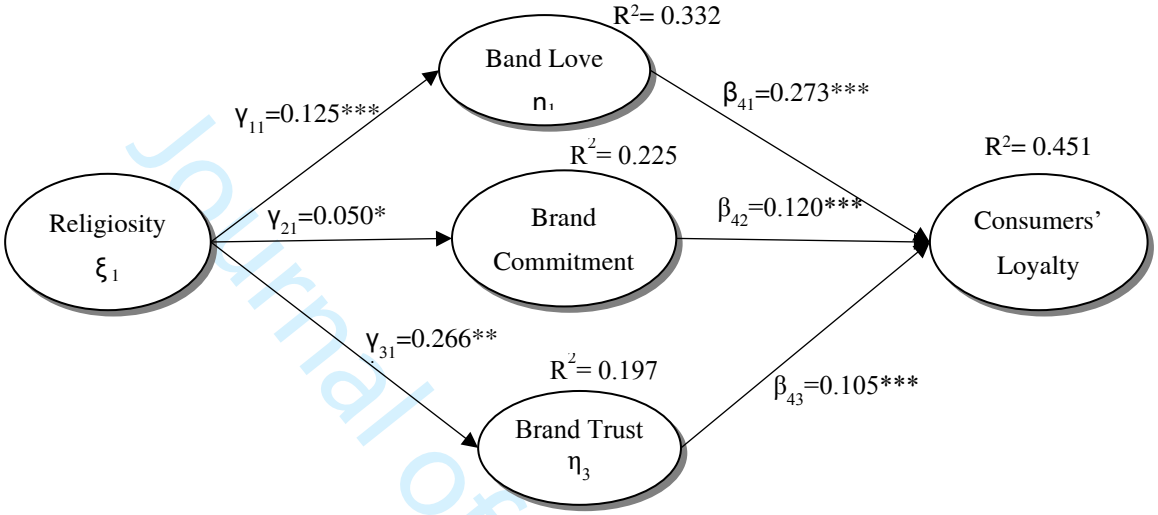

Note: Model fit: χ^2 = 1,083.326, df =345, χ^2/df = 3.140, GFI = 0.883, NFI = 0.902, CFI = 0.931, IFI = 0.931, and RMSEA= 0.061.

Figure. 1 *Structural model result*

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Table 1. Respondent demographics

Demographic Items	Frequency	Percentage (%)
Gender		
Male	210	41.6
Female	295	58.4
Age		
Under 26 years old	127	25.1
26-40 years old	219	43.3
Over 40 years old	159	31.6
Period as consumer		
Below 5 years	95	18.2
6-15 years	237	47.0
Over 15 years	173	34.3

Table 2. Correlation matrix for measurement scales

Constructs	Mean	SD	CR	BL	BC	BT	CL
CR	6.69	0.52	**0.762**				
BL	5.50	1.33	0.535**	**0.789**			
BC	5.54	1.18	0.987**	0.529**	**0.783**		
BT	5.46	1.30	0.689**	0.570**	0.687**	**0.782**	
CL	5.94	0.85	0.635**	0.543**	0.644**	0.647**	**0.780**

Note: CR: Consumers' religiosity, BL: Brand Love, BC: Brand Commitment, BT: Brand Trust, CL: Consumers' Loyalty

SD: standard Deviation

Diagonal elements are the square roots of the AVE for each construct

Pearson correlations are shown below the diagonal

Significant at *: $p < 0.05$, **: $p < 0.01$, ***: $p < 0.001$

Table 3. Measurement results

Variables Item Scales	Factor Loadings	A	CR	AVE
Religiosity (Junaidi, 2022)		**0.895**	**0.890**	**0.541**
RL1: My religion influence many aspects of my life	0.755			
RL2: I try to carry my religion over into dealing with life	0.825			
RL3: I need to spend periods in private religious	0.771			
RL4: My religious beliefs are important to me	0.725			
RL5: I enjoy reading the literature about my religion	0.820			
RL6: My reason for going and joining a member of the Mosque is to establish myself in the community.	0.711			

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RL7: Occasionally, I find it necessary to compromise my religious beliefs to protect my social and economic interests.	0.735			
RL8: I have been aware of the presence of God.	0.705			
Brand Love (Batra et al., 2012)		**0.915**	**0.917**	**0.581**
BL1: I love this brand	0.835			
BL2: Using this brand, it's a guarantee	0.789			
BL3: This brand makes me feel safe	0.784			
BL4: This brand is sincere toward its consumers	0.742			
BL5: This brand is honest with its customers	0.702			
BL6: This brand shows an interest in its customers	0.783			
BL7: I think this brand is continually trying to improve how it meets the needs of its customers	0.756			
BL8: This brand updates its products to keep up with the latest research.	0.698			
Brand Commitment (Das et al., 2019)		**0.867**	**0.868**	**0.623**
BC1: I will keep using this brand for a long time	0.803			
BC2: I cannot stop using this brand tomorrow	0.837			
BC3: Using this brand makes sense to me.	0.732			
BC4: This brand has become part of my family.	0.782			
Brand Trust (Hafez, 2021)		**0.901**	**0.905**	**0.614**
BL1: Despite my disappointment with the quality of bank products, I would continue using this brand.	0.747			
BL2: Despite my disappointment with the quality of bank products, I would recommend this brand to others.	0.741			
BL3: Despite the bank product being unworthy, I would continue using this brand.	0.828			
BL4: Despite the unworthy bank product, I recommend this brand to others.	0.822			
BL5: I have a strong bond with bank products.	0.802			
BL6: Bank brand is an important part of my life.	0.757			
Consumers' Loyalty (Mursid & Wu, 2022)		**0.852**	**0.861**	**0.609**
CL1: I commit to staying in a relationship with the bank chosen.	0.752			
CL2: I have a strong attachment to the Islamic bank chosen.	0.770			
CL3: I have a strong sense of belonging with the bank chosen.	0.828			
CL4: I remain loyal to the chosen bank due to the high cost of switching to other banks.	0.769			

Fit statistics (N = 585)

χ^2/df = 2.967, Goodness-of-Fit Index (GFI) = 0.889, Nonnormed fit index (NFI) = 0.908, Comparative Fit Index (CFI) = 0.937, Incremental fit index (IFI) = 0.937, and Root Mean Square Error of Approximation (RMSEA) = 0.058

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Table 4. Proposed model results

Hypotheses	Symbol	Path	Coefficients	Test results
H1	γ_{11}	Religiosity →Brand Trust	0.125***	Supported
H2	γ_{21}	Religiosity →Brand Commitment	0.050*	Supported
H3	γ_{31}	Religiosity →Brand Love	0.266***	Supported
H4	β_{41}	Brand Trust →Consumers' Loyalty	0.273***	Supported
H5	β_{42}	Brand Commitment →Consumers' Loyalty	0.120***	Supported
H6	β_{43}	Brand Love →Consumers' Loyalty	0.105***	Supported

Note: Significant at *: $p < 0.05$, **: $p < 0.01$, ***: $p < 0.001$

Table 5. Mediation effects result

IV	M	DV	IV->DV (c)	IV->M (a)	IV+M->DV		Bootstrapping 95% CI	
					IV (c')	M(b)	Percentile method	Bias-corrected
RL	BL	CL	0.239***	0.483***	0.575***	0.292**	[0.140, 0.337]	[0.299, 0.452]
Standard Error			0.045	0.035	0.041	0.035		
RL	BC	CL	0.114***	0.265***	0.462***	0.416***	[0.221, 0.380]	[0.253, 0.446]
Standard Error			0.035	0.023	0.047	0.051		
RL	BT	CL	0.257***	0.457***	0.522***	0.380***	[0.273, 0.499]	[0.350, 0.717]
Standard Error			0.051	0.027	0.048	0.059		

Note: RL: Religiosity, BL: Brand Love, BC: Brand Commitment, BT: Brand Trust, CL: Consumers' Loyalty
Significant at *: $p < 0.05$, **: $p < 0.01$, ***: $p < 0.001$

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6. Bukti konfirmasi review dan hasil review ketiga (20 Oktober 2023)

Journal of Islamic Marketing - Decision on Manuscript ID JIMA-01-2023-0010.R2

External

Journal of Islamic Marketing <onbehalfof@manuscriptcentral.com> Fri, Oct 20, 8:13 AM

to me

Dear Dr. Dewi:

Manuscript ID JIMA-01-2023-0010.R2 entitled "EXPRESSIVE RELATIONSHIP BETWEEN RELIGION AND EMOTIONAL BONDING ON CONSUMERS' LOYALTY IN THE BANKING SECTOR" which you submitted to the Journal of Islamic Marketing, has been reviewed. The comments of the reviewer(s) are included at the bottom of this letter.

The reviewer(s) have recommended publication, but also suggest some revisions to your manuscript. Therefore, I invite you to respond to the reviewer(s)' comments and revise your manuscript.

To revise your manuscript, log into https://mc.manuscriptcentral.com/jima and enter your Author Centre, where you will find your manuscript title listed under "Manuscripts with Decisions." Under "Actions," click on "Create a Revision." Your manuscript number has been appended to denote a revision.

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Because we are trying to facilitate timely publication of manuscripts submitted to the Journal of Islamic Marketing, your revised manuscript should be uploaded as soon as possible. If it is not possible for you to submit your revision in a reasonable amount of time, we may have to consider your paper as a new submission.

Once again, thank you for submitting your manuscript to the Journal of Islamic Marketing and I look forward to receiving your revision.

Sincerely,
Prof. Jonathan Wilson
Editor, Journal of Islamic Marketing
jw@islamicmarketing.co.uk

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Reviewer(s)' Comments to Author:
Reviewer: 1

Recommendation: Minor Revision

Comments:
1. Normality issue is not addressed
2. Discriminant problem was not addressed even though there are discriminant issue identified in table 2.

Additional Questions:
1. Originality: Does the paper contain new and significant information adequate to justify publication?: Yes the paper could contribute in terms of the relationship of religiosity with emotional bondinig

2. Relationship to Literature: Does the paper demonstrate an adequate understanding of the relevant literature in the field and cite an appropriate range of literature sources? Is any significant work ignored?: Junaidi's papers were used extensively in the paper, in which it might that the paper follows Junaidi papers from the beginning to end. My recomendation is to reduce the citation for Junaidi in the paper and to include other authors.

I would suggest to add literature on religiosity by Mohd Dali et al 2012 from JIM or any other Muslim religiosity literature to enrich the discussion.

3. Methodology: Is the paper's argument built on an appropriate base of theory, concepts, or other ideas? Has the research or equivalent intellectual work on which the paper is based been well designed? Are the methods employed appropriate?: Random sampling need to be explained especially when the data is collected online using google form survey. How do random selectioin is being made from the population.

If convenience sampling is used instead of random sampling, there shouuld be a justification for usage especially for result inferential generalisation.

4. Results: Are results presented clearly and analysed appropriately? Do the conclusions adequately tie together the other elements of the paper?: 1. Normality issue is not addressed
2. Discriminant problem was not addressed even though there are discriminant issue identified in table 2.

5. Implications for research, practice and/or society: Does the paper identify clearly any implications for research, practice and/or society? Does the paper bridge the gap between theory and practice? How can the research be used in practice (economic and commercial impact), in teaching, to influence public policy, in research (contributing to the body of knowledge)? What is the impact upon society (influencing public attitudes, affecting quality of life)? Are these implications consistent with the findings and conclusions of the paper?: ok

6. Quality of Communication: Does the paper clearly express its case, measured against the technical

language of the field and the expected knowledge of the journal's readership? Has attention been paid to the clarity of expression and readability, such as sentence structure, jargon use, acronyms, etc.: minor typo in page 9, line 14 pronotes
there is a line or underline in page 10, line 35

Reviewer: 2

Recommendation: Major Revision

Comments:
The situation where Muslims in Indonesia love, trust, and are loyal to Islamic banks but are reluctant to become customers of Islamic banks can be an intriguing and complex scenario.
It is important to understand the reasons why Indonesian Muslims prioritize conventional banks over Islamic banks.

Additional Questions:
1. Originality: Does the paper contain new and significant information adequate to justify publication?: This paper still requires significant information to justify its publication.
It is important to understand that although the research shows a positive relationship between religion, emotional bonding, and consumer loyalty, other factors can also play a role in the development of Islamic banks in Indonesia. As you mentioned, the fact that Islamic banks are not thriving indicates that there are specific challenges and obstacles affecting the market.

2. Relationship to Literature: Does the paper demonstrate an adequate understanding of the relevant literature in the field and cite an appropriate range of literature sources? Is any significant work ignored?: It would be advisable to include samples of conventional bank customers to understand why they feel comfortable and more loyal to conventional banks. This is to comprehend their reasons for not choosing Islamic banks, at least during the interview sessions. Similarly, the input of scholars and academics should be included to validate the reasons why the majority of the Muslim community does not choose Islamic banks.

3. Methodology: Is the paper's argument built on an appropriate base of theory, concepts, or other ideas? Has the research or equivalent intellectual work on which the paper is based been well designed? Are the methods employed appropriate?: The situation where Muslims in Indonesia love, trust, and are loyal to Islamic banks but are reluctant to become customers of Islamic banks can be an intriguing and complex scenario.
It is important to understand the reasons why Indonesian Muslims prioritize conventional banks over Islamic banks.

4. Results: Are results presented clearly and analysed appropriately? Do the conclusions adequately tie together the other elements of the paper?: The conclusion of this research does indeed show a disparity between the research findings and the initial hypothesis, as well as the background that notes that although the Muslim population in Indonesia accounts for 87% of the total population, the market share of Islamic banking is only 5%. While brand love, brand trust, and brand loyalty all yield positive results, this contradicts the initial hypothesis.
This difference indicates that there may be unidentified factors or additional factors influencing the market share of Islamic banking in Indonesia that were not accounted for in the initial hypothesis.

5. Implications for research, practice and/or society: Does the paper identify clearly any implications for research, practice and/or society? Does the paper bridge the gap between theory and practice? How can the research be used in practice (economic and commercial impact), in teaching, to influence public policy, in research (contributing to the body of knowledge)? What is the impact upon society (influencing public attitudes, affecting quality of life)? Are these implications consistent with the findings and conclusions of the paper?: The situation where Muslims in Indonesia love, trust, and are loyal to Islamic banks but are reluctant to become customers of Islamic banks can be an intriguing and complex scenario.
It is important to understand the reasons why Indonesian Muslims prioritize conventional banks over Islamic banks.

6. Quality of Communication: Does the paper clearly express its case, measured against the technical language of the field and the expected knowledge of the journal's readership? Has attention been paid to the clarity of expression and readability, such as sentence structure, jargon use, acronyms, etc.: ok

Reviewer: 3

Recommendation: Major Revision

Comments:
Dear Authors
We are pleased to have your manuscript entitled “Expressive Relationship Between Religion and Emotional Bonding on Consumers’ Loyalty in The Banking Sector” for publication in the Journal of Islamic Marketing.

Having reviewed your manuscript, we would like to inform you as follows:
The author must strengthen the introduction by adding gap research and state of the art. In addition, there needs to be a strong reason why brand love is an intervening variable in this study that links religiosity with customer loyalty. Then, the author needs to reveal conditions that could be better between the phenomenon and theory, so this research becomes urgent.

The author includes too many definitions in the literature. Remember that review literature is not the same as a collection of definitions.

The author did not reveal where the sample count came from, so 615 Muslim bank customers appeared in the target sample. In addition, it is important to disclose the demographic distribution of respondents to ensure that the results of this study have represented all samples in the region.

Additional Questions:
1. Originality: Does the paper contain new and significant information adequate to justify publication?: The results of the revision in the introduction have not been able to show a strong gap in research, and it would be better if you reveal the reasons for choosing Emotional Bonding represented by Brand Love, Brand Commitment, and Brand Trust as Intervening variables that link Religiosity with Customer Loyalty. There needs to be a debate on research results that show the role of Emotional Bonding in connecting Religiosity with Customer Loyalty. In addition, the authors have yet to reveal the existence of state-of-the-art in this study in describing the extent to which researchers from various parts of the world are working to reveal the relationship between Religiosity and Customer Loyalty. Then, the author needs to reveal the existence of conditions that are not ideal between the phenomenon and theory, so this research becomes urgent to do.

2. Relationship to Literature: Does the paper demonstrate an adequate understanding of the relevant literature in the field and cite an appropriate range of literature sources? Is any significant work ignored?:

Literature has been written with a good understanding of information. However, the author needs to understand that a literature review is not the same as a collection of definitions, so we hope the author can create an interesting storyline according to the big idea encouraged in this paper. Definitions of each variable dominate most subchapters in the literature review.

3. Methodology: Is the paper's argument built on an appropriate base of theory, concepts, or other ideas? Has the research or equivalent intellectual work on which the paper is based been well designed? Are the methods employed appropriate?: In the methodology section, the author has explained the selection of SEM as an analytical tool. In addition, we understand that the author explained a minimum sample of 270 with 27 indicators based on references from Nunnaly & Bernstein (1994). However, the author did not reveal where the sample count came from, so 615 Muslim bank customers appeared in the target sample. In addition, it is important to disclose the demographic distribution of respondents to ensure that the results of this study have represented all samples in the region.

4. Results: Are results presented clearly and analysed appropriately? Do the conclusions adequately tie together the other elements of the paper?: The authors have well presented the results of the study.

5. Implications for research, practice and/or society: Does the paper identify clearly any implications for research, practice and/or society? Does the paper bridge the gap between theory and practice? How can the research be used in practice (economic and commercial impact), in teaching, to influence public policy, in research (contributing to the body of knowledge)? What is the impact upon society (influencing public attitudes, affecting quality of life)? Are these implications consistent with the findings and conclusions of the paper?: The author has written the implications well.

6. Quality of Communication: Does the paper clearly express its case, measured against the technical language of the field and the expected knowledge of the journal's readership? Has attention been paid to the clarity of expression and readability, such as sentence structure, jargon use, acronyms, etc.: The language style used by the author is good and proofread.

7. Bukti konfirmasi submit revisi ketiga, tanggapan terhadap komentar reviewer dan artikel yang direvisi
(28 Nopember 2023)

Journal of Islamic Marketing - Decision on Manuscript ID JIMA-01-2023-0010.R3

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Journal of Islamic Marketing <**onbehalfof@manuscriptcentral.com**> Tue, Nov 28, 7:44 AM (12 days ago)

to me

Dear Dr. Dewi:

Manuscript ID JIMA-01-2023-0010.R3 entitled "EXPRESSIVE RELATIONSHIP BETWEEN RELIGION AND EMOTIONAL BONDING ON CONSUMERS' LOYALTY IN THE BANKING SECTOR" which you submitted to the Journal of Islamic Marketing, has been reviewed. The comments of the reviewer(s) are included at the bottom of this letter.

The reviewer(s) have recommended publication, but also suggest some revisions to your manuscript. Therefore, I invite you to respond to the reviewer(s)' comments and revise your manuscript.

To revise your manuscript, log into https://mc.manuscriptcentral.com/jima and enter your Author Centre, where you will find your manuscript title listed under "Manuscripts with Decisions." Under "Actions," click on "Create a Revision." Your manuscript number has been appended to denote a revision.

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Because we are trying to facilitate timely publication of manuscripts submitted to the Journal of Islamic Marketing, your revised manuscript should be uploaded as soon as possible. If it is not possible for you to submit your revision in a reasonable amount of time, we may have to consider your paper as a new submission.

Once again, thank you for submitting your manuscript to the Journal of Islamic Marketing and I look forward to receiving your revision.

Sincerely,
Prof. Jonathan Wilson
Editor, Journal of Islamic Marketing
jw@islamicmarketing.co.uk

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Reviewer(s)' Comments to Author:
Reviewer: 1

Recommendation: Major Revision

Comments:
Dear Authors

We are pleased to have your manuscript entitled "Expressive Relationship Between Religion and Emotional Bonding on Consumers' Loyalty in The Banking Sector" for publication in the Journal of Islamic Marketing.

Having reviewed your manuscript, we would like to inform you as follows:

The author must explain the urgency of choosing emotional brand as an intervening variable through phenomena, factual findings or various references. In addition, it is important to include the state of the art so that the novelty of the research can be shown to the reader. The author still cannot explain the rationality in determining the sample until the sample determination technique is used so that, at first, the author determines 615 samples. In addition, the distribution of respondents does not explain the origin of respondents in what region, so the object of Indonesian Muslim customers is still seen as a form of the author's claim. Then, it is necessary to disclose the percentage ratio of the number of respondents who use Islamic and conventional banks.

Additional Questions:
1. Originality: Does the paper contain new and significant information adequate to justify publication?: We appreciate the revisions, but the first paragraph at the end is not enough to explain why the emotional brand was chosen as an intervening variable. There needs to be an explanation related to the existing phenomena, along with strong references. In addition, the authors need to include the state of the art by conveying the extent of research that researchers have done in various parts of the world on consumer loyalty in the banking sector and explain the differences with this study (for example, whether you elaborate several models into a single unit or adopt a model into a new approach). And then, please convey the unideal condition in customer loyalty in the banking sector to make the rationalization of customer loyalty important to do research.

2. Relationship to Literature: Does the paper demonstrate an adequate understanding of the relevant literature in the field and cite an appropriate range of literature sources? Is any significant work ignored?: The results of the

study have been well presented by the authors

3. Methodology: Is the paper's argument built on an appropriate base of theory, concepts, or other ideas? Has the research or equivalent intellectual work on which the paper is based been well designed? Are the methods employed appropriate?: We have not seen any justification for determining samples up to 615. Please describe the sampling method used. We appreciate the addition to Table 1. Namely, Respondent demographics, but the author did not convey the distribution of respondents from any region. It is important to know whether it represents Indonesian Muslim customers or only some regions. In my search, Indonesia has 38 provinces. In addition, it is necessary to explain the percentage of Muslim customers in Islamic and conventional banks involved as a sample of this study.

4. Results: Are results presented clearly and analysed appropriately? Do the conclusions adequately tie together the other elements of the paper?: The authors have well presented the results of the study

5. Implications for research, practice and/or society: Does the paper identify clearly any implications for research, practice and/or society? Does the paper bridge the gap between theory and practice? How can the research be used in practice (economic and commercial impact), in teaching, to influence public policy, in research (contributing to the body of knowledge)? What is the impact upon society (influencing public attitudes, affecting quality of life)? Are these implications consistent with the findings and conclusions of the paper?: The author has written the implications well.

6. Quality of Communication: Does the paper clearly express its case, measured against the technical language of the field and the expected knowledge of the journal's readership? Has attention been paid to the clarity of expression and readability, such as sentence structure, jargon use, acronyms, etc.: The language style used by the author is good and proofread.

Reviewer: 2

Recommendation: Major Revision

Comments:
Muslims in Indonesia may express love, trust, and loyalty to Islamic banks just in words, but they do not put these trust into practice. They do not choose Islamic banks as their financial solution, possibly because these banks may not offer products that align with their needs. The low market share of Islamic banks is concrete evidence of this.

This research is very similar to the study by Karim, K., Ilyas, G.B., Umar, Z.A., Tajibu, M.J., and Junaidi, J. (2023), "Consumers' awareness and loyalty in Indonesia banking sector: does emotional bonding effect matter?" published in the Journal of Islamic Marketing, Vol. 14 No. 10, pp. 2668-2686. In this study, there are four identical variables, with emotional bonding serving as the independent variable (X), consumer awareness as an intervening variable (Z), and consumer loyalty as the dependent variable (Y). However, in the journal being reviewed, they shifted emotional bonding to be an intervening variable (Z) and still used consumer loyalty as the dependent variable (Y), while changing the independent variable (X) to religion. We suspect that one of the authors of the Karim, K., Ilyas, G.B., Umar, Z.A., Tajibu, M.J., and Junaidi, J. study may also be an author of the currently reviewed journal, as in previous revisions, the author cited extensively under the name Junaidi. If this is the case, we also found an article by Junaidi, J., Anwar, S.M., Alam, R., Lantara, N.F., and Wicaksono, R. (2023), "Determinants to adopt conventional and Islamic banking: evidence from Indonesia," published in the Journal of Islamic Marketing, Vol. 14 No. 3, pp. 892-909. In this study, there are similar variables, namely

religiosity and brand image (as part of emotional bonding). This suggests that the current research may potentially be a replication of the earlier studies, using the data sources from both of these previously published journals.

Additional Questions:
1. Originality: Does the paper contain new and significant information adequate to justify publication?: Some articles have similarities with this topic.

2. Relationship to Literature: Does the paper demonstrate an adequate understanding of the relevant literature in the field and cite an appropriate range of literature sources? Is any significant work ignored?: It seems that some literature has been reduced.

3. Methodology: Is the paper's argument built on an appropriate base of theory, concepts, or other ideas? Has the research or equivalent intellectual work on which the paper is based been well designed? Are the methods employed appropriate?: Page 26, Table 1 Respondent demographics, Male 210 and Female 295.
How can this figure become 615?
Total population of Muslims in Indonesia more than 200 million

4. Results: Are results presented clearly and analysed appropriately? Do the conclusions adequately tie together the other elements of the paper?: Key issues regarding Islamic bank products and services have not been addressed, rendering concepts like brand love, trust, and loyalty less effective.

5. Implications for research, practice and/or society: Does the paper identify clearly any implications for research, practice and/or society? Does the paper bridge the gap between theory and practice? How can the research be used in practice (economic and commercial impact), in teaching, to influence public policy, in research (contributing to the body of knowledge)? What is the impact upon society (influencing public attitudes, affecting quality of life)? Are these implications consistent with the findings and conclusions of the paper?: The situation in which Muslims in Indonesia express love, trust, and loyalty towards Islamic banks but hesitate to become their customers can be an intriguing and complex scenario. This is something that should be addressed by Islamic banks, rather than by regulators or religious authorities.
What are the innovations that Islamic banks need to undertake?

6. Quality of Communication: Does the paper clearly express its case, measured against the technical language of the field and the expected knowledge of the journal's readership? Has attention been paid to the clarity of expression and readability, such as sentence structure, jargon use, acronyms, etc.: ok

EXPRESSIVE RELATIONSHIP BETWEEN RELIGION AND EMOTIONAL BONDING ON CONSUMERS' LOYALTY IN THE BANKING SECTOR

Journal:	*Journal of Islamic Marketing*
Manuscript ID	JIMA-01-2023-0010.R3
Manuscript Type:	Research Article
Keywords:	Religion, The Muslim consumer, Banking, Emotional Bonding, Loyalty, SEM

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REVIEWERS' RESPONSE NOTES

Reviewer1' remarks	Authors response
1. Normality issue is not addressed. 2. Discriminant problem was not addressed even though there are discriminant issue identified in table 2. Additional Questions:	We would like to thank the Editor and Reviewers for their detailed and helpful feedback regarding our manuscript, and for providing us with the opportunity to revise our manuscript. We have revised the manuscript as suggested. We added some sentence to describe normality and discriminant issue in this study; "Measurement model examines the relationships between measurement items and respective latent constructs by reliability and validity analysis. This research conducts confirmatory factor analysis (CFA) to examine the reliability and validity between observed variable and latent variable through measurement model. For construct reliability, this study adopts Cronbach's Alpha (α) to estimate internal consistency. A construct has high internal consistency when its Cronbach's Alpha is above 0.7 (Hair Jr et al., 2019). This study conducts convergent validity analysis to verify the reliability of measurement items through quantitative method. Convergent validity indicates a measurement item with a high proportion of common variance with other items in the same construct. Factor loading and squared multiple correlation (SMC) are the indicators to measure items reliability (See table 2). The convergent validity analysis includes composite reliability (CR) and average variance extracted (AVE). The results indicated good reliability for all items and constructs and convergent validity, as well as the goodness-of-fit index (GFI), a comparative fit index (CFI), and a root mean square error of approximation (RMSEA) (See table 3)."
1. Originality: Does the paper contain new and significant information adequate to justify publication? Yes. the paper could contribute in terms of the relationship of religiosity with emotional bonding.	Thank you so much for your positive comment.
2. Relationship to Literature: Does the paper demonstrate an adequate understanding of the relevant literature in the field and cite an appropriate range of literature sources? Is any significant work ignored? Junaidi's papers were used extensively in the paper, in which it might that the paper follows Junaidi papers from the	Thank you so much for your positive comment. We have reduced the extensive citations and references as suggested.

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beginning to end. My recomendation is to reduce the citation for Junaidi in the paper and to include other authors.	
3. Methodology: Is the paper's argument built on an appropriate base of theory, concepts, or other ideas? Has the research or equivalent intellectual work on which the paper is based been well designed? Are the methods employed appropriate? Random sampling need to be explained especially when the data is collected online using google form survey. How do random selectioin is being made from the population. If convenience sampling is used instead of random sampling, there shouuld be a justification for usage especially for result inferential generalization.	Thank you so much for your positive comment. The part of 4.1. Sample and data collection has revised and provide information about data collection process.
4. Results: Are results presented clearly and analysed appropriately? Do the conclusions adequately tie together the other elements of the paper? 1. Normality issue is not addressed 2. Discriminant problem was not addressed even though there are discriminant issue identified in table 2.	Thank you so much for your positive comment. The measurement result part (5.2) has revised and normality issue has provided.
5. Implications for research, practice and/or society: Does the paper identify clearly any implications for research, practice and/or society? Does the paper bridge the gap between theory and practice? How can the research be used in practice (economic and commercial impact), in teaching, to influence public policy, in research (contributing to the body of knowledge)? What is the impact upon society (influencing public attitudes, affecting quality of life)? Are these implications consistent with the findings and conclusions of the paper? Ok.	Thank you so much for reviewer positive comment.
6. Quality of Communication: Does the paper clearly express its case, measured against the technical language of the field and the expected knowledge of the journal's readership? Has attention been paid to the clarity of expression and readability, such as sentence structure, jargon use, acronyms, etc.: minor typo in page 9, line 14 pronotes there is a line or underline in page 10, line 35.	Thank you so much for reviewer positive comment. We have double checked the manuscript to confirm consistency of language.
Reviewer2' remarks	**Authors response**
The situation where Muslims in Indonesia love, trust, and are loyal to Islamic banks but are reluctant to become customers of Islamic banks can be an intriguing and complex scenario.	Thank you so much for reviewer positive comment and valuable suggestion. We have revised the introduction and discussion part to enhance gap research quality.

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It is important to understand the reasons why Indonesian Muslims prioritize conventional banks over Islamic banks. Additional Questions:	
1. Originality: Does the paper contain new and significant information adequate to justify publication? This paper still requires significant information to justify its publication. It is important to understand that although the research shows a positive relationship between religion, emotional bonding, and consumer loyalty, other factors can also play a role in the development of Islamic banks in Indonesia. As you mentioned, the fact that Islamic banks are not thriving indicates that there are specific challenges and obstacles affecting the market.	Thank you so much for reviewer positive comment. The introduction part has revised and some valuable information added.
2. Relationship to Literature: Does the paper demonstrate an adequate understanding of the relevant literature in the field and cite an appropriate range of literature sources? Is any significant work ignored? It would be advisable to include samples of conventional bank customers to understand why they feel comfortable and more loyal to conventional banks. This is to comprehend their reasons for not choosing Islamic banks, at least during the interview sessions. Similarly, the input of scholars and academics should be included to validate the reasons why the majority of the Muslim community does not choose Islamic banks.	Thank you so much for reviewer positive comment. The recent study invited Muslim bank conventional and Islamic bank consumers as participants.
3. Methodology: Is the paper's argument built on an appropriate base of theory, concepts, or other ideas? Has the research or equivalent intellectual work on which the paper is based been well designed? Are the methods employed appropriate? The situation where Muslims in Indonesia love, trust, and are loyal to Islamic banks but are reluctant to become customers of Islamic banks can be an intriguing and complex scenario. It is important to understand the reasons why Indonesian Muslims prioritize conventional banks over Islamic banks.	Thank you so much for reviewer positive comment. It's a main issue in this study to investigate why Indonesian Muslims prioritize conventional banks over Islamic banks.
4. Results: Are results presented clearly and analysed appropriately? Do the conclusions adequately tie together the other elements of the paper? The conclusion of this research does	Thank you so much for reviewer positive comment and valuable suggestion. We have provided description the main issue and the research finding. As well as, what Islamic bank should do to enhance

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indeed show a disparity between the research findings and the initial hypothesis, as well as the background that notes that although the Muslim population in Indonesia accounts for 87% of the total population, the market share of Islamic banking is only 5%. While brand love, brand trust, and brand loyalty all yield positive results, this contradicts the initial hypothesis. This difference indicates that there may be unidentified factors or additional factors influencing the market share of Islamic banking in Indonesia that were not accounted for in the initial hypothesis.	market share among Indonesia Muslim bank consumers.
5. Implications for research, practice and/or society: Does the paper identify clearly any implications for research, practice and/or society? Does the paper bridge the gap between theory and practice? How can the research be used in practice (economic and commercial impact), in teaching, to influence public policy, in research (contributing to the body of knowledge)? What is the impact upon society (influencing public attitudes, affecting quality of life)? The situation where Muslims in Indonesia love, trust, and are loyal to Islamic banks but are reluctant to become customers of Islamic banks can be an intriguing and complex scenario. It is important to understand the reasons why Indonesian Muslims prioritize conventional banks over Islamic banks.	Thank you so much for reviewer positive comment and valuable suggestion. We have revised the implication part as suggested.
6. Quality of Communication: Does the paper clearly express its case, measured against the technical language of the field and the expected knowledge of the journal's readership? Has attention been paid to the clarity of expression and readability, such as sentence structure, jargon use, acronyms, etc. Ok	Thank you so much for reviewer positive comment.
Reviewer3' remarks	**Authors response**
We are pleased to have your manuscript entitled "Expressive Relationship Between Religion and Emotional Bonding on Consumers' Loyalty in The Banking Sector" for publication in the Journal of Islamic Marketing. Having reviewed your manuscript, we would like to inform you as follows: The author must strengthen the introduction by adding gap research and state of the art. In addition, there needs to be a strong reason why brand love is an intervening variable in this study that links religiosity with customer loyalty. Then, the author	Thank you so much for reviewer positive comment and valuable suggestion. The introduction part has revised as suggested.

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needs to reveal conditions that could be better between the phenomenon and theory, so this research becomes urgent. The author includes too many definitions in the literature. Remember that review literature is not the same as a collection of definitions. The author did not reveal where the sample count came from, so 615 Muslim bank customers appeared in the target sample. In addition, it is important to disclose the demographic distribution of respondents to ensure that the results of this study have represented all samples in the region. Additional Questions:	The literature part has revised as suggested. The methodology part has revised as suggested.
1. Originality: Does the paper contain new and significant information adequate to justify publication The results of the revision in the introduction have not been able to show a strong gap in research, and it would be better if you reveal the reasons for choosing Emotional Bonding represented by Brand Love, Brand Commitment, and Brand Trust as Intervening variables that link Religiosity with Customer Loyalty. There needs to be a debate on research results that show the role of Emotional Bonding in connecting Religiosity with Customer Loyalty. In addition, the authors have yet to reveal the existence of state-of-the-art in this study in describing the extent to which researchers from various parts of the world are working to reveal the relationship between Religiosity and Customer Loyalty. Then, the author needs to reveal the existence of conditions that are not ideal between the phenomenon and theory, so this research becomes urgent to do.	Thank you so much for reviewer positive comment. The introduction part has revised to enhance research contribution and gap.
2. Relationship to Literature: Does the paper demonstrate an adequate understanding of the relevant literature in the field and cite an appropriate range of literature sources? Is any significant work ignored? Literature has been written with a good understanding of information. However, the author needs to understand that a literature review is not the same as a collection of definitions, so we hope the author can create an interesting storyline according to the big idea encouraged in this paper. Definitions of each variable dominate most subchapters in the literature review.	Thank you so much for reviewer positive comment. The literature part has revised as suggested.

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3. Methodology: Is the paper's argument built on an appropriate base of theory, concepts, or other ideas? Has the research or equivalent intellectual work on which the paper is based been well designed? Are the methods employed appropriate? In the methodology section, the author has explained the selection of SEM as an analytical tool. In addition, we understand that the author explained a minimum sample of 270 with 27 indicators based on references from Nunnaly & Bernstein (1994). However, the author did not reveal where the sample count came from, so 615 Muslim bank customers appeared in the target sample. In addition, it is important to disclose the demographic distribution of respondents to ensure that the results of this study have represented all samples in the region.	Thank you so much for reviewer positive comment. The demographic detail has provided in the table 1 and sample and data collection part.
4. Results: Are results presented clearly and analysed appropriately? Do the conclusions adequately tie together the other elements of the paper? The authors have well presented the results of the study.	Thank you so much for reviewer positive comment
5. Implications for research, practice and/or society: Does the paper identify clearly any implications for research, practice and/or society? Does the paper bridge the gap between theory and practice? How can the research be used in practice (economic and commercial impact), in teaching, to influence public policy, in research (contributing to the body of knowledge)? What is the impact upon society (influencing public attitudes, affecting quality of life)? Are these implications consistent with the findings and conclusions of the paper? The author has written the implications well.	Thank you so much for reviewer positive comment.
6. Quality of Communication: Does the paper clearly express its case, measured against the technical language of the field and the expected knowledge of the journal's readership? Has attention been paid to the clarity of expression and readability, such as sentence structure, jargon use, acronyms, etc. The language style used by the author is good and proofread.	Thank you so much for reviewer positive comment.

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EXPRESSIVE RELATIONSHIP BETWEEN RELIGION AND EMOTIONAL BONDING ON CONSUMERS' LOYALTY IN THE BANKING SECTOR

Purpose - This study aimed to examine the role of religion on Indonesia' Muslim consumers emotional bonding and loyalty.

Design/methodology/approach - Structural Equation Modelling (SEM) was utilised to confirm research hypotheses.

Findings - The results indicated that religion has positive and significant effect on Muslim consumers' emotional bonding, furthermore emotional bonding play important role in mediating the relationship between religion and consumers' loyalty.

Research limitations/implications – Future research is required to confirm the validity of this study throughout the sector and among Muslims banking consumers.

Practical implications - Bank managers also promote their consumers as change agents to recommend their companies to others. It is also essential in strengthening the relationship between consumers and the companies.

Originality/value - This study provided the Muslim consumers' psychological standpoint, the study enlightened bank managers about consumers' psychology through brand image.

Keywords: Religion, Muslim, banking consumers, emotional bonding, loyalty, SEM.

Paper type: Research Paper

1. INTRODUCTION

Banking products and services have become sensitive issue due to traffic competition locally and globally. In some regions, the sentiments of ethnicity, religion, and emotional feelings has crucial role in influencing consumers preferences and loyalty (Baran, 2022; Firdaus et al., 2023). Consumer responses to products based on inferred as information exchange and interpretations (Suhartanto et al., 2021; Wahyuni and Fitriani, 2017). All aspects of consumers preference, particularly those involving economic and social decision-making, are influenced by consumer emotions (Karim et al., 2022). Interestingly, religion plays a significant role in most consumers' emotions and lives across the world (Cabano and Minton, 2023; Junaidi et al., 2023). Therefore, companies attempt to develop products and services, including specific brands that correlate to culture and religion, in order to touch consumers minds and preferences. Interestingly, religion, which may influence on consumer emotional brands, including brand love, commitment, and trust (Ahuvia et al., 2022; Chaudhuri and Holbrook, 2001; Hafez, 2021). It proves that emotional brand attachment has a positive and significant role in bridging the process of transmission between satisfaction and loyalty (Ghorbanzadeh and Rahehagh, 2021).

Muslims comprise 87% of Indonesia's population (Rachmawati et al., 2022), which should make Islamic banking dominate the market. On the contrary, conventional banking is superior to Islamic banking in acquiring customers. According to the Indonesian Financial Services

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Authority (OJK), compared to conventional banks, Islamic banks market share is slightly more than 5%, with 15 million consumers (Fusva et al., 2021). This indicates their reluctance to switch to Islamic banks. Some factors have crucial role in influencing Muslim consumers behavior such as brand image (Firdaus et al., 2023; Ghorbanzadeh and Rahehagh, 2021), economy (Amin, 2020; Fatma et al., 2021), trust (Islam and Rahman, 2017; Mursid and Wu, 2022) and religion (Sandikci, 2018; Usman et al., 2023). Therefore, it requires religion as a social identity that influences Muslim view on Islamic bank (Ali et al., 2019; Arli et al., 2023).

Some studies validate the role of religion in consumer behaviour, for instance religious affiliation significantly contributes to predicting consumer loyalty (Kasri et al., 2023; Suhartanto et al., 2021). In addition, religion plays an important aspect on Muslim consumer preference, as well as concerned about *halal* (permissible) and *tayyib* (clean and good to consume). This observation means that consumers' emotional bonding positively influences their loyalty to specific brands and products. However, it yet occurred in Indonesia Islamic where the market share is still below 10% (Junaidi et al., 2023). Since their system is based on interest-free transaction rates, Islamic banking structures are different from conventional models in that they are based on the aims of Islamic law.

The use of Islamic banking services encourages the incorporation of Shariah compliance to strengthen Shariah governance in the provided products and services. Moreover, Islamic banks (IBs) have offered Islamic products from their perspectives, which are believed to be effective, Shariah-compliant, and built on the maqasid al-Shariah principles (Amin, 2020). However, IBs failed to serve Maqashid Shari'ah objectives since they attempted to replicate the substance of conventional financial practices (Islam and Rahman, 2017; Sandikci, 2018). Amin (2020) pointed out that IBs were strongly criticised for not fulfilling the objectives of Shariah, or 'human and social well-being', even though they have been successful in mobilising financial resources. Unfortunately, preliminary studies fail to align themselves with the emotions that drive customers preferences in the context of Muslim conventional and Islamic bank consumers.

This study fills this gap by extending the concept of religiosity to consumers' emotional bonding and loyalty. The research findings could provide useful theoretical and practical contributions for academics, financial institutions, and policymakers. First, the study linked religiosity and brand bonding among consumers in Muslim countries. The correlation integrates people's beliefs and views through social identity theory (SIT). Second, this study uncovers the relationship between religiosity and consumer behaviour. Third, the result has a significant practical implication for boosting the bank's leaders concerns.

2. LITERATURE REVIEW

2.1. Islamic Religiosity and Maqasid Shariah

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Islamic theology is essentially the study of God in relation to religious beliefs and practices. It is expected that various theological issues, whether they be about God, prophets, the Koran, or eschatology, will provide details, justifications, and compelling proof for the accuracy of religious teachings (Darmalaksana, 2022; Ibn Khaldun, 2004). Social theology is the study of how social values from religious messages or teachings are applied in daily life, including the social role of religion in business (Fiqh Muamallah) (Islam and Rahman, 2017; Suhartanto et al., 2021). Islamic social theology, more particularly, is a subfield of theology that aims to justify theological stances on a range of social issues while elucidating the role of Islamic doctrinal teaching in business and social contexts. Motahari (2010) revealed that "Islamic law has a social component. Even the most solitary laws, like fasting and prayer, have societal implications. In other words, Islamic theology takes into account all facets of everyday life as Muamalah (business) principles, which have been established in a number of Islamic concepts and have inherent social significance, as well as in the Islamic banking principle.

Islamic, or sharia, banking is a financial organisation that conducts financial sector business operations while following the rules and regulations of sharia, or Islamic teachings. Islamic banking organisations are required to base all of their operations on sharia law. Islamic financial organisations must refrain from using prohibited items when conducting their various financial activities. The existence of Islamic banking is not only to carry out financial functions through the practice of collecting and distributing funds based on sharia principles but also has a certain socio-religious mission that focuses on improving the welfare of Muslims (Aji and Muslichah, 2023; Chapra, 2008).

Chapra (2008) built human development and well-being using Al-Ghazali's classification, which pronotes five essential elements of Maqasid Shariah: the preservation of al-din (religion), al-nafs (life), al-aql (intellect), al-nasl (progeny), and al-mal (wealth). The five fundamental Maqshid al-Shar'ah principles, in Al-Ghazzali's view, promote the welfare of mankind. Moreover, Chapra (2008) reaffirms that the unique features of Islamic banking are not only to avoid riba but also to promote economic well-being, establish social and economic justice, and promote the equitable distribution of income. As a result, it is reasonable to assess whether the operation and system have gradually accepted the Shar'ah objectives to strengthen their distinctive qualities, such as social justice and economic welfare.

2.2. Social Identity Theory (SIT)

Social identity theory (SIT) refers to the personal psychological and social identity dimensions, which strongly correlate to social affiliation, including religion (Das et al., 2019; Junaidi et al., 2023). This correlation positively and significantly affects consumers' attitudes, behaviours, and loyalty. In marketing, social identities also influence consumers' brand love, trust, and commitment (Ahuvia et al., 2022). Moreover, social identification influences consumers' feelings and love for specific brands based on their beliefs and religion. The identification

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influences consumers' brand commitment towards communities and affiliations, such as religion. For instance, Muslims are more likely to select *halal brands* than common brands, indicating their desire for religious products and services. They adopt a brand that recognises their position in religious groups and communities. This shows that consumers active in religious activities should have a positive attitude and commitment to Islamic banking (Tabrani et al., 2018). Furthermore, religion pursues consumers' brands and products because of familiarity and trust (Arli et al., 2023). Social identity theory (SIT) explains consumers' emotional bonding towards religion and impacts the frequent use of specific brands, products, and services in an Islamic banking context (Hafez, 2021).

2.2. Brand Love

Emotional bonding refers to consumers' emotional outcomes towards a brand; it emerges from the personal evaluation process (Thomson et al., 2005). Carroll and Ahuvia (2006) defined brand love as consumers' passion and emotional attachment to a product or company. Consumers emotional brand results in awareness and loyalty, which enhances their engagement (Cabano and Minton, 2023). It influenced by bank brand image (Rahman et al., 2021). This implies that emotions could become a key factor in influencing consumer behaviour (Karim et al., 2022; Tabrani et al., 2018). Love arises when consumers perceive that the products are of good quality and meet their desires and needs (Levy, 2022). Batra et al. (2012) introduced the concept of love for brands and products as commitment and trust. Amegbe et al. (2021) and Hafez (2021) have shown that love or passion plays a crucial role in the quality, experiences, and loyalty. As a result, it is essential in creating consumer-brand relationships and gives banks a competitive edge when it comes to consumers' strong emotions. Brand love confirms the strong correlation between individuals committed to excusing and accommodating the brand (Joshi and Garg, 2022). Brand love correlates to self-brand connection, emotions, and word of mouth (Ahuvia et al., 2022; Rahman et al., 2021). It has great quantity and quality, passionate desire, and emotional bonding (Batra et al., 2012). Anantharaman et al. (2023), Das et al. (2019), and Fusva et al. (2021) found that brand love improves positive emotions and facilitates brand acceptance and loyalty. It means that consumers' emotional has crucial role to their decision to adopt bank products and services.

2.3. Brand Trust

Chaudhuri and Holbrook (2001) defined brand trust as consumers' attitudes and propensity to interact with a brand. Brand trust is important to banking since it gives confidence that a party will fulfil its commitments in a partnership at high-profile events. In this regard, trust strongly correlates to personal view on bank credibility, integrity, and the benevolence of consumers' attributes (Fatma et al., 2021). Therefore, brand trust is important in maintaining a relationship between consumers and companies at different levels (Joshi and Garg, 2022). It is a emotional

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relationship and reflects individual attributes and presumptions regarding brand credibility, integrity, and benevolence (Ghorbanzadeh and Rahehagh, 2021; Tabrani et al., 2018). This shows that brand trust is an antecedent of the decision-making process. It also creates better consumer awareness and loyalty (Wahyuni and Fitriani, 2017). It is given to increase competitiveness and help develop reciprocity among Islamic banks and consumers. In line with this, the trust attribute is reflected in halal brands, which have trustworthiness and moral character. Anantharaman et al. (2023) also found that brand trust strongly correlates to personal beliefs and positively affects consumers loyalty.

2.4. Consumers' Loyalty

Loyalty is the consumer's behaviour towards brands, services, stores, activities, and product categories (Mostafa and Kasamani, 2021). It is the willingness to repeat purchases regularly among product and service lines and make recommendations to other consumers (Mursid and Wu, 2022). However, users who are still utilising a product may not be devoted since they have few alternatives, such as conventional banking (Levy, 2022; Tijjang et al., 2023). Additional aspects that keep consumers satisfied are the calibre of the products and the anxiety associated with losing discounts or price opportunities. This demonstrates how consumers are hesitant to switch because of emotional attachments. Emotional ties between companies and consumers influence consumer loyalty (Khamitov et al., 2019). Consumers are more certain that their needs and wishes are satisfied when they have a positive brand and product perception.

3. HYPOTHESES DEVELOPMENT

3.1. The relationship between religiosity and brand love

According to Sandikci (2018), a person's religious beliefs and practices are referred to as their religiosity in business and marketing contexts. As a result, it has become crucial to influence their behaviour when it comes to certain goods and services that are in line with their religious beliefs. Joining a mosque to network with people for commercial or social purposes is an example of how people have used religion as a means of utility, regardless of the actual spirit of the external ramifications of their religious beliefs in their activities (Junaidi et al., 2023). In some countries, religion is a significant antecedent of consumer behaviour regarding products or valuable services (Tabrani et al., 2018). For instance, Muslims use products compliant with Islamic banking to avoid interest as a value for their consumers and adopt the profit-loss sharing principle. The banks also invest their capital in productive rather than speculative and high-risk sectors. They avoid alcohol, smoking, gambling, and other activities considered detrimental to human and environmental health. This explains why religion positively and significantly affects consumers' emotions and preference (Rahman et al., 2021). Emotional and religious aspects, such as brand love, could improve consumers' attitudes and awareness due to frequent interaction with companies and brands (Khan et al., 2020). The level of emotional attachment

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influences consumers' brand love, resulting in brand loyalty. It also strongly correlates with consumers' religion and facilitates their identity.

Batra et al. (2012) stated that consumers' personal experiences positively affect their brand love through emotional attachment to having "brand love" (Carrol and Ahuvia, 2006). It also correlates to self-brand integration, passion-driven behaviour, and emotional connection. According to Aji and Muslichah (2023), religion makes Muslim consumers more prone to adopting Islamic banks than conventional banks. Baran (2022) also found that religion influences consumers' emotions, and views. The same observation was made by Ghorbanzadeh and Rahehagh (2021) in Iran. Therefore, feelings lead to specific brands that address what consumers need. It correlates to consumers' perceived image of brands and companies (Joshi and Garg, 2022). Some customers recognise that the brand represents their identities and social positions (Aji and Muslichah, 2023; Rahman et al., 2021). Therefore, religion and branding are indispensable for consumers in some regions, such as Indonesia. For instance, Islamic banks strongly correlate with Muslim consumers' behaviour and emotions in decision-making. Religiosity refers to a Muslim's commitment to the principles determined by God (Allah SWT) for their life. It is also often assessed subtly, such as by the daily prayer frequency and social activities (Kasri et al., 2023).

H1: Religion has a positive effect on consumers' brand love.

3.2. The relationship between religion and brand commitment

The substantial association between brand advocates and brand loyalists among Muslims has been confirmed by brand love (Karim et al., 2022). Commitment occurred among consumers towards specific products and services. An example is the Halal brand, which strongly correlates with Islamic law (Islam and Rahman, 2017; Tabrani et al., 2018). It follows that the choice to stick with the current products or switch to different ones has been linked to the emotional impact. Religion also has a significant impact on Muslim brand devotion to legal "halal" and illegal "haram" items (Rachmawati et al., 2022; Usman et al., 2023). The outcomes from enhanced brand commitment are advantageous to the marketplace, such as improved consumer awareness and willingness to use Islamic banks (Khan et al., 2020), consumption in the future, and loyalty (Das et al., 2019). This shows that religion is an antecedent of consumers' selection criteria and commitment (Ahuvia et al., 2022; Wahyuni and Fitriani, 2017). It shows that a consumer who believes in a brand is devoted to preserving that relationship and is more likely to use and advertise that brand in the future. Concerns regarding the worth of businesses and goods that identify with a religion are frequently referred to as "brand commitment". In some Muslim countries, people with a sense of belonging and brand commitment are affected by personal religiosity (Tabrani et al., 2018). Banking products' economic and social value also strongly correlates with brand commitment and the decision to use banks products and services

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(Mostafa and Kasamani, 2021; Levy, 2022).

H2: Religion significantly and positively affects consumers' brand commitment.

3.3. The relationship between religion and brand trust

Brand trust is an emotional state that reflects personal beliefs about a brand's legitimacy, integrity, and goodness (Chaudhuri and Holbrook, 2001). Companies have improved consumer intentions towards their goods and services by developing brands and trust. Therefore, companies should understand consumers' beliefs to improve performance in business (Joshi and Garg, 2022). Previous studies examined the evolution of the brand in terms of trust (Chaudhuri and Holbrook, 2001; Hafez, 2021). Brand trust is the Muslim consumers' faithfulness due to stricter rules and Islamic law regarding non-halal products (Rachmawati et al., 2022). It implies that emotional dimensions and beliefs may possibly enhance consumers brand trust. Furthermore, daily religious activities enhance consumers brand familiarity and trust (Arli et al., 2023). Islamic law addresses Muslim consumers decisions towards rules and states that a halal brand enhances intimacy and trust (Tabrani et al., 2018). The law has the main rules for maintaining human relationships and life, including adapting to products and services (Amin, 2020). This implies Islamic law positively affects consumers brand trust toward purity, excitement, safety, sophistication, and righteousness (Ahuvia et al., 2022; Aji and Muslichah, 2023). Based on their beliefs, Muslim consumers may also have positive awareness in certain situations. Therefore, the following hypothesis was proposed:

H3: Religion trust significantly and positively affects consumers' brand trust.

3.4. The relationship between emotional bonding and consumer loyalty.

Consumers who are loyal to a brand, service, retailer, activity, or product category will respond in that way (Aji and Muslichah, 2023). Consumers who are loyal will frequently make the same purchases again. In addition to making purchases across product and service lines, these customers are also ready to refer other customers to the company's goods (Anantharaman et al., 2023). Studies on brand love have relevance to theoretical and managerial aspects. For instance, Khamitov et al. (2019) found that brand love significantly and positively affects consumers' loyalty. Ahuvia et al. (2022) and Mursid and Wu (2022) also showed that brand love and loyalty strongly correlate to brand forgiveness and engagement, as well as consumer co-creation value. Furthermore, Firdaus et al. (2022) found that consumers brand commitment influences their loyalty. These studies imply that consumers are committed to reusing or repurchasing a brand consistently in the future, although some factors may influence their decision (Ghorbanzadeh and Rahehagh, 2021; Joshi and Garg, 2022). Joshi and Garg (2022) found that commitment positively influences consumers loyalty and brand satisfaction. It prove

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finding that religiosity and brand commitment significantly and positively affect consumers loyalty. Therefore, the following hypotheses were proposed:

H4: Brand love positively affects consumer loyalty.
H5: Brand commitment positively affects consumers' loyalty.
H6: Brand trust positively affects consumers' loyalty.

Previous studies examined the role of emotional ties, such as brand love, commitment, and trust, as mediators in the relationship between consumers religion and loyalty (Tijjang et al., 2023). The studies showed that consumers loyalty correlates with brand love, commitment, and trust in Islamic banking (Ghorbanzadeh and Rahehagh, 2021; Mostafa and Kasamani, 2020). The recent study provided quality inferences that facilitate information and knowledge acquisition (Amin, 2020; Mursid and Wu, 2022). It also uncovered a correlation between consumers' emotions about a specific brand in Muslim countries and their commitment to products compliant with Islamic law (Tabrani et al., 2018). This study expanded the literature on Islamic marketing (Das et al., 2019) and Muslim consumers awareness effects on consumer loyalty (Rachmawati et al., 2022; Wahyuni and Fitriani, 2017).

H7: Brand love positively mediates the relationship between consumers religiosity and loyalty.
H8: Brand commitment positively mediates the relationship between consumers religiosity and loyalty.
H9: Brand trust positively mediates the relationship between consumers religiosity and loyalty.

4. METHODOLOGY

4.1. Sample and data collection

The recent study was designed to examine consumer behaviour among Indonesia's Muslim banking consumers from November 1 to December 31, 2021). The questionnaire pre-test and pilot test before the formal test were applied to avoid bias issues (Hair Jr et al., 2019; Podsakoff et al., 2003). The initial stage of the survey confirmed that the study's participants are Indonesian Muslim consumers through random selection via Google Form. The sampling from the total number of Indonesia Muslim bank consumers was the minimum data requirement for structural modelling analysis (SEM), which is 10 times the number of indicators (Nunnaly and Bernstein, 1994). The minimum number of participants in this study had to be 270 because there were 27 indicators. 615 Muslim bank customers were included in the data that was collected in excess of the goal. However, 505 valid samples were used, which suggests that 81.21% of the data was used to complete the questionnaires.

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The key benefit of adopting SEM is that it makes it easier to assess the model separately using factor and regression analysis. Additionally, it is used concurrently to estimate all of the path coefficients (Byrne, 2016). SEM offers two crucial components of the process. Initially, it is used to ascertain the underlying causes of the observable variables, and (b) the structural relationships between variables allow for a concise explanation of the theory under consideration in this study. All of the variables are thoroughly validated using the proposed model to evaluate whether they are consistent with the inquiry.

Then, frequency distribution was used to create descriptive statistics. The association between predictors (such as religion, brand love, commitment, and trust) and criterion variables (consumer loyalty to choose an Islamic bank) was also determined using the Pearson correlation coefficient. Third, the conventional method variance (CMV) technique was employed for both pre- and post-detection. The study also used a mediation technique by Hayes (2018) bootstrapping process to examine the mediating and indirect impacts of mediators' variables.

4.2. Common method variance (*CMV*)

For prevention procedures, this study asked respondents to fill out the survey anonymously, randomised the order of measurement items, and obscured the labels for the constructs to reduce respondents concerns (Podsakoff et al., 2003). This study applied Harman's single-factor test proposed by Eichhorn (2014) and the common latent factor (CLF) for post-detection procedures. The rationale for adopting the CLF is to conduct post-detection, which is the inherent weakness of Harman's single factor test to detect the CMV (Eichhorn, 2014). The first factor's explained variance was 40.21%, which is less than 50.00%. The findings of this investigation indicated no serious CMV issues.

4.3. Measures

The respondents' demographics measured include gender, age, and education. A measurement tool for religiosity comprised seven instruments. These included 1) the Muslim bank consumers' statements regarding their activities in mosques, and 2) They have the chance to develop relationships, knowledge, and friendships. Their primary rule for living and praying is adhering to Islamic law. Religiosity had seven-item scales related to Muslim habits, such as their feelings when reading the Qur'an, praying, and being present to God (Allah) in daily activities. Furthermore, religiosity dimensions were adapted from Junaidi et al. (2023). The Muslims' consumer religion scales included social activities that correlate to religious concerns. These included 1) being friendly to consumers' suggestions; 2) the companies should avoid investing their capital in alcohol, tobacco, gambling, and speculative instruments; and 3) environmental health.

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The items scale of brand love was adopted from Batra et al. (2012), which has dimensions of the relationship between consumer awareness and honesty, interest, belonging, and desire to continue using the brand and product. Brand commitment was referred to by Das et al. (2019) and Fatma et al. (2021), with dimensions comprising the consumers' commitment to using the brand for a long time, sense of the brand, and recommendation to family and friends. Moreover, the scale for brand trust was derived from Hafez (2021), comprising consumer views about the banks products and services, consumer bonds to the brand, and their statement that the brand is part of their lives. Consumers loyalty was derived from Mursid and Wu (2022), with the statement that the consumer commits to staying and maintaining the relationship with the bank through attachment and loyalty.

5. RESULTS

5.1. Descriptive statistics

Table 1 shows the participants socio-demographic profile. The respondents comprised 59.8% women and 40.2% men. Based on age, 42.8% of the respondents were 26–40 years old, while the rest were over 40. Moreover, 53.30% of the respondents completed an undergraduate education level, 42.8% had senior high school education, and 4.2% had a graduate degree. The study also applied a two-step approach, including confirmatory factor analysis (CFA) and structural equation modelling (SEM), to validate causalities among variables and hypotheses, as recommended by Hair Jr et al. (2019).

Insert Table 1 here

5.2. Measurement Result

Using the AMOS 22 and SPSS 22 software, the measurement model was run with maximum likelihood estimation. Following Anderson and Gerbing (1988) and Hair Jr. et al. (2019), the CFA model reproduces the covariance matrix of the observed variables with a good fit. Additionally, as shown in Table 2, there was strong convergent validity and reliability for each assessment item and construct. Table 3 shows that the measurement model (CFA) showed that all the constructs fit adequately (Anderson and Gerbing, 1988; Hair Jr et al., 2019). Measurement model examines the relationships between measurement items and respective latent constructs by reliability and validity analysis. This research conducts confirmatory factor analysis (CFA) to examine the reliability and validity between observed variable and latent variable through measurement model. For construct reliability, this study adopts Cronbach's Alpha (α) to estimate internal consistency. A construct has high internal consistency when its Cronbach's Alpha is above 0.7 (Hair Jr et al., 2019). This study conducts convergent validity analysis to verify the reliability of measurement items through quantitative method. Convergent validity indicates a measurement item with a high proportion of common variance

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with other items in the same construct. Factor loading and squared multiple correlation (SMC) are the indicators to measure items reliability (See table 2). The convergent validity analysis includes composite reliability (CR) and average variance extracted (AVE). The results indicated good reliability for all items and constructs and convergent validity, as well as the goodness-of-fit index (GFI), a comparative fit index (CFI), and a root mean square error of approximation (RMSEA) (See table 3).

Insert Table 2 here

Insert Table 3 here

5.3. Structural model

The fit of the data to the proposed model was adequate (Anderson and Gerbing, 1988; Hair Jr. *et al*., 2019): $\chi 2 = 1{,}285.326$, df = 355, $\chi 2/df = 3.140$, GFI = 0.893, NFI = 0.927, CFI = 0.941, IFI = 0.941, and RMSEA = 0.051. The results supported all four hypotheses, as shown in Table 4 and figure 1. Therefore, religion significantly and positively affects brand love ($\gamma 11 = 0.125$, $p<0.001$), commitment ($\gamma 21 = 0.050$, $p<0.005$), and trust ($\gamma 31 = 0.266$, $p<0.001$), respectively, supporting H1, H2, and H3. Brand love, commitment, and trust also significantly and positively affect consumer loyalty ($\beta 41 = 0.273$, $p<0.001$; $\beta 42 = 0.120$, $p<0.001$ and $\beta 43 = 0.105$, $p<0.001$), supporting H4, H5, and H6. Table 4 shows the hypothesis test results.

Insert Table 4 here

Insert Figure 1 here

5.4. Mediating effect

This study adopted the procedure recommended by Hayes (2018) to validate the mediator variables of brand love, commitment, and trust. Emotional bonding such as brand love, commitment, and trust significantly and indirectly affect consumers' loyalty, supporting H7, H8, and H9. This means that religiosity positively and significantly affects consumers' loyalty with and without emotional bonding (Table 5).

Insert Table 5 here

6. DISCUSSION AND SUMMARY

6.1. Key Finding

The findings demonstrated that religion had a favourable impact on the indicators of brand love, commitment, and trust, which in turn affect consumers' loyalty. Brand love fosters a favourable perception of a bank product in consumers, which influences their awareness through their religiousness. The feeling of passion for the product or financial service is what

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defines it. Consumers become more inclined to offer feedback and form a personal bond with the bank. This confirms prior studies that religiosity influences consumers awareness and emotions (Amegbe et al., 2021; Ghorbanzadeh and Rahehagh, 2021; Rahman et al., 2021). This is seen when customers interact with various banks, including Islamic banking. It means Muslim beliefs and faith have essential aspects that influence their behaviour and references. The Muslim consumers' religiosity level also enhances the frequency of adopting Islamic banks. It implies the bank and consumers have an equal position and must obtain benefits together. Because religion and the economy are intertwined, Islamic banks must also offer a solution in the financial sector through attractive and prosperous products. Additionally, it demonstrated the Muslims desire to participate in religious gatherings, engage in social interactions, read the Koran, talk about moral values and Islamic banking practices, and perhaps even influence their community by promoting Islamic banks to others.

The study additionally demonstrated how religion fosters a favourable attitude towards Islamic bank services. This is justified by religious doctrine, which encourages individuals to exclusively consume halal goods. The concepts are legally emphasised in halal product certification rules and ingrained through a variety of campaigns. This outcome also suggests adherence to Shariah principles for Muslim life, including religious observance. This finding is consistent with Kasri et al. (2023), Karim et al. (2022), and Suhartanto et al. (2021), who found that religiosity plays a crucial role in influencing consumers brand commitment. According to a recent study, Islamic banks should stretch out the length of their marketing efforts. By increasing awareness, these items become more appealing to customers on an economic, social, and spiritual level. The management must use Islamic scholars and college students as marketers to spread the word about this type of banking system in order to determine whether the Shariah principle is practical. The significance of Islamic ideas in relation to banking practices is made known through handing out flyers and campaigns on social media that Islamic bank products are compliant with Shariah principles, which enhances consumers commitment to Islamic banks. This shows that the management of Islamic banks engages more actively in religious events and creatively highlights the importance of Shariah law in their legal framework. Their opinions, as well as their sense of dedication and community, are likely to change as a result.

Consumers religiosity towards the Shariah aspect of Islamic banking has been confirmed to increase brand trust. This finding is consistent with other studies in the banking sector (Cabano and Minton, 2023; Joshi and Garg, 2022). In the rapidly changing financial sector landscape, consumers trust in firms is needed to be more effective and efficient. Islamic bank systems are compliant with Shariah principles towards attractive products and services, which are important for Muslims to choose and be loyal to Islamic banks. Moreover, an ethical and systemic climate created by Islamic bank employees also serves as a learning and agent of change platform for consumers to behave in a collaborative manner (Islam and Rahman, 2017;

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Karim et al., 2022). Due to consumers perception that conventional banks are cheaper and more attractive in terms of providing services, this has become a reason to leave Islamic banks. However, for some Muslims who know and apply Fiqh (Islamic law) in their lives, Shariah principles such as what is permitted and prohibited are most important (Amin, 2020; Darmalaksana, 2022). Its unique characteristics distinguish Islamic banks from conventional banks among Muslims.

Brand love, brand commitment, and brand trust have a direct effect on mediating the relationship between religiosity and consumer loyalty. This finding supports the notion that consumers emotional bonding has a crucial role as a transmission platform (Ghorbanzadeh and Rahehagh, 2021). This suggests that effective promotion fosters both consumers trust and a sense of Muslim identity as Islamic bank consumers. It implies that religion and consumers emotions are indispensable. Consumers also think that using an Islamic bank makes them feel safe, and they believe that Islamic law provides a clear guideline to accommodate the need for financial products. Brand commitment also influences consumers loyalty to conventional or Islamic banks. The results indicate the intention to continue using the bank's products. Furthermore, brand commitment significantly and positively affects customers loyalty towards awareness. In this case, consumers awareness increases when the bank provides more product value. Therefore, consumers social identity theory (SIT) strongly correlates with religion, emotional state, and decision-making.

6.2. Theoretical contributions

Additionally, the significance of Islamic ideas in relation to banking practices is made known through handing out flyers and producing television commercials. Additionally, brand familiarity significantly affects customer perceptions by raising consumer awareness. This shows that the management of Islamic banks engages more actively in religious events and creatively highlights the importance of Shariah law in their legal framework. Their opinions, as well as their sense of dedication and community, are likely to change as a result. First, it offers a fresh perspective on the subject of emotional attachment to a brand, which is distinct from brand equity and loyalty. Second, it demonstrates the concurrent utilisation of consumer and brand-related emotions, providing theoretical guidance for future research. Additionally, this research offered insightful data on Indonesia's existing banking practices. The most recent study helps us comprehend the bonds of brand love, commitment, and trust that exist between consumers and financial institutions. To evoke customer emotion towards a brand, the literature on emotional connection and marketing may be expanded in two different ways. Given that brand attachment is a distinct issue that differs greatly from brand equity and loyalty, it offers novel insight. Second, this study demonstrates the feasibility of simultaneously utilising brand- and consumer-related emotions. It offers theoretical direction for future research. Important

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information regarding the current banking practices in Indonesia and around the world was also provided by this study.

6.3 Managerial implications

Consumers beliefs and ties cannot be avoided in business due to offline and online interactions across the continent. They also have a sense of belonging, making them relate to companies towards products and services. Therefore, companies' image is influenced by the amount of product and service information that is compliant with religious law. The results showed that consumer religiosity and emotion are not the only variables but are catalysts for consumer loyalty. Moreover, brand bonding is a mediator between religion and consumer loyalty. This means consumers agree that religion and engagement with a brand are important in their decision-making. Many consumers' religiosity reinforces perceptions and attitudes, intimating their relationships with Islamic banks.

Religion influences consumers views of banks, indicating that higher religiosity is consistent with concerns about brands and loyalty. This implies interaction among consumers and bank employees. Therefore, companies need to care for their brand and product quality, while consumers should be aware of the products. Companies with lower standards for their workers and products easily sever their connections with customers. This choice has a negative impact on the banks' brand image and ability to compete.

Regulators and managers need to control the financial system and ensure that bank activities comply with Islamic law. In this case, religion influences consumers preferences. Therefore, banks and companies must increase certified products and services. This should be conducted by Muslim groups or organisations, such as the Islamic Scholar Council (MUI) and university-based Islamic bank scholars. Leaders are significant figures in these groups, and their support is necessary. Islamic banks may also take an active role in religious events as sponsors, organisers, or facilitators. Additionally, producers might use religious celebrations to raise consumer demand for halal food items. This might improve the relationship between consumers and Islamic banks.

6.4 Conclusion

The findings based on social identity theory (SIT) reveal that consumers religiosity and loyalty were strengthened by brand love, commitment, and trust. Studies on Islamic banking show that religion is a crucial aspect that needs to be examined more frequently. This is due to the fact that for the Islamic market to operate at its optimum, a special fusion of religious and banking expertise is required. The Islamic market requires specific products and knowledge because it blends banking and religious factors. These elements aid an Islamic bank in developing and maintaining relationships with consumers. Consumers do so not only through their reputation but also by providing goods and services that comply with Islamic law. This, in turn, affects

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customer loyalty. The backdrop of Muslim social motivation can be utilised to forecast how important religiosity is for influencing consumer decisions in general. The findings show that consumer preferences, particularly those related to religious goods, are the main drivers of social identity theory (SIT) in this setting. These preferences are determined by both personal and societal factors. As a result, this behaviour opens the door for eventual success for people and communities in maintaining tight ties between consumers and Islamic banks.

6.5 Limitations

The study does have certain restrictions. It cannot be generalised because it only looked at bank consumers in Indonesia. Future research should therefore incorporate additional regions and viewpoints, such as brand equity and satisfaction. In order to make the results more representative, they might possibly employ a larger sample. The findings could aid practitioners in further investigating attitudes and awareness to clarify the effects of brands and products on consumers. The second factor that could predict consumer recognition and loyalty is brand love, dedication, trust, and willingness to customise. But in this study, the viewpoint of the banking industry was the only one examined. Based on consumer knowledge and loyalty, future studies might look at additional factors like religion, culture, and societal values to produce a more complete conclusion.

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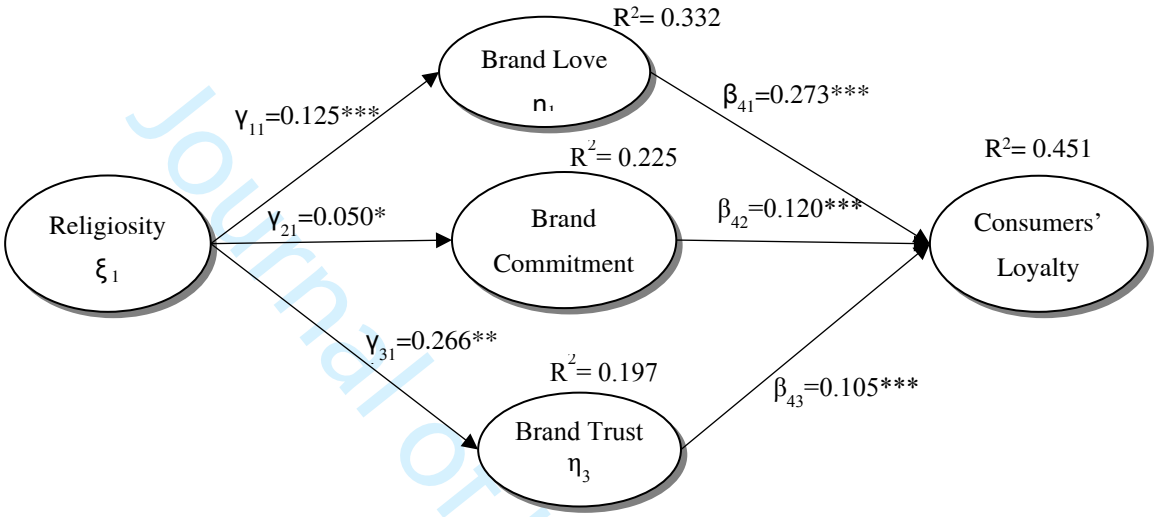

Source: Author's own work

Note: Model fit: χ^2 = 1,083.326, df =345, χ^2/df = 3.140, GFI = 0.883, NFI = 0.902, CFI = 0.931, IFI = 0.931, and RMSEA= 0.061.

Figure. 1 *Structural model result*

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Table 1. Respondent demographics

Demographic Items	Frequency	Percentage (%)
Gender		
Male	210	41.6
Female	295	58.4
Age		
Under 26 years old	127	25.1
26-40 years old	219	43.3
Over 40 years old	159	31.6
Period as consumer		
Below 5 years	95	18.2
6-15 years	237	47.0
Over 15 years	173	34.3

Source: Author's own work

Table 2. Correlation matrix for measurement scales

Constructs	Mean	SD	CR	BL	BC	BT	CL
CR	6.69	0.52	**0.762**				
BL	5.50	1.33	0.535**	**0.789**			
BC	5.54	1.18	0.987**	0.529**	**0.783**		
BT	5.46	1.30	0.689**	0.570**	0.687**	**0.782**	
CL	5.94	0.85	0.635**	0.543**	0.644**	0.647**	**0.780**

Source: Author's own work

Note: CR: Consumers' religiosity, BL: Brand Love, BC: Brand Commitment, BT: Brand Trust, CL: Consumers' Loyalty

SD: standard Deviation

Diagonal elements are the square roots of the AVE for each construct

Pearson correlations are shown below the diagonal

Significant at *: $p < 0.05$, **: $p < 0.01$, ***: $p < 0.001$

Table 3. Measurement results

Variables Item Scales	Factor Loadings	A	CR	AVE
Religiosity (Junaidi, 2022)		**0.895**	**0.890**	**0.541**
RL1: My religion influence many aspects of my life	0.755			
RL2: I try to carry my religion over into dealing with life	0.825			
RL3: I need to spend periods in private religious	0.771			
RL4: My religious beliefs are important to me	0.725			
RL5: I enjoy reading the literature about my religion	0.820			
RL6: My reason for going and joining a member of the Mosque is to establish myself in the community.	0.711			

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RL7: Occasionally, I find it necessary to compromise my religious beliefs to protect my social and economic interests.		0.735		
RL8: I have been aware of the presence of God.		0.705		
Brand Love (Batra et al., 2012)			**0.915**	**0.917**	**0.581**
BL1: I love this brand		0.835		
BL2: Using this brand, it's a guarantee		0.789		
BL3: This brand makes me feel safe		0.784		
BL4: This brand is sincere toward its consumers		0.742		
BL5: This brand is honest with its customers		0.702		
BL6: This brand shows an interest in its customers		0.783		
BL7: I think this brand is continually trying to improve how it meets the needs of its customers		0.756		
BL8: This brand updates its products to keep up with the latest research.		0.698		
Brand Commitment (Das et al., 2019)			**0.867**	**0.868**	**0.623**
BC1: I will keep using this brand for a long time	0.803			
BC2: I cannot stop using this brand tomorrow	0.837			
BC3: Using this brand makes sense to me.	0.732			
BC4: This brand has become part of my family.	0.782			
Brand Trust (Hafez, 2021)			**0.901**	**0.905**	**0.614**
BL1: Despite my disappointment with the quality of bank products, I would continue using this brand.	0.747			
BL2: Despite my disappointment with the quality of bank products, I would recommend this brand to others.	0.741			
BL3: Despite the bank product being unworthy, I would continue using this brand.	0.828			
BL4: Despite the unworthy bank product, I recommend this brand to others.	0.822			
BL5: I have a strong bond with bank products.	0.802			
BL6: Bank brand is an important part of my life.	0.757			
Consumers' Loyalty (Mursid & Wu, 2022)			**0.852**	**0.861**	**0.609**
CL1: I commit to staying in a relationship with the bank chosen.	0.752			
CL2: I have a strong attachment to the Islamic bank chosen.	0.770			
CL3: I have a strong sense of belonging with the bank chosen.	0.828			
CL4: I remain loyal to the chosen bank due to the high cost of switching to other banks.	0.769			

Source: Author's own work

Fit statistics (N = 585)

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χ^2/df = 2.967, Goodness-of-Fit Index (GFI) = 0.889, Nonnormed fit index (NFI) = 0.908, Comparative Fit Index (CFI) = 0.937, Incremental fit index (IFI) = 0.937, and Root Mean Square Error of Approximation (RMSEA) = 0.058

Table 4. Proposed model results

Hypotheses	Symbol		Path	Coefficients	Test results
H1	γ_{11}	Religiosity	→Brand Trust	0.125***	Supported
H2	γ_{21}	Religiosity	→Brand Commitment	0.050*	Supported
H3	γ_{31}	Religiosity	→Brand Love	0.266***	Supported
H4	β_{41}	Brand Trust	→Consumers' Loyalty	0.273***	Supported
H5	β_{42}	Brand Commitment	→Consumers' Loyalty	0.120***	Supported
H6	β_{43}	Brand Love	→Consumers' Loyalty	0.105***	Supported

Source: Author's own work

Note: Significant at *: $p < 0.05$, **: $p < 0.01$, ***: $p < 0.001$

Table 5. Mediation effects result

IV	M	DV	IV->DV (c)	IV->M (a)	IV+M->DV		Bootstrapping 95% CI	
					IV (c')	M(b)	Percentile method	Bias-corrected
RL	BL	CL	0.239***	0.483***	0.575***	0.292**	[0.140, 0.337]	[0.299, 0.452]
Standard Error			0.045	0.035	0.041	0.035		
RL	BC	CL	0.114***	0.265***	0.462***	0.416***	[0.221, 0.380]	[0.253, 0.446]
Standard Error			0.035	0.023	0.047	0.051		
RL	BT	CL	0.257***	0.457***	0.522***	0.380***	[0.273, 0.499]	[0.350, 0.717]
Standard Error			0.051	0.027	0.048	0.059		

Source: Author's own work

Note: RL: Religiosity, BL: Brand Love, BC: Brand Commitment, BT: Brand Trust, CL: Consumers' Loyalty

Significant at *: $p < 0.05$, **: $p < 0.01$, ***: $p < 0.001$

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8. Bukti konfirmasi bahwa artikel diterima (5 Desember 2023)

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