



The Influence of Brand Equity, Mobile Banking Usage on Customer Loyalty Mediated by Customer Satisfaction

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ABSTRACT

This study uses customer satisfaction as a mediating variable to investigate how brand equity and mobile banking usage affect Islamic banks' customers' loyalty. This study employed a survey method in a quantitative manner. Data was gathered from 250 respondents who are currently Bank Syariah customers. They used Structural Equation Modeling (SEM) AMOS to analyze the data. The results demonstrate that brand equity significantly and favorably affects customer happiness and loyalty. Using mobile banking also makes a big difference in boosting client happiness and loyalty. It has been demonstrated that the relationship between brand equity and customer loyalty is strengthened by the mediating effect of customer happiness. The significant relationships among these variables emphasize the necessity for Islamic banks to continuously improve their brand image, digital banking services, and overall customer experience to sustain long-term loyalty and competitive advantage in the industry.

INTRODUCTION

The development of Islamic banking in 2000 was phenomenal in Indonesia. Starting from Bank Muamalat Indonesia which can survive the crisis in 1998. The survival of Bank Muamalat Indonesia during the 1998 financial crisis was due to the loyalty of customers who survived (did not withdraw their funds) and supported the Bank to continue to exist in the Islamic financial business (Mujahidin et al., 2020). However, in other countries there have been bankruptcies in Islamic financial institutions. The Islamic financial institution is Ihlas Finance House in Turkey which was closed in 2001 due to liquidity problems and financial difficulties. The same situation was experienced by Taqwa Bank in the Bahamas which was closed in the same year (Rini, 2018).

Based on market share data between Islamic banks and conventional banks from 2021 to 2024, it can be seen that Islamic banks are experiencing a consistent upward trend. The market share of Islamic banks increased from 6.52% in 2021 to 7.09% in 2022, then rose again to 7.26% in 2023, and reached 7.33% in 2024. Although the growth is positive, the rate of increase tends to slow down from year to year. This shows that Islamic banks are experiencing gradual development, but have not been able to create a significant leap in market share. This decline seems to be slowly transferred to Islamic banks, albeit in a still limited portion (OJK, 2024). Below is an image of the market share of banks in Indonesia.

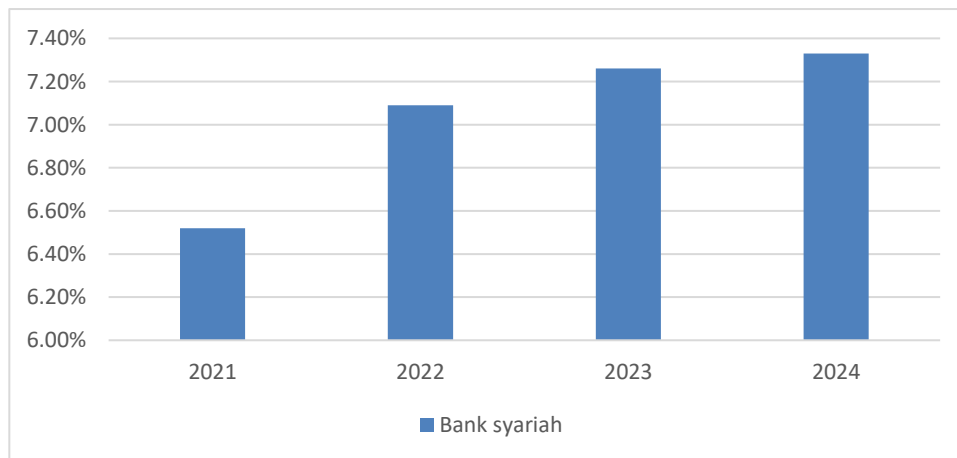


Figure 1. Market Share Islamic Banking in Indonesia
(Source: Otoritas Jasa Keuangan (OJK), 2023)

Meanwhile, based on 2024 Top Brand Index data, m-BCA leads with 52.20%, showing strong dominance in the mobile banking category thanks to high consumer trust, superior features, and wide service coverage. BRImo takes second place with 18.50%, followed by Livin' by Mandiri with 11.50%, confirming that conventional banks have a significant degree of advantage in market share. In contrast, Islamic banks such as Mobile Masalahah (BJB Syariah) and BSI ranked at the bottom with only 1.50% and 0.20%, reflecting their challenges in building brand trust and attracting users. This suggests that Islamic banks need to innovate in service digitization, improve user experience, and strengthen

branding strategies to be able to compete with more established conventional banks. Below is an image of Top Brand banks in Indonesia.

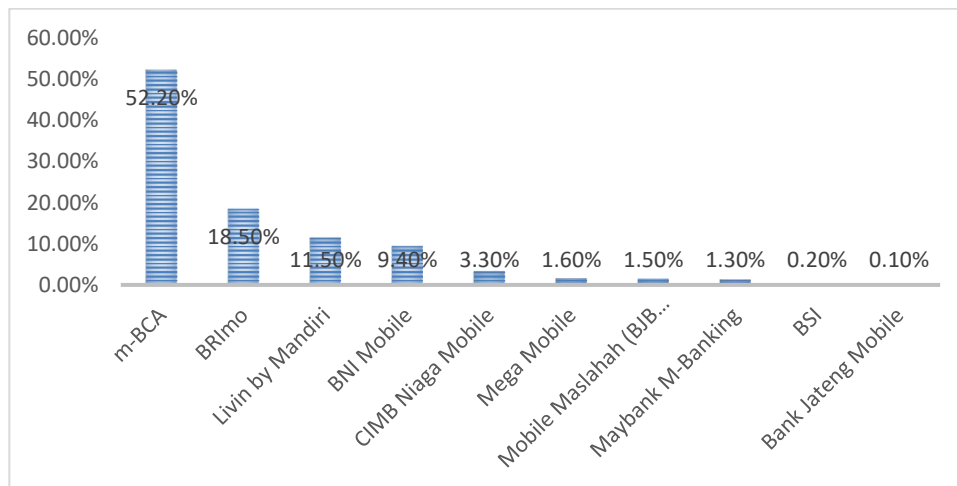


Figure 2. Top Brand Index of Mobile Banking in Indonesia in 2024.

Source: (Top Brad, 2024)

In addition, the satisfaction index, customer loyalty, and mobile banking satisfaction that the index is obtained as follows. The average Loyalty Index of conventional banks reached 64.91, slightly higher than that of Islamic banks at 62.77. This indicates that conventional bank customers have a higher level of loyalty. In terms of mobile banking service satisfaction, conventional banks also recorded a higher average (83.31) than Islamic banks (82.79). This indicates that conventional banks have an advantage in digital services, possibly due to technological innovation and longer experience in providing digital-based services. Below is an image of Level of Satisfaction, Mobile Banking Satisfaction and Customer Loyalty of Islamic and Conventional Banks.

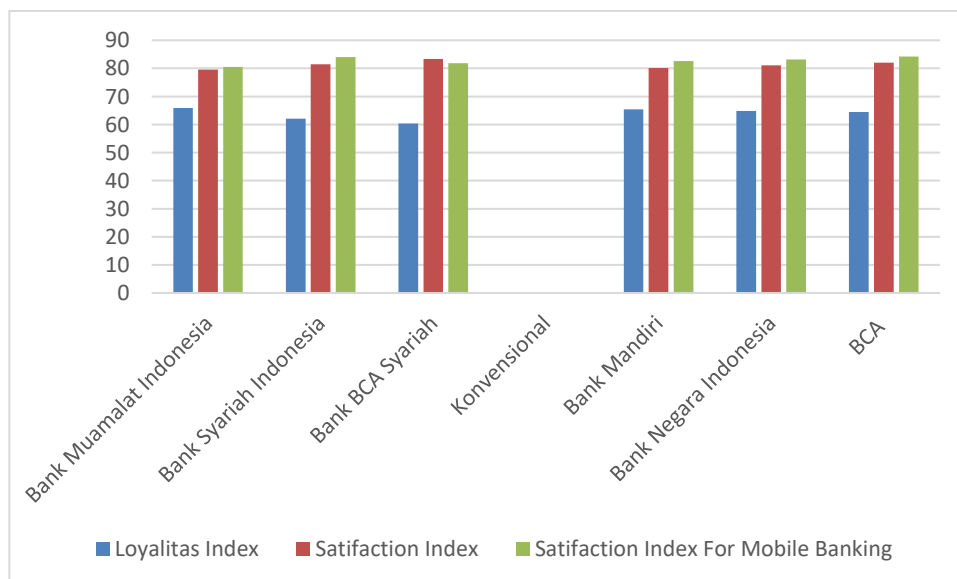


Figure 3. Level of Satisfaction, Mobile Banking Satisfaction and Customer Loyalty of Islamic and Conventional Banks.

(Source: infobank, 2023)

The purpose of this study is to ascertain how consumer satisfaction, which is mediated by the brand power of Islamic banks, and the use of mobile banking technologies affect customer loyalty. Customer loyalty at Islamic banks is significantly impacted by their brand strength (Hamid et al., 2022; Maulan et al., 2016). Islamic banks need to ensure that their brand image and brand associations are strong and aligned with Islamic values and principles (Hamid et al., 2022). A strong “halal” brand association helps Islamic banks achieve resonance among Muslim and Islam-friendly customers (Maulan et al., 2016). Furthermore, Islamic banks' brand religious image might aid in closing the gap between client loyalty and contentment.

It has also been demonstrated that Islamic banks' adoption of mobile banking technologies increases client loyalty (Fianto et al., 2021; Setiani et al., 2018; Setiani et al., 2018). Client satisfaction with Islamic banks' mobile banking services is positively correlated with customer loyalty (Fianto et al., 2020; Setiani & Yudianta, 2022). Increasing customer satisfaction through the provision of efficient and reliable mobile banking services is essential for increasing customer loyalty (Abror et al., 2019; Janahi & Mubarak, 2017).

In summary, the brand strength of Islamic banks and the use of mobile banking technology have a positive impact on customer loyalty, with customer satisfaction as the main mediating factor (Hamid et al., 2022; Fianto et al., 2020; Abror et al., 2019). Islamic banks should prioritize building a strong brand image that is aligned with Islamic values, providing reliable and efficient mobile banking services, and ensuring a high level of customer satisfaction to foster customer loyalty (Hamid et al., 2022; Fianto et al., 2020; Abror et al., 2019; Janahi & Mubarak, 2017; Maulan et al., 2016).

Prior studies have examined how customer satisfaction mediates the relationship between brand equity and mobile banking usage and customer loyalty, but they haven't explicitly connected all of these factors in the context of Indonesian Islamic banking. This study aims to close this gap by concentrating on Islamic banks. Few studies have examined the impact of mobile banking on customer loyalty in the context of Islamic banking, despite the fact that its use is growing. By examining the potential impact of mobile banking on Islamic banking performance, this study aims to close the gap. The relationship between brand equity, mobile banking users, customer happiness, and customer loyalty has not been thoroughly investigated in a single, all-encompassing research framework, according to this study.

LITERATURE REVIEW

Customer Loyalty

Customer loyalty is the tendency of customers to continue to buy products or services from a company on a recurring basis. This loyalty is characterized by a consistent preference for a particular brand and can be influenced by various factors (Mcmullan & Gilmore, 2007). According to Jacoby and Kyner (1973) in Mcmullan & Gilmore (2007), As a result of psychological considerations, loyalty is characterized as a biased (non-random) behavioral reaction that is displayed

over time by a decision-making unit to one or more brands out of a group of existing brands. Research has shown that perceived service quality, perceived value, client intimacy, and trust all have a major impact on customers' loyalty to Islamic banks (Fusva et al., 2020; Mulia et al., 2020; Haron et al., 2020). In addition, religiosity, customer satisfaction, and relationship quality have been highlighted as important factors driving customer loyalty in Islamic banking (Abror et al., 2019; Tegambwage & Kasoga, 2023; Albaity & Rahman, 2021). Research also emphasizes the mediating role of trust, satisfaction, and attitude in the relationship between customer loyalty and various factors in Islamic banking (Albaity and Rahman, 2021; Hidayat et al., 2015).

The Effect of Brand Equity on Customer Loyalty.

Brand Equity is a key driver of Customer Loyalty (Keller, 1993; (Taylor et al., 2004) Customer loyalty is significantly enhanced by customer-based brand equity, which is the differential influence of brand knowledge on consumer responses to brand marketing (Keller, 199; Taylor et al., 2004). In particular, the dimensions of brand equity, including brand awareness, brand association, perceived quality, and brand loyalty, all contribute to building customer loyalty (Pappu et al., 2005). Perceived quality, in particular, has been found to have a direct positive influence on customer loyalty (Adi et al., 2019; A. Hidayat et al., 2019). Consumers' perceptions of the quality and value of a brand are critical in shaping their loyalty to that brand (Butar, 2023; San, 2011).

H1: Brand Equity has a positive and significant influence on Customer Loyalty (Hasbiah, 2023; Kataria & Saini, 2019; *Lei & Chu, 2015*)

Customer satisfaction

A fulfillment reaction from customers is referred to as customer satisfaction. Accordingly, when a product or service meets or above the expectations of the customer, customer satisfaction takes place. Oliver (2010) suggests that the assessment of whether a feature of a product or service, or the product or service itself, offers (or is offering) a satisfactory degree of fulfillment associated with consumption—including a degree of fulfillment that is less or more than anticipated—is what is meant by satisfaction. Customer happiness, which is impacted by a number of factors like quality, value, and service performance, is a crucial component of corporate success (Johann dan Panchapakesan, 2016; L. H. Chen dan Chen, 2014). Understanding the impact of different aspects of a product or service on customer satisfaction is essential to customize offerings to meet customer expectations and increase satisfaction levels. The traditional perspective suggests that improving product or service attributes directly contributes to customer satisfaction (Jin et al., 2019). In addition, the disconfirmation paradigm, which centers on the actual delivery of the product or service, significantly shapes performance-based satisfaction (Briggs et al., 2016).

Brand Equity on Customer Satisfaction

The study by Dananjoyo (2023) found that brand equity, specifically brand awareness, brand association, perceived quality, and brand trust, positively and significantly affect customer satisfaction. Similarly, Nassar (2017) and Hasbiah (2023) also found that brand equity is a significant determinant of customer satisfaction in the hotel and food industry. Lei dan Luo (2015) and Rohani et al. (2022) investigated the mediating function of customer happiness in the relationship between brand loyalty and brand equity using structural equation modeling. Kamath et al. (2019) and KARAMI (2022) discovered that the relationship between brand equity and brand loyalty is favorably and considerably mediated by consumer satisfaction. According to this theory, brand equity raises customer happiness, which raises brand loyalty.

H2: Brand Equity has a positive and significant influence on Customer Satisfaction. (Hasbiah, 2023; Kataria & Saini, 2019)

Mobile banking usage

According to Fam (2014), The term "mobile banking" refers to financial operations carried out via mobile devices, such as smartphones or tablets, including checking balances, making account transactions, paying bills, and other cutting-edge financial services (like peer-to-peer lending or payments between people). Mobile banking includes SMS-based channels, web and mobile applications, with significant growth especially among younger users who are more tech-savvy. Research by Singh and Srivastava (2018) emphasizes the importance of understanding customer intention to use Mobile banking, highlighting the need for models to explain this behavior. Shaikh and Karjaluo (2015) discuss the emergence of Mobile banking as an important distribution channel, indicating a substantial research focus on its adoption. In addition, Zhang et al. (2018) emphasized the role of trust in increasing the adoption of Mobile banking services, especially in gaining the trust of customers.

The Effect of Mobile Banking Users on Customer Satisfaction

Mobile banking services provide customers with unprecedented access to their accounts and banking services without the need to physically visit a bank branch. This convenience is an important factor in customer satisfaction, as it enables more efficient financial transactions and reduces time spent on banking activities (Rifaa'tin, 2023). The quality of mobile banking services, including aspects such as security, ease of use, and application design, has been shown to directly impact customer satisfaction levels. For example, a study highlighted that enjoyment, security, and application system design are significant determinants of customer satisfaction in Islamic mobile banking (Fianto et al., 2021). This is consistent with research from other studies that highlight how crucial high-quality services are to raising client satisfaction in the context of Islamic banking (Ahmad et al., 2010; Abid et al., 2021).

H3: Brand Equity has a positive and significant influence on customer satisfaction (Dananjoyo dan Udin, 2023; Hasbiah, 2023; Nassar, 2017; Lei & Chu, 2015)

Mobile banking usage on Customer loyalty

The emergence of digital commerce has altered both the way people live their lives and the ways that businesses, such as banks, conduct business. The development of technology is currently so fast and penetrates into almost all sectors. Technological developments are felt in almost all levels of society (Hanudin et al., 2012). M-Banking can be implemented by customers easily and can facilitate activities, especially those related to financial transactions, which will foster customer loyalty to use the M-Banking service. This means that satisfaction can occur if customer expectations exceed what is felt. It can also mean that the value or benefits used are greater than the benefits that are not used. Thus customers will be loyal or loyal to use it in every transaction and it is possible that customers will use other products and recommend it to others Marcu and Meghişan (2013). Research Baek et al. (2010) states that there is an influence between ease of use and loyalty. The same results were also carried out by H. Lee et al. (2015) on mobile phone users in South Korea.

H4: Mobile banking usage has a positive and significant influence on customer loyalty (Shafiq et al., 2024; Garzaro, et al., 2020).

Customer Satisfaction on Customer loyalty

Consumers who are happy with M-Banking's functionality will continue to utilize it for all of their financial transactions. Customer satisfaction can be raised by providing easy access to services with features that are straightforward and trouble-free. The use of M-Banking is strongly influenced by the network or internet Avornyo et al. (2019), one of the disruptive elements that leads to a decline in client confidence is transaction failure. Nonetheless, while considering service features, every bank offers features that are simple for clients to comprehend. client loyalty to M-Banking will be fostered by the degree of client pleasure. Consumers are eager to suggest M-Banking to others. Previous research supports this hypothesis, namely Picón et al. (2014), Y. Yu dan Dean (2001), and Chandrashekar et al. (2007), have provided empirical evidence to support the statement that satisfaction has a positive relationship between customer satisfaction and its impact on loyalty.

H5: Customer Satisfaction has a positive and significant influence on Customer loyalty (Picón et al., 2014; Chandrashekar et al., 2007) .

Conceptual Framework

The following below is the conceptual framework of the hypothesis above.

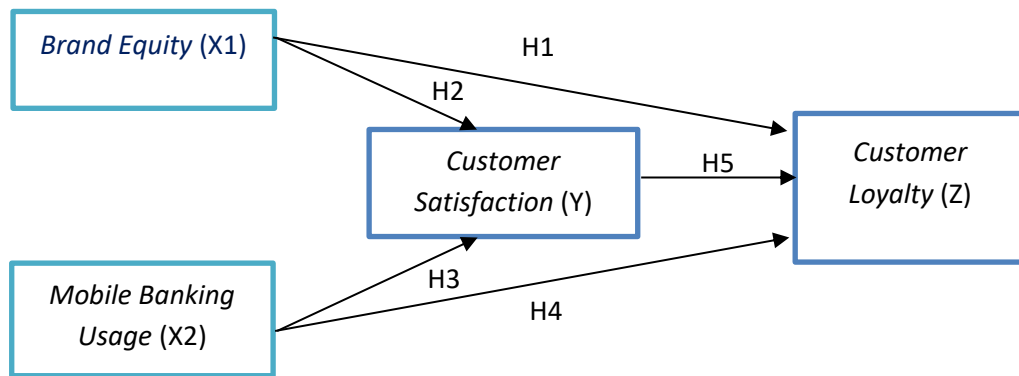


Figure 1. Conceptual Framework

METHODOLOGY

Using AMOS in Analysis Structural Equation Modeling (SEM), this study employs descriptive qualitative approaches. A statistical method called structural equation modeling (SEM) enables the testing of relatively complex model constellations at the same time (Yuwono et al., 2023). AMOS, a widely used software for SEM analysis, allows researchers to evaluate structural stability and assess linear relationships between latent variables simultaneously (Hassan et al., 2021).

Population and Samples

This study uses simple random sampling, namely sampling which is carried out randomly and comes from existing population members (Noor & Tajik, 2022). While the sample required in the AMOS-SEM analysis according to Hair's theory $N = 5-10$ times the number of independent variables used, this study uses 5 indicators (Hair Jr et al., 2021). So that the determination of the minimum number is calculated based on the following formula (Hair Jr et al., 2021):

$$N = (10 \times \text{indicators}) \\ = 10 \times 25 = 250$$

With the above calculations, the sample to be studied is 250 respondents.

Data Collection Technique

The data source is from the questionnaire which contains questions regarding the identity of the respondent and statements regarding the four variables studied using a Likert scale. The Likert scale, which has four points – strongly disagree, disagree, agree, and strongly agree – is used to gauge an individual's attitudes, beliefs, and perceptions of social phenomena. The author chose an interval of 6 is so that in terms of precision and ability to differentiate responses, a 6-point scale offers more detail than a 5-point scale, which usually includes a neutral middle option. The 6-point scale encourages respondents to agree or disagree, avoiding a neutral stance (Beglar & Nemoto, 2014).

Table 1. Likert Scale Interval

No.	Items	Favourable
1.	Strongly disagree	1
2.	Disagree	2
3.	Slightly Disagree	3
4.	Slightly Agree	4
5.	Agree	5
6.	Strongly Agree	6

(Source: Beglar & Nemoto, 2014)

Data Analysis Technique

This study use AMOS in *Structural Equation Modeling* (SEM), Researchers have used SEM along with AMOS to explore a variety of topics, including sustainable entrepreneurship, corporate social responsibility, and consumer behavior (Zahrani, 2022; Gastelum-Acosta et al., 2022). Using SEM, researchers can assess the validity and reliability of developed instruments, test assumptions, and analyze complex relationships among variables (Khoiriyah et al., 2023; Ahmad et al., 2022). Data processing using AMOS goes through several stages, namely:

1. Validity Test

The rule on a valid scale is the result of r count compared to r table, where to find r table is to find the degree of freedom $df = N-2$ with a significance of 5%. The validity test was carried out on each research variable. The validity test of measuring instruments aims to determine the extent to which the scale used is able to produce accurate data in accordance with its purpose. The validity tests carried out in this study are content validity, item validity, and construct validity (Azwar, 2018).

2. Reliability Test

In the context of measuring instruments, reliability is defined as a set of measurements that exhibit consistency when repeated (Sugiyono, 2015). In this study, the reliability test used Cronbach-Alpha with the SPSS 25 program. If the value is above the value of 0.70, the instrument is declared reliable.

3. Hypothesis Test

Hair Jr. et. al (2019) explained at length, outlining seven (7) steps that need to be taken by a researcher to use the SEM analysis method. SEM hypothesis test analysis in this study using AMOS-20.

4. Descriptive Analysis

Descriptive analysis is carried out to interpret the results of respondents' answers through data tabulation based on the answers of each respondent through the questionnaire distributed without comparing variables with one another. Descriptive analysis is carried out to determine and interpret data regarding:

- a. The identity of the respondents studied.
- b. Determining the mean, median and mode values.
- c. Determining the results of respondents' answers.

The assessment of the descriptive analysis is carried out using a Likert Scale, where the respondent's alternative answers are given from score 1 to score 6.

RESEARCH RESULT

Respondent Characteristics

Respondents in this question are Mobile Banking users, and actively use the Mobile Banking. With a total of 250 respondents, the withdrawal of sample testing was conducted using the basic random sampling approach. Gender, age, most recent education, employment status, marital status, and the bank that mobile banking customers use are among the characteristics of the respondents in this study. The respondent profile is as follows:

Table 2. Respondent Characteristics

Gender	Total	%
Man	116	46,4
Woman	134	53,6
Total	250	100
Age		
25-29 years	86	34,4
30-35 years	76	30,4
36-40 years	50	20
> 40 years	38	15,2
Total	250	100
Educational		
Senior High School	42	16,8
Diploma	42	16,8
Bechlore	137	54,8
Post Graduate	29	11,6
Total	250	100
Work Status		
Working	166	66,4
Entrepreneur	69	27,6
Pension	15	6
Total	250	100
Marriage Status		
Marriage	165	66
Unmarriage	85	34
Total	250	100
Bank		
Bank Mega Syariah	48	19,2

Bank Muamalat	34	13,6
Bank Syariah Indonesia	96	38,4
Bca syariah	2	0,8
BTPN Syariah	42	16,8
KB Bank Syariah	28	11,2
Total	250	100

(Source: Primary data processed, 2025)

The data showed that the majority of respondents were female, with a percentage of 53.6%, while males amounted to 46.4%. Based on age, the largest group of respondents were 25-29 years old (34.4%), followed by 30-35 years old (30.4%). The 36-40 age group accounted for 20%, while respondents over 40 years old accounted for 15.2%. This shows that respondents are dominated by productive young people, who are the main potential for economic and social activities.

In terms of education, most respondents have a high level of education, with 54.8% having a Bachelor's or Applied Bachelor's degree. Respondents with high school and diploma education each amounted to 16.8%, while those who had completed postgraduate education reached 11.6%. This high level of education reflects that respondents have a supportive background to understand and participate in economic and sharia-based programs. In terms of employment, 66.4% of respondents work as employees, while 27.6% own their own business, and 6% are retired.

In terms of utilizing Islamic bank services, Bank Syariah Indonesia is the top choice with 38.4% of respondents using it. Bank Mega Syariah (19.2%) and BTPN Syariah (16.8%) are also quite popular among respondents. Meanwhile, Bank Muamalat was used by 13.6% of respondents, KB Bank Syariah by 11.2%, and BCA Syariah by 0.8%. This data shows that most respondents choose large Islamic banks with a strong reputation to fulfill their financial needs. This choice is most likely influenced by convenience of service, trust in sharia principles, and wide range of services.

Data Analysis

Validity Test

Construct validity measures the extent to which the indicators used in the analysis truly reflect the target construct measured by construct validity. It indicates how well the measurement captures the idea or characteristics of the latent variable that needs to be assessed. To ensure that the final model can accurately represent latent variables according to the theory used, construct validity is very important (Hair et al. 2018). Hair et al. (2019) explains that the validity of the data must exceed 0.7 then the variable can meet the requirements of the reliability test.

Table 3. Validity Test Result

Brand Equity		
Item	Estimate	Keterangan
BE_1	0,850	VALID
BE_2	0,877	VALID
BE_3	0,879	VALID
BE_4	0,853	VALID
BE_5	0,845	VALID
BE_6	0,857	VALID
Mobile Banking Usage		
Item	Estimate	Keterangan
MBU_1	0,863	VALID
MBU_2	0,830	VALID
MBU_3	0,851	VALID
MBU_4	0,858	VALID
MBU_5	0,866	VALID
MBU_6	0,860	VALID
Customer Satisfaction		
Item	Estimate	Keterangan
CS_1	0,859	VALID
CS_2	0,852	VALID
CS_3	0,847	VALID
CS_4	0,864	VALID
CS_5	0,877	VALID
CS_6	0,859	VALID
Customer Loyalty		
Item	Estimate	Keterangan
CL_1	0,851	VALID
CL_2	0,862	VALID
CL_3	0,878	VALID
CL_4	0,886	VALID
CL_5	0,869	VALID
CL_6	0,853	VALID
CL_7	0,866	VALID

(Source: Primary data processed, 2025)

The validity test results on four groups of variables, namely Brand Equity, Mobile Banking Usage, Customer Satisfaction, and Customer Loyalty, show that all items in each variable have an estimate value above 0.7. For the Brand Equity variable, the estimate value ranges from 0.845 to 0.879. The item with the highest value is BE_3 (0.879), while the item with the lowest value is BE_5 (0.845). This shows that all indicators in this variable are valid and can be used to represent consumer perceptions of brand equity.

In the Mobile Banking Usage variable, all items have an estimate value that is also above 0.7, with a range between 0.830 to 0.866. The highest estimate value is MBU_5 (0.866), while the lowest is MBU_2 (0.830). The same thing happens to the Customer Satisfaction variable, where the estimate value of all items is in the range of 0.847 to 0.877. Item CS_5 has the highest value (0.877), while CS_3 has the lowest value (0.847). These results indicate that the indicators on both variables are valid in describing mobile banking usage and customer satisfaction.

For the Customer Loyalty variable, all items are also valid, with estimated values ranging from 0.851 to 0.886. The item with the highest value is CL_4 (0.886), while the lowest value is found in BO_6 (0.853). Overall, this data shows that all indicators in the four variables meet the validity criteria (estimate value > 0.7). Therefore, all the data can be trusted and used for further analysis, such as analyzing relationships between variables or developing research models.

Reliability Test

Composite reliability is one of the important measures in research used to assess the internal consistency of measurement instruments. According to Hair et al. (2019), the composite reliability value must be greater than 0.7 to be considered good. This is in line with research showing that a composite reliability value higher than 0.7 indicates that the measured construct has good consistency and is reliable in measurement (Sitanggang & Sitanggang, 2021; Beni et al., 2020).

Table 4. Reliability Test Result

Variables	CR	Description
Brand Equity	0.926	RELIABEL
Mobile Banking Usage	0.922	RELIABEL
Customer Satisfaction	0.926	RELIABEL
Customer Loyalty	0.940	RELIABEL

(Source: Primary data processed, 2025)

The results of the reliability analysis of the Brand Equity, Mobile Banking Usage, Customer Satisfaction, and Customer Loyalty constructs show that all constructs have a very high reliability value. The reliability value of Brand Equity is 0.9267, Mobile Banking Usage is 0.9224, Customer Satisfaction is 0.9263, and Customer Loyalty is 0.9406. All of these values are well above the recommended threshold of 0.7, which indicates that this instrument has a very good level of internal consistency.

The highest value is found in the Customer Loyalty construct (0.9406), which reflects the highest stability and reliability in measuring customer loyalty. The Mobile Banking Usage construct has a slightly lower reliability value than the others (0.9224), but still shows very strong reliability. The high uniformity of values across constructs confirms that all instruments have consistent measurement quality and can be relied upon to accurately measure each construct.

Thus, it can be concluded that this research instrument has excellent reliability to measure the constructs of Brand Equity, Mobile Banking Usage, Customer Satisfaction, and Customer Loyalty. There is no indication of the need for revision of this instrument, so it can be used in further research with high confidence in the accuracy of the measurement results.

Normality Test

One method commonly used for normality testing is the Shapiro-Wilk Test. Narestifuri explains that if the normality test results show a significance value greater than 0.05, then the data can be considered normally distributed, which allows researchers to continue with hypothesis testing (Narestifuri & Subekti, 2024). Other studies also show that good normality test results can be seen from the resulting p value, where $p > 0.05$ indicates that the data is not significantly different from the normal distribution (Muhsam et al., 2023).

Table 5. Normality Test Result

Variable	min	max	skew	c.r.	kurtosis	c.r.
CL_7	1,000	6,000	-,784	-5,060	,487	1,571
CL_6	1,000	6,000	-,838	-5,408	,894	2,887
CL_5	1,000	6,000	-,763	-4,926	,760	2,454
CL_4	1,000	6,000	-,647	-4,176	,236	,761
CL_3	1,000	6,000	-,731	-4,717	,310	1,002
CL_2	1,000	6,000	-,721	-4,655	,315	1,018
CL_1	1,000	6,000	-,644	-4,158	,311	1,004
MBU_1	1,000	6,000	-,704	-4,544	,401	1,295
MBU_2	1,000	6,000	-,872	-5,630	1,202	3,878
MBU_3	1,000	6,000	-,770	-4,972	,702	2,265
MBU_4	1,000	6,000	-,758	-4,895	,780	2,518
MBU_5	1,000	6,000	-,588	-3,794	,122	,394
MBU_6	1,000	6,000	-,703	-4,535	,287	,928
CS_6	1,000	6,000	-,756	-4,883	,888	2,866
CS_5	1,000	6,000	-,763	-4,927	,443	1,430
CS_4	1,000	6,000	-,652	-4,207	,538	1,735
CS_3	1,000	6,000	-,709	-4,577	,579	1,867
CS_2	1,000	6,000	-,658	-4,250	,248	,801
CS_1	1,000	6,000	-,676	-4,363	,295	,951
BE_6	1,000	6,000	-,781	-5,043	,832	2,684
BE_5	1,000	6,000	-,760	-4,904	,646	2,084
BE_4	1,000	6,000	-,692	-4,468	,411	1,326
BE_3	1,000	6,000	-,589	-3,801	-,005	-,016
BE_2	1,000	6,000	-,604	-3,901	,259	,835
BE_1	1,000	6,000	-,756	-4,878	,684	2,208
Multivariate					149,541	32,176

(Source: Primary data processed, 2025)

Good Fit Test

According to Wang, the tested model showed good results with a value of $\chi^2/df = 1.852$, RMSEA of 0.047, GFI of 0.938, and CFI of 0.962, all of which are

within the range considered satisfactory (Wang et al., 2024). This indicates that the model is acceptable and fits the existing data. In addition, Nam et al. also noted that for a good model, the GFI and CFI values should be above 0.95, RMSEA below 0.07, and Standardized Root Mean Residual (SRMR) below 0.08 (Nam et al., 2021).

These criteria are very important to ensure that the proposed model can explain the variability in the data well. Tavakola and Aliei added that a goodness of fit (GOF) value higher than 0.5 indicates that the model is suitable for the data collected (tavakola & Aliei, 2019). In another study, Kim et al. showed that although the CFI value is close to 0.9, other fit indices such as NFI and TLI must be above 0.9 to be considered a good model (Kim et al., 2016). This suggests that although some indices show a good fit, it is important to consider the overall picture of all the fit indices used.

Li et al. (2019) explained that for GFI and Adjusted GFI, values closer to 1 indicate a better fit, while for RMSEA, values below 0.10 are considered acceptable, and for χ^2/df , values below 3 are the suggested criteria for optimal fit (Li et al., 2019). This suggests that researchers should use multiple indices to get a more comprehensive picture of the model fit. The following is the Good Fit Test table.

Table 6. Good Fit Test Result

Test	Result	Terms	Desc
Chi-Square	394.377	Expectedly Small	Fit
CMIN/DF	1.466	< 2	Fit
Probability	0,000	$\leq 0,05$	Fit
GFI	0.896	$\geq 0,90$	Marginal Fit
AGFI	0.874	$\geq 0,90$	Marginal Fit
CFI	0.982	$\geq 0,90$	Fit
TLI	0.98	$\geq 0,90$	Fit
NFI	0.946	$\geq 0,90$	Marginal Fit
IFI	0.982	$\geq 0,90$	Fit
RMSEA	0.043	$\leq 0,08$	Fit
RMR	0.024	$\leq 0,05$	Fit
PCFI	0.881	Expectedly Big	Fit
PNFI	0.848	Expectedly Big	Fit

(Source: Primary data processed, 2025)

Goodness of Fit analysis shows that the tested models generally have a good fit with the data, although there are some indicators that show room for improvement. The high Chi-Square (394.377) indicates a potential mismatch, however the low CMIN/DF ratio (1.466) supports a good fit. The very low

probability value (0.000) indicates strong support for the given model. The GFI (0.896) and AGFI (0.874) indicators are below the ideal threshold, so they indicate a marginal fit, while the CFI (0.982), TLI (0.98), NFI (0.946), and IFI (0.982) all indicate a good fit. The low RMSEA (0.043) and RMR (0.024) also support the conclusion that the model can explain the data with minimal error. Although the PCFI (0.881) and PNFI (0.848) indicate a good explanation for the complexity of the model, the GFI and AGFI values indicate that further refinement may be required. Overall, the model is robust enough to be analyzed further.

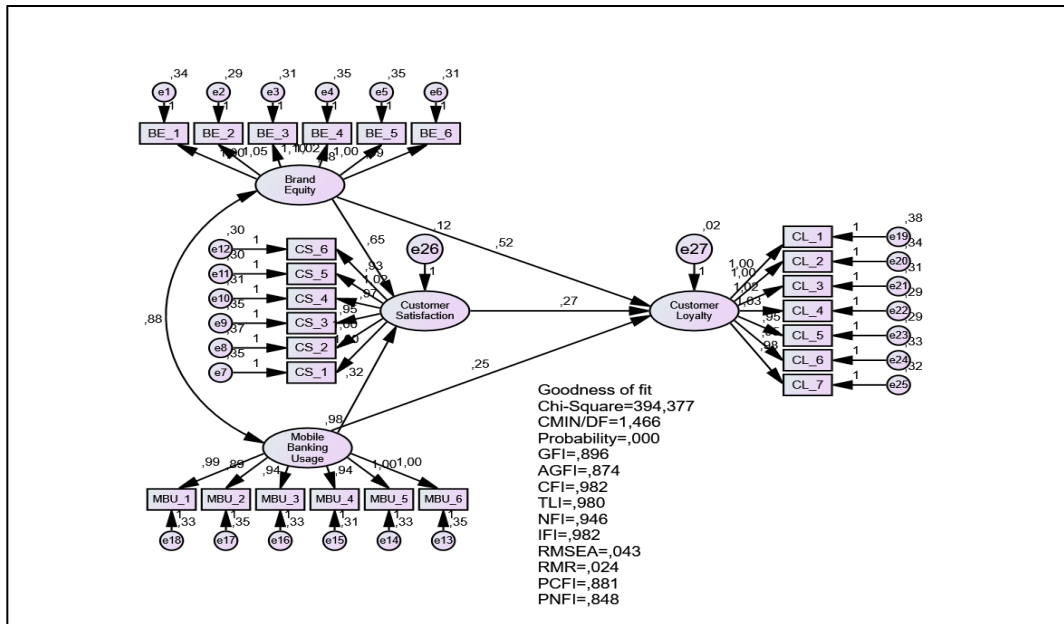


Figure 2. Good Fit Result

Hypothesis Analysis

The results of the hypothesis test are in table 4.18 below which explains the relationship between variables. The following is the table.

Hip	Path	Estimate	S.E.	C. R.	P	Conclusion	Description
H1	Brand Equity > Customer Loyalty	,521	,116	4,501	** *	Hypothesis Accepted	Berpengaruh Positif
H2	Brand Equity > Customer Satisfaction	,654	,148	4,432	** *	Hypothesis Accepted	Berpengaruh Positif
H3	Mobile Banking Usage > Customer Satisfaction	,325	,138	2,362	,018	Hypothesis Accepted	Berpengaruh Positif

H4	Mobile Banking Usage > Customer Loyalty	,247	,094	2,631	,009	Hypothesis Accepted	Berpengaruh Positif
H5	Customer Satisfaction > Customer Loyalty	,272	,075	3,599	** *	Hypothesis Accepted	Berpengaruh Positif

(Source: Primary data processed, 2025)

Based on the results of the analysis provided, it can be seen that all hypotheses tested show a positive influence between the variables involved. The first hypothesis (H1) tests the effect of Brand Equity on Customer Loyalty and the results show that Brand Equity has a positive effect on Customer Loyalty with an estimated value of 0.521 and a C.R. (Critical Ratio) value of 4.501 which is significant at the $p < 0.001$ level. This indicates that the higher the value of Brand Equity, the higher Customer Loyalty.

In the second hypothesis (H2), the effect between Brand Equity and Customer Satisfaction is tested, with an estimate of 0.654 and a C.R. of 4.432, which is also significant with $p < 0.001$. This shows that Brand Equity has a positive influence on Customer Satisfaction, which means that increasing the value of Brand Equity will increase the level of customer satisfaction.

The third hypothesis (H3) examines the influence between Mobile Banking Usage and Customer Satisfaction. The estimation result is 0.325 with a C.R. of 2.362, and a p value of 0.018, which indicates that this hypothesis is accepted with a positive effect. Higher mobile banking usage will increase customer satisfaction.

In the fourth hypothesis (H4), the effect of Mobile Banking Usage on Customer Loyalty was tested. The estimation result of 0.247 with C.R. 2.631 and $p = 0.009$ shows a significant influence between mobile banking usage and customer loyalty, which indicates that mobile banking usage contributes to increasing Customer Loyalty.

Finally, the fifth hypothesis (H5) tests the effect between Customer Satisfaction and Customer Loyalty, which shows an estimate of 0.272 with a C.R. of 3.599 and $p < 0.001$. This indicates that higher levels of customer satisfaction will positively affect customer loyalty.

Overall, all hypotheses tested in this analysis were accepted, with a significant positive influence between the variables involved, illustrating that Brand Equity, mobile banking usage, and customer satisfaction have a mutually supportive role in increasing customer loyalty.

DISCUSSION

The Effect of Brand Equity on Customer Loyalty

The first hypothesis (H1) tests the effect of Brand Equity on Customer Loyalty and the results show that Brand Equity has a positive effect on Customer Loyalty with an estimated value of 0.521 and a C.R. (Critical Ratio) value of 4.501 which is significant at the $p < 0.001$ level. This indicates that the higher the value of Brand Equity, the higher the Customer Loyalty, so H1 is accepted.

These findings are in accordance with the research of Hasbiah (2023), Kataria and Saini (2019) Lei and Chu (2015) where strong Brand Equity has a positive effect on Customer Loyalty in Islamic banking customers, because it reflects a positive reputation and image that builds customer trust in the institution. In the context of Islamic banking, good Brand Equity shows the bank's commitment to sharia principles that match customer values, strengthen emotional relationships, and create satisfaction that encourages long-term loyalty. In addition, consistent service quality and positive experiences provided by Islamic banks will increase customer attachment, making them more likely to remain loyal and recommend the bank to others. In the midst of intense industry competition, solid Brand Equity also functions as a differentiator that strengthens the attractiveness of Islamic banks, both in retaining old customers and attracting new customers. Thus, the higher the Brand Equity of an Islamic bank, the higher the Customer Loyalty that will be created.

The Effect of Brand Equity and Customer Satisfaction

The effect between Brand Equity and Customer Satisfaction was tested, with an estimate of 0.654 and a C.R. of 4.432, which is also significant with $p < 0.001$. This shows that Brand Equity has a positive influence on Customer Satisfaction, which means that increasing the value of Brand Equity will increase the level of customer satisfaction, thus H2 is accepted.

This finding is in accordance with previous research, namely Hasbiah (2023) and Kataria and Saini (2019) The positive effect of Brand Equity on Customer Satisfaction in Islamic banking customers can be explained through several important aspects. First, high Brand Equity indicates consistent service quality and a good reputation, which are important in building customer satisfaction. Islamic banking customers, who have high expectations for services that comply with sharia principles, will feel more satisfied when the bank is able to meet their expectations in terms of compliance with sharia values, transparency, and business ethics. Secondly, strong Brand Equity also reflects the bank's positive image, which creates a sense of confidence and comfort for customers. When customers feel that the Islamic bank is committed to providing excellent service and prioritizing customer satisfaction, they are more likely to feel satisfied with their experience. In addition, good Brand Equity encourages innovation and development of relevant products and services, which further increases customer satisfaction, because they feel they are getting the right solution that suits their needs. Thus, an increase in Brand Equity in Islamic banks can directly contribute to an increase in the level of customer satisfaction, which in turn strengthens their loyalty to the bank.

Effect of Mobile Banking Usage and Customer Satisfaction

The third hypothesis (H3) examines the influence between Mobile Banking Usage and Customer Satisfaction. The estimation result is 0.325 with a C.R. of 2.362, and a p value of 0.018, which indicates that this hypothesis is accepted with a positive effect. Higher mobile banking usage with adequate features will increase customer satisfaction.

This finding is in line with previous research, namely Fianto et al. (2021), Garzaro et al. (2020), and Muflih (2024) The positive effect of mobile banking usage on Customer Satisfaction for Islamic banking customers can be explained by several important factors. First, Islamic banking customers tend to choose mobile banking services because of the ease of access it offers to conduct transactions in accordance with sharia principles anytime and anywhere. Adequate features, such as the ease of transferring between sharia accounts, paying zakat, and purchasing sharia products, provide more convenience and satisfaction for customers. In addition, the convenience and efficiency offered by mobile banking, such as fast and secure transaction processes, enable customers to better manage their finances, which directly contributes to higher satisfaction levels. With more features and innovations implemented by Islamic banks in their mobile banking applications, such as integration with other Islamic financial services, customers feel that they are getting more value and solutions that better suit their needs. Therefore, increased use of mobile banking with relevant and easy-to-use features can increase the satisfaction of Islamic banking customers, which implies increased loyalty and long-term engagement with the bank.

The Effect of Mobile Banking Usage on Customer Loyalty

In the fourth hypothesis (H4), the effect of Mobile Banking Usage on Customer Loyalty was tested. The estimation result of 0.247 with C.R. 2.631 and $p = 0.009$ shows a significant influence between mobile banking usage and customer loyalty, which indicates that mobile banking usage contributes to increasing Customer Loyalty.

This finding is in accordance with the research of Garzaro et al. (2020), Shafiq et al. (2024), and Rifaa'tin (2023) which state that the effect of using mobile banking on Customer Loyalty in Islamic banking customers can be explained through several aspects that support each other. First, the use of mobile banking that makes it easy for customers to access Islamic banking services anytime and anywhere provides convenience that contributes to customer satisfaction. When customers find it easy and efficient to make transactions, such as transferring funds between Islamic accounts or paying bills in accordance with sharia principles, they tend to be more loyal to the bank. Secondly, mobile banking designed with relevant and secure features, such as balance checking, transparent transaction reporting, and easy payment of zakat or alms, can strengthen customers' emotional attachment to the bank. This makes customers feel that Islamic banks understand their specific needs and provide solutions that are in line with their religious principles. In addition, the convenience of digital transactions increases customers' trust in Islamic banks, which in turn

strengthens their loyalty. Thus, increasing the use of mobile banking that is effective and in accordance with customer needs can increase Customer Loyalty, because customers feel that the Islamic bank provides significant added value through innovative and accessible services.

Effect of Customer Satisfaction and Customer Loyalty

Finally, the fifth hypothesis (H5) tests the effect between Customer Satisfaction and Customer Loyalty, which shows an estimate of 0.272 with a C.R. of 3.599 and $p < 0.001$. This indicates that higher levels of customer satisfaction will have a positive effect on customer loyalty.

This finding is consistent with the research of Picón et al. (2013) and Chandrashekar et al. (2007) which states that the positive effect of Customer Satisfaction on Customer Loyalty in Islamic banking customers can be explained through several interconnected factors. When customers are satisfied with the services provided by Islamic banks, especially in terms of compliance with sharia principles, transparency, and service quality, they tend to be more loyal and committed to continue using these services. Customer satisfaction in the Islamic banking sector is not only determined by the quality of products and services provided, but also by a sense of security and comfort in conducting transactions in accordance with sharia values. For example, customers who are satisfied with the ease of transactions through mobile banking or other sharia-based services, such as financing or investment, are more likely to remain loyal and even recommend the bank to others. In addition, high customer satisfaction increases trust and emotional connection with the bank, which makes customers reluctant to move to other banks. Thus, the higher the level of customer satisfaction with the services provided by Islamic banks, the more likely they are to remain loyal and build long-term relationships with the bank, which ultimately increases Customer Loyalty.

These findings highlight the crucial role of Brand Equity, Mobile Banking Usage, and Customer Satisfaction in shaping Customer Loyalty within Islamic banking. Strong Brand Equity fosters trust and long-term relationships, while mobile banking enhances accessibility and convenience, ultimately increasing customer attachment. Additionally, the study confirms that customer satisfaction serves as a bridge between these factors and loyalty, reinforcing the importance of service quality and compliance with sharia principles. The significant relationships among these variables emphasize the necessity for Islamic banks to continuously improve their brand image, digital banking services, and overall customer experience to sustain long-term loyalty and competitive advantage in the industry.

CONCLUSIONS AND RECOMMENDATIONS

Based on the comprehensive research results, it can be concluded that there is a significant and mutually supportive influence between Brand Equity, mobile banking usage, Customer Satisfaction, and Customer Loyalty among Islamic bank customers. First, Brand Equity positively affects Customer Loyalty by showing that the bank's positive image and commitment to customer satisfaction create a deep sense of trust and comfort. Furthermore, Brand Equity

also affects Customer Satisfaction where banks that have a good reputation tend to provide better services, thus increasing customer satisfaction. In addition, effective and innovative use of mobile banking is proven to increase Customer Satisfaction where relevant features and ease of access offered contribute to increased customer satisfaction. This study also shows that Customer Satisfaction has a significant positive influence on Customer Loyalty, where customers who are satisfied with the services provided are more likely to remain loyal and recommend the bank to others. Overall, the interaction between Brand Equity, mobile banking usage, and Customer Satisfaction creates a mutually supportive ecosystem in enhancing customer loyalty, which is critical for the sustainability and growth of Islamic banks in a competitive market.

Based on the results of the study and the limitations identified, it is recommended that future research involve a broader and diverse sample of various Islamic banks to enable better generalization of the results. The use of mixed methods, such as a combination of surveys and in-depth interviews, may provide a more in-depth understanding of the factors that influence Customer Loyalty and Customer Satisfaction. In addition, it is important to consider external factors that may affect customer loyalty, as well as conduct longitudinal studies to observe changes in customer behavior over time. Islamic banks are also advised to continue to innovate in mobile banking services, improve education and socialization regarding its use, and conduct periodic evaluations of customer satisfaction and loyalty to ensure the services provided remain relevant to their needs.

ADVANCED RESEARCH

This research does not consider external factors that may affect Customer Loyalty, such as economic conditions, competition in the banking industry, and regulatory changes that may have an impact on customer behavior. In addition, this study focuses more on the relationship between predetermined variables, so it does not explore other variables that may be relevant, such as the influence of new technology or changes in customer behavior due to the pandemic. Lastly, this study is cross-sectional in nature, which means the data was collected at a single point in time, so it cannot capture the dynamics of changes in customer behavior over time. These limitations need to be considered in the interpretation of the results and recommendations for future research.

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