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The Impact of Religious Obligation on Customer Loyalty Toward Islamic Banks: A Moderated Mediation Approach

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Abstract:

This study aims to investigate the impact of religious obligation on enhancing customer loyalty toward Islamic banks in the UAE. A total of 550 questionnaires were distributed, and 496 were returned (90 percent response rate). A structural equation modeling technique was used to run a moderated mediation model to test the proposed hypotheses. The results show that religious obligation significantly moderates the relationship between customer satisfaction and loyalty. The findings also show that religious obligation significantly influences the mediating link between satisfaction and loyalty through attitude. This meant that the positive mediating relationship through attitude turned negative due to the influence

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of religious obligation. In other words, customers of Islamic banks not following religious obligations were more satisfied and had favourable attitudes and, therefore, more loyal to Islamic banks in the UAE. Results provide significant policy implications to promote customer loyalty toward Islamic banks in the UAE. This paper provides empirical evidence on the interrelationships between religious obligation, customer satisfaction and customer loyalty through attitude in banking relationships.

Keywords: Religious obligation, Customer satisfaction, Attitude, Islamic banks, Customer loyalty.

1. Introduction

The Islamic banking system is considered one of the most dynamic segments of the banking sector, with a vast possibility to attract customers' loyalty by fulfilling both their service needs and religious obligations (Rahman et al., 2020; Saleh et al., 2017; Amin et al., 2013; Rahayu et al., 2020; Fianto et al., 2020). In the competitive banking service sector, customer loyalty plays a crucial role. However, there is a scarcity of studies assessing customers' religious obligations and their loyalty toward Islamic banks (Suhartanto et al., 2018). Previous studies examining trust, satisfaction, and customer loyalty toward Islamic banks have been carried out by different scholars and in different countries (Kishada & Wahab, 2013; Alnaser, 2018; Haron et al., 2020).

Despite their vast potential, Islamic banks are currently recognized as being less popular compared to conventional banks (Nizar & Marzouki, 2015) and face a critical environment in attracting customers. Although the products and services of Islamic banks are similar to those of conventional banks, the transactions of Islamic banks are compliant with the Shariah standard (Jalil & Rahman, 2014; Peng et al., 2019). Therefore, Islamic banks should strive to develop customer loyalty to improve business outcomes such as deposit amounts, operating costs, and future revenues (Suhartanto et al., 2021) and to gain a comparative advantage (Fernandes & Moreira, 2019). Several pathways to customer loyalty have been identified in the literature on loyalty, including the cognitive-rational approach, which is the most common route involving the satisfaction-loyalty framework (Bodet, 2008; Cronin et al., 2000). Another approach to customer loyalty involves using attachment theory to create an emotional bond between customers and the brand (Ghorbanzadeh & Rahehagh, 2020). Likewise, studies

have demonstrated that religious beliefs influence customer behaviour (Suhartanto, 2019; Suhartanto et al., 2021; Sudarsono et al., 2022; Wahyuni and Fitriani, 2017).

In line with these challenges, promoting customers' religious obligations and loyalty is a crucial strategy that drives the creation of positive outcomes, particularly in Islamic banking transactions, such as revenues, deposits, marketing, operational costs, and customer retention rates. While religious obligations are viewed as a significant determinant that mediates the impact of customer satisfaction on customer trust and loyalty (Albaity & Rahman, 2021; Suhartanto et al., 2022), few studies have inspected this factor as a loyalty determinant toward Islamic banks (Wahyoedi et al., 2021). Most studies focused on the loyalty of Islamic banks, and they highlighted customer-oriented service quality and satisfaction (Saleh et al., 2017; Muslim et al., 2013). Conversely, although the customer loyalty determinant has been widely used in conventional banks (Nizar & Marzouki, 2015), there has been scarce investigation of the impact of attitude, trust, and satisfaction from the perspective of Islamic banking (Suhartanto et al., 2018). Therefore, it is important to include attitude, trust, and satisfaction, in addition to religious obligation, as crucial determinants in investigating customer loyalty in Islamic banks. Driven by this gap, the existing study explored Islamic banks' customer loyalty through the four crucial determinants: customer attitude, trust, satisfaction, and religious obligation. More explicitly, this study investigates the moderating effect of religious obligation on the link between satisfaction and customer loyalty toward Islamic banks. It also examines the moderated-mediation role of religious obligation on the satisfaction-loyalty nexus and finally probes the satisfaction and customer loyalty link through the mediating role of trust and attitude toward Islamic banks.

The development of Islamic bank financing in the UAE has increased more compared to conventional banks. An understanding of customers' attitudes and loyalty towards Islamic banking services is crucial for Islamic banks in the UAE. Thus, proper initiatives from Islamic banks and the government are essential to increase trust and customer satisfaction towards Islamic banking services. Albaity and Rahman (2019) and Osmanovica and Stojanovic (2020) examined Islamic banking customers' intentions and expected that the findings of their studies might contribute to the UAE economy by expanding the tremendous opportunity for Islamic banking development. The World Bank reported that financial inclusion in the UAE has dramatically improved in the past two decades (Albaity & Rahman, 2019). The majority of adults in the UAE are now using credit cards. Albaity and Rahman (2019) indicated that the customers' average growth rate of deposits and the growth rate of assets for Islamic banks in the UAE were significantly more than conventional banks. In the UAE, there are 7 Islamic banks out of 23 local banks (Kapur, 2020). A large portion of the population of the UAE comprises expatriates, and most of them are males. The ratio of Gross Domestic Product (GDP) utilization as a rate of the GDP in the United Arab Emirates decreased; however, it began to expand again in 2016 (Albaity & Rahman, 2019). Ernst and Young (2016) pointed out that around 20% of banking assets were generated by Islamic economic organizations, whereas only 15% of assets were contributed by global bank resources in the UAE (Osmanovica and Stojanovic, 2020). Hence, it is vital to recognize and investigate customer satisfaction, trust, and attitude, in the presence of religious obligation to determine their impact on customer loyalty regarding transactions with Islamic banks in the UAE. Customer satisfaction and religious obligation are significant ideas (Suhartanto et al., 2020) for the achievement of business transactions from the perspective

of Islamic monetary institutions. For Muslim customers in Islamic banks, any contract must be based on Islamic standards (Shariah principle), which emphasizes that the elements of a contract are intact. Most Muslim consumers are concerned about the cash that they earn because the idea of interest is connected to riba/interest (Albaity & Rahman, 2019); thus, religious obligations may play a crucial role for Islamic banks when performing financial transactions. The results of existing studies might be used to generalize the outcomes for other Muslim nations since the degree of religious obligation should not differ among Muslim nations. Therefore, this study sets the framework for future studies on the religious obligation of customers for Islamic banking transactions in nations other than the UAE.

The following sections cover a review of relevant literature, the theoretical framework, and hypotheses development regarding the factors influencing Islamic banking customer loyalty, the research methodology used, data analysis and results found, discussion and implication derived, and finally concluding remarks related to this study.

1. Literature Review

Banks have homogeneous services, regardless of their Islamic or conventional status. Service differentiation is generally limited to who the service targets and what added value it offers (Albaity & Rahman, 2021). Therefore, banks worldwide face fierce competition to maintain their competitiveness (Leninkumar, 2017). Similarly, Islamic banks compete with conventional banks to retain customers in this respect. Customer loyalty involves maintaining a customer's patronage over rivals and recommending the bank's services to others (Lam *et al.*, 2004). A continuous

process that involves repeated purchases of specific services, not just a single purchase. A bank customer's loyalty is the tendency to purchase the same product or service periodically (Tweneboah-Koduah and Farley, 2015). Thus, increasing profits, reducing customer turnover, and reducing marketing costs are built on loyalty from a repeated purchases perspective (Davids, 2007; Keisidou *et al.*, 2013). In the context of Islamic banking services, loyalty refers to the customer's tendency to receive services and products from Islamic banks (Kishada & Wahab, 2013). The marketing strategies of Islamic banks are charged to attract new customers; however, currently, their attention has been moved to the maintenance of existing customers to enhance their loyalty to the company (Kiseleva *et al.*, 2016). Long-term associations with customers are financially profitable because selling products and services to existing customers is easier than to new customers. Yet, loyalty is challenging to develop and maintain (Wu, 2011). Loyalty to a bank embeds trust in its values and in its ability to satisfy customer needs.

Customer demand for high-quality products and services may lead to satisfaction and increase loyalty, either directly or indirectly (Rahman *et al.*, 2020). Customers who are loyal to products and services have a positive experience that consistently exceeds their expectations. In the context of banking services, existing literature has supported that customers consistently choose similar baking services and products based on loyalty (Henrique & Matos, 2015; Saleh *et al.*, 2017; Peng *et al.*, 2019). Past examinations of banking services have reported a significant impact of satisfaction on the intention toward loyalty (Asnawi *et al.*, 2019). It appears that a customer's satisfaction directly influences their loyalty but tends to reflect the satisfaction of the customer before supporting loyalty.

A positive reaction was noted from the research directed by Abduh *et al.* (2012) & Jalil and Rahman (2014), where their examination discovered that customer satisfaction toward Islamic banks increased due to the high quality of services offered by the banks. Jamshidi and Kazemi (2019) stated that Islamic banks were innovative when conveying their products to clients and that one of the variables which were added was satisfaction, which influenced the loyalty of bank customers.

Arshad *et al.* (2016) found that customer loyalty toward both Islamic and conventional banks was influenced by trust; this denotes that trust is a crucial determinant of loyalty for both Islamic and non-Islamic banking services. In the context of Islamic banking, trust refers to the moral obligation of customers' trust in Islamic banking services (Amin et al., 2013). Building such relationships is critical for improving the level of customer trust in Islamic banks (Suhartanto *et al.*, 2018; Suhartanto *et al.*, 2019). A relationship that is dependent on trust is founded on human-based associations and not on promotional campaigns. Such relationships influence the feelings of familiarity and trust with bank customers (Jalil *et al.*, 2014). Generally, satisfied customers are more likely to engage in a long-term relationship with their bank (Wu *et al.*, 2019; Kartika *et al.*, 2019). Even though the connections between consumer satisfaction and trust are substantial in a Western context, it is assumed that the social distinction of consumers will impact its applicability in Asian societies (Asnawi *et al.*, 2019; Amin *et al.*, 2013). From the examination carried out by Tabrani *et al.* (2018), customer loyalty toward Islamic banks in Malaysia was impacted by customer trust. This critical association applied to both the Muslim and non-Muslim customers of Islamic banks in which trust was the crucial predictor of customer loyalty (Butt & Aftab, 2013). Rizwan

et al. (2014) and Rahman *et al.* (2019) indicated that a strong attitude towards Islamic banks was a necessary determinant for a significant level of customer loyalty.

Trust ensures the satisfaction of a customer and increases their loyalty to goods and services (Ashraf, 2014). Kartika *et al.* (2019) stated that trust is a multi-faced idea. Trust is a significant and fundamental component for any business organisation which actively carries out transactions involving goods and services. Trust is a sign which indicates a client's certainty regarding the quality and reliability of the products and services offered by an organisation. Trust builds loyalty which is the reason why trust is considered a predictor of loyalty when a client expects a high level of risk. Kassim and Abdullah (2010) stated that when consumers have trust in the goods and services of a company, it helps build customer loyalty and create positive word of mouth. The trust of consumers is an imperative factor that has a positive and significant impact on the performance of a company (Ha, 2020; Rizwan *et al.*, 2014). As indicated in previous literature concerning the connection between loyalty and trust in business situations, maintaining the connection between clients and companies is cumbersome (Muslim *et al.*, 2013; Leninkumar, 2017). This is the reason why it is sensible to acknowledge the connection between the trust and loyalty of clients toward Islamic banks. The more that a bank can gain the trust of a customer, the greater its loyalty, and there is less likely that the customer will change to another bank for services. Jalil *et al.* (2014) stated that trust made clients more loyal.

Besides, customer satisfaction and trust are integrated with different factors, such as; attitude, religeousity, and intention toward Islamic banking (Rizwan *et al.*, 2014; Asnawi *et al.*, 2019). The researchers (Fauzi & Suryani,

2019 & Saleh *et al.*, 2017) reported that when customers perceived superior services, they would, in general, proceed with their association with a bank by continuing as a customer although the service cost rose.

Attitude consists of the internal condition of people that influences their decision to show behaviour towards; products, services, objects, individuals, and occasions. Ajzen (2005) mentioned that attitude refers to the nature of reacting favourably or unfavourably to accept; products or services, individuals, organisations, or events. Rizwan *et al.* (2014) empirically investigated the effect of attitudes toward Islamic banks on their perceived services regarding the satisfaction of their customers. The outcome indicated that attitude had a positive impact on customer satisfaction with Islamic banking services. A strong attitude towards perceived services is an essential condition for customer satisfaction (Saleh *et al.*, 2017; Jamshidi & Kazem, 2019). If a customer's attitude towards Islamic banks is positive, this would indicate that the customer was satisfied. Najmudin *et al.* (2020) stated that customer satisfaction is an attitude or feeling that an individual has for any products and services related to the quality ascribed, which encourages customer satisfaction. At the point when bank customers are satisfied, they generally receive the products and services and explain to others regarding the related products and services. In this way, Rizwan *et al.* (2014) postulated that satisfaction was a predecessor of the future purchasing attitude of customers that could provide strong indications to Islamic bank operators regarding their services. Ha (2020) found that there was a significant relationship between satisfaction and the attitude of customers.

In addition, Muslims using Islamic banks combine the aspects of business and religious obligation simultaneously. Likewise, religious belief is also a fundamental aspect of attitude, which reflects loyalty

toward Islamic banks (Suhartanto, 2019; Hidayat et al., 2015). As a result, customer loyalty in Islamic banks goes beyond traditional marketing aspects but also includes moral and religious aspects. According to Di Bella and Neda (2016), religious motivation has not been found to be a determining factor for Islamic banking. Conversely, some studies suggest religiosity is associated with attitudes and behaviours (Alam *et al.*, 2011; Nizar & Marzouki, 2015). In light of the mixed results in the literature in relation to religious obligations and loyalty, it is vital to investigate this link. Even though religious obligation plays a key role in determining customer attitude and behavior generally (Nizar and Marzouki, 2015, Mathras et al., 2016), including it in the satisfaction-loyalty nexus remains an open question and a fertile field for study.

Several research gaps emerge from the literature on customer loyalty in Islamic banking. First, there's a need for studies exploring how to differentiate services within Islamic banking, moving beyond homogeneous offerings. Cross-cultural comparative research can provide insights into the contextual variations of customer behaviour and loyalty determinants. Investigating the direct influence of religious obligations on customer loyalty, as well as the interaction with other loyalty factors, presents an intriguing avenue. Longitudinal studies tracking changes in loyalty over time in response to factors like satisfaction, trust, and attitude can offer a dynamic perspective. Integrating religious beliefs into customer attitudes toward Islamic banks and examining how religious obligations influence attitudes and subsequent loyalty is important. Furthermore, understanding the role of religiosity and other factors beyond satisfaction, like cost and convenience, can deepen our insights. Qualitative research can delve into the emotional aspects of loyalty while examining the impact of customer

expectations and experiences on loyalty is also essential. Addressing these gaps will enrich our comprehension of customer loyalty in Islamic banking, aiding in the development of more effective strategies to retain and attract customers in this competitive sector.

2. Hypothesis development

The moderating and moderated-mediation role of religious obligation

The terms "religious" and "religion" are used to depict a related idea, that is a person's adoration, dedication, and conviction towards a heavenly nature (Souiden & Rani, 2015; Suhartanto *et al.*, 2018). Souiden and Rani (2015) stated that religion indicated an organised request of convictions, images, and customs to empower Individuals' relationship with God and with others is influenced by their closeness to God. Mathras *et al.* (2016) indicated that this definition took note that religion offered its supporters a particular allowance of faith-based expectations, ceremonies, values, and community. In a similar vein, religion was noted as indicating the ideals for life, reflecting the devotee's attitude and trust (Suhartanto *et al.*, 2018). Rahman *et al.* (2023) postulated that religious obligations demonstrated an individual's level of adherence to religious practices in everyday living. Along these lines, Butt and Aftab (2013) summed up religiosity as faith in God with the loyalty to agree to comply with God. Earlier studies carried out by (Suhartanto *et al.*, 2018; Aysan *et al.*, 2018; Wahyuni & Fitriani, 2017) demonstrated that religiosity was a crucial factor in consumers' attitudes and choices towards Islamic banks. According to Hidayat *et al.* (2015) & Wahyuni and Fitriani (2017), Islamic banks assign a strong positive link between the religiosity and loyalty of their customers, which relies significantly upon their client's satisfaction with the products and services offered. This discussion reflects the assumption that religious

obligation may have a moderating impact on the link between satisfaction, trust, and attitude on the loyalty of customers toward Islamic banks. Along these lines, the following hypothesis was proposed:

H1. Religious obligation moderates the link between customer satisfaction and customer loyalty toward Islamic banks.

In addition, we would expect that higher customer satisfaction leads to higher customer loyalty through a positive attitude towards Islamic banks. However, since Islamic banks have a distinctive structure and this concept of banking is loaded with a religious ideology we would expect that some religiosity dimension would have an impact on this relationship. It was suggested earlier that attitude mediates the link between satisfaction and loyalty (Rizwan et al., 2014; Tabrani et al., 2018; Peng et al., 2019; Peng & Moghavvemi, 2015; Ali & Raza, 2017; Hidayat et al., 2015; Rahman et al., 2020), this relationship could be strengthened or weakened if the religious obligation is introduced. In other words, the impact of satisfaction on loyalty through attitude can be amplified or reduced by the existence of the religious obligation. Since a satisfied customer with the right attitude could be loyal to an Islamic bank religious obligation could strengthen or weaken this link further. Therefore, we hypothesize the following,

H2: Religious obligation moderated the mediated link between satisfaction and customer loyalty.

The mediating role of trust and attitude

Satisfaction is the result of the disconfirmation of expectations of products and services. Marketers offer quality services before considering marketing significance, such as; customer attitude, trust, satisfaction, and loyalty (Suhartanto *et al.*, 2019). Elsäßer and Wirtz (2017) stated that

emotional brand attachment is an emotion-laden process that has a significant impact on the satisfaction and loyalty of customers. Fishbein and Ajzen (2010) noted that attitude was a measure of love, possibly in support of an object. An individual's attitude and trust are likely to have a positive impact on their level of satisfaction and loyalty (Fauzi & Suryani, 2019). If people have a good perception of the products and services of Islamic banks, their attitude becomes favourable to them. Support for this perception was found in an exploratory study that related attitude and trust toward satisfaction and loyalty of customers across different products and services (Tang & Li, 2015). The effect of trust and attitude on satisfaction and loyalty towards Islamic banking has been reported in previous investigations (Rizwan *et al.*, 2014; Tabrani *et al.*, 2018) and also, consumers' trust and behaviour toward different products and services in Malaysia (Peng *et al.*, 2019; Peng & Moghavvemi, 2015). Customer satisfaction proved to be an important factor in developing customer loyalty in previous studies (Ali & Raza, 2017; Hidayat *et al.*, 2015; Rahman *et al.*, 2020), surprisingly, there has been a lack of studies that have combined the mediating effects of attitude and trust on the relationship between satisfaction and loyalty into a single model. Thus, in the context of Islamic banking, the following relationships were hypothesised:

H3. Trust mediates the relationship between satisfaction and customer loyalty toward Islamic banks.

H4. Attitude mediates the relationship between satisfaction and customer loyalty toward Islamic banks.

Based on the above discussion, Figure 1 shows the conceptual model of this study to evaluate customer loyalty toward Islamic banks.

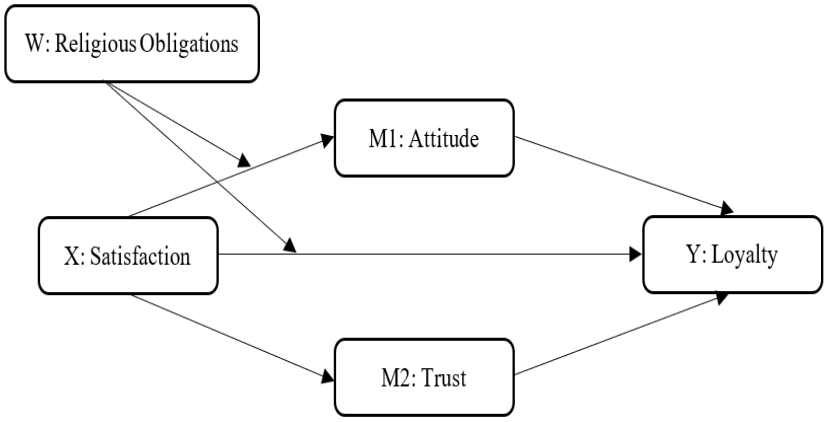


Figure 1. Conceptual model

3. Research Methodology

3.1 Measurement instruments

The Partial Least Squares Structural Equation Modeling statistical tool was used to evaluate the measurement model. PLS-SEM was deemed the best fit for a complex model as it predicts study relationships between the dependent and independent constructs (Henseler *et al.*, 2009) and hypothesised relationships and theory development (Hair *et al.*, 2011). This study investigated the relationships between satisfaction, attitude, trust, and the loyalty of customers toward Islamic banks. Based on Abduh *et al.* (2012), Asnawi *et al.* (2019), and Muslim *et al.* (2013), three items were adapted for evaluating customer satisfaction toward Islamic banks. Five items were also adapted from Najmudin *et al.* (2020), Ha (2020), Nizar, and Marzouki (2015) to measure the attitude of customers. To measure the Trust of customers toward Islamic banks, two items were adapted from Butt and Aftab (2013), Ha (2020), Fauzi, and Suryani (2019). Seven items

were modified from Kartika *et al.* (2019), Kassim and Abdullah (2010), Kiseleva *et al.* (2016), Kishada and Wahab (2013), and Peng *et al.* (2019) to evaluate the loyalty of customers toward Islamic banks. The level of religious obligation was measured using four items adapted from Abou Youssef *et al.* (2015) and Hidayat *et al.* (2015). A Five-point Likert scale (i.e. 1 = Strongly Disagree, 2 = Disagree, 3 = Neutral, 4 = Agree, 5 = Strongly Agree) was used to evaluate the respondents' level of agreement or disagreement on their levels of satisfaction, trust, attitude and customer loyalty.

Figure 1 shows the study framework, where the direct and indirect links to customer loyalty were examined. There are four direct links, two mediating (indirect) links, and one moderating impact and one moderated mediation link hypothesise in Figure 1. The mathematical representation is as follows:

$$M_{1i} = \alpha_0 + \alpha_1 X_i + \alpha_2 W_{1i} + \alpha_3 X_i * W_{1i} + \varepsilon_i \quad (1)$$

$$M_{2i} = \gamma_0 + \gamma_1 X_i + e_i \quad (2)$$

$$Y_i = \beta_0 + \beta_1 X_i + \beta_2 W_{1i} + \beta_3 X_i * W_{1i} + \beta_4 M_{1i} + \beta_5 M_{2i} + u_i \quad (3)$$

Where M_{1i} and M_{2i} are the mediators, X_i and W_{1i} are the independent variables and the moderator respectively, Y is the dependent variable, , are the coefficients and and are disturbance terms.

Therefore in this paper, we are testing the following model:

$$ATT_{1i} = \alpha_0 + \alpha_1 SAT_i + \alpha_2 RO_{1i} + \alpha_3 SAT_i * RO_{1i} + \varepsilon_i \quad (4)$$

$$TRUST_{2i} = \gamma_0 + \gamma_1 SAT_i + e_i \quad (5)$$

$$Loyalty_i = \beta_0 + \beta_1 SAT_i + \beta_2 RO_{1i} + \beta_3 SAT_i * RO_{1i} + \beta_4 ATT_{1i} + \beta_5 TRUST_{2i} + u_i \quad (6)$$

Where ATT and TRUST are customer attitude towards Islamic banks and customer trust, SAT is customer satisfaction, RO is a religious obligation, Loyalty is Islamic bank customer loyalty, β_0-β_5,α_0-α_3, γ_0–γ_2, are the coefficients u_i ε_i, and e_i are disturbance terms. The effect of the mediators, the moderator and the moderated mediation are as follows. First, the mediator effect (indirect effect) of SAT on Loyalty through ATT and TRUST is the product of α_1*β_4 and γ_1*β_5 respectively. Second, the moderating impact of RO on the link between SAT and ATT is ω_1+ ω_3 RO. Third, the moderating effect of RO on the link between SAT and Loyalty is β_1+ β_3 RO. Lastly, the moderated mediation effect which is the α_1*β_4 + β_4*α_3 RO.

Using SEM, the path model in Figure 1 was estimated. Using the SmartPLS software package, the PLS estimation method was used to examine the theoretical model. According to Hair *et al.* (2013), this was one of the appropriate methods to use when dealing with a latent variables model. A two-step method was implemented to examine the data. First, the measurement model is analysed, where the reliability and the validity of the data were examined, whereas step two, which was the structural model, tested the hypotheses.

3.2 Data collection and sample

This study adopted a survey method for collecting data from Islamic banks' customers UAE. This survey method followed those of related previous studies, with different contexts, carried out on Islamic banks (Rahman *et al.*, 2020; Peng *et al.*, 2019) in predicting the loyalty of customers. It was confirmed to the respondents that their responses were given voluntarily and would be used only for academic purposes. This study employed the purposive sampling method for collecting data. The desired

target respondents were identified using this non-probability sampling technique. Prior experience in Islamic banking services was considered a prerequisite for the respondent. It was therefore highly desirable to obtain input from clients who had experience with Islamic banking. Conventional bank customers were excluded from this study as the sample consisted of bank employees in the UAE. Only 10 out of 41 UAE banks are Islamic (Bankscope, 2020). We collected data only from Islamic bank branches in Dubai, Abu Dhabi, and Sharjah, the three largest cities of the UAE. The study emphasizes Islamic bank customers from specific cities for several reasons. These cities offer a representative sample and practical research convenience, allowing for a nuanced examination of how geographical variations, demographics, and local policies influence customer loyalty in Islamic banking. Comparative analyses across these cities can provide insights into factors driving variations in loyalty.

A total of 43% of the UAE's population is distributed among these three states. Clients of the chosen banks were hand-delivered questionnaires by the research assistant. Five hundred and fifty-five questionnaires were sent to Islamic bank clients, and 496 were returned, a return rate of about 90%. We eliminated 80 of the 496 completed questionnaires from consideration because they were incomplete. There were 416 suitable responses in total.

4. Data Analysis and Results

4.1 Demographic profile

The respondents comprised 55.5% females with 54.1% of the participants in the age group between 20 and 30 years old. The marital status frequency shows that about 45.4% were single, and about 52.6% were married. In terms of education level, 64.7% had attained a bachelor's

degree, 13.9% had a master's degree, and 7.5% were PhD holders, while the rest had secondary school certificates. In terms of nationality, 64.9% were non-UAE citizens. Regarding income level, 27.9% had an income above AED10,000 per month, followed by 26.9% who earned between AED5001-7000, 23.1% who earned below AED5000, and 22.1% who earned between AED7001-10000. Concerning the work experience of the respondents, 34.4% had less than 1 year of work experience, 29.6% of the respondents had between 1 and 5 years of work experience, and 36.1% had between 6 and 10 years and more than 10 years of work experience.

4.2 Measurement model analysis

Validity and reliability testing was employed to assess the consistency of the instruments in the measurement model. Table 3 shows the summarised findings of the Confirmatory Factor Analysis of the measurement instruments for satisfaction, attitude, trust, religious obligation and loyalty of customers toward Islamic banks. The factor loadings were all greater than 0.70, , and composite reliability also achieved values greater than 0.70, which suggested that the measures were reliable as indicated by Hair *et al.* (2013). Convergent validity was examined using the Average Variance Extracted (AVE); the values were higher than 0.5, which suggested satisfactory convergent validity. Another measure of reliability is Cronbach's alpha; it was found that for each measure, Cronbach's alpha was greater than 0.70, which indicated the internal consistency of the measurements (Table 1). To assess the discriminant validity, the Fornell and Larcker (1981) criterion was employed, where the square root of the AVE should exceed the inter-correlations of each factor with the other factors in the model (Table 2). The results suggested that the discriminant validity had been achieved.

Table 1. Measurement model CFA results

Items	Factor loadings	Cronbach's alpha	Composite reliability	Average variance extracted
Satisfaction		0.834	0.901	0.752
SAT1	0.867			
SAT2	0.916			
SAT3	0.816			
Attitude		0.872	0.908	0.663
ATT1	0.836			
ATT2	0.831			
ATT3	0.816			
ATT4	0.856			
ATT5	0.726			
Trust		0.77	0.861	0.756
TR1	0.881			
TR2	0.857			
Loyalty		0.865	0.899	0.597
LOY1	0.806			
LOY2	0.74			
LOY3	0.737			
LOY4	0.78			
LOY5	0.769			
LOY6	0.801			

Religious Obligation		0.769	0.853	0.592
RO1	0.72			
RO2	0.732			
RO3	0.837			
RO4	0.784			

Table 2. Correlation and Discriminant validity of constructs

Constructs	Customer Attitude	Customer Loyalty	Religious Obligation	Customer Satisfaction	Customer Trust
Customer Attitude	0.814				
Customer Loyalty	0.601	0.773			
Religious Obligation	0.667	0.489	0.769		
Customer Satisfaction	0.585	0.764	0.427	0.867	
Customer Trust	0.51	0.647	0.416	0.717	0.869

4.3 Structural Model Analysis

The PLS-SEM technique was used to test the links in the proposed model. A nonparametric technique with bootstrapping of 5000 samples was applied to test the links in Figure 2. Table 3 shows that SAT, ATT, TR and RO were positively and significantly related to the level of customer loyalty (β_{RO}=0.106, p<0.05, β_{ATT}=0.179, p<0.000 β_{TR}=0.142, p<0.000 β_{SAT}=0.524, p<0.000). These results were supportive of hypotheses; H1 to H4, where it was hypothesised that the relationships would be positive. Therefore, all of

the direct links between the four variables and customer loyalty were found to be significant. Concerning the mediating effect, the results are presented in Table 5 and Figure 3.

First, customer attitude, as the mediator between SAT and LOY, had a relationship that was still positive and significant (β'_{ATT}=0.105, p<0.001). This result supported Hx, and it meant that SAT influenced LOY both directly and indirectly. Therefore, customer Satisfaction influenced customer loyalty, with and without a positive attitude towards Islamic banks. In addition, Hx was supported (β'_{TR}=0.102, p<0.001). The variable SAT was positive and significant, both directly and indirectly, in influencing customer loyalty.

Lastly, the indirect relationship between SAT and LOY through ATT was moderated by RO. It was found that RO weaken the link between SAT and LOY through ATT. Therefore the mediated link between SAT and LOY is moderated by RO. This negative result means that contrary to popular belief religious obligation does not always yield positive effect. In other words, RO can lead to lower impact of SAT on ATT and eventually on LOY. RO appears to downplay the impact of SAT on ATT. This can be explained by the fact that the level of Islamic financial literacy is not very high in the UAE. Albity et al. (2019) reported that on average the level of Islamic financial literacy in the UAE is about 62%. This is not considered high since the majority (76.9%) of the population are Muslims (Pew Research Center estimated, 2010). In addition, It can be argued that current customers of Islamic banks are not only Muslims and this could explain the negative impact of moderated mediation.

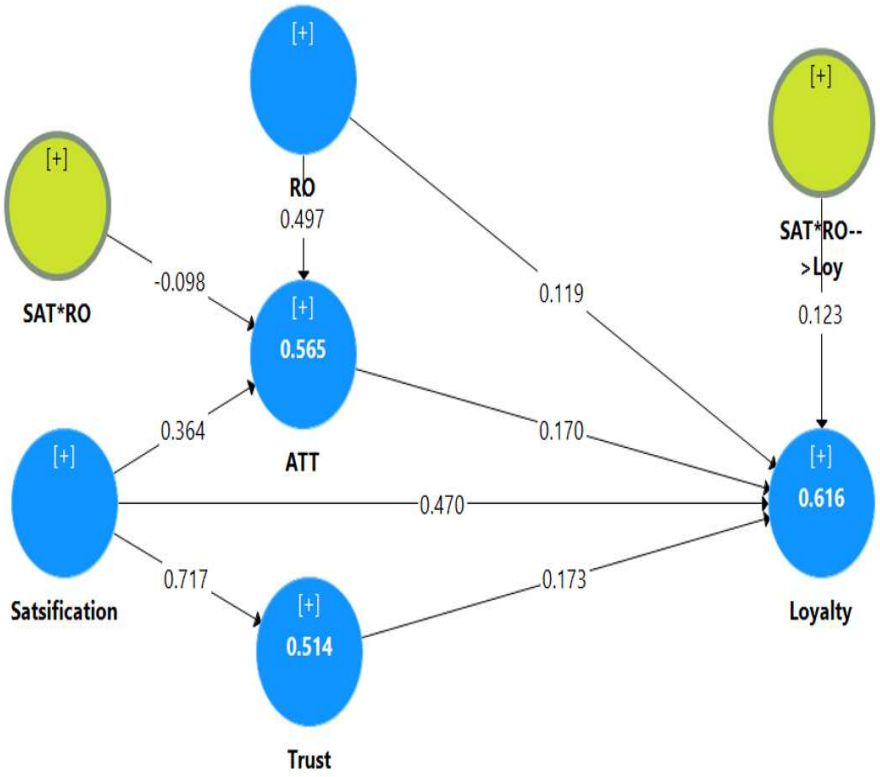


Figure 2. Measurement model

Notably, The structural model was then assessed after the measurement model yielded satisfactory results. Based on the percentage of variance explained, the predictive accuracy of the structural model was evaluated. About 64% of customer loyalty was explained by the variables in the structural model (Figure 3). Therefore, the model accounted for manifest indicators of the latent construct and was deemed adequate.

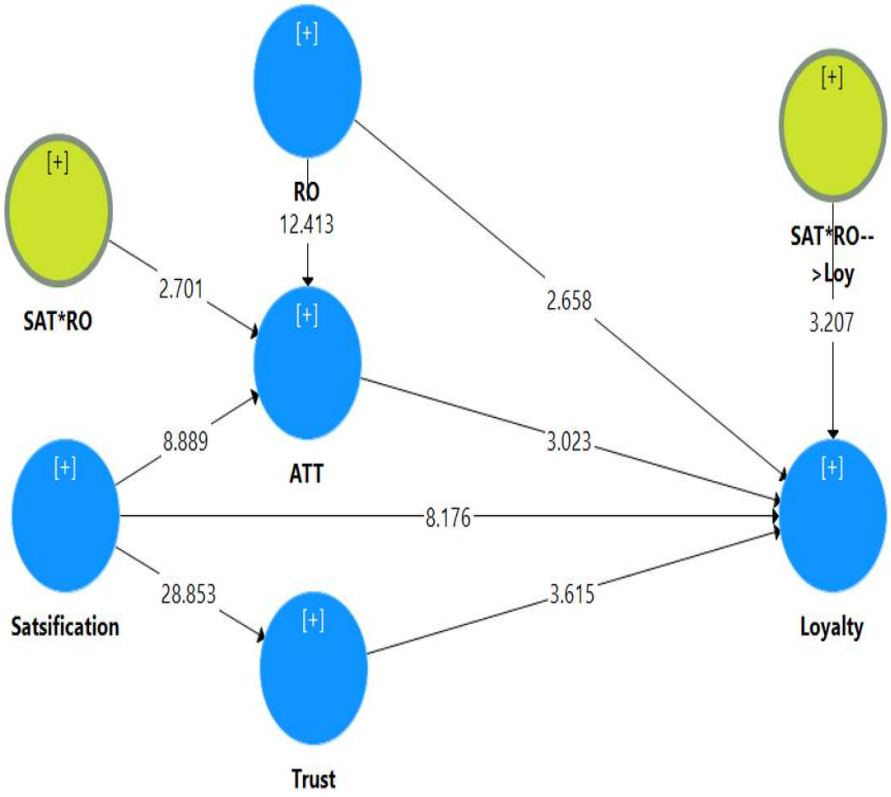


Figure 3. Structural model

Table 3. Results of the PLS regression

Hypothesis	Relationship	Beta	SD	T Statistics	Comment
Moderating effect					
H5	SAT*RO→LOY	0.123*	0.038	3.194	Supported
Moderated mediation effect					
H2	SAT*RO→ATT→LOY	-0.017*	0.008	2.081	Supported
Mediating effect					
H6	SAT→ATT→LOY	0.062*	0.023	2.664	Supported
H7	SAT→TR→LOY	0.124*	0.035	3.579	Supported

*, **significance at 1% and 5 %, respectively.

5. Discussion and implications

A PLS-SEM analysis was used to determine whether religious obligation moderating effect is present in this study. SmartPLS 3.0 was used to calculate the results. The results of Table 3 support all hypotheses concerning the direct, mediating, and moderating effects. According to the study, customer loyalty is strongly influenced by satisfaction (SAT) rather than religious obligation (RO) in Islamic banking. Previous studies have addressed this issue (Supriyanto et al., 2021 & Albaity & Rahman, 2021).

For Islamic banks to maintain customer loyalty, they should recognize that their services are not solely dependent on religious factors. Banks should provide desirable services to its customers to ensure high customer satisfaction (Dusuki & Abdullah 2007; Zouari & Abdelhedi, 2021). Compared to conventional banks, Islamic banks have engaged in active competition to ensure customer satisfaction. Also, 85% of participants had a high level of education, which encourages Islamic banks to develop strategies that will enhance customer satisfaction. Clearly, Islamic banks must deliver services that exceed customers' expectations. Additionally, Islamic banks in the UAE should make sure that their online products and services are satisfactory to customers.

LOY was significantly impacted by RO. In past studies, RO proved to be an important factor in deciding which bank consumers would choose Butt and Aftab, 2013 & Ullah et al., 2016). Loyalty to a particular organization can be influenced by religious obligations or duties. Therefore, religious obligations play an important role in explaining customer loyalty toward Islamic banks, even if they are not the most important factor. To comply with Islamic law regarding their business dealings, profit maximization should not be the focus of Islamic banks but also comply with Islamic laws. Shariah also requires businesses, particularly Islamic banks, to serve society with justice and promote social welfare. Further, Islamic banks should provide their customers with goods and services that are free of interest and other forbidden elements, such as fraud or ambiguity. Secondly, Islamic banks' loyalty to their customers was significant and positive. In order for Islamic banks to succeed, trust is crucial. This is because banks are now using online banking, which implies that banks must always protect their customers' information to maintain loyalty (Elbeck & Dedoussis,

2010; Belwal & Al Maqbali, 2019). The ease with which customers can switch from one bank to another at virtually no cost has been reported to play a significant role in competition among banks (Jarvenpaa et al., 2000; Reichheld & Schefter, 2000). The bank must therefore always maintain the confidentiality of customer information. Banks should also provide secure online banking systems for their customers and protect their private information.

The attitude (ATT) relationship with loyalty (LOY) was positive and significant, and more substantial compared to RO. The attitude of customers toward products and services affects customer loyalty (Yun & Good, 2007). For customers to remain loyal to Islamic banks, they must have a favourable and positive attitude towards them. In choosing an Islamic bank, clients must consider aspects such as: that the bank is different from conventional banks, that it is beneficial and valuable, and that it instills positive values in clients. To build a favourable attitude among their target customers, Islamic banks should emphasize their marketing efforts. The mediating effect of ATT and TR were positive and significant on the link between SAT and the LOY. This indicated that TR and ATT were both critical in the process of achieving a high level of Islamic banks' customer loyalty. Consequently, Islamic banks need to invest in creating a positive attitude, as well as instilling greater trust in their customers. Due to this, Islamic banks cannot rely solely on satisfaction as a determinant of customer loyalty. However, this needs to be combined with creating a positive attitude and a higher level of trust.

Lastly, the moderating effect of RO on the mediating link of trust between SAT and LOY. The religious obligation was split into two levels; high and low. It was found that a low level of religious obligation significantly

influenced the mediating link between SAT and LOY through TR. A high level of religious obligation was not found to be significant. This meant that the existence of a mediating link through TR was strengthened only by a low level of religious obligation. In other words, only customers of Islamic banks with low levels of religious obligation would have high levels of TR and SAT to be loyal, as compared to those with a high level of religious obligation. Therefore, a high level of religious obligation did not play a role in the mediating link of TR. On the contrary, it was found that those with a low level of religious obligation were more satisfied and trusting and, therefore, more loyal.

In summary, Islamic banks can establish a strong foothold in the competitive banking industry by giving paramount importance to customer satisfaction and trust. They should create strategies that account for the varying levels of religious obligation among their customers and implement comprehensive marketing initiatives that foster positive attitudes. By taking these measures, Islamic banks can secure their long-term success and foster lasting customer relationships, regardless of their customers' varying levels of religious commitment.

Islamic banks should place a strong emphasis on customer satisfaction and trust. Tailored strategies should be adopted to accommodate varying levels of religious obligation among customers. Ensuring high-quality, secure online services, personalizing offerings, and implementing effective marketing campaigns to foster positive attitudes will be crucial in maintaining customer loyalty and staying competitive in the market.

6. Conclusion

In this study, we set out to explore the moderating role of religious obligation within a mediated framework. Our investigation centered on a sample of Muslim employees in the UAE who engaged with Islamic banking services, with a particular focus on customer loyalty. The findings underscore the multifaceted nature of the factors that influence customer loyalty within this context. Our analysis revealed that customer loyalty is significantly shaped by various elements, including religious obligation, customer trust, customer attitude, and customer satisfaction. Notably, customer satisfaction emerged as the primary driver of customer loyalty, followed by customer trust, attitude toward Islamic banks, and lastly, religious obligation. Additionally, it was observed that customer loyalty and satisfaction are intricately connected through the mediating effects of attitudes and trust, both directly and indirectly impacting customer loyalty in the UAE.

While this study offers valuable insights, it is crucial to acknowledge its limitations. Given its exclusive focus on the UAE, it may be challenging to generalize the findings to other countries with different sociocultural contexts. Future research endeavors should consider incorporating multiple countries to facilitate cross-cultural comparisons and extend the generalizability of the findings. Furthermore, in-depth exploration of additional religious variables, such as the fear of punishment and religiosity, could provide a more comprehensive understanding of customer loyalty in Islamic banking. To enhance our understanding of these dynamics over time, longitudinal data should be considered in future studies, offering a more dynamic perspective on the loyalty-building process within the Islamic banking sector.

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تأثير الالتزام الديني على ولاء المتعاملين تجاه البنوك الإسلامية في دولة الإمارات

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ملخص البحث:

هذه الدراسة تهدف إلى التحقيق في تأثير الالتزام الديني على تعزيز ولاء العملاء نحو البنوك الإسلامية في دولة الإمارات العربية المتحدة. تم توزيع مجموعة من 550 استبانة، وتم إرجاع 496 منها (بنسبة استجابة بلغت 90 في المئة). تم استخدام تقنية نمذجة المعادلات الهيكلية لتشغيل نموذج وساطة معتدل لاختبار الفرضيات المقترحة. تظهر النتائج أن الالتزام الديني يعتبر عامل تعديل كبيرًا للعلاقة بين رضا العملاء والولاء. كما تظهر النتائج أيضًا أن الالتزام الديني يؤثر بشكل كبير على الرابط الوسيط بين الرضا والولاء من خلال الاتجاه. وهذا يعني أن وجود رابط وسيط إيجابي من خلال الاتجاه أصبح سلبيًا بسبب تأثير الالتزام الديني. وبعبارة أخرى، عملاء البنوك الإسلامية الذين لا يلتزمون بالواجبات الدينية كانوا أكثر رضاً ولديهم اتجاهات إيجابية، وبالتالي، أكثر ولاءً للبنوك الإسلامية في دولة الإمارات العربية المتحدة. تقدم النتائج تداعيات سياسية مهمة لتعزيز ولاء العملاء نحو البنوك الإسلامية في دولة الإمارات العربية المتحدة. يقدم هذا البحث دلائل تجريبية على التفاعلات بين الالتزام الديني ورضا العملاء وولاء العملاء من خلال الاتجاه في العلاقات المصرفية

الكلمات الدالة: الالتزام الديني، رضا العملاء، الاتجاه، البنوك الإسلامية، ولاء العملاء.

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