

# The Impact of Islamic Branding Experience and Relationship Quality on Sharia Bank Customer Loyalty

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## Abstract

This research aims to examine the effect of Islamic Branding Experience (IBE) and Relationship Quality on customer loyalty of Islamic Banks in Malang City, East Java. This study is a quantitative study with an explanatory research approach. The sample in this study was 80 respondents with a sampling technique using purposive sampling. Multiple linear regression analysis was used in the study to conduct data analysis. The results of the study indicate that customer loyalty is significantly influenced by Islamic Branding Experience (IBE) and Relationship Quality. The results of this study provide implications that Islamic banks must increase the diversification of products and services based on Islamic values, improve good relationships with customers to increase customer loyalty of Islamic banks.

## Keywords

Sharia Banking, Islamic Branding Experience, Relationship Quality, Customer Loyalty

## Introduction

The market share of Islamic banks in Indonesia has reached approximately 7.21%, with the customer market of sharia banking is still dominated by the Islamic Commercial Bank sector compared to Islamic Business Units and BPRS (OJK, 2023). The expansion of the sharia banking market must continue through various product and service innovations, considering the public's growing tendency to purchase Islamic products and conduct transactions in accordance with Islamic law (Elfadhli et al, 2021).

The expansion of sharia finance in Indonesia is driven by demand for Islamic products, strategic partnerships, and innovative initiatives. In 2023, the sector will experience a new wave of investment, mergers and acquisitions, expansion markets, and commitments in trade finance. (SGIER, 2023). Public demand for sharia financial products is one of the driving factors for the expansion of the islamic financial corporation segment in Indonesia. This shows the tendency of people to buy sharia-based financial products and transact in accordance with sharia through sharia banks. Institutions driving the expansion of the sharia financial industry include the sharia banking sector, sharia financial services, FinTech and insurance (SGIER, 2023).

In the midst of global competition, Islamic banks must continue to be able to maintain their existence by improving their performance and expanding their market share. Islamic banks must continuously enhance their capabilities to effectively compete with conventional banks and to promote sustainability (sustainable financial) not only within the Islamic banking sector, but also as a contribution to broader sustainable development goals. In accordance with the road map for the expansion of Islamic banks in Indonesia proposed by the OJK, Islamic banks are targeted to have a market share of 10% by 2027 (Otoritas Jasa Keuangan, 2023). To accelerate the increase in the customer market of sharia banks in Indonesia, retain existing clients while strategically increasing the number of new clients. Therefore, customer loyalty becomes a critical factor in accelerating the growth of the market share of Islamic banks in Indonesia. The following data presents the number of savings customers and financing customers at Islamic banks in Indonesia:

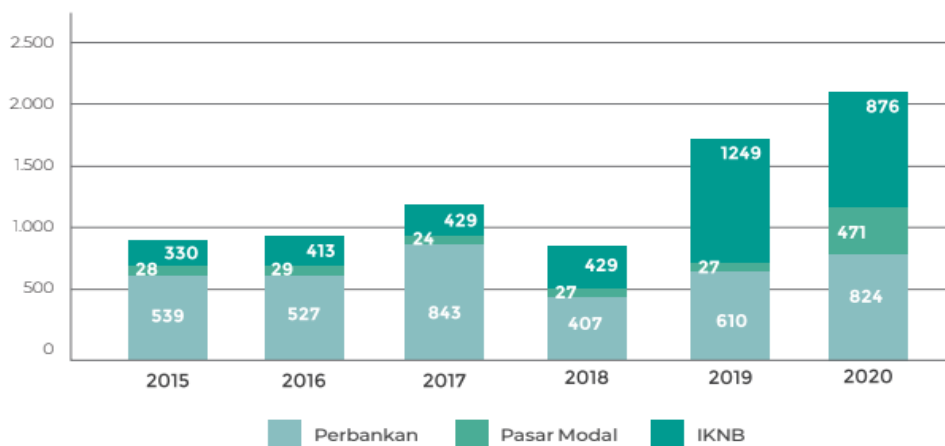
**Table 1.** Number of Third Party Fund (DPK) Customers and Savings Customers of Islamic Banks in Indonesia 2019-2024

Year	2019	2020	2021	2022	2023
Number of Customers	27.015.606	30.537.385	35.145.095	41.472.879	45.390.909
Percentage increase	-	11,5%	13,11%	15,25%	8,63%

Source: Financial Services Authority, 2024

The data indicates that the number of Islamic bank customers has continued to increase year by year, although there was a decline in the growth rate of customers in 2023 from 15.25% in 2022 to 8.63% in 2023. This suggests that the growth in the number of sharia bank customers slowed in 2023 compared to previous years. The number of sharia bank clients must continue to increase by maintaining the quality of relationships between the banks and their clients, fostering customer loyalty to retain existing clients while also attracting new customers. With the increasing number of new customers joining Islamic banks, Islamic banks can target them to become loyal customers by providing the best products and services.

Along with the efforts made by Islamic banks to attract new customers through various product and service innovations, it is equally important for these banks to retain existing clients by ensuring high levels of satisfaction in their services, as part of consumer protection strategy. In the latest report released by the Financial Services Authority (OJK) in 2020, there has been an increase in the number of complaints from service users within the financial sector, as evidenced by the graph below:



**Picture 1.** Quantity of Client Complaints in the Financial Services Segment in Indonesia

Source: OJK, 2020

As shown in the graph above, there is a noticeable upward trend in the number of customer complaints within the banking sector, increasing from 407 complaints in 2018 to 601 complaints in 2019, and rising further to 824 complaints in 2020. The rising number of client complaints in the banking sector indicates that the products and services offered have yet to deliver optimal customer satisfaction. Customer satisfaction serves as a crucial entry point for the financial sector, both conventional banks and sharia banks, in fostering customer loyalty, which is essential for the long-term sustainability of Islamic banks.

Customer loyalty remains a consistently relevant area of study, as it fundamentally reflects the continued existence and viability of a company. Without consumers, a company cannot be sustainable. Likewise in the Islamic banking segment, customer loyalty plays a vital role in demonstrating the presence and competitiveness of sharia banks amid competition with conventional banks, while also contributing to the sustainability of national development. Retaining and nurturing existing customers is more efficient than finding new customers. Customer loyalty offers several strategic advantages for companies, including increased repeat purchases and positive word-of-mouth referrals that can cut promotion costs, making promotions more efficient with the help of loyal consumers (Andriyani & Rizal, 2022).

The formation of customer loyalty is a gradual process that requires effective communication, the cultivation of positive relationships with customers, and the continuous delivery of superior products and services. Loyalty Factors that form customer loyalty include being influenced by brand image (Tjiptono, 2008), (*satisfaction*) and *relationship quality* (Kotler, Philip dan Keller, 2012) and (Tjiptono, 2008) and customer retention (Gerson, 2002). Customer loyalty is characterized by repeated usage of a bank's services and the willingness of customers to recommend these services to others. It serves as a valuable indicator of a company's success and contributes positively to enhancing the corporate image (Zakiy & Azzahroh, 2017).

*Brand image* is one of the factors that impact client loyalty (Tjiptono, 2008b). A brand has several identities, both tangible such as a brand name, symbol or slogan, and intangible such as a special bond, personality, self-image that can create an impression on someone when consuming the product (Tjiptono, 2008). Brand experience refers to the customer's overall experience when purchasing a product or service. The more favorable the brand experience, the greater the potential for fostering customer loyalty (Semuel & Putra, 2018).

Meanwhile, Islamic branding is an idea that gives rise to brands that empathize with Islamic values (Adawiyah, 2021). Islamic branding has a broad scope considering that currently

there is a phenomenon of increasing halal lifestyles, including sharia transactions. Islamic banks have one advantage that conventional banks do not have, one of which is that Islamic banks have the advantage of Islamic Branding, namely clean transactions without elements of usury, gharar and maysir. Islamic Branding Experience (IBE) is an experience felt by consumers after using Islamic branded products (Altaf et al, 2017). Due to its unique characteristics, the Islamic Branding Experience (IBE) can serve as a significant factor influencing customer loyalty (Aisyah, Mai, & Suhartanto, 2022; Baihaki, Rahma, & Nasution, 2023; Kurniawan, Firmansah, & Harahap, 2023; Nugraha & Solekah, 2021). However, in another study it was found that Islamic Branding Experience (IBE) does not influence Customer Loyalty (Amelia & Ayani, 2020) (Kimat et al, 2018). The more positive and satisfying the experience consumers have with a product or service, the more likely they are to make repeat purchases and develop long-term loyalty, driven by their sense of satisfaction.

Meanwhile, Relationship quality refers to the efforts made by a company to retain existing clients. Generally, retaining loyal customers is more challenging than acquiring new ones. By maintaining relationship quality with customers, customers will feel satisfied and will be consistent in using the products provided by the company. With good relationship quality, Islamic banks as service providers have full confidence in the corporate's outputs in the future. The importance of maintaining relationship quality between financial institutions and customers is a management function in maintaining customer loyalty. This study differs from previous research by introducing the Islamic Branding Experience (IBE) variable, which integrates the concepts of Islamic branding or Islamic brand image with branding experience. Thus, this study examines the experience of consuming an Islamic brand image within the context of its relationship to customer loyalty in sharia banks which has not been studied much in previous studies, as prior research has primarily focused on Islamic brand image in relation to tangible consumer goods.

Islamic Branding Experience (IBE) is a subjective brand experience involving internal consumer responses or evaluations (such as sensations, emotions, and states) and behavioral reactions triggered by influences related to the brand, which are part of the brand's design or identity, packaging, communication, and environment, all of which are based on the alignment with Islamic values embedded in the products or services used (Becker & Jaakkola, 2020). Research has shown that Islamic Branding Experience (IBE) has an influence on the loyalty of sharia bank clients (Nugraha & Solekah, 2021). In other research, it was proven that Islamic Branding Experience (IBE) indirectly influences customer loyalty through Customer Satisfaction (Baihaki et al, 2023).

The number of researchs have proven the positive influence of Islamic Branding Experience (IBE) on Client Loyalty (Kurniawan et al, 2023) (Suhartanto et al, 2020). However, in another study it was found that Islamic Branding Experience (IBE) does not influence Customer Loyalty (Amelia & Ayani, 2020). The more consumers have a positive and satisfying experience with a product or service, the more likely they are to make repeat purchases and develop long-term loyalty, as their satisfaction reinforces continued usage. Thus, it can be formulated a hypothesis that there is an influence of Islamic Branding Experience (IBE) on Customer Loyalty (CL).

*H<sub>1</sub>: Islamic Branding Experience (IBE) has a positive effect on Sharia Bank Customer Loyalty*

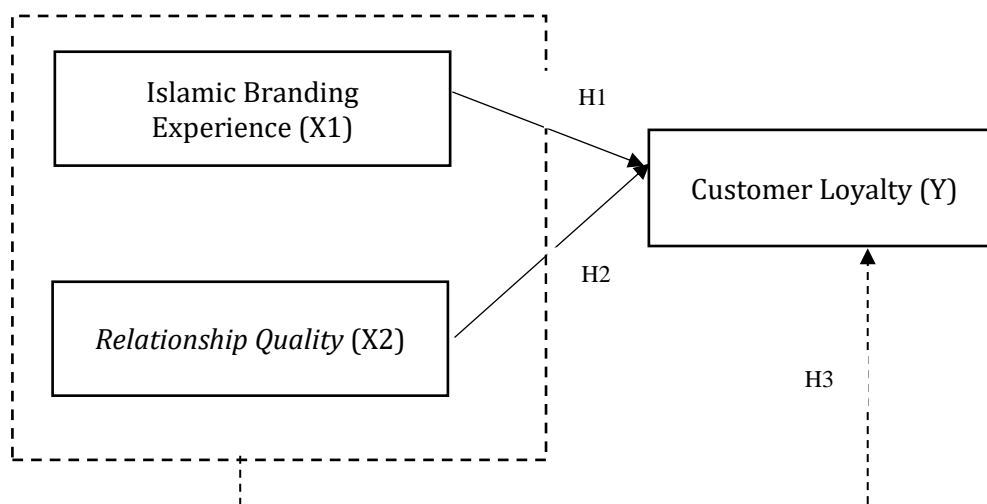
Relationship quality is a process to build, improve and maintain good connection between companies and customers and other stakeholders (Munawaroh, 2021). Based on previous research

conducted by Jurmaningsih, the relationship quality variable was found to have a significant influence on customer loyalty. Several studies have shown a positive and significant influence of relationship quality on customer loyalty (Dwi, Ratri, & Riyadi, n.d.; Mardhatillah, 2024; Rini & Hasan, 2022). However, other studies have found that relationship quality does not have a significant effect on customer loyalty (Aprilia, Maming, & Pakki, n.d.; Setiabudi, Aryati, & Purnomo, 2023).

H<sub>2</sub>: *Relationship quality has a positive effect on Islamic bank customer loyalty*

Several studies show a significant positive relationship between the effect of Islamic Branding and customer loyalty (Fianto et al, 2020). Likewise, research proves that there is a significant relationship between relationship quality and client loyalty (Hoang & Tung) (Rini & Hasan, 2022). However, in another study it was found that Islamic Branding Experience (IBE) does not influence Customer Loyalty (Amelia & Ayani, 2020). Likewise, there are research results that found that relationship quality has no effect on customer loyalty (Sasti et al, 2023) (Setiabudi et al, 2023).

H<sub>3</sub>: *Islamic Branding Experience (IBE) and Relationship Quality have a positive and significant influence on the loyalty of Islamic bank customers.*



Picture 2. Theoretical Framework

## Methods

This research is quantitative research, namely research that carries out systematic investigations by collecting data that can be measured using statistical, mathematical or computational tools (Priadana, 2021). The nature of this research can be categorized as explanatory research because it explains the relationship and influence through hypothesis testing. The explanatory approach aims to provide an explanation of the relationship between one phenomenon and its associated variables (Rukajat, 2018). The object of this research is the Sharia Commercial Bank in Malang City, East Java.

The sampling technique used in this research was purposive sampling, a non-random selection method where information is obtained based on specific criteria or calculations. Sugiono stated that purposive sampling is a sample determination method with definitive considerations (Priadana, 2021). In the purposive sampling method, sample selection is based on research interests. The selection of a group of subjects in purposive sampling is based on specific characteristics that are considered to be closely related to the known traits of the population. In

other words, the sample units are chosen according to specific criteria applied based on the research goals. The following are the criteria for Islamic bank customers who are the samples in this study:

1. Has been a sharia bank customer for at least 6 months
2. Is at least 17 years old, as individuals of this age are considered to have reached adulthood.

The variables and indicators in this research can be seen in the table below:

**Table 2.** Research Variables and Indicators

Variable	Dimensions	Indicator
<i>Islamic Branding Experience (IBE) (X<sub>1</sub>)</i> (Safira & Rahmanto, 2022)(Becker & Jaakkola, 2020) (Becker & Jaakkola, 2020)	<i>Islamic brand by compliance</i>	X <sub>1.1</sub> Compliance with sharia principles
		X <sub>1.2</sub> There is a sharia writing or sharia contract that guarantees the halalness of the product
	<i>Islamic brand by origin</i>	X <sub>1.3</sub> The company originates from a country with a large Muslim population
		X <sub>1.4</sub> The company originates from an Islamic country
	<i>Islamic brand customer Branding</i>	X <sub>1.5</sub> The product targets Muslim consumers
	<i>Behavioral</i>	X <sub>1.6</sub> The experience gained by consumers physically, along with their behavioral patterns and lifestyle
<i>Relationship Quality (X<sub>2</sub>)</i> (Dwi et al., n.d; Rini & Hasan,2022;Mardhatillah, 2024)	Trust	X <sub>2.1</sub> Trust in Islamic banks
		X <sub>2.2</sub> Trust in the security of transactions in Islamic banks
	Satisfaction	X <sub>2.3</sub> Satisfaction with Islamic banking products
		X <sub>2.4</sub> Satisfaction with Islamic banking services
	Commitment	X <sub>2.5</sub> The commitment of Islamic bank employees to providing satisfactory, fast and accurate service
		X <sub>2.6</sub> The commitment of Islamic banks in handling customer complaints
<i>Customer Loyalty (CL) (Y)</i> (Kotler, 2000; Moosa & Kashiramka, 2023)	<i>Make regular repeat purchase</i>	Y <sub>1.1</sub> Make a repeat purchase
	<i>Purchase across product and servise lines</i>	Y <sub>1.2</sub> Make purchases across all product or service lines
	<i>Refers other</i>	Y <sub>1.3</sub> Recommend to others
	<i>Demonstrates immunity to the pull of the competition</i>	Y <sub>1.4</sub> Demonstrate superiority in competition with competitors

Source: Compiled from various sources

The population in this study cannot be clearly known in number so that in determining the sample size the researcher used the Maholtra formula, namely the quantity of indicators

multiplied by 5. In this study there were 16 indicators so that the sample in this study was 16 indicators X 5 = 80 respondents. The data collection technique was carried out using a questionnaire via online google form. While data analysis used multiple linear regression analysis.

**Results and Discussion**

**Multiple Linear Regression Test Results**

**Table 3.** Multiple Linear Regression Test Results

Coefficients <sup>a</sup>		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
Model		B	Std. Error	Beta		
1	(Constant)	7.387	2.530		2.920	.004
	Islamic Branding Experience (IBE)	-.051	.093	-.064	-551	.583
	Relationship Quality	.740	.141	.603	5.231	<.001

1. Dependent Variable: Customer Loyalty

Source: SPSS Output

The regression equation obtained from the calculation results of the table above is as follows:

$$Y = a + b_1X_1 + b_2X_2$$

$$\text{Customer Loyalty} = 7.387 + 0.093 X_1 + 0.141 X_2$$

Information:

- a. A constant of 7.387 means that if the Islamic Branding Experience (X1) and relationship quality (X2) are zero, then the value of customer loyalty (Y) is 7.387.
- b. The regression coefficient of the Islamic Branding Experience variable (X1) is 0.93.
- c. The regression coefficient of the Relationship Quality variable (X2) is 0.141

**The t-test and F Test Results**

The t-test is conducted to test hypotheses related to each individual partial regression coefficient. Below are the results of the t-test conducted in this study:

**Table 4.** The t-Test Results

Coefficients <sup>a</sup>		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
Model		B	Std. Error	Beta		
1	(Constant)	7.387	2.530		2.920	.004
	Islamic Branding Experience (IBE)	-.051	.093	-.064	-551	.583
	Relationship Quality	.740	.141	.603	5.231	<.001

a. Dependent Variable: Customer Loyalty

Source: SPSS Output

1. The influence of Islamic Branding Experience (X1) on the loyalty of Islamic bank customers (Y)

H<sub>0</sub>= Islamic Branding Experience (X1) has no effect on the loyalty of Islamic bank customers in Malang City, East Java (Y)

H<sub>1</sub>= Islamic Branding Experience (X1) has an influence on the loyalty of Islamic bank customer members in Malang City, East Java (Y)

Based on the table above, it can be concluded that the t-count value for the independent variable of product quality is -0.551. To determine the significance of this result, the t-count value is compared with the t-table value that corresponds to the error rate of 0.05, which is 1.985. Because the t-count value (-0.551) is smaller than the t-table value (1.985), it can be concluded that there is no significant effect of product quality on customer loyalty. This result rejects hypothesis 1 in this study which means that Islamic Branding Experience has no effect on Islamic bank customers loyalty in Malang City, East Java.

2. The influence of relationship quality (X2) on customer loyalty of Islamic banks in Malang City, East Java (Y)

H<sub>0</sub>= Relationship quality (X2) has no effect on the loyalty of Islamic bank customers in Malang City, East Java (Y)

H<sub>2</sub>= Relationship quality (X2) has an influence on the loyalty of Islamic bank customers in Malang City, East Java (Y)

Based on the table above, it can be concluded that the t-count value for the independent variable relationship quality is 5.231. To determine the significance of this result, the t-count value is compared with the t-table value that corresponds to the error rate of 0.05, which is 1.985. Because the t-count value of 5.231 > 1.985, it can be concluded that there is an influence of relationship quality on the loyalty of Islamic bank customers. This result accepts hypothesis 2 in this study which states that "relationship quality has an effect on the loyalty of Islamic bank customers in Malang City, East Java.

The F-test is used to evaluate whether all independent variables included in the model have a significant joint effect on the dependent variable. Essentially, it assesses whether the independent variables, in combination, significantly influence the dependent variable.

a) If the significance value < 0,05 so H<sub>0</sub> rejected

b) If the significance value > 0,05 so H<sub>0</sub> accepted

**Table 5.** F Test Results

ANOVA <sup>a</sup>						
	Model	Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	586.339	2	293.169	21.917	<,001 <sup>b</sup>
	Residual	1270.764	95	13.376		
	Total	1857.102	97			

a. Dependent Variable: Customer Loyalty

b. Predictors: (Constant), Relationship Quality, Islamic Branding Experience (IBE)

Source: SPSS Output

3. The influence of Islamic Branding Experience (X1) and relationship quality (X2) on customer loyalty of Islamic banks in Malang City, East Java.

H<sub>0</sub>: Islamic Branding Experience (X1) and relationship quality and (X2) have no effect on the loyalty of Islamic bank customers in Malang City, East Java.

H<sub>1</sub>: Islamic Branding Experience (X1) and relationship quality (X2) significantly affect the loyalty of Islamic bank customers in Malang City, East Java.

From the table above, the F-count value is 21.917. To determine the significance of this result, the F-count value is compared with the F-table value that corresponds to the error rate of 0.05, which is 3.092. Because the F-count value (21.917) > (3.092), it can be concluded that there is a simultaneous effect between Islamic Branding Experience (IBE) and relationship quality on customer loyalty of Islamic banks in Malang City, East Java. This result states that "Islamic Branding Experience (IBE) and relationship quality have an effect on customer loyalty of Islamic banks in Malang City, East Java.

## Discussion

### 1. The Impact of Islamic Branding Experience (IBE) on Customer Loyalty of Sharia Banks in Malang City, East Java

The first research question addresses whether Islamic Branding Experience influences customer loyalty in Islamic banks in Malang, East Java. The testing carried out on the first hypothesis uses the t-test. The t-test is used to determine the effect of the independent variable on the dependent variable, in this first formulation the t-test is carried out on the Islamic Branding Experience variable. Based on the results of the t-test that have been carried out, the results show that Islamic Branding Experience does not have an effect on the loyalty of Islamic bank customers in Malang City, East Java. This is indicated by the results of the calculated t value which is smaller than the t-table value  $-0.551 < 1.985$ .

The relevant theory in this context is the customer satisfaction theory. In the customer satisfaction theory, it is stated that customer satisfaction with a product or service does not always lead to loyalty. Even though customers are satisfied with the products or services they receive from a company, this does not always make them loyal customers (Rqdog et al, 2018).

The results of this study is different with the findings of research conducted by Fianto, which indicates that Islamic branding in Islamic banks is effective in fostering customer loyalty, particularly in countries with Muslim-majority populations such as Indonesia and Malaysia. However, the study was proven only for customers of government-owned Islamic banks (Fianto et al., 2020). Research conducted by Suhartanto, which suggests that Muslim communities are more likely to choose Islamic banks for transactions due to the strong religious motivation. This motivation provides peace of mind, as using Islamic products and services aligns with Islamic sharia principles (Suhartanto et al, 2020).

The result of this study is similar with the results of Amelia's study which proves that Islamic Branding has no effect on customer loyalty, this explains that Islamic Branding Experience (IBE) or Islamic brand image is not always a factor that determines customer loyalty because there are other considerations that also play a role in making loyalty decisions. This is because Islamic bank customers also assess various other aspects such as service, price, and

personal interaction with the company (Amelia & Ayani, 2020). Therefore, to ensure sustained customer loyalty in Islamic banks, it is crucial to consider other factors that influence member loyalty, such as customer satisfaction, pricing, trust, and external elements like industry competition and shifts in market trends.

## **2. The Impact of Relationship Quality on Customer Loyalty of Sharia Banks in Malang City, East Java**

The second research question examines whether relationship quality influences customer loyalty in Islamic banks in Malang, East Java. The testing carried out on the second hypothesis uses a partial test. The t-test is used to determine the effect of the independent variable on the dependent variable. In this first formulation the t-test is carried out on the relationship quality variable. Based on the results of the t-test conducted by the author, the results show that relationship quality has a positive and significant effect on customer loyalty in Islamic banks in East Java. This is indicated by the results of the calculated t value which is greater than the t-table value of  $5.231 > 1.985$ . Companies that establish good relationship quality will make customers feel satisfied and comfortable with the services provided, so that they will tend to make repeat purchases or use services continuously, which will ultimately build loyalty to the product or service. Relationship quality is a concept that involves a series of efforts to build, improve, and maintain positive and sustainable relationships between companies and customers (Nur et al, 2022). This shows that good relationship quality can make customers loyal.

The results of this study validate the results of Herman's research which showed that relationship quality has a positive and significant effect on customer loyalty (Herman et al., 2019). This suggests that customer loyalty is influenced by the quality of the relationship they experience. In other words, the higher the relationship quality provided by Islamic banks, the stronger the loyalty of their customers. Therefore, Islamic banks must always maintain and improve relationship quality with their customers. The results of this study also validate the results of Mardhatillah's research that a good relationship with customers will create a good emotional relationship between customers and Islamic banks so that in the end it will form loyal customers (Mardhatillah, 2024).

## **3. The Impact of Islamic Branding Experience (IBE) and Relationship Quality on Customer Loyalty of Islamic Banks in Malang City, East Java**

The results of the research that has been conducted, the author obtained the results that the Islamic Branding Experience (IBE) variable and the relationship quality variable simultaneously have a positive and crucial impact on client loyalty of Islamic banks in Malang City, East Java. This is supported by the calculated F-value of 21.917, compared to the F-table value at a 0.05 significance level, which is 3.092. It can be concluded that the calculated F-value is greater than the F-table value, i.e.,  $21.917 > 3.092$ .

The long-term success of a company is largely dependent on its ability to maintain and enhance customer loyalty. Loyal customers can contribute to positive word-of-mouth communication, as satisfied customers are more likely to provide favorable recommendations to others. These recommendations can serve as valuable marketing tools, helping to attract new customers.

The results of this research support the outputs of research conducted by Fianto that Islamic Branding and relationship quality have a crucial effect on customer loyalty. This is because customers in markets with a majority Muslim population are more likely to choose Islamic banking services, as adherence to sharia principles brings them a sense of inner peace (Fianto et al, 2020). Similarly, relationship quality plays a crucial role in transforming customers into loyal clients. Islamic banks must maintain and enhance both the Islamic Branding Experience and relationship quality to foster increased customer loyalty.

## Conclusion

This study found that Islamic Branding Experience (IBE) and Relationship Quality have a significant impact on customer loyalty in Islamic banks. Based on these findings, Islamic banks can foster customer loyalty by creating a lasting impression on their customers through services and products that align with sharia principles. Banks can also diversify their Islamic-based products and services, while educating and providing financial literacy on Islamic finance to customers, ensuring transactions are free from elements of *riba*, *gharar*, and *maysir*. Moreover, Islamic banks should strengthen their relationships with customers to maintain their loyalty. Effective communication will position customers not just as users but as partners of the Islamic bank, which will, directly or indirectly, support the bank's growth. This research has limitations, as it only involves two variables that influence customer loyalty. There are many other factors that could shape customer loyalty beyond Islamic Branding Experience (IBE) and Relationship Quality. Therefore, future research could include additional variables that may affect customer loyalty, as well as incorporating moderating or mediating variables.

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