

Increasing Customer Loyalty through Digital Marketing, Corporate Image, Mobile Banking Service Quality and Shariah Compliance

Buyung Romadhoni¹, Asbi Amin², Sitti Rahmawati³

¹ Muhammadiyah University of Makassar, Makassar.

² Sekolah Tinggi Ilmu Ekonomi Makassar Bongaya, Makassar.

³ Sawerigading University of Makassar, Makassar.

Abstract:

The purpose of this research is to provide a deeper understanding of the factors that shape customer loyalty in Islamic banking, including Digital Marketing, Corporate Image, Quality of mobile banking services and Shariah Compliance. The type of research used in this study is a type of associative explanatory research, which aims to find out the relationship between two or more variables. The population that will be taken in this study is all customers who transact with PT Bank Syariah. The population in this study uses an infinite population, where the infinite population in this study is taken from the customer of PT Bank Syariah Indonesia KCP Makassar Panakukang. Because the exact number of the population is unknown, the sampling technique used is accidental sampling, where 100 respondents are selected based on chance encounters with researchers, according to Rao Purba's formula so that 100 samples are obtained. The results of this study show that Digital marketing, mobile service quality and Shariah compliance. However, the results of this study prove that corporate image does not have a significant influence on the loyalty of Islamic bank customers.

Keywords: Digital marketing, Corporate image, Quality of mobile banking services, Shariah compliance, customer loyalty.

1. Introduction

The development of digital technology has brought about major changes in almost all aspects of life, including the banking industry. Companies in the financial services sector now face the challenge of continuing to innovate in terms of products, services, and marketing strategies in order to reach an increasingly digitalized society. In this condition, the use of technology is the main key to maintaining competitiveness, attracting potential customers, and maintaining the loyalty of existing customers.

This phenomenon is also reflected in the Islamic banking industry in Indonesia which has experienced significant growth in recent years. Data from the Financial Services Authority (OJK) shows a consistent increase in assets, number of banks and number of Islamic bank offices as follows:

Table 1. Asset Growth, Number of Banks, Number of Offices

Information	2021	2022	2023	2024
Asset	441,789	531,860	594,709	664,611
Number of Banks	12	13	13	14
Number of Offices	2,035	2,007	1,967	1,987

Source: Islamic Banking Statistics (January, 2025)

It is seen that the growth of assets, the number of banks and the number of Islamic bank offices have grown. However, the success of this growth is not only determined by financial factors alone, but also by the ability of Islamic banks to maintain customer loyalty amidst increasingly tight competition.

Customer loyalty itself is a condition in which customers have a high commitment to continue using services from one bank consistently, even though there are many alternatives available on the market (Ahmadi, 2024). Loyal customers not only contribute to the bank's revenue, but also act as promoters by spreading positive experiences to others. Conversely, losing loyal customers can cause significant financial losses for the bank (Andespa et al., 2023). In the context of Islamic banking, customer loyalty is influenced by various factors.

One of the most prominent is the use of Digital Marketing, where banks are required to convey sharia products and values through digital platforms effectively and educationally. In addition, Corporate Image also plays an important role in shaping public perception and trust. The quality of mobile banking services is also an important element that influences customer loyalty in addition to digital marketing and corporate image. No less important is the Shariah Compliance factor, namely the extent to which banks actually apply sharia principles consistently and transparently. These four factors are believed to have a significant influence on the formation of customer loyalty in Islamic banks. This research is relevant considering that the four factors represent aspects of promotion, reputation, service technology, and religious values, all of which play an important role in customer decision making.

Digital marketing provides opportunities for companies to interact directly, quickly and personally with customers through various digital channels such as social media, email, search engines and other digital platforms. (Romadhoni et al., 2024). This strategy not only increases the visibility of the bank, but also creates a more interactive experience for customers. However, the effectiveness of digital marketing in building customer loyalty does not stand alone (Sapthiarsyah & Junita, 2024).

It is important for companies to ensure that promotions and campaigns conducted through digital media reflect the company's overall image. In this case, corporate image plays a strategic role in forming a positive perception in the eyes of customers (Sari, 2025). A good image reflects the company's reliability, credibility and social responsibility which can increase trust and loyalty (Bianchi et al., 2019).

The quality of mobile banking services is also one of the important elements that influence customer loyalty in addition to digital marketing and corporate image. The quality of mobile banking services in Islamic banks is a development of previous forms of innovation, namely SMS banking and internet banking (Mardani, 2023). Ease of access to financial services through mobile applications, such as checking balances, transferring funds, paying bills, and opening accounts, makes banking services faster, more flexible, and in line with modern lifestyles (Delila & Silvia, 2024).

Banks that are able to provide responsive, secure and easy-to-use mobile services will find it easier to build closeness with customers (Pratiwi & Ellyawati, 2023). In an era where people increasingly rely on technology for their daily needs, mobile banking has become an important indicator in assessing the quality of banking services. This service not only supports convenience, but also reflects the bank's commitment to innovation and customer satisfaction. Thus, the quality of mobile services can be a factor in determining customer loyalty amidst tight competition between banks.

Regarding customer loyalty to Islamic banks, a digital approach alone is not enough. Islamic bank customers tend to have additional expectations in the form of compliance with Islamic values. Therefore, the aspect of sharia compliance is the main factor that distinguishes Islamic banks from conventional banks (Maslihatin & Riduwan, 2020). Compliance with sharia principles in all business processes, including digital products and services, greatly determines the level of trust and loyalty of sharia customers. When a sharia bank is able to show that all its services including digital marketing and mobile banking comply with sharia provisions, customer trust will increase (Mundir et al., 2022). On the other hand, if there is a discrepancy or ambiguity regarding sharia principles, then the potential for losing customers becomes very large, even though the quality of technology services and digital promotions is relatively good.

Based on this background, this study aims to provide a deeper understanding of the factors that shape customer loyalty in Islamic banking. The results of this study are expected to be a reference for banking industry players in developing loyalty improvement strategies that are not only oriented towards short-term profits, but also sustainable and value-based.

2. Literature Review

a) Digital Marketing

Digital marketing is a marketing activity that uses digital media and the internet to reach consumers more quickly and widely. According to (Kotler et al., 2018), digital marketing allows companies to interact

personally and in real-time with consumers. In the banking context, digital marketing helps shape customer perceptions, deliver service information, and create more connected experiences, which can ultimately increase loyalty.

b) Corporate Image

Corporate image or corporate image is the public's perception of the company's overall identity, trustworthiness, and reputation. According to (Ramadhani & Nurhadi, 2022), a positive corporate image creates a sense of trust and customer satisfaction, which can then strengthen loyalty. In the banking world, the image as a professional, trustworthy, and responsible institution is key to retaining customers.

c) Mobile Banking service quality

Mobile banking is a banking service that allows customers to make transactions via mobile devices. The quality of mobile banking services is an effort to fulfill the needs and desires of customers who use fast, safe, and convenient mobile banking which can increase customer satisfaction and loyalty. (Sudirman et al., 2024). With the presence of Mobile Banking services, customers now have more options for making transactions. The Mobile Banking system allows banking transactions to be carried out digitally (in cyberspace) by service users without direct involvement from bank officers. (Handayani & Anitasari, 2022). Consumers highly appreciate the convenience, effectiveness, efficiency, and simplicity offered by this service.

d) Shariah Compliance

Shariah compliance in Islamic banking, it is the ability of Islamic banks to carry out their operational activities by complying with the established Islamic principles. (Hobvi et al., 2022). The striking thing in this operational activity is not using an interest system in its activities. The better the implementation of sharia compliance in banking, the more confident customers become in making transactions. (Oktapiani & Anggraini, 2022).

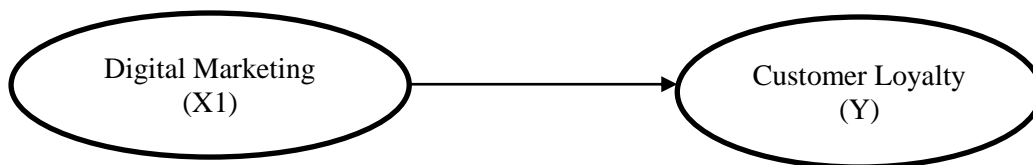
e) Customer Loyalty

Loyalty is a strong commitment to continue purchasing or using products or services from a preferred company in the future, despite situational influences and marketing efforts that might encourage customers to switch. (Ansar et al., 2024). Customer loyalty refers to the commitment to reuse a company's products or services consistently over the long term. states that loyalty is formed from repeated satisfaction, positive perceptions, and trust in the Company. (Purnama & Hidayah, 2019). In the banking context, loyalty reflects the bank's success in maintaining strong and sustainable relationships with its customers.

Relationship Between Research Variables

The Influence of Digital Marketing on Customer Loyalty

Digital marketing is one of the efforts to make it easier for Islamic banks to reach customers through media to directly access customers (Rahmanto et al., 2023). Effective digital marketing can build personal relationships with customers through fast, accurate, and interactive information delivery. Through this social media, Islamic banks will find it easier to approach customers. Research results (Abdullah et al., 2022) and (Nasti et al., 2024) found that digital marketing has a positive and significant effect on customer loyalty. The better the digital marketing run by the bank, the more likely customers are to feel connected and satisfied with the service, which ultimately increases loyalty (Chauhan et al., 2022).

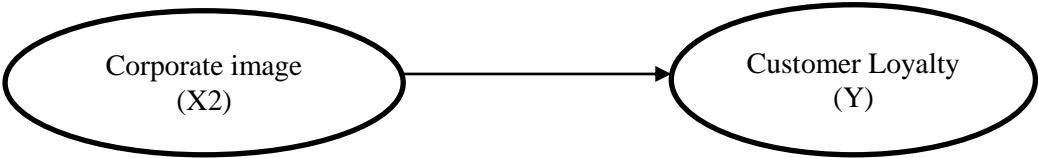


Hypothesis 1: Digital marketing has a positive and significant impact on customer loyalty.

The Influence of Corporate Image on Customer Loyalty

A positive corporate image forms the perception of trust and professionalism. In the banking industry, the image as a trustworthy, professional, and reliable institution will increase customer confidence to continue using the bank's services. Corporate image is very much needed in a company, especially in the banking world, because it is to retain customers (Suminto & Maharani, 2020). With the existence of a corporate image in a company, this can be a benchmark for the reputation of Islamic General Banks in the eyes of the public. Research results (Oktapiani & Anggraini, 2022) and (Abror & Safitri, 2022) found that corporate image has a positive and significant effect on customer loyalty. A good image strengthens customer loyalty because they feel proud to be part of an institution with

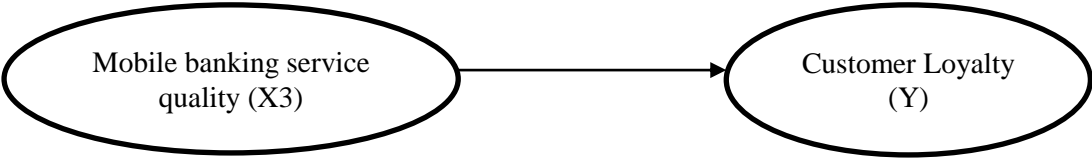
a good reputation (Fathullah et al., 2023). However, the research results (Kuswandarini & Annisa, 2021) and (Senoaji, 2021) found that corporate image does not have a significant effect on customer loyalty.



Hypothesis 2: Corporate image has a positive and significant influence on customer loyalty.

The Influence of Mobile Banking Service Quality on Customer Loyalty

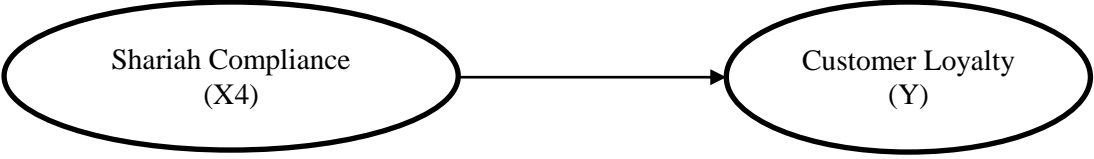
Service quality can be interpreted as the level of consumer satisfaction, while the level of consumer satisfaction itself is obtained from a comparison of the type of service actually received by the consumer with the type of service expected by the consumer (Siadari & Lutfi, 2021). The quality of mobile banking services makes it easy for customers to access banking services anytime and anywhere. The speed, convenience, and security of mobile services will increase customer satisfaction and experience, which contributes positively to loyalty (Akob & Sukarno, 2022). Research result (Astuti et al., 2020) found that the quality of mobile banking services has a positive effect on customer loyalty. Customers who are satisfied with mobile services are less likely to switch to another bank. This is in line with research conducted by (Kaledin Siadari, 2020) which states that service quality has a positive and significant effect on customer loyalty. However, it is different (Triyanti et al., 2021) found that the quality of mobile banking services has no effect on customer loyalty.



Hypothesis 3: Mobile banking service quality has a positive and significant effect on customer loyalty.

The Influence of Shariah Compliance and Customer Loyalty

For Islamic bank customers, compliance with Islamic principles is a primary value that is the main consideration in choosing financial services. According to (Winarsih & Sisdianto, 2024), sharia compliance is a key indicator in assessing public trust in sharia banks. The higher the level of sharia compliance felt by customers, the greater the loyalty shown. There are several previous studies that examine the Shariah Compliance variable on customer loyalty, including research (Syarifuddin & Mahesa, 2020), (Ibrahim & Rachmawati, 2020) and (Oktapiani & Anggraini, 2022) shows that Shariah Compliance has an effect on loyalty. In his research, he explained that enforcing the principles of Sharia compliance provides a signal and is a guarantee of Islamic bank compliance with sharia principles. Then, the research (Nurjannah et al., 2023) which states the opposite result, namely that Shariah Compliance does not have a significant effect on customer loyalty.



Hypothesis 4: Shariah compliance has a positive and significant effect on customer loyalty.

3. Research Methods

The type of research used in this study is an associative explanatory research type, which aims to determine the relationship between two or more variables. The population to be taken in this study is all customers who make transactions at PT Bank Syariah. The population in this study uses an infinite population, where the infinite population in this study is taken from customers of PT Bank Syariah Indonesia KCP Makassar Panakukang. Because the exact population is unknown, the sampling technique used is accidental sampling, where 100 respondents were selected based on chance meeting with the researcher, according to the Rao Purba formula with a 95% confidence level and a 10% margin of error.

$$n = \frac{z^2}{4(moe)Z^2} = 96.04 \text{ rounded up to 100 sample people. } \frac{1,96^2}{4(0,10)^2}$$

4. Results and Discussion

Validity and Reliability Test

Validity test is used in measuring whether a questionnaire is valid or not. The testing criteria used with an instrument are said to be valid if the r value is > 0.30 with a significance of 5% (Sugiyono, 2014, p. 188). Meanwhile, the reliability test aims to determine the consistency of an instrument, to what extent the questionnaire can be trusted. The reliability test is measured using Cronbach's Alpha, if the alpha value is > 0.60 (Ghozali, 2005, p. 41-42), then the questionnaire is said to be reliable.

Table2. Validity Test Results

Variables	Item	R Count	Cronbach's Alpha	Information
Digital marketing (X1)	X1.1	0.617	0.726	Valid and Reliable
	X1.2	0.712		Valid and Reliable
	X1.3	0.681		Valid and Reliable
	X1.4	0.628		Valid and Reliable
Corporate Image (X2)	X2.1	0.724	0.813	Valid and Reliable
	X2.2	0.708		Valid and Reliable
	X2.3	0.672		Valid and Reliable
	X2.4	0.747		Valid and Reliable
Mobile Banking service quality (X3)	X3.1	0.623	0.817	Valid and Reliable
	X3.2	0.742		Valid and Reliable
	X3.3	0.616		Valid and Reliable
	X3.4	0.750		Valid and Reliable
	X3.5	0.811		Valid and Reliable
Shariah Compliance (X4)	X4.1	0.611	0.626	Valid and Reliable
	X4.2	0.743		Valid and Reliable
	X4.3	0.682		Valid and Reliable
	X4.4	0.754		Valid and Reliable
Customer Loyalty (Y)	Y1.1	0.748	0.824	Valid and Reliable
	Y1.2	0.725		Valid and Reliable
	Y1.3	0.783		Valid and Reliable
	Y1.4	0.817		Valid and Reliable
	Y1.5	0.751		Valid and Reliable

Source: Primary data processing, 2025

Based on the results of the validity test, it can be seen that each statement item has been tested with a sample of 100 respondents. In this calculation, the r value > 0.30, indicating that all statement items are valid. Then, the results of the questionnaire reliability test state that all variables are declared reliable because $\alpha > 0.60$.

The results of the digital marketing variable reliability test (X1) have an a value of $0.726 > 0.60$, the corporate image variable (X2) produces an a value of $0.813 > 0.60$, the Mobile Banking service quality variable (X3) produces an a value of $0.817 > 0.60$, the shariah compliance variable produces a value of 0.626 and the customer loyalty variable (Y) produces an a value of $0.824 > 0.60$. So, overall the results of the variable reliability test are declared valid so that the questionnaire used can be trusted.

Normality Test

Based on the analysis of the normality test conducted with the One-Sample Kolmogorov-Smirnov Test, the Asymp. Sig (2-tailed) value was obtained at 0.200. This figure exceeds the probability threshold of 0.05, so a conclusion can be drawn that the residuals in this study have a normal distribution.

Table3. Normality Test Results

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		100
Normal Parameters ^{a,b}	Mean	0.0000000
	Std. Deviation	24,20822714
Most Extreme Differences	Absolute	0.108
	Positive	0.108
	Negative	-0.074
Test Statistics		0.074
Asymp. Sig. (2-tailed)		.200c,d

Source: Primary data processing, 2025

Therefore, the assumption regarding normality in the regression model has been met, which shows that the results of the regression analysis can be used to make valid decisions.

Multicollinearity Test

Table 4. Multicollinearity Test Results

Model		Collinearity Statistics	
		Tolerance	VIF
1	(Constant)		
	Digital Marketing (X1)	0.512	1,427
	Corporate Image (X2)	0.493	1.109
	Mobile Banking service quality(X3)	0.347	1,241
	Shariah Compliance(X4)	0.316	1.221

Source: Primary Data Processing, 2025

Based on the results of the multicollinearity test in the image above, the tolerance value for the digital marketing variable is 0.512, corporate image is 0.493, mobile banking service quality is 0.347 and shariah compliance is 0.316, which is greater than 0.10 and the VIF value of the digital marketing variable is 1.427, corporate image is 1.109, mobile banking service quality is 1.241 and shariah compliance is 1.221, which is less than 10. Thus, it can be concluded that there is no multicollinearity in this regression model, so the model is suitable for use in further analysis.

The coefficient of determination (R^2) is used to measure the ability of the regression model to explain the variation of the dependent variable.

Table 5. Model Summary ^b				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.714a	.694	.582	1.15714

Source: Processed data, 2025

Based on the determination coefficient test table (R^2), the Adjusted R^2 is obtained at 0.582. This means that 58.20% of customer loyalty (Y) can be explained by the variables of digital marketing (X1), corporate image (X2), quality of mobile banking services (X3) and shariah compliance (X4). While the rest (100% - 58.20% = 41.80%). Customer loyalty is influenced by other variables not mentioned in this study or other causes outside the model.

Partial Test (t-Test)

The t-test or partial test is used to measure the influence of each independent variable individually on the

dependent variable. This test is done by comparing the t-count value with the t-table. If the $t\text{-count} < t\text{-table}$ then the alternative hypothesis (H_0) is rejected. If the $t\text{-count} > t\text{-table}$ then the alternative hypothesis (H_1) is accepted, which means that the independent variable has a significant effect on the dependent variable. The results of the t-test in this study can be seen in the following table:

Table 6. Results of t-Test (Partial Test)

Variables	t	t table	Sig
Digital Marketing (X1)	3.613	1,984	0.000
Corporate Image (X2)	1,815	1,984	0.071
Mobile Banking service quality(X3)	2,830	1,984	0.002
Shariah Compliance(X4)	2.148	1,984	0.018

Source: Primary data processing, 2025

The results of the t-test can be concluded as follows:

1. Digital marketing (X1)

The results of the t-test stated that the t-count value of the digital marketing variable was 3.613. Based on this, the t-count value of $3.613 > t\text{-table } 1.984$ and the significant value of the digital marketing variable $0.000 < 0.05$, then H_0 is rejected and H_1 is accepted, it can be concluded that the digital marketing variable has a partial and significant positive effect on customer loyalty.

2. Corporate image (X2)

The results of the t-test show that the t-count value of the corporate image variable is 2.015. Because the t-count value is $1.815 < t\text{-table } 1.984$ and the significant value of the price variable is $0.071 < 0.05$, then H_0 is rejected and H_2 is rejected, it can be concluded that the corporate image variable has a positive but insignificant effect on customer loyalty.

3. Mobile Banking service quality(X3)

The results of the t-test show that the t-count value of the Mobile Banking service quality variable is 2.830. Because the t-count value of $2.830 > t\text{-table } 1.984$ and the significant value of the Mobile Banking service quality variable is $0.002 < 0.05$, then H_0 is rejected and H_3 is accepted, it can be concluded that the Mobile Banking service quality variable has a partial and significant positive effect on customer loyalty.

4. Shariah compliance (X4)

The results of the t-test show that the t-count value of the shariah compliance variable is 2.148, because the t-count value is $2.148 > t\text{-table } 1.984$ and the significance value of the shariah compliance variable is $0.018 < 0.05$, then H_0 is rejected and H_4 is accepted, it can be concluded that the shariah compliance variable has a partial and significant positive effect on customer loyalty.

Discussion

The results of the study show that digital marketing has a positive and significant influence on customer loyalty of Islamic banks. This finding means that the more effective the digital marketing strategy implemented, the higher the level of customer loyalty to the bank. Digital marketing carried out through social media, email marketing, mobile applications, and official websites of Islamic banks is able to create intensive, informative, and personal communication with customers, which ultimately forms emotional attachment and customer trust in the bank.

The results of this study indicate that Islamic banks that are able to utilize digital media well through relevant, educational, and sharia-compliant content are able to create a positive perception in the eyes of customers. Customers feel more cared for and get the information they need quickly and efficiently. The results of this study support the results of the study (Abdullah et al., 2022) and (Nasti et al., 2024) found that digital marketing has a positive and significant effect on customer loyalty. The quality of digital marketing interactions strengthens the customer experience and makes them more loyal, marked by loyalty in using bank products and services, and the willingness to recommend the bank to others.

The results of the study showed that corporate image did not have a significant effect on customer loyalty of Islamic banks, this means that the public's positive perception of the company's image does not necessarily encourage customers to remain loyal to using the bank's services. This could be due to the fact that Islamic bank customers tend to be more influenced by spiritual aspects, belief in sharia principles, or the quality of direct services they receive, compared to the company's image in general. In other words, customer loyalty may be more determined by real experiences and personal satisfaction, rather than by

general perceptions of the bank's reputation.

Another factor that may explain the insignificant influence of corporate image is the homogeneity of image among Islamic banks. If all Islamic banks are perceived to have a similar image, then corporate image becomes less relevant in differentiating and influencing customer loyalty decisions. In this context, loyalty is more likely to be formed by functional factors such as ease of access to services, compliance with Islamic principles, and personal relationships with bank officers, rather than by symbolic elements or public perception.

The results of this study support the results of the research (Kuswandarini & Annisa, 2021) and (Senoaji, 2021) found that corporate image does not have a significant effect on customer loyalty. However, in contrast to the results of research (Oktapiani & Anggraini, 2022) dan (Abror & Safitri, 2022) found that corporate image has a positive and significant effect on customer loyalty. A good image strengthens customer loyalty because they feel proud to be part of a reputable institution (Fathullah et al., 2023).

The results of this study indicate that the quality and availability of Mobile Banking service quality plays an important role in shaping customer loyalty in Islamic banks. In the digital era, easy access to banking services via mobile devices is a primary need for customers who want fast, flexible, and efficient transactions without having to come to a branch office. When the mobile services offered by Islamic banks are reliable, easy to use, and secure, customers tend to feel satisfied and encouraged to continue using the bank in the long term.

This finding also reflects the changing behavior of sharia customers who are increasingly tech-savvy and have high expectations for the digitalization of banking services. Customer loyalty is no longer only determined by the spiritual aspect and the legality of transactions, but also by the convenience and efficiency of the user experience. In other words, the integration of modern technology such as responsive and complete mobile banking applications is an added value that strengthens customer engagement with shariah banks.

The results of this study support the results of research (Astuti et al., 2020) and (Kaledin Siadari, 2020) found that the quality of mobile banking services has a positive impact on customer loyalty. Customers who are satisfied with mobile services will be less likely to switch to another bank. However, it is different (Triyanti et al., 2021) found that the quality of mobile banking services has no effect on customer loyalty.

The results of the study showed that sharia compliance has a significant effect on customer loyalty indicating that the conformity of sharia bank operations with sharia principles is a major factor in forming long-term customer commitment. This shows that sharia bank customers not only consider the economic aspect in choosing banking services, but also consider the religious dimension and the halalness of the products and services offered. In other words, the level of customer trust in sharia compliance greatly influences their decision to continue using the bank's services consistently.

The significance of this influence also reflects the high sensitivity and religious awareness among Islamic bank customers. Customers demand assurance that every transaction, product, and service they use does not conflict with Islamic teachings. When banks demonstrate a real commitment to Islamic principles, either through supervision by the Sharia Supervisory Board, transparency of contracts, or education for customers, customer loyalty tends to increase. This shows that loyalty in the context of Islamic banks is built on the basis of values and integrity, not just on the technical aspects of service.

The results of this study support the results of research (Syarifuddin & Mahesa, 2020), (Ibrahim & Rachmawati, 2020) dan (Oktapiani & Anggraini, 2022) showing that Shariah Compliance has an effect on loyalty. In his research, he explained that the enforcement of Sharia compliance principles provides a signal and is a guarantee of Islamic banks' compliance with sharia principles. However, in contrast to the results of a study (Nurjannah et al., 2023) which stated the opposite result that Shariah Compliance does not have a significant effect on customer loyalty.

5. Conclusion

The results of this study show that Digital marketing has a positive and significant influence on the loyalty of Islamic bank customers. This means that the more effective the digital marketing strategy that is implemented, the higher the level of customer loyalty, the quality of mobile banking services plays an important role in shaping customer loyalty, meaning that the convenience, speed, and convenience of mobile

banking services are key factors in maintaining and increasing customer loyalty, then Shariah compliance also has a significant effect on customer loyalty, meaning that Islamic banks comply with the principles Sharia is a determining factor in building customer trust and loyalty. However, the results of this study prove that corporate image does not have a significant influence on the loyalty of Islamic bank customers.

This shows that the general perception of the company's image does not directly affect the loyalty level of Islamic bank customers. This study suggests that Bank BSI to continue to improve the quality and innovation in digital marketing strategies, it is important for Islamic banks to continue to develop mobile banking features that are user-friendly, safe, and in accordance with customer needs, Islamic banks must maintain and strengthen compliance with Islamic principles consistently. Although corporate image does not have a significant effect on customer loyalty, Islamic banks still need to maintain a good reputation in the eyes of the public, because a positive image can still support other aspects of marketing and acquiring new customers.

6. Reference

1. Abdullah, J., Nuryanto, UW, Cakranegara, PA, Fibriany, FW, & Putra, IGNAD (2022). Analysis of the Influence of Digital Marketing and Product Quality on Customer Loyalty. *Quantitative Economics and Management Studies*, 3(6), 842–851.
2. Abror, MFR, & Safitri, R. (2022). The Importance of Corporate Social Responsibility and Corporate Image to Form Customer Loyalty at BMT Mandiri Sejahtera, Kranji Lamongan Branch. *Tabarru' Journal: Islamic Banking and Finance*, 5(2), 448–456.
3. Ahmadi, MA (2024). Strategic Management in Increasing Bank Customer Loyalty. *Nitro Journal of Financial Banking Management*, 7(1), 15–25.
4. Akob, RA, & Sukarno, Z. (2022). The Effect of Mobile Banking Service Quality on Customer Satisfaction and Loyalty of State-Owned Banks in Makassar. *Maksipreneur Journal: Management, Cooperatives, and Entrepreneurship*, 11(2), 269–283.
5. Andespa, R., Yeni, YH, Fernando, Y., & Sari, DK (2023). Brand image, perceived value, brand awareness, customer trust, and customer loyalty in Islamic banking. *Jesya (Journal of Economics and Islamic Economics)*, 6(2), 2301–2316.
6. Ansar, J., Romadhoni, B., & Indrayani, S. (2024). The Influence Of Service Quality, Product Innovation And Promotion On Customer Loyalty On Donat Kampar Galesong District Of Takalar. *International Journal of Economic Research and Financial Accounting (IJERFA)*, 2(3).
7. Astuti, YW, Agriyanto, R., & Turmudzi, A. (2020). The Influence of Service Quality, Customer Value, Trust and Satisfaction on Customer Loyalty of Sharia Mobile Banking Service Users. *Indonesian Journal of Marketing Science*, 19(3), 134–158.
8. Bianchi, E., Bruno, J.M., & Sarabia-Sanchez, F.J. (2019). The impact of perceived CSR on corporate reputation and purchase intention. *European Journal of Management and Business Economics*, 28(3), 206–221.
9. Chauhan, S., Akhtar, A., & Gupta, A. (2022). Customer experience in digital banking: a review and future research directions. *International Journal of Quality and Service Sciences*, 14(2), 311–348.
10. Delila, AG, & Silvia, V. (2024). The Role of Using Bsi Mobile Banking in Ease of Transactions in the Modern Era. *Journal Of Informatics And Busines*, 1(4), 290–294.
11. Fathullah, F., Yulianto, A., Ikhwan, S., & Khojin, N. (2023). The Influence of Service Quality and Trust on Customer Loyalty of Tama Cooperative with Religiosity as a Moderator Variable (Case Study at Tama Cooperative). *JECMER: Journal of Economic, Management and Enterpreneurship Research*, 1(3), 106–123.
12. Handayani, S., & Anitasari, M. (2022). Characteristics of Mobile Banking Users in Bengkulu City. *EKOMBIS REVIEW: Scientific Journal of Economics and Business*, 10(S1), 353–366.
13. Hobvi, ALJ, Zunaidi, A., & Fikriyah, A. (2022). Implementation of compliance management in the sharia banking sector. *Proceedings of Islamic Economics, Business, and Philanthropy*, 1(2), 346–362.
14. Ibrahim, MI, & Rachmawati, L. (2020). Customer Perceptions of the Implementation of Shariah Compliance and Good Corporate Governance on Customer Loyalty at BRI Syariah Sidoarjo Branch Office. *Journal of Islamic Economics and Business*, 3(3), 44–53.
15. Kotler, P., Keller, KL, Ang, SH, Tan, CT, & Leong, SM (2018). *Marketing management: an Asian perspective*. Pearson Harlow.

16. Kuswandarini, KI, & Annisa, AA (2021). Analysis of the influence of service quality, corporate image, and customer relationship management on customer loyalty with customer satisfaction as an intervening variable. *Journal of Management and Digital Business*, 1(1), 37–51.
17. Mardani, DA (2023). The Influence of Service Quality and Product Quality of Bsi Mobile Banking on Customer Satisfaction of Bank Syariah Indonesia (Study: Tasikmalaya City, 2023. *La Zhulma | Journal of Islamic Economics and Business*, 3(2), 148–157.
18. Maslihatin, A., & Riduwan, R. (2020). Analysis of Sharia Compliance in Islamic Banks: Case Study of Islamic People's Financing Banks. *Maps Journal (Islamic Banking Management)*, 4(1), 27–35.
19. Mundir, A., Nizar, M., & Athiroh, DR (2022). The Influence of Service Quality, Satisfaction, and Trust in the Use of Mobile Banking Applications on Students as Sharia Bank Customers at Yudharta University, Pasuruan. *JPSDa: Darussalam Islamic Banking Journal*, 2(1), 1–17.
20. Nasti, N., Lubis, AH, & MS, AR (2024). Analysis of the Influence of Digital Marketing on Increasing Customer Loyalty in the Industrial Era 4.0. *International Journal of Economics (IJEC)*, 3(2).
21. Nurjannah, A., Junaidi, H., & Maulana, CZ (2023). The Influence of Shariah Compliance and Spiritual Marketing on Customer Loyalty with Satisfaction as an Intervening Variable at Bank Syariah Indonesia, Palembang Sudirman Branch Office. *Al Maal: Journal of Islamic Economics and Banking*, 4(2), 148–162.
22. Oktapiani, AA, & Anggraini, T. (2022). The Influence of Relationship Marketing, Comporate Image and Sharia Compliance on Customer Loyalty with Customer Satisfaction as an Intervening Variable at PT BSI KCP Gunung Tua. *Scientific Journal of Islamic Economics*, 8(3), 3423–3433.
23. Pratiwi, LH, & Ellyawati, J. (2023). M-Banking Services and Their Influence on Satisfaction and Loyalty: An Empirical Study of Bank Bni. *Modus*, 35(2), 212–226.
24. Purnama, R., & Hidayah, AA (2019). The Influence of Service Quality, Corporate Image, and Trust on Customer Satisfaction and Its Influence on Customer Loyalty. *Tirtayasa Ekonomika*, 14(2), 187–203.
25. Rahmanto, DNA, Muhammad, IS, Nurwiyanti, F., Kamal, AH, & Sani, AA (2023). Islamic Banks: Study of Financial Literacy, Digital Marketing, Accessibility, Age, and Education. *Journal of Islamic Economics and Finance Studies*, 4(1), 66–82.
26. Ramadhani, M., & Nurhadi, N. (2022). The Influence of Brand Image, Consumer Satisfaction and Trust on Customer Loyalty of Aqua Brand Mineral Water. *FORBISWIRA Business and Entrepreneurship Forum*, 11(2), 200–214.
27. Romadhoni, BR, Akhmad, A., Rusydi, MR, & Mustaking, M. (2024). Result of Digital Marketing, Product Quality and Mediation Customer Satisfaction. *EKOMBIS REVIEW: Scientific Journal of Economics and Business*, 12(1), 1145–1156.
28. Sapthiarsyah, MF, & Junita, D. (2024). The Influence of Social Media Usage and Digital Marketing on MSME Performance. *Scientific Journal of Economics and Business*, 21(2), 330–337.
29. Sari, N. (2025). The Influence of Corporate Social Responsibility Implementation and Customer Perception on Corporate Image: (Case Study on Customers of Bank Sumut Syariah KCP Stabat). *Journal of Islamic Economics and Finance*, 4(1), 88–105.
30. Senoaji, F. (2021). The relationship between social responsibility, service quality, and corporate image on customer loyalty at BSI Surabaya. *Improvement: Journal of Management and Business*, 1(2), 165–172.
31. Siadari, K., & Lutfi, A. (2021). The influence of corporate image, service quality and customer satisfaction on loyalty in using BNI mobile banking (case study of BNI Harmoni branch office). *Journal of Business Management and Entrepreneurship*, 5(2), 155.
32. Sudirman, MS, Imran, M., & Prayoga, D. (2024). The Influence of Risk and Service Quality on Customer Loyalty of BSI Mobile Banking Users. *Equilibrium: Journal of Economics-Management-Accounting*, 20(1), 71.
33. Suminto, A., & Maharani, S. (2020). Analysis of the Influence of Corporate Social Responsibility, Islamic Banking Service Quality and Corporate Image on Customer Loyalty at Bank BRISyariah Ponorogo Branch Office. *El Barka: Journal of Islamic Economics and Business*, 3(1), 51–79.
34. Syarifuddin, ADI, & Mahesa, A. (2020). Marketing Mix and Sharia Compliance Towards Customer Loyalty. *LAA MAISYIR: Journal of Islamic Economics*, 57–73.
35. Triyanti, D., Kaban, RF, & Iqbal, M. (2021). The Role of Mobile Banking Services in Increasing Customer Satisfaction and Loyalty of Islamic Banking. *Muhammadiyah Journal of Business*

Management, 2(1), 51–62.

36. Winarsih, S., & Sisdianto, E. (2024). The role of financial reports in assessing the transparency and sustainability of Islamic banks. *Jurnal Media Akademik (JMA)*, 2(12).