

**ANALYSIS OF THE INFLUENCE OF BRAND IDENTITY ON BRAND  
LOYALTY THROUGH BRAND TRUST AND ISLAMIC BRANDING AS  
INTERVENING VARIABLES  
(CASE STUDY ON CUSTOMERS OF BANK MUAMALAT INDONESIA  
IN THE SPECIAL REGION OF YOGYAKARTA)**



**THESIS**

**SUBMITTED TO FACULTY OF ISLAMIC ECONOMICS AND  
BUSINESS OF ISLAMIC STATE UNIVERSITY OF SUNAN KALIJAGA  
YOGYAKARTA AS PARTIAL FULFILLMENT OF THE  
REQUIREMENTS FOR THE DEGREE OF BACHELOR OF ISLAMIC  
ECONOMICS**

**BY:  
REZALDY NURUL AROBBY  
NIM: 16820132**

**ISLAMIC BANKING DEPARTMENT  
FACULTY OF ISLAMIC ECONOMIC AND BUSINESS  
ISLAMIC STATE UNIVERSITY OF SUNAN KALIJAGA  
YOGYAKARTA**

**2023**

**ANALYSIS OF THE INFLUENCE OF BRAND IDENTITY ON BRAND  
LOYALTY THROUGH BRAND TRUST AND ISLAMIC BRANDING AS  
INTERVENING VARIABLES  
(CASE STUDY ON CUSTOMERS OF BANK MUAMALAT INDONESIA  
IN THE SPECIAL REGION OF YOGYAKARTA)**



**THESIS  
SUBMITTED TO FACULTY OF ISLAMIC ECONOMICS AND  
BUSINESS OF ISLAMIC STATE UNIVERSITY OF SUNAN KALIJAGA  
YOGYAKARTA AS PARTIAL FULFILLMENT OF THE  
REQUIREMENTS FOR THE DEGREE OF BACHELOR OF ISLAMIC  
ECONOMICS**

**BY:  
REZALDY NURUL AROBBY  
NIM: 16820132**

**THESIS ADVISOR:  
ALEX FAHRUR RIZA, SE., M.Sc.  
NIP. 19900412 000000 1 301**

**ISLAMIC BANKING DEPARTMENT  
FACULTY OF ISLAMIC ECONOMIC AND BUSINESS  
ISLAMIC STATE UNIVERSITY OF SUNAN KALIJAGA  
YOGYAKARTA**

**2023**



KEMENTERIAN AGAMA  
UNIVERSITAS ISLAM NEGERI SUNAN KALIJAGA  
FAKULTAS EKONOMI DAN BISNIS ISLAM

Jl. Marsda Adisucipto Telp. (0274) 550821, 512474 Fax. (0274) 586117 Yogyakarta 55281

PENGESAHAN TUGAS AKHIR

Nomor : B-1344/Un.02/DEB/PP.00.9/08/2023

Tugas Akhir dengan judul : ANALYSIS OF THE INFLUENCE OF BRAND IDENTITY ON BRAND LOYALTY THROUGH BRAND TRUST AND ISLAMIC BRANDING AS THE INTERVENING VARIABLES (CASE STUDY ON CUSTOMERS OF BANK MUAMALAT INDONESIA IN THE SPECIAL REGION OF YOGYAKARTA)

yang dipersiapkan dan disusun oleh:

Nama : REZALDY NURUL AROBBY  
Nomor Induk Mahasiswa : 16820132  
Telah diujikan pada : Senin, 14 Agustus 2023  
Nilai ujian Tugas Akhir : A-

dinyatakan telah diterima oleh Fakultas Ekonomi dan Bisnis Islam UIN Sunan Kalijaga Yogyakarta

TIM UJIAN TUGAS AKHIR



Ketua Sidang

Alex Fahrur Riza, SE., M.Sc.  
SIGNED

Valid ID: 64ed6dcb40059



Penguji I

Dr. Ruspita Rani Pertiwi, S.Psi, M.M  
SIGNED

Valid ID: 64ec18942f115d



Penguji II

Dr. Siti Nur Azizah, S.E.I., M.E.I.  
SIGNED

Valid ID: 648ba5c9b900



Yogyakarta, 14 Agustus 2023  
UIN Sunan Kalijaga  
Dekan Fakultas Ekonomi dan Bisnis Islam

Dr. Afdawaiza, S.Ag., M.Ag.  
SIGNED

Valid ID: 64ed82b6c137f



**SURAT PERSETUJUAN SKRIPSI**

Hal : Skripsi Saudara Rezaldy Nurul Arobby  
Lamp : 1

Kepada Yth.  
**Dekan Fakultas Ekonomi dan Bisnis Islam**  
**Universitas Islam Negeri Sunan Kalijaga Yogyakarta**  
di Yogyakarta

*Assalamu'alaikum Warahmatullahi Wabarakatuh*

Setelah membaca, menimbang, meneliti, memberikan petunjuk, dan mengoreksi serta mengadakan perbaikan seperlunya, maka kami selaku pembimbing berpendapat bahwa skripsi saudara:

Nama : Rezaldy Nurul Arobby

NIM : 16820132

Judul Skripsi : **“ANALYSIS OF THE INFLUENCE OF BRAND IDENTITY ON BRAND LOYALTY THROUGH BRAND TRUST AND ISLAMIC BRANDING AS INTERVENING VARIABLES (CASE STUDY ON CUSTOMERS OF BANK MUAMALAT INDONESIA IN THE SPECIAL REGION OF YOGYAKARTA)”**

Sudah dapat diajukan kepada Fakultas Ekonomi dan Bisnis Islam Jurusan Perbankan Syariah Universitas Islam Negeri Sunan Kalijaga Yogyakarta sebagai salah satu syarat untuk memperoleh gelar sarjana strata satu dalam ilmu ekonomi islam.

Dengan ini kami mengharap agar skripsi saudara tersebut dapat segera dimunaqasyahkan. Atas perhatiannya kami ucapkan terima kasih.

*Wassalamu'alaikum Warahmatullahi Wabarakatuh.*

Yogyakarta, 9 Agustus 2023  
Pembimbing

**ALEX FAHRUR RIZA, S.E., M.Sc.**  
**NIP. 19900412 000000 1 301**

## SURAT PERNYATAAN KEASLIAN

Saya yang bertanda tangan di bawah ini:

Nama : Rezaldy Nurul Arobby

NIM : 16820132

Jurusan/Prodi : Perbankan Syariah

menyatakan bahwa skripsi yang berjudul “**ANALYSIS OF THE INFLUENCE OF BRAND IDENTITY ON BRAND LOYALTY THROUGH BRAND TRUST AND ISLAMIC BRANDING AS INTERVENING VARIABLES (CASE STUDY ON CUSTOMERS OF BANK MUAMALAT INDONESIA IN THE SPECIAL REGION OF YOGYAKARTA)**” adalah benar-benar merupakan hasil karya penyusunan sendiri, bukan duplikasi ataupun saluran dari orang lain kecuali pada harapan yang telah dirujuk dan disebut dalam *bodynote* atau daftar pustaka. Apabila di lain waktu terbukti adanya penyimpangan dalam karya ini, maka tanggung jawab sepenuhnya ada pada penyusun.

Demikian surat pernyataan ini saya buat agar dapat dimaklumi.

Yogyakarta, 9 Agustus 2023

Yang Menyatakan,



Rezaldy Nurul Arobby  
NIM 16820132



**HALAMAN PERSETUJUAN PUBLIKASI KARYA ILMIAH  
UNTUK KEPENTINGAN AKADEMIK**

---

Sebagai civitas akademika Universitas Islam Negeri Sunan Kalijaga Yogyakarta,  
saya yang bertanda tangan di bawah ini:

Nama : Rezaldy Nurul Arobby  
NIM : 16820132  
Program Studi : Perbankan Syariah  
Fakultas : Ekonomi dan Bisnis Islam  
Jenis Karya : Skripsi

demi pengembangan ilmu pengetahuan, menyetujui untuk memberikan kepada Universitas Islam Negeri Sunan Kalijaga Yogyakarta hak bebas royalti non eksklusif (*non exclusive royalty free right*) atas karya ilmiah saya yang berjudul:

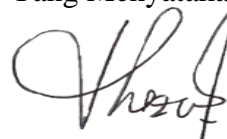
**“ANALYSIS OF THE INFLUENCE OF BRAND IDENTITY ON BRAND LOYALTY THROUGH BRAND TRUST AND ISLAMIC BRANDING AS INTERVENING VARIABLES (CASE STUDY ON CUSTOMERS OF BANK MUAMALAT INDONESIA IN THE SPECIAL REGION OF YOGYAKARTA)”**

beserta perangkat yang ada (jika diperlukan). Dengan hak bebas royalti non eksklusif ini, UIN Sunan Kalijaga Yogyakarta berhak menyimpan, mengalih media/formatkan, mengelola dalam bentuk pangkalan data (*database*), merawat, dan mempublikasikan tugas akhir saya selama tetap mencantumkan nama saya sebagai penulis/pencipta dan sebagai pemilik Hak Cipta.

Demikian surat pernyataan ini saya buat dengan sebenar-benarnya.

Yogyakarta, 9 Agustus 2023

Yang Menyatakan,



Rezaldy Nurul Arobby

**PAGE OF MOTTO**

**“Learn to appreciate what you have, before time forces you to appreciate  
what you had”**

**“Keep Shining!”**



STATE ISLAMIC UNIVERSITY  
**SUNAN KALIJAGA**  
YOGYAKARTA

## **PAGE OF DEDICATION**

A massive thanks to Allah SWT, who has been giving us a healthy, mercies and blessing in every step of our life. And also, to our forever idol, our beloved Prophet Muhammad SAW, who has guided us from the darkness to lightness.

I dedicated my effort, my precious work to myself who can stand still until all done in a good way. To all my family, thanks for being my number one supporter in every way.





## LATIN ARABIC TRANSLITERATION GUIDELINES

Transliteration of Arabic words used is based on the joint decree of the Minister of Religion and the Minister of Education and Culture Republic of Indonesia number 158/1987 and 0543b/U/1987.

### A. Single Consonant

Arabic Words	Name Latin	Letters	Name
ا	Alif	Not Symbolized	Not Symbolized
ب	Ba'	b	be
ت	Ta'	t	te
ث	Sa'	ś	es (with the point above)
ج	Jim	j	je
ح	Ha'	h	ha (with the point below)
خ	Kha'	kh	ka dan ha
د	Dal	d	de
ذ	Dzal	z	zet
ر	Ra'	r	er
ز	Zai	z	zet
س	Sin	s	es
ش	Syin	sy	es dan ye
ص	Shad	sh	es (with the point below)
ض	Dhad	dh	de (with the point below)
ط	Tha'	th	te (with the point below)
ظ	Zha'	zh	zet (with the point below)
ع	'ain	‘	koma terbalik di atas
غ	Gain	g	ge
ف	Fa'	f	ef

ق	Qaf	q	ki
ك	Kaf	k	ka
ل	Lam	l	el
م	Min	m	em
ن	Nun	n	en
و	Waw	w	we
ه	Ha'	h	ha
ء	Hamzah	'	apostref
ي	Ya	Y	Ye

### B. Double Consonants for Shaddah Written in Multiple

متعدّدة	Written	<i>Muta'addidah</i>
عدّة	Written	'iddah

### C. Ta'Marbuttah

حكمة	Written	<i>Hikmah</i>
علّة	Written	'illah
الأولياء كرامة	Written	<i>karamah al auliya'</i>

### D. Short Vowels and their application

--- َ ---	Fathah	Written	A
--- ِ ---	Kasrah	Written	i
--- ُ ---	Dammah	Written	u

فعل	Fathah	Written	<i>fa'ala</i>
ذكر	Kasrah	Written	<i>zukira</i>
يذهب	Dammah	Written	<i>yazhabu</i>

### E. Long Vowels

1. fathah + alif	Written	A
جاهليّة	Written	<i>jāhiliyyah</i>

2. fathah + ya' mati	Written	<i>ā</i>
تنسى	Written	<i>tansā</i>
3. kasrah + ya' mati	Written	<i>i</i>
كريم	Written	<i>karim</i>
4. dhammah + wawu mati	Written	<i>u</i>
فروض	Written	<i>furud</i>

#### F. Complete Vowels

1. fathah + ya' mati	Written	<i>Ai</i>
بينكم	Written	<i>bainakum</i>
2. fathah + wawu mati	Written	<i>au</i>
قول	Written	<i>qaul</i>

#### G. Consecutive Short Vowels in One Word Separated with Apostroph

أنتم	Written	<i>a'antum</i>
أعدت	Written	<i>u'iddat</i>
شكرتم لئن	Written	<i>la'in syakartum</i>

#### H. Said Alif + Lam

1. If followed by the qamariyyah letter, it is written using the initial letter "al"

القرآن	Written	<i>Al-Quran</i>
القياس	Written	<i>Al-Qiyas</i>

2. If the Syamsiyyah letter is followed, it is written according to the first letter of the Syamsiyyah

السّماء	Written	<i>As-sama'</i>
الشمس	Written	<i>Asy-syams</i>

### 3. Writing Words in Sentence

Written according to the writing

ذوي الفروض	Written	<i>Zawi al-furud</i>
أهل السنّة	Written	<i>Ahl as-sunnah</i>



## ACKNOWLEDGEMENT

Alhamdulillahirobbil'alamin. On this particular occasion, I want to express my sincere gratitude to the Greatest in the world. All praise be to Allah SWT, who always shows the right way for me, and reminds me always to be grateful for everything he has been giving. Only due to Him, I can finish my thesis at the right time. Also, I give all my invocation and greetings to Muhammad SAW, the Prophet, his family, and his disciples. May Allah always bless them and provide them with peace.

This study is written as the partial fulfil of the requirements for the degree of bachelor of economics in the Faculty of Islamic Economics and Business, State Islamic University of Sunan Kalijaga Yogyakarta. I realize that this writing cannot be completed without the support of various parties, both morally and materially. Therefore, I would like to express my thanks and appreciations to all those who have helped in the preparation of this thesis, especially to:

1. My support system, my beloved family. My lovely dad Maskur, S.Km, who always teach me and show me how to be a great person. My amazingly strong mom Imas Masturoh, S.Ag who always love me unconditionally, and prays the best for me. My annoying but loving big brothers and sister, Syaefunnuril Anwar H, S.Kep.Ners, Nurlaleli Lidinilah, S.S, Zulvy Nurbaetussalam, S.Adm and also to all my beloved niece and nephew who has given me some colour of life.

2. Mr. Dr. Phil. Al Makin, S.Ag., M.A, as the Rector of State Islamic University Sunan Kalijaga Yogyakarta.
3. Mr. Dr. Afdawaiza, S.Ag, M.Ag., as the Dean of Faculty of Islamic Economics and Business.
4. Mrs. Dr. Ruspita Rani Pertiwi, S.Psi, M.M, as the Head of Sharia Banking Department.
5. Mr. Alex Fahrur Riza, SE., M.Sc., as my thesis advisor, who always gives his valuable time to provide me with such precious advice, right guidance, constructive suggestions, and necessary corrections, so finally, I can finish this study. Big thanks for you, sir. I am grateful to have you as my thesis advisor.
6. All of my lectures at the Faculty of Islamic Economics and Business UIN Sunan Kalijaga Yogyakarta, from the beginning of my journey of study to the very end, who gives me the best pieces of insight, lesson and experience inside outside the class. Your dedication is priceless and precious, I promise, I will always remember all of your kindness to me.
7. My second family, my longest and forever best friend ever. Who never ever doubted in me, always be there whenever I need someone to cry on, to lean on, to tell the absurd and dumb story. Thanks for being who you are and I can be who I am with you. My CCP, Dani, Adit and Onnez.
8. My amazing good friend alongside my journey in Yogyakarta, since the day one to the never ending friendship. Islamic Banking class family, Forsassy family, My International KKN family and everyone who came to



my life and added a lot of beautiful stories, THANKS for everything. I know, I will never be alone right exactly I am making a bond with all of you.

Finally, I realize that my thesis is not perfect, it has lacks of many things. Therefore, I hope for feedback, a wise criticism, a good insight and advices for the better work in future. I hope all my work and study will be impactful and useful to the reader and society.

Yogyakarta, 09 August 2023

The Author



Rezaldy Nurul Arobby



STATE ISLAMIC UNIVERSITY  
SUNAN KALIJAGA  
YOGYAKARTA

## TABLE OF CONTENTS

COVER.....	i
SURAT PENGESAHAN TUGAS AKHIR.....	iii
SURAT PERSETUJUAN SKRIPSI.....	iv
SURAT PERNYATAAN KEASLIAN.....	v
HALAMAN PERSETUJUAN PUBLIKASI KARYA ILMIAH.....	vi
PAGE OF MOTTO.....	vii
PAGE OF DEDICATION.....	viii
LATIN ARABIC TRANSLITERATION GUIDELINES.....	ix
ACKNOWLEDGEMENT.....	xiii
TABLE OF CONTENTS.....	xvi
LIST OF TABLE.....	xix
LIST OF FIGURE.....	xx
LIST OF ATTACHMENT.....	xxi
ABSTRACT.....	xxii
ABSTRAK.....	xxiii
CHAPTER I INTRODUCTION.....	1
A. The Background of the Study.....	1
B. Statement of the Problem.....	11
C. The Objective of the Study.....	12
D. Significance of the Study.....	13
E. The Outline.....	15
CHAPTER II THEORETICAL BASE AND HYPOTHESIS.....	17
A. Theoretical Base.....	17
1. Theory of Self-Congruity.....	17
2. Brand Identity.....	18
3. Brand Loyalty.....	22
4. Islamic Branding.....	25
5. Brand Trust.....	28
B. Literature Review.....	32

C. Hypothesis .....	36
D. Conceptual Framework .....	42
CHAPTER III RESEARCH METHODOLOGY .....	44
A. Research Types .....	44
B. Population.....	45
C. Sample and Sampling.....	45
D. The Types and the Sources of Data.....	47
E. Research Model.....	48
F. Variables.....	48
G. Data Analysis .....	52
1. Inner Model.....	52
2. Outer Model.....	54
3. Validity Test .....	55
4. Reliability Test.....	56
5. Total Indirect Effect.....	57
CHAPTER IV RESULT AND DISCUSSION.....	59
A. The Overview of Research Object .....	59
B. The Descriptive Analysis .....	60
1. Gender.....	60
2. Age.....	61
3. Address .....	62
4. Income .....	63
5. Time Range Become Customers.....	64
C. Data Analysis Result .....	65
1. Outer Model.....	65
2. Convergent Validity.....	65
3. Discriminant Validity .....	68
4. Composite Reliability .....	70
5. Inner Model.....	71
6. Path coefficient .....	72
7. Goodness of Fit.....	72
D. Hypothesis Test.....	74

E. Discussion .....	76
1. The Influence of Brand Identity on Brand Loyalty .....	76
2. The Influence of Brand Identity on Brand Trust .....	78
3. The Influence of Brand Identity on Islamic Branding .....	79
4. The Influence of Brand Trust on Brand Loyalty as an Intervening Variable.....	81
5. The Influence of Islamic Branding on Brand Loyalty as an Intervening Variable .....	82
6. The Reason for Becoming a Loyal Customers of Bank Muamalat Indonesia.....	84
CHAPTER V CONCLUSIONS AND SUGGESTION.....	88
A. Conclusions .....	88
B. Research Limitation .....	91
C. Suggestions.....	91
REFERENCES.....	94
ATTACHMENTS .....	xcix



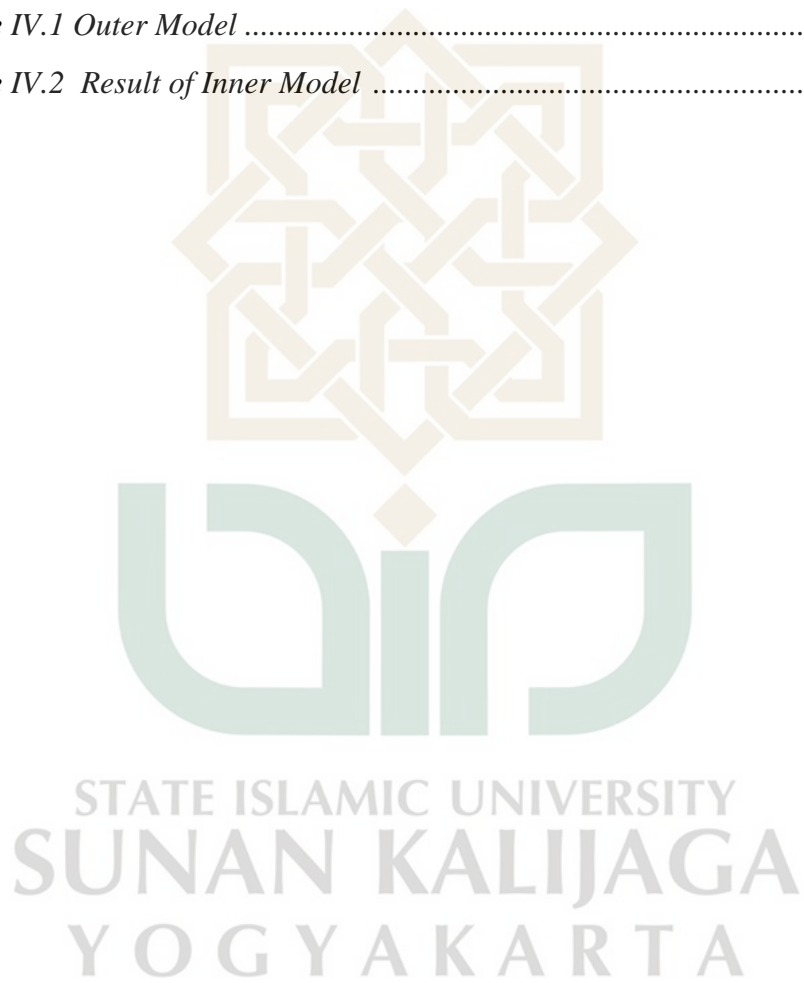
## LIST OF TABLE

Table I.1 Service Quality Index in Islamic Banking sector .....	6
Table II.1 The Indicators of Brand Identity .....	22
Table II.2 the Indicators of Brand Loyalty .....	25
Table II.3 the Indicators of Islamic Branding .....	28
Table II.4 the Indicators of Brand Trust .....	31
Table III.1 Operational Definition of Variables .....	50
Table IV.1 Respondent's Gender .....	60
Table IV.2 Respondent's Ages .....	61
Table IV.3 Address of The Respondents .....	62
Table IV.4 Respondent's Income .....	63
Table IV.5 Time Range Become Customers .....	64
Table IV.6 Loading Factor .....	66
Table IV.7 Discriminant Validity .....	68
Table IV.8 Average Variance Extracted .....	69
Table IV.9 Composite Reliability .....	70
Table IV.10 R Square .....	71
Table IV.11 Result of Hypothesis Test .....	73
Table IV.12 Total of Indirect Effect .....	74

STATE ISLAMIC UNIVERSITY  
SUNAN KALIJAGA  
YOGYAKARTA

## LIST OF FIGURE

<i>Figure I.1 the Growth of Bank Muamalat Indonesia Individual Unit</i> .....	8
<i>Figure II.1 Conceptual Framework</i> .....	43
<i>Figure III.1 Research Model</i> .....	48
<i>Figure IV.1 Outer Model</i> .....	65
<i>Figure IV.2 Result of Inner Model</i> .....	71





## LIST OF ATTACHMENT

Attachment I Questionnaire .....	xcix
Attachment II Respondents Characteristics' Data .....	cv
Attachment III Original Data .....	cxv
Attachment IV Path Coefficient .....	cxxix
Attachment V Outer Loading Factor .....	cxxix
Attachment VI Composite Reliability and AVE .....	cxxix
Attachment VII R-Square Value .....	cxxxi
Attachment VIII Hypothesis Test .....	cxxxi
Attachment IX Total Indirect Effect .....	cxxxii
Attachment X Biography .....	cxxxiii



STATE ISLAMIC UNIVERSITY  
SUNAN KALIJAGA  
YOGYAKARTA

## ABSTRACT

This study aimed to determine the effect of Brand Identity on Brand Loyalty through Brand Trust and Islamic Branding as the variable intervening of the customers of Bank Muamalat Indonesia, specifically in the Special Region of Yogyakarta. The data were analyzed quantitatively and used a casual research design. The sampling method used in this study is a purposive sampling technique through a questionnaire. All sample data was obtained from 138 respondents and processed with the Structural Equation Model and Partial Least Square (SEM-PLS) method, the data processing applications using Smart-PLS 3.0.

The result of this study indicates that Brand Identity and Islamic Branding does not have a significant effect on Brand Loyalty. Therefore, the Brand Trust and Islamic Branding variables can not be used as an intervening variable among Brand Identity and Brand Loyalty.

**Keywords:** Bank Muamalat Indonesia, Brand Identity, Brand Loyalty, Brand Trust, Islamic Branding



## ABSTRAK

Penelitian ini bertujuan untuk mengetahui pengaruh *Brand Identity* terhadap *Brand Loyalty* melalui Brand Trust dan *Islamic Branding* sebagai variabel intervening nasabah Bank Muamalat Indonesia khususnya di Daerah Istimewa Yogyakarta. Data dianalisis secara kuantitatif dan menggunakan desain casual research. Metode pengambilan sampel yang digunakan dalam penelitian ini adalah teknik purposive sampling melalui kuesioner. Seluruh data sampel diperoleh dari 138 responden dan diolah dengan metode Structural Equation Model dan Partial Least Square (SEM-PLS), aplikasi pengolahan data menggunakan Smart-PLS 3.0.

Hasil penelitian ini menunjukkan bahwa *Brand Identity* dan *Islamic Branding* tidak berpengaruh signifikan terhadap *Brand Loyalty*. Oleh karena itu, variabel *Brand Trust* dan *Islamic Branding* pun tidak dapat digunakan sebagai variabel intervening.

Kata Kunci: Bank Muamalat Indonesia, *Brand Identity*, *Brand Loyalty*, *Brand Trust*, *Islamic Branding*



## **CHAPTER I**

### **INTRODUCTION**

#### **A. The Background of the Study**

Brand is a representation from value and quality that is contained in the products or company. The emotional relationship among the customers and the company happens through the brand, therefore brand is the most important asset for the company to build their business. Currently a brand has an importance competitively in terms of creating and background of the study maintaining loyal customers.

Kotler said that brand is a name, term, sign, symbol (or combination of these) that identifies the maker or seller of the product (Kotler, 2016). In the other hand, Branding is the process of giving a meaning to specific organization, company, products or services by creating and shaping a brand in consumers' minds. It is a strategy designed by organizations to help people to quickly identify and experience their brand, and give them a reason to choose their products over the competition's, by clarifying what this particular brand is and is not (Kotler&Keller, 2015).

Competition in the increasingly tight business world makes companies look for the right strategies to market their products. Hence, every company is required to compete competitively in terms of creating and maintaining loyal customers, which one of them is through brand competition (Hendratmi, 2019).

Brand used by companies to differentiate their products with competitors. In the competitive market, customer trust in the brand is an important factor in consumer purchasing decisions.

Brands are facing significant pressures in globalized markets so as to communicate a consistent corporate identity to their customers. Accordingly, the established past of a brand should be considered a key resource by giving the organization a competitive advantage in the marketplace. Brand loyalty has a crucial role in the business and wins the mind of the customers is the key mission of any brand. On the other hand, consumers use brands to express themselves, position, and integrate the brand image into their own identity.

The development of customer-brand relationship has been focused on branding theory in recent years. Brand is among the most valuable properties of an organization which its proper management can pave the ground for acquiring more market share and profitability in any industry including banking or Islamic banking sector. In today's competitive business environment the success of an organisation depends on its ability to create brand trust and loyalty in the customers.

Based on the previous research facts, brand loyalty exists because of brand trust, displayed by Kabadayi (2016). Making the customers trust the brand is challenging. Besides, the company needs loyal customers to the brand. A trustworthy person will commit to the brand and pay it at the upper price and

recom Customer outlook is based on the information and experiences that lead to a product performance.

A good impact of brand loyalty can also be created by maintaining and improving brand emotional bonds. Brand emotional bond can be gained when a company has already increased brand religiosity and fulfilled the consumer's expectation. In Islamic banking, companies have always tried to have emotional bonds to trigger consumers to have similar emotional bonds.

Brand loyalty and brand identity are closely related concepts in the field of marketing. Brand identity refers to how a company expresses its identity to consumers, including visual elements such as logos and colours, as well as the values represented by the brand. Meanwhile, brand loyalty refers to the level of trust and commitment that consumers have towards a brand. Brands can indicate a certain level of quality, so satisfied buyers can more easily choose a product (Hendratmi,2019).

Swasty (2016) said there are four steps to build a strong brand, the first and the most important thing to do is creating the identity of the brand, so the customers will recognize "what" the brand is. All the brand components build the brand identity, which is contributing to create brand awareness and brand image. The company needs a brand name, style of communication, logo and another visual element where felt by the customers.

Building a substantial brand identity value has become a key issue for many companies' reputation. In previous years, the majority of studies focused on



the consumer's perspective towards organization's brand equity value. Thus, this study expanded on earlier research by offering a more in-depth exploration and understanding of organizations' perspective on how they develop their brand identity through other brand aspects. Based on the opinions of the experts, to build customer satisfaction and create brand loyalty, a strong brand identity is needed that always innovates in accordance with market demands and the development of consumer behaviour that is naturally dynamic.

Brand identity needs to be considered in building brand loyalty, because the Brand Identity became the basis for forming public opinion. Aaker (2013) said that brand identity is a unique brand association that shows promise to consumers. To make the brand identity more effective, that needs an interaction and creates the perceptions in the minds of consumers and the basis of the next level brand strategy. The company's competition for consumers is no longer limited to product use, but has been linked to a brand that is able to provide a special image for the user, in other words the role of the brand is shifting.

As a country with the majority of Muslims in the world, most of them are undergoes activities ranging from worship to muamalah must be with Islamic principles. Indonesia it self only occupies the fourth position as consumers of halal products (Baskoro, 2022). Brand loyalty is a concept important in marketing strategy. Brand loyal consumers are very needed for the company to survive (Dr. M. Anang Firmansyah, SE, 2019). Loyal customers will remain loyal to use a product that they trust according to their needs.

In this era, financial institutions, particularly Islamic Bankings, are encouraged to perform branding activities because Islamic values in products and services methods in Islamic bankings received positive impression from their customers. However, the word 'Islam' in Islamic bankings has hindered people from other religions to join, enrol, or participate in these financial institutions. Such considerations are perilous for these institutions because the fact that Indonesia has diverse cultures with many religions is indisputable.

Banks with the Islamic Sharia principles have obtained a good momentum in Indonesia. Nowadays Bank Muamalat Indonesia (BMI) as the first Islamic Banking in Indonesia is facing strong competition with many conventional banks which have established sharia units. In order to win and lead this competition, BMI should develop an appropriate marketing strategy. One of the main and basic marketing strategies in developing a company, especially in the banking industry is strengthening the Brand.

Sadly, the current data from Service Quality Index shows that Bank Muamalat Indonesia has no longer become a market leader on islamic banking in Indonesia. The SQI from Bank Muamalat Indonesia has decreased within 2 years in a row, from diamond category into even not being top 3. It tragically happened because Bank Muamalat Indonesia stepped by islamic banking from conventional companies. Following the updated data about Service Quality Index in 2023:

**Table I.1 Service Quality Index in Islamic Banking sector**

Banking Services	Access	Process	People	Solution	SQI Index 2023	SQI Award 2023
Bank Syariah Indonesia	4,2304	4,1471	4,1555	4,2353	4,1542	Diamond
Bank Central Asia Syariah	4,1515	4,1818	4,2251	4,2879	4,1370	Diamond
Bank CIMB Syariah	4,0444	3,9708	4,0619	4,3000	4,0309	Golden
Others	4,1111	4,1250	4,1667	4,1667	4,0718	-

Source: [www.servicequality-award.com](http://www.servicequality-award.com)

As one of the steps to fulfil customer needs, banks need to provide units that are easily accessible to their customers. The provision of an adequate number of units will be very helpful in dealing with various customer problems. Easy, affordable and convenient access will increase the sense of closeness and attachment between banks and customers. BMI rebranded the Bank's logo to further increase awareness of its image as an Islamic, Modern, and Professional Sharia Bank. The Bank continues to realize various achievements, and has received recognition both nationally and internationally.

When branding starts to form a strong identity, consumer trust will be inherent in the product/service brand, a loyalty to the brand, creating a perception to be reported from both a physical form and word of mouth. And of the strategies to make a good brand is strength brand identity through Islamic branding and

brand trust. Brand is a mental flow or process which is created in the mind of consumers, buyers, employees, and stockholders.

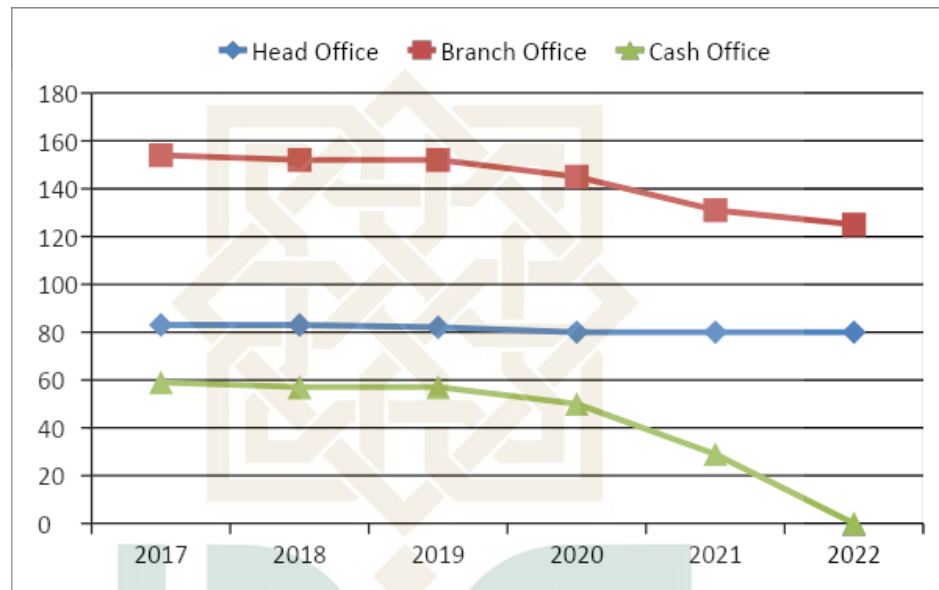
This Islamic Branding activity is carried out with the principle Islam is honesty, can be accounted for, transparent and master the essence of the Islamic. Maintaining the Implementation of Islamic branding at Bank Muamalat as well as the logos and motto that easier to remember and understand, as well as in naming the product can be seen in the benefits of its products and developments in the market currently developing and in accordance with sharia principles so that it is free from elements of interest/usury and gives customers feel at ease when using the product.

Baumann, Elliott, & Hamin (2011) explain that just like personality traits are different between two persons, every brand contains unique qualities different from others. If the traits of a brand resemble the characteristics of its customers (Wilson and Grant, 2013), a strong customer–brand relationship emerges (Sung and Kim, 2010). One among the tools that are used to develop differentiation is known as brand personality.

Bank Muamalat continues to systematically and continuously develop services. One of them is to be more penetrative in existence in the digital realm. In the last decade, BMI continuously made into the top 10 at Infobank Digital Award held by Infobank Magazine. Lately in 2022, BMI won the second rank in the best overall Islamic Banking. It is showing proof of BMI's commitment as a quality

brand that consistently improves its digital infrastructure for maximum service to customers.

**Figure I.1 the Growth of Bank Muamalat Indonesia Individual Unit**



Source: Islamic Banking Statistic OJK

Based on the graph above, it is known that in recent years there has been no significant change in the number of offices of Bank Muamalat Indonesia. It even tends to experience a slight decrease in the number of branch offices and cash offices of Bank Muamalat Indonesia. This should be one of the considerations of Bank Muamalat Indonesia to start intensifying the right strategy so as to maintain the number of unit offices in each region.

This is a major focus in the banking world, given that a decline in asset value indicates a decline in various other crucial aspects of banking. One important aspect that must be maintained to maintain or even improve bank performance is customer loyalty. To achieve customer loyalty, the bank must

strive to meet customer needs, so the customers feel satisfied with the performance of the bank.

The Islamic Branding factors on Islamic banking could be the biggest determining factor for choosing Islamic banking as a place to do any transactions in business activities. With this understanding, we need to re-formulation of communication and socialization strategies to build the future Islamic financial paradigm to the wider community. The Islamic Branding must show that the products are not only for the Muslims, but also to all the people with the sharia laws.

Amin et al. (2013) argue that trust will facilitate transactions with customers and lead to customer loyalty. Temporal (2011) said that from a marketing perspective, it is always good to give the consumers what they really want, and Muslims are a significant market segment that hasn't been studied and understood. The phrase of "*Islamic Branding*" not only refers to a brand that originally came from Islamic countries, but it is referring to any brands that seek to address the needs of Muslims markets. The reason why Islamic values can build a brand, is because Islam itself is able to utilize religious values in order to build a broad brand appeal to Muslim and non-Muslim communities.

The Islamic Branding model can be applied in local and multinational brands in Muslim majority and minority markets. Muslim consumers are attracted to brands that portray congruity with their religious values. Islamic Banking needs to realize if their Islamic branding is not properly planned and executed, it can



make an impact in negative outcomes. If a brand is unable to create a self-congruence and emotional attachments to the target consumer market, it will lead to lack of brand resonance in the consumer's mind.

During the proliferation of Islamic banking, it is important for marketers to understand the important emotional side of consumer's behavior and brand management. The emotional component of a branding strategy is important for creating a long-term relationship with the target audience. This thought is supported by the Theory of Self-congruity.

Theory of self-congruity claims that the organization's branding strategy should be tailored according to the needs and characteristics of the target market. A brand should appeal to the perceived brand image to reach and capture a permanent place in the heart and mind of the consumers. Image congruity can be a significant determinant of customer loyalty (Jamal & Goode, 2001; Sirgy et al., 1997). Image congruity consists of self-congruity and functional congruity (He & Mukherjee, 2007). Self-congruity is composed of self-image, ideal self-image, social self-image, and ideal social self-image, which are discussed in detail in the literature review below.

The focus in this research is to discuss the existence of a strategy of branding which has now become a trend and this brand was deliberately raised by producers as a strategy to attract consumer buying interest. The existence of fanatical consumers in certain brands becomes a challenge for producers to be able to serve them. It is undeniable, many consumers make the brand they buy or



use a manifestation of them or in other words, they make the brand as a medium to show their identity to others.

Overall, the thesis could be an exploration of how a company can create, maintain and manage its brand in order to build a loyal customer base. It could also dive into how a company can leverage the power of digital platforms to enhance the brand identity and build strong brand loyalty. According to the description above, the researcher is interested in doing the research entitled, **“Analysis of The Influence of Brand Identity on Brand Loyalty through Islamic Branding and Brand Trust as Intervening Variables”**. The case study of this research is located in Special Region Yogyakarta, especially for Bank Muamalat Indonesia customers.

## **B. Statement of the Problem**

Based on the background described above, the formulation of the problems that can be compiled in this study is, “How to understand the influence of brand identity to customer’s loyalty at Islamic Banking institutions, especially in Bank Muamalat Indonesia.

1. Daulay (2023) mentioned that the terrible risk management possibly became the root from all the problems in Bank Muamalat Indonesia. The risks faced by this bank include identity risk, credit risk, market risk, operational risk and liquidity risk. If risk management is not carried out

properly, the bank may experience significant losses and experience difficulties in maintaining customer trust and customers loyalty.

2. Permana (2022) said that Bank Muamalat has loyal customers, have a strong brand equity and Bank Muamalat has a huge market opportunity in the sharia industry. But this primacy does not go at the same direction with the current condition of Bank Muamalat Indonesia. Bank Muamala has no focusing on one advantages of business and the lack of suppicient of capital
3. Product development, service and human resources are also becoming the concentration of problems faced by Bank Muamalat Indonesia. Bank Muamalat Indonesia needs to continue to develop products, services and quality of the human resources to meet customer needs. The quality human resources, product and services are the key to success in the business continuity of Bank Muamalat Indonesia.

From the lis of problem above, this study uses brand trust and Islamic branding as the intervening variables between brand identity and brand loyalty. To cover the whole study, the author took the Self-Congruence as the grand theory.

### **C. The Objective of the Study**

The purpose of the discussion in this study, based on the formulation of the problems that have been described, is to examine the influence of brand identity to customer's brand loyalty through brand trust and Islamic branding especially those applied in Bank Muamalat Indonesia.

## **D. Significance of the Study**

The expected benefits of this study are as follows:

### 1. Theoretical benefits

#### a. Benefits for readers

This research is expected to be a reference material for future research and as material to add to the literature. Furthermore, the research about branding strategy attempt to strengthen the parent brand and extend customer value perceptions to a new product. The branding strategy provides costumers with greater assurance about product quality, which then results in higher product evaluations and premium prices.

We expect that a branding strategy will usually offer the greatest benefits. Compared with a brand extension strategy, branding contributes additional value to the product that a single brand cannot achieve on its own.

#### b. Benefits for further research

To begin our examination of potential areas for further research on branding strategy especially in brand identity, brand loyalty, brand trust and brand loyalty, we believe it is essential to determine the causes of fit between four brand concepts. Such a detailed understanding of fit dimensions can lead to a

comprehensive selection tool that would help determine successful products.

Because empirical research findings on brand loyalty remain scarce, future studies should determine which variables of the branding that have a positive intervening effects. For further research, this research is expected to be a reference material for researchers who will conduct research on related topics.

## 2. Practical benefits

### a. For writer

This research is a valuable experience that can add insight knowledge, provide an overview of the application of theoretical knowledge that the author obtained in college. The current research on brand loyalty could inspire further research on branding. Decision making on Islamic branding, brand trust and other branding strategies might also benefit from the outcomes of meta-analyses that assess the factors of our theoretical model simultaneously.

### b. For the company

This research can be one of the considerations in the decision-making process, especially in the field of marketing. Who decided to take the right strategy on branding, for achieving a sustainability customer's loyalty. Most of the current empirical studies use observations from fast-moving consumer goods categories, so broader insights into the

requirements for successful branding strategy from durable and service industries would be welcome. Additional topics that deserve research priority include the implications of brand overexposure, the effects that result from multiple engagements with different products.

#### **E. The Outline**

This research is organized as follows:

**CHAPTER I INTRODUCTION**, chapter one contains the background of the problem, the statement of the problem, the objectives of the research, the benefits of research and report structure.

**CHAPTER II LITERATURE REVIEW**, chapter two contains the theoretical framework, previous research, hypothesis and thoughts. Previous research is useful for determining research boundaries. The theoretical framework in this study serves as a basis for strengthening the research.

**CHAPTER III, RESEARCH METHODOLOGY**, chapter three contains the research methods that discuss the type and nature of research, describing data collection methods, operational definition of variables and data analysis techniques as an analytical tool used to conduct the research.

**CHAPTER IV RESULT AND DISCUSSION**, chapter four discusses the result of data analysis obtained from research that has been done using

the necessary analysis tools as well as discussion of the results of the study.

**CHAPTER V CONCLUSION AND SUGGESTION**, chapter five contains the conclusions of the result of the analysis that have been done in the previous chapter, research implications, research limitations, and suggestions



## CHAPTER V

### CONCLUSIONS AND SUGGESTION

#### A. Conclusions

After so much consideration and finding, here are the essential discoveries that we can conclude into some points. The conclusions are as follows:

1. Bank Muamalat Indonesia (BMI) is the first and the pioneer of Islamic banking in Indonesia. BMI was also a starting point of the revival of Islamic banking in Indonesia.
2. From the results of data processing, the majority of loyal customers of Bank Muamalat Indonesia in Special Region Yogyakarta are in the range between 18-30 years old with a percentage of 68.8%. Where Sleman district and Yogyakarta as the region for 29.7% of them lived. A range of time to become a loyals' customer is more than one year, in this research finding that 29% of the respondents became customers for 3-4 years and became the majority.
3. Two of the five hypotheses, they are BI  $\square$  BL and IB  $\square$  BL were declared rejected due to they had little influence in testing the structure of the model. The rejection of this hypothesis shows the difference in results with previous similar studies. The researcher argues that this difference is a natural thing, due to the differences in objects, samples, and research instruments, and the limitations or



constraints when conducting research also become a factor that can affect research results.

4. Three hypotheses were accepted; they are  $BI \square BT$ ,  $BI \square IB$ , and  $BT \square BL$ . So, the factors that influence the intention to switch are as follows:

a. The brand identity variable does not affect the brand loyalty of Bank Muamalat's customers. These results state that H1 in this study was rejected

b. The brand identity variable has a positive and significant effect on brand trust . These results state that H2 in this study was accepted.

c. The brand identity variable has a positive and significant effect on the islamic branding variable. These results state that H3 in this study was accepted.

d. The brand trust variable has a positive and significant effect on the brand loyalty of the customers of Bank Muamalat Indonesia. These results state that H4 in this study was accepted and also declare that brand trust could be an intervening variable between brand identity variable and brand loyalty.

e. The islamic brand variable does not have a positive and significant effect on brand loyalty. These results state that H5 was rejected and also declare that

islamic branding can not be an intervening variable between brand identity and brand loyalty.

Based on the findings, it can also be concluded that this research has contributed as follows:

1. In theory, this research has developed an evaluation model for the self-brand congruity model. Which is brand identity as an actual self-congruence, brand loyalty as an ideal self-congruence, brand trust as a social self-congruence and islamic branding as an ideal-self congruence. Finding in this research that islamic branding as an ideal-social self congruence does not have a significant impact. For the next research, the researcher should consider another variable ideal-social self-congruence to replace the islamic branding.

2. In terms of methodology, this research also plays a role in encouraging the use of a solution or alternative ways to find a correlation between two variables.

Could be using a variable of intervening or variable of moderating. In this research, the Author uses an intervening variable. This could help a thesis in the Islamic Banking Study Program of UIN Sunan Kalijaga Yogyakarta

3. In practice, the results of this study can be taken into consideration for Bank Muamalat Indonesia manager and marketer to develop and rethink how to keep the customers loyal.

## **B. Research Limitation**

Based on the results of the research described above, there are some limitations in this study, which also serve as a gap and suggestion for future research. The limitations of this study include the following:

1. For this reason, the limitation of this study is that there are no independent variables regarding Islam, for example, religiosity or the background of Islamic institutions. So, this becomes a gap that can be used in future research.
2. The distribution of questionnaires was less than the maximum due to several obstacles. So, the questionnaire is not spread evenly.

## **C. Suggestions**

Based on the research results described above, several suggestions are expected to provide some benefits. The suggestions in this study are as follows:

1. Suggestions for Bank Muamalat Indonesia's manager or issuers and any person who have interest in islamic banking

marketing:

- a. Looking at the influence of basic identity and social influence, managers should create better excellent services to support the transaction process using Bank Muamalat Indonesia. So, customers can get a better experience and can be satisfied with the Bank Muamalat Indonesia services and products. Bank Muamalat Indonesia should have worked hard to produce the best branding strategy to get the customer's loyalty. In this study, the author suggests using trust and islamic aspect but turns out the islamic aspect did not work well. Bank Muamalat Indonesia should find another alternative variable branding and hope the next researcher will find the best one.

Getting the customers' loyalty should be on Bank Muamalat priorities. Once customers are loyal to a brand, that customer will re-transactions, repurchase, and recommend to other people who need the information. This cycle will have a good impact on Bank Muamalat Indonesia in the future.

- b. Seeing the response of respondents who do not rely on all their transactions in Islamic banking especially in Bank Muamalat Indonesia, the publication of the

Bank Muamalat Indonesia service and products is still really needed. In addition to intensifying publications about Bank Muamalat Indonesia services and product, the people behind Bank Muamalat Indonesia also needs to make certain strategies to attract people to use Bank Muamalat Indonesia by describing the benefits of using Bank Muamalat Indonesia compared to conventional banks or even another islamic banking in Indonesia.

2. Suggestions for further research:

a. Next, researchers need to develop independent and dependent variables and find the right variables to use as an intervening variable. Bank Muamalat's target customers are community groups with an Islamic background, so the suggestions submitted by researchers for further research are variables regarding religiosity or Islamic Institution backgrounds.

b. Further researchers also need to level out the distribution of questionnaires to various regions in Indonesia and to add offline methods in distributing questionnaires.

## REFERENCES

- Aaker, D. A. (1992). The Value of Brand Equity. *Journal of Business Strategy*. <https://doi.org/10.1108/eb039503>
- Aaker, D. A., & Joachimsthaler, E. (2000). The brand relationship spectrum: The key to the brand architecture challenge. *California Management Review*. <https://doi.org/10.2307/41166051>
- Aaker, J. L. (1997). Dimensions of brand personality. *Journal of Marketing Research*. <https://doi.org/10.2307/3151897>
- Alserhan, B. A. (2010). On Islamic branding: Brands as good deeds. *Journal of Islamic Marketing*, 1(2), 101–106.
- Baumann, C., Elliott, G., & Burton, S. (2012). Modeling customer satisfaction and loyalty: Survey data versus data mining. *Journal of Services Marketing*.
- Baumann, C., Elliott, G., & Hamin, H. (2011). Modelling customer loyalty in financial services. *International Journal of Bank Marketing*.
- Budiaji, W. (2013). Skala Pengukuran dan Jumlah Respon Skala Likert (The Measurement Scale and The Number of Responses in Likert Scale). *Ilmu Pertanian Dan Perikanan*, 2(2), 127–133.
- Bukhari, S. N. Z., & Isa, S. M. (2020). Islamic branding: insights from a conceptual perspective. *Journal of Islamic Marketing*, 11(6), 1743–1760.
- Chaudhuri, A., & Holbrook, M. B. (2001). The chain of effects from brand trust and brand affect to brand performance: The role of brand loyalty. *Journal of Marketing*.
- De Chernatony, L., McDonald, M., & Wallace, E. (2010). *Creating powerful brands: Fourth edition*. *Creating Powerful Brands: Fourth Edition*.
- Deighton, John. (1992). The Consumption of Performance. *Journal of Consumer Research*, Volume 19, Issue 3, Pages 362–372, <https://doi.org/10.1086/209307>
- Delgado-Ballester, E., & Luis Munuera-Alemán, J. (2001). Brand trust in the context of consumer loyalty. *European Journal of Marketing*.
- Faroudi, P. (2017). Influence of brand signature, brand awareness, brand attitude, brand reputation on hotel industry's brand performance. *International Journal of Hospitality Management*.
- Fatema, M., Foyez Ahamd Bhuiyan, & Mostaq Ahmad Bhuiyan. (2013). Shari ' a Compliance in Building Identified Islamic Brands. *Ejbm*.



- Ganesan, S. (1994) Determinants of Long-Term Orientation in Buyer-Seller Relationships. *The Journal of Marketing*, 58, 1-19. <http://dx.doi.org/10.2307/1252265>
- Ghodeswar, B. M. (2008). Building brand identity in competitive markets: A conceptual model. *Journal of Product & Brand Management*.
- Ghozali, I. (2006). *Structural Equation Modelling Metode Alternatif dengan Partial Least Square*. Semarang: Universitas Diponegoro.
- Halim, A., Hamid, A., Azmin, N., & Nordin, M. (2000). A Study on Islamic Banking Education And Strategy For The New Millenium-Malaysian Experience, 2(4), 2–11.
- Helgeson, J.G. and Supphellen, M. (2004) A Conceptual and Measurement Comparison of Self-Congruity and Brand Personality: The Impact of Socially Desirable Responding. *International Journal of Market Research*, 46, 205-233.
- Helm, S. V., Renk, U., & Mishra, A. (2016). Exploring the impact of employees' self-concept, brand identification and brand pride on brand citizenship behaviors. *European Journal of Marketing*, 50(1-2), 58–77. <https://doi.org/10.1108/EJM-03-2014-0162>
- Jamal, A. and Goode, M.M. (2001) Consumers and Brands: A Study of the Impact of Self-Image Congruence on Brand Preference and Satisfaction. *Marketing Intelligence & Planning*, 19, 482-492.
- Jensen, Jan Møller and Hansen, Torben. (2006). An empirical examination of brand loyalty. *Journal of Product & Brand Management* 15(7):442-449
- Kabadayi, S. (2016). Customers' dissatisfaction with banking channels and their intention to leave banks: The moderating effect of trust and trusting beliefs. *Journal of Financial Services Marketing*.
- Keh, H. T., & Xie, Y. (2009). Corporate reputation and customer behavioral intentions: The roles of trust, identification and commitment. *Industrial Marketing Management*.
- Kotler, P. (2002). *Manajemen Pemasaran (terjemahan). Edisi Milenium, Jilid 1*.
- Kuncoro, mudrajad. (2010). Metode kuantitatif: teori dan aplikasi untuk bisnis dan ekonomi. In *System*.
- Laforet, S., & Wright, M. (2010). Call for Papers International Small Business Journal Special Issue. *International Small Business Journal: Researching Entrepreneurship*.
- Likert, R. (1932). "Technique for the Measurement of Attitudes, A." *Encyclopedia of Research Design*.



<https://doi.org/10.4135/9781412961288.n454>

- Mabkhot, H. A., Hasnizam, & Salleh, S. M. (2017). The influence of brand image and brand personality on brand loyalty, mediating by brand trust: An empirical study. *Jurnal Pengurusan*, 50, 71–82.
- M Martin, N Nasib (2021) The Effort to Increase Loyalty through Brand Image, Brand Trust, and Satisfaction as Intervening Variables. Society.
- Marvelyn, Cecilia (2020) Pengaruh Brand Identity terhadap Brand Loyalty melalui Brand Image dan Brand Trust Yamaha Motor. Institut Bisnis dan Informatika Kwik Kian Gie, Jakarta.
- Mohd Thas Thaker, M. A. Bin, Amin, M. F. Bin, Mohd Thas Thaker, H. Bin, & Allah Pitchay, A. Bin. (2019). What keeps Islamic mobile banking customers loyal? *Journal of Islamic Marketing*, 10(2), 525–542.
- Moorman, C., Deshpande, R., & Zaltman, G. (1993). Factors Affecting Trust in Market Research Relationships. *Journal of Marketing*.
- Morgan, R. M., & Hunt, S. D. (1994). The Commitment-Trust Theory of Relationship Marketing. *Journal of Marketing*.
- Muhonen, T., Hirvonen, S., & Laukkanen T. (2017). SME Brand identity: Its components, and performance effects. *Journal of Product & Brand Management*. Vol. 26 Iss 1 pp.
- Mukherjee, A., & Nath, P. (2007). Role of Electronic Trust in Online Retailing: A Re-Examination of the Commitment-Trust Theory. *European Journal of Marketing*, 41, 1173-1202. <https://doi.org/10.1108/03090560710773390>
- Nurudin, N. (2017). Pengaruh Sharia Marketing terhadap Loyalitas Anggota KSPPS BMT Walisongo Semarang. *MUQTASID Jurnal Ekonomi Dan Perbankan Syariah*.
- Parasuraman, A., & Grewal, D. (2000). Serving customers and consumers effectively in the twenty-first century: A conceptual framework and overview. *Journal of the Academy of Marketing Science*.
- Preston, C. C., & Colman, A. M. (2000). Optimal number of response categories in rating scales: Reliability, validity, discriminating power, and respondent preferences. *Acta Psychologica*, 104(1), 1–15.
- Rakhmad Hedi Pudjo; Naryoso, Agus; Rismawati, Danieta, W. N. S. (2014). Facebook sebagai Media Personal Branding. *Interaksi Online*, (Vol 2, No 6 (2014): Wisuda April).
- Rangkuti, F. (2013). *Teknik Membedah Kasus Bisnis Analisis SWOT Cara Perhitungan Bobot, Rating, dan OCAI*. PT. Gramedia Pustaka

*Utama. Jakarta.*

- Shirazi, A. (2013). Investigating the Effects of Brand Identity on Customer Loyalty from Social Identity Perspective. *Iranian Journal of Management Studies*, 6(2), 153–178.
- Siddiqui, A. (2004). Financial contracts , risk and performance of Islamic banking. <https://doi.org/10.1108/03074350810891001>
- Sirgy, M. J., Lee, D. J., Johar, J. S., & Tidwell, J. (2008). Effect of self-congruity with sponsorship on brand loyalty. *Journal of Business Research*, 61(10), 1091–1097. <https://doi.org/10.1016/j.jbusres.2007.09.022>
- Stern, Bruce L., Ronald F. Bush, and Joseph F. Hair, Jr. (1977), "The Self-Image/Store Image Matching Process: An Empirical Test," *Journal of Business*, 50 (January), 63-69
- Subramaniam, A., Al Mamun, A., Yukthamarani Permarupan, P., & Raihani Binti Zainol, N. (2014). Effects of brand loyalty, image and quality on brand equity: A study among Bank Islam consumers in Kelantan, Malaysia. *Asian Social Science*, 10(14), 67–73.
- Sugiyono. (2013). Metode Penelitian Pendidikan Pendekatan Kuantitatif, Kualitatif, dan Kualitatif. <https://doi.org/10.1>. Metode Penelitian
- Suhartanto, D., Farhani, N. H., Muflih, M., & Setiawan. (2018). Loyalty intention towards Islamic Bank: The role of religiosity, image, and trust. *International Journal of Economics and Management*, 12(1), 137–151.
- Sumaedi, S., Juniarti, R. P., & Bakti, I. G. M. Y. (2015). Understanding trust & commitment of individual saving customers in Islamic banking. *Journal of Islamic Marketing*.
- SungKim. (2010). Effects of brand personality on brand trust and brand affect. *Psychology & Marketing Journals*
- Swasty. (2016). Branding : Memahami Dan Merancang Strategi Merek. Remaja Rosdakarya
- Tabrani, M., Amin, M., & Nizam, A. (2018). Trust, commitment, customer intimacy and customer loyalty in Islamic banking relationships. *International Journal of Bank Marketing*, 36(5), 823–848.
- Temporal, P. (2011). The future of Islamic branding and marketing: A managerial perspective. In the *Handbook of Islamic Marketing*.
- Ting, K. H., Lau, Y. Y., Dragomir, C., & Surugiu, F. (2018). Investigating brand identity on brand loyalty: Lessons from HK Express Airways Limited. *Journal of Physics: Conference Series*, 1122(1).
- Tjiptono, F. (2001). Strategi pemasaran edisi pertama. *Yogyakarta:*

*Penerbit ANDI.*

van Gelder, S. (2005). The new imperatives for global branding: Strategy, creativity and leadership. *Journal of Brand Management*.

Wheeler, A. (2009). *Designing brand identity. Journal of the Electrochemical Society.*

Wilson, J. A. J., & Liu, J. (2011). The challenges of Islamic branding: Navigating emotions and halal. *Journal of Islamic Marketing*.

Zeithaml, V. A. (1988). Consumer Perceptions of Price, Quality, and Value: A Means-End Model and Synthesis of Evidence. *Journal of Marketing*.



STATE ISLAMIC UNIVERSITY  
SUNAN KALIJAGA  
YOGYAKARTA