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A Systematic Review of Branding Strategies and Their Impact on Consumer Loyalty of Sharia Banking

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ABSTRACT

This study aims to systematically review branding strategies and their impact on consumer loyalty in Sharia banking institutions. Using a Systematic Literature Review (SLR) with the PRISMA approach, this research analyzes peer-reviewed articles published between 2020 and 2025, resulting in seven key studies selected for in-depth examination. The findings indicate that branding strategies in Sharia banking—particularly those related to brand trust, brand image, corporate reputation, service quality, and Sharia compliance—play a significant role in shaping consumer loyalty, both attitudinal and behavioral. Moreover, emotional factors and perceived ethical values are found to strengthen the relationship between branding efforts and customer loyalty. This study contributes to the existing literature by synthesizing recent empirical evidence on Sharia banking branding and provides practical implications for bank management in designing effective branding strategies to enhance sustainable consumer loyalty.

Keywords: Branding strategies; Consumer loyalty; Sharia banking

INTRODUCTION

The growth of global Islamic financial assets, which is close to US$5 trillion and projected to continue to rise to more than US$7.5 trillion by 2028, shows that the industry is no longer a niche market, but a mainstream in the world's financial system. However, in many Muslim-majority countries, including Indonesia, the market share of Islamic banking is still relatively small—around 7–8% of total banking assets—far below the target and market potential, and one of the causes that has been repeatedly highlighted is the positioning and brand image of Islamic banks that are not as strong as conventional banks, with limited product differentiation, and suboptimal digital services. as well as low public understanding of sharia values which should be a competitive advantage for brands (Neo & Khadra, 2025).

On a practical level, this condition is reflected in customer loyalty, which tends to be fragile: some studies show that even though customers have a preference for Islamic banks, their loyalty often stops at the level of "satisfied buyer" or "liking the brand", not

yet reaching the category of "committed buyer" who is resistant to competitors' offers. In Indonesia, for example, a study on the loyalty of Islamic bank customers found that many customers still move easily when they find banks with easier services, lower fees, or more aggressive promotions, which indicates a weak brand equity and a long-term relationship between customers and the Islamic bank brand. (Adi, n.d.)

Previous studies on Islamic banking customer loyalty have been quite rich, but most have focused on antecedents such as service quality, religiosity, satisfaction, engagement, and relational proximity, while aspects of branding strategy often only appear as supporting variables, not as the main focus. For example, (Abror et al., 2020) it shows that service quality and religiosity, mediated by satisfaction and engagement, contribute significantly to customer loyalty in Islamic banks.   Affirming the role of customer intimacy in increasing the loyalty of e-banking users (Suhartanto et al., 2020) distinguish between loyalty driven by quality of service, emotion, and religious motives. (Tabrani et al., 2018) emphasizing the importance of trust, commitment, and intimacy; Tegambwage (2023) and Yusfiarto (2022) highlight the role of religiosity and the combination of service quality–intimacy–religion as drivers of loyalty. Although this construction is very relevant, the focus is still more on relational/relationship marketing factors and religious values, not on the systematic mapping of the types of branding strategies used by Islamic banks and how these strategies form loyalty (Dzul et al., 2025).

If viewed more specifically, several studies have indeed examined the direct relationship between branding elements and customer loyalty in Islamic banking. (Mukminin & Latifah, 2020) found that brand image and trust have a significant effect on the loyalty of Islamic bank customers in Sidoarjo. (Hayam & Hangers Surabaya, n.d.) shows that relationship marketing and brand equity simultaneously increase the loyalty of BSI customers in Surabaya. (Wantini & Eka Judiana, n.d.) Identify that social media marketing and brand personality influence brand loyalty through brand trust and brand equity; while the latest research reveals the complexity of Islamic bank customer loyalty by including Islamic branding, service quality, and other factors as an antecedence. However, most of these studies are quantitative, cross-sectional, focus on a single bank or one region, and use very specific structural models, making it difficult to draw comparative cross-contextual conclusions about how different branding strategies (Islamic branding, digital branding, experiential branding, corporate branding) consistently contribute to loyalty.

Beyond the specific context of Islamic banking, there are also SLR on brand image and loyalty in various sectors, such as a study (Tahir et al., 2024) in Heliyon that examines the impact of brand image on satisfaction and brand loyalty, and SLRs on brand personality in Islamic banking that focus on non-Muslim customers' perceptions of brand personality and its implications for trust and loyalty. A number of other SLR examined the role of Islamic branding in sustainable growth development as well as the role of digital advertising and online religious leaders in encouraging the adoption of Islamic bank products, but the focus of the outcome was more on adoption intention or trust, rather than on long-term loyalty. This fragmentation has led to a scientific map of "how exactly various branding strategies in Islamic banking work through the mechanisms of satisfaction, trust, religiosity, and digital experience to generate customer loyalty" has not been clearly formulated in a single evidence-based synthesis framework.Click or tap here to enter text.

Based on the mapping, there are at least three main research gaps. First, although many empirical studies have found that Islamic branding, brand image, brand equity, and brand personality contribute to Islamic banking customer loyalty, there has been no systematic review that specifically consolidates these findings within the framework of

comprehensive "branding strategies" in the Islamic banking sector. Second, the existing SLR on Islamic marketing and banking is still broad (marketing strategy in general, Islamic finance ecosystem, or product adoption), so it does not provide a specific mapping of what type of branding strategy is most consistent in supporting loyalty, in which context of the country, and through what mediation or moderation mechanism. Third, the sustainability of research over time shows a shift in focus from simply testing the direct relationship between brand image and loyalty to a more complex model with mediating variables such as satisfaction, brand trust, religiosity, and customer experience, but there has been no systematic study that reconstructs the "trajectory" of the development of this knowledge to prepare a branding and loyalty research agenda in Islamic banks in the future.

Thus, *a systematic review of branding strategies and their impact on consumer loyalty in Sharia Banking* is important as an effort to fill the gap. Theoretically, this study offers novelty by: (1) focusing explicitly on the relationship between various branding strategies (e.g. Islamic value-driven branding, digital and social media branding, experiential branding, corporate and relational branding) and the dimensions of customer loyalty (attitudinal and behavioral loyalty) in the context of Islamic banking; (2) synthesize empirical evidence across countries and across types of Islamic banks to identify consistent patterns and inconsistencies of findings; (3) mapping the role of the main mediator and moderator such as satisfaction, trust, religiosity, and customer experience in the mechanism of influence of branding strategies on loyalty; and (4) develop a follow-up research agenda that departs from the sustainability of previous research, ranging from local quantitative studies to cross-border studies and existing systematic reviews. With a systematic review approach, this article is expected not only to summarize the results of previous research, but also provide a more integrative conceptual framework for the development of an Islamic banking branding strategy oriented towards long-term customer loyalty.

RESEARCH METHOD

A literature review was employed in this study using international journals published between 2020 and 2025. Articles were collected from openly accessible databases, including ScienceDirect, Semantic Scholar, Google Scholar, and Scopus. The researchers used the keywords "Branding Strategies," "challenges," "Islamic banking," and "Indonesia." A total of 892 articles were initially identified and subsequently screened based on predefined inclusion criteria, resulting in 34 eligible articles. Of these, nine articles were reviewed in depth and analyzed using the Preferred Reporting Items for Systematic Reviews and Meta-Analyses (PRISMA) approach.
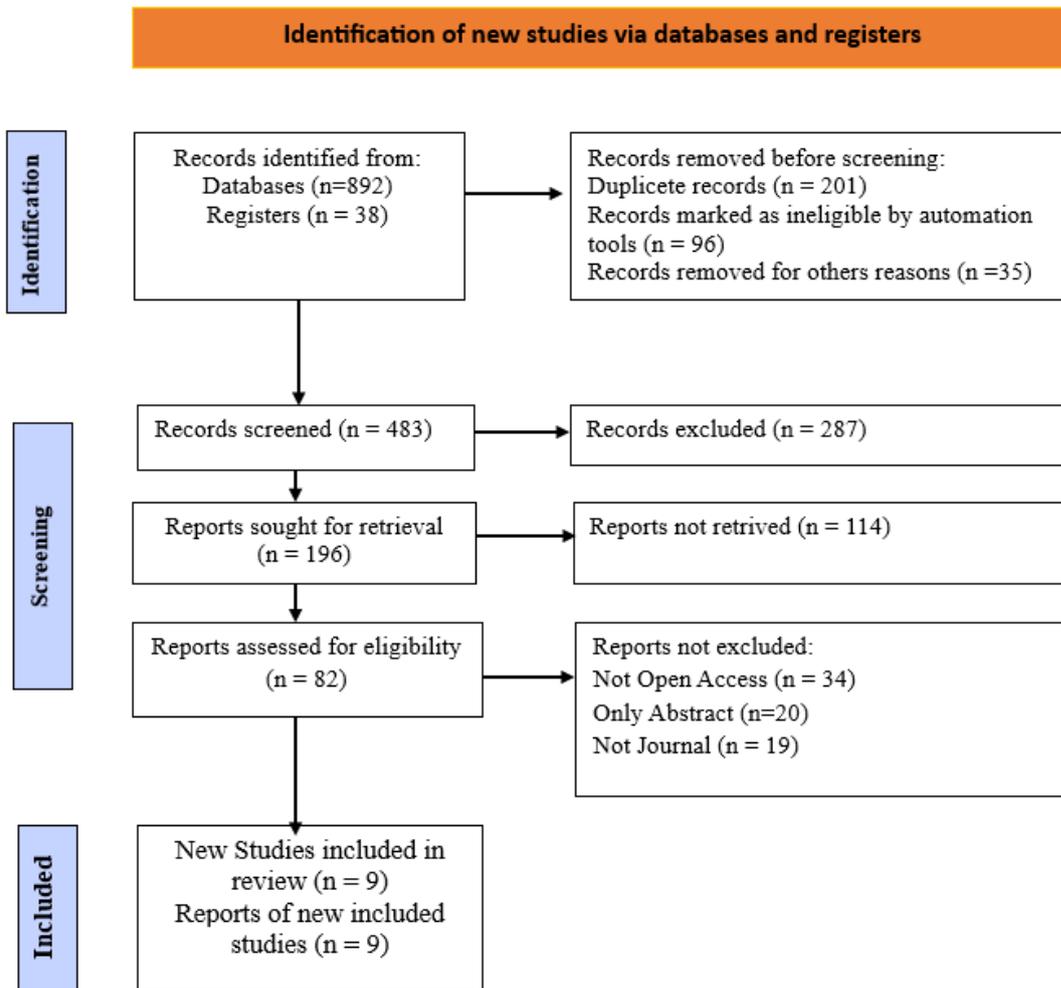
Figure 1. PRISM Flow Diagram

Figure 1. PRISM Flow Diagram

Source: Authors, 2025

RESULT AND DISCUSSION

This section presents the results of a systematic review of selected articles that examine branding strategies and their implications for consumer loyalty in the banking sector, particularly Islamic banking. Through a screening process using the PRISMA approach, nine articles that met the inclusion criteria were comprehensively analyzed to identify patterns of findings, key variables, and the mechanisms underlying the relationship between branding strategies and customer loyalty.

The analysis focuses on various dimensions of branding strategies, including digital marketing communication, service quality, trust, brand image, customer intimacy, corporate social responsibility, and omnichannel strategies. This review aims to synthesize existing empirical evidence and highlight how Sharia values, compliance with Islamic principles, and relational approaches serve as key differentiating factors in building customer loyalty in Islamic banking. A summary of the characteristics and main findings of the nine reviewed articles is presented in the following table as a basis for further discussion.

Table 2. Article Review Summary

No	Author	Title	Result
1.	(Sang, 2023)	The influence of social media marketing on brand loyalty and intention to use among young Vietnamese consumers of digital banking	Social media marketing has a positive and significant effect on brand loyalty among young consumers of digital banking services in Vietnam. Brand loyalty is proven to be a key factor that directly increases continued usage intention and mediates the relationship between social media marketing and continued usage intention. However, social media marketing does not have a direct effect on continued usage intention, indicating that its role is stronger in building brand loyalty than in directly influencing usage decisions.
2.	(Bisschoff; Els, 2023)	Brand loyalty as a competitive advantage for South African banks	Brand loyalty in South African banking is influenced by service quality and customer satisfaction, negative publicity, regulatory compliance, and reputation. These findings emphasize that service quality, public perception, and trust are critical drivers of customer loyalty and can guide banks in formulating strategies to enhance competitive advantage.
3.	(Alatyat et al., 2023)	The Impact of Branding In Building and Enhancing Customer Loyalty for Banking Services: An Applied Study of Commercial Bank Customers In Jordan	Branding dimensions are proven to have a significant influence on enhancing customer loyalty in the Jordanian banking sector, primarily through strengthening trust in the bank's brand and services.
4.	(Ricadonna et al., 2021)	The Effect of Trust and Brand Image on Customer Retention with Customer Loyalty as Intervening	Trust, brand image, and customer loyalty have a positive effect on customer retention in Islamic banking. Customer loyalty mediates the effect of trust on customer

		Variables to Customers of Sharia Commercial Banks	retention but does not mediate the effect of brand image, indicating that trust plays a more critical role in sustaining customer relationships than brand image alone.
5.	(Quayson & Gnankob, 2025)	Marketing communications' dimensions and brand loyalty in the banking sector	Direct marketing, public relations, and sales promotion have a significant positive effect on brand loyalty. In contrast, advertising shows a negative relationship with brand loyalty. Practically, these findings suggest that banks should utilize diverse marketing communication channels beyond intensive advertising to reach and persuade customers. The study highlights that selecting appropriate marketing communication tools can help banks maintain customer loyalty amid intense competition in emerging economies.
6.	(Mulia, Dipa; Usman, Hardius; Parwanto, 2020)	The Role of Customer Intimacy in Increasing Islamic Bank Customer Loyalty in Using E-Banking and M-banking	Customer intimacy not only directly fosters customer loyalty but also influences key determinants of loyalty, such as perceived usefulness, perceived ease of use, perceived risk, trust, Sharia compliance, and customer satisfaction.
7.	(Shafiq et al., 2023)	Corporate Social Responsibility and Brand Loyalty in Punjab's Banking Sector: Exploring the Mediating Role of Corporate Branding	Corporate Social Responsibility (CSR) has a significant positive impact on brand loyalty. Furthermore, corporate branding plays a positive mediating role in the relationship between CSR and brand loyalty.
8.	(Asnawi et al., 2019)	The role of service quality within Indonesian customers satisfaction and loyalty and its	Muslim Consumer Service Quality comprising Islamic values, Sharia compliance, honesty, modesty, humaneness, and trustworthiness significantly and positively influences

		impact on Islamic Banks	Muslim consumer loyalty toward Islamic banks in Indonesia.
9.	(Mainardes et al., 2020)	Omnichannel Strategy and Customer Loyalty in Banking	The implementation of an omnichannel strategy that emphasizes integrated interaction quality across service channels has a positive effect on bank customer loyalty.

Source: Author, 2025

Based on the review of the nine articles, several key findings were identified regarding the influence of branding strategies on consumer loyalty in the context of Islamic banking. First, findings related to social media marketing indicate that digital communication plays an important role in shaping brand loyalty before encouraging continued usage behavior. In Islamic banking, this suggests that social media can serve as an effective medium for communicating Sharia values, transparency, and justice, which in turn strengthens Muslim customer loyalty and may influence service usage decisions (Alamayreh et al., 2025).

Second, the study conducted in South Africa emphasizes that customer loyalty is strongly influenced by service quality, customer satisfaction, reputation, and regulatory compliance. This finding is highly relevant to Islamic banking, where adherence to Sharia principles and regulatory requirements forms the foundation of trust, making reputation and public perception strategic factors in building long-term customer loyalty (Falih, 2025). Third, findings from the study conducted in Jordan indicate that branding dimensions enhance customer loyalty through strengthening trust in the bank's brand and services. Trust is not only functional in nature but also stems from the belief that the bank operates in accordance with Sharia principles, making religious value–based branding a key differentiating factor (Ab Hamid et al., 2022).

Fourth, in Islamic banking, trust, brand image, and customer loyalty have been shown to influence customer retention. Loyalty mediates the relationship between trust and retention, emphasizing that trust grounded in Sharia compliance plays a more decisive role in sustaining customer relationships than brand image alone. Sustainable marketing practices positively affect brand image and customer loyalty; moreover, brand image acts as a mediator between sustainable marketing and customer loyalty (Rastogi et al., 2024). Fifth, findings related to marketing communications indicate that more personal and relational approaches, such as direct marketing and public relations, are more effective in building loyalty than conventional advertising. Integrated interaction quality has a positive effect on bank customer loyalty (Mainardes, Emerson Wagner et.al., 2020). This aligns with the characteristics of Islamic banking, which emphasize long-term relationships (*ukhuwah*), honesty, and ethical communication with customers (Faizi, 2024).

Sixth, the role of customer intimacy demonstrates that close relationships between banks and customers not only directly enhance loyalty but also strengthen key factors such as trust, Sharia compliance, and customer satisfaction. In Islamic banking, this approach reflects the principle of *maslahah* and a service orientation that addresses customers' needs holistically. Seventh, Corporate Social Responsibility (CSR) has been

shown to have a positive effect on brand loyalty through the mediating role of corporate branding. For Islamic banking, CSR aligns with the principles of social responsibility and social justice in Islam; therefore, consistent social initiatives can strengthen a bank's ethical image and enhance customer loyalty (Ahmad et al., 2021).

Eighth, service quality grounded in Islamic values—including honesty, trustworthiness (*amanah*), modesty, humaneness, and Sharia compliance—significantly enhances Muslim consumer loyalty. This finding underscores that the primary differentiation of Islamic banking lies in the integration of service quality with Islamic values. Ninth, the omnichannel strategy demonstrates that integrated interaction quality across service channels has a positive effect on customer loyalty. In the context of Islamic banking, consistency of service experience across all channels is crucial for maintaining trust and perceptions of Sharia compliance at every customer touchpoint (Abbas et al., 2019).

To maximize branding strategies in strengthening customer loyalty, Islamic banks need to consistently integrate digital communication approaches, service quality, and Sharia values across all customer interaction points. Islamic banks are not only required to build a strong brand image but also to ensure that every marketing activity, service delivery, and social responsibility initiative reflects the principles of justice, transparency, and trustworthiness. By emphasizing trust, relational closeness, and integrated service experiences through omnichannel strategies, Islamic banking institutions can foster sustainable customer loyalty and position it as a source of long-term competitive advantage amid an increasingly dynamic banking industry.

CONCLUSION

Based on the results of the systematic literature review of nine articles, it can be concluded that branding strategies play a crucial role in shaping and strengthening customer loyalty in Islamic banking. Loyalty is not influenced solely by direct marketing activities, but is primarily built through trust, service quality, reputation, ethical communication, and consistent adherence to Sharia values and principles. Strategies such as social media marketing, customer intimacy, corporate social responsibility (CSR), effective marketing communication, and omnichannel strategies are proven to be more effective when they create positive experiences and emotional engagement with customers.

Furthermore, the findings indicate that loyalty often acts as a mediating variable between branding strategies and behavioral outcomes, such as customer retention and continued usage intention. This underscores the need for Islamic banks to consistently integrate functional, emotional, and Islamic value–based branding approaches across all service channels. Accordingly, strengthening branding in alignment with Sharia principles not only enhances customer loyalty but also serves as a sustainable source of competitive advantage for Islamic banking in an increasingly competitive financial industry.

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