

Religiosity versus profit-loss sharing: how Islamic banks brand fidelity influence the Muslim consumers' commitment

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Abstract

Purpose – The purpose of study examine the relationship between religiosity, consumers' materialism, brand fidelity, attitude and consumers' commitment to Islamic banking products using evidence from Indonesia.

Design/methodology/approach – The sample consists of 658 Muslim and bank consumers obtained through a survey study and using structural equation modeling to test the research hypotheses.

Findings – The empirical results indicate that religiosity has significant and positive effects on consumers' materialism, brand fidelity and attitude, also mediating variables. Furthermore, the mediator variables partially mediate religiosity and consumers' commitment based on consumers' culture theory.

Research limitations/implications – This study is validated by Indonesian Muslims; therefore, future study is required to analyze across the culture and region. It can help Islamic bank managers and scholars to observe the correlation between religion, Islamic banks products and Muslims' commitment.

Practical implications – The current study enlightened the consumers' Islamic bank principle operation from marketing and religiosity. The government and the shariah supervisory board need to enhance the control and promote to make sure that Islamic banking operations have compliant with Islamic law.

Originality/value – The result of this study provided the Muslim decision-making process by developing and testing a model of religious determinants toward Islamic bank products.

Keywords Materialism, Religiosity, Consumer attitude, Consumer commitment, Brand fidelity

Paper type Research paper

1. Introduction

Today, international marketing segmentation has become a crucial issue worldwide. For instance, Hispanic and Asian communities in the USA will climb to 30% and 8%, respectively, by 2050 (Kipnis *et al.*, 2019), as well as half of the population worldwide will be Muslim by 2030 (Solomon, 2018). This phenomenon robust the demand for brands, products and services compliant with their culture and religion (Aji and Muslichah, 2022; Hati *et al.*, 2021; Jan and Shafiq, 2021; Sandikci, 2018). In the region with Muslims as a minority, such as Thailand, social influence and trust have a crucial role to influence people to adopt Islamic bank (Ezeh and Nkamnebe, 2022). Besides, in some Muslim countries, banking and financial assistance have



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become a massive development sector (Jan and Shafiq, 2021; Junaidi, 2021; Mindra *et al.*, 2022) and a vast of Muslims have a strong commitment to Halal products and services due to provided by Islamic rule, which is permissible (halal) and prohibited (Haram). Islamic banking operational based on profit and loss sharing, and investment in alcohol, smoking, gambling and speculation are denied. It has become the main difference from the conventional bank, which applies an interest system and is profit-oriented without considering Halal or Haram. Moreover, the Islamic bank products and services must be approved by an Islamic scholar, and shariah supervises Board (SSB) and one of the unity with the Islamic bank system (Anwar *et al.*, 2020; Mansori *et al.*, 2020; Tegambwage and Kasoga, 2022). Hence, the correlation between Islamic banks and Islamic law is inevitable.

Preliminary studies on Islamic banking and financing have confirmed that attitude, brand, commitment, quality of products and services positively affect Muslim preference. However, religiosity's role in influencing an individual responsibility and preference in emerging economies is still debatable among scholars across Muslim countries. For instance, Ahmadova and Aliyev (2021) revealed attitude has a dominant role in influencing Muslim consumers to adopt Islamic banks. Besides, according to Aksoy and Abdulfatai (2019), Bananuka *et al.* (2020), Kipnis *et al.* (2019) and Sadiq and Ahmad (2022), culture and religiosity have a positive effect on Muslim consumers' preferences. Other scholars argued Islamic brand (Abalkhail, 2021; Jan and Shafiq, 2021; Salehzadeh *et al.*, 2021; Singkheephapha *et al.*, 2021), consumers' awareness (Islam and Rahman, 2017), materialism (Islam and Chandrasekaran, 2019; Junaidi *et al.*, 2022; Pratono, 2019; Rahman *et al.*, 2017; Ramazani and Kermani, 2021; Zakaria *et al.*, 2021) and commitment (Junaidi *et al.*, 2021; Tabrani *et al.*, 2018) play an important role to influence Muslim decision to adopt Islamic bank. However, the study of religion in marketing has been the sparse and mixed results, such as religiosity has a positive effect on reducing consumers' view of materialism in Iran (Ramazani and Kermani, 2021), Indonesia (Pratono, 2019) and Malaysia (Amin, 2020b) and profit-sharing governance (Yaya *et al.*, 2021).

In contrast, Alzadjal *et al.* (2021), Amin *et al.* (2011) and Forghani *et al.* (2019) concluded religion has less effect on influencing Muslim consumers to choose Islamic banks. Interestingly, materialism also possibly bridges religiosity and consumers' commitment to specific products and services (Adil, 2021; Yaya *et al.*, 2021). Bananuka *et al.* (2020) and Kaawaase and Nalukwago (2017) found that religiosity positively affects the intention to adopt Islamic banking in Uganda and Thailand (Singkheephapha *et al.*, 2021). Similarly, Lujja *et al.* (2016) concluded that Muslims' attitudes and social norms have an essential role in influencing people's decisions. Indonesia is still confused about why Islamic bank performance and market share have not taken off. Preliminary studies concluded some factors which influence the decision to adopt Islamic banking in Indonesia; Junaidi (2021) and Junaidi *et al.* (2021) found that religiosity, attitude, awareness, commitment and materialism have a crucial role in Islamic banking.

This study addresses this gap by examining the role of Islamic bank brand fidelity, the people's perceived of profit-loss sharing (e.g. materialism), and attitudes as a mediator between the Muslims' religiosity and commitment toward the empirical study. It is essential to understand whether religiosity is a primary factor in Muslim people's commitment to specific products and services. Grace *et al.* (2020), Joshi and Garg (2021), Kipnis *et al.* (2019), Rokka (2021) and Steenkamp (2019), in their studies, recommended future research need to investigate the role of culture and religiosity in a broader area which correlation with the brand fidelity and multi-culture area. It can help us to validate a comprehensive relationship among observed variables and give stakeholders insights based on the consumer culture theory (CCT). Moreover, prior studies are more prone to validate the correlation between religion and brand image as a unity with consumer decision-making process without deep

elaborating the concept of brand image based on a negative value. Hence, there is a need for a comprehensive study based on the pros and cons among Muslim consumers. This study also extends the concept of loyalty among consumers toward elaborating the idea of brand fidelity, which is still embryonic in Islamic business and marketing fields (Consiglio *et al.*, 2017; Grace *et al.*, 2020; Joshi and Garg, 2021).

This study offers some contributions. First, it addresses religiosity and commitment in the Muslims with the CCT, particularly in business and marketing. It includes consumers' materialism, brand fidelity and attitudes, which influence their commitment. Second, the exception of literature and studies concerning the effect of religion on materialism and brand fidelity is limited. The result from this analysis uncovers the relationship between religiosity and consumers' commitment and offers a detailed view of the impact on mediator variables that have been neglected in preliminary studies (Abalkhail, 2021; Grace *et al.*, 2020). It can better understand the aspects that affect Muslims' consumer behavior, attitudes and commitment. Third, the recent study also provided practical implications for boosting the market share of the banking sector (Ahmadova and Aliyev, 2021; Amin, 2020a; Zakaria *et al.*, 2021). The investors and banks managers are also need to concentrate on the Muslim consumers' economic, social and spiritual values.

The structure of this study is as follows. Section 1 discusses the general idea and rational reason for study, objective, research question and contribution. Section 2 covers the literature review. Section 3 covers the detail of hypotheses development. Section 4 shows the study's methodology, including data collection and the data analysis process. The results are presented in Section 5. Section 6 provides a discussion of results followed by the conclusion, contribution of the recent study and limitations.

2. Literature review

2.1 Consumer culture theory

CCT concerns how people obtain psychological and social needs by expanding their beliefs and interaction toward adopting and using various products and services. According to Arnold and Tompson (2005), consumer culture is a social procedure in which the relations between lived culture and social resources. CCT can also clarify meaningful life patterns and provide substantial resources in the business and marketing. However, consumption is the result of the marketing process. Some scholars have highlighted this concept as interconnected with pilgrimages and rituals toward the people's actions and physical movement (Boraz, 2019) and as a communication tool to use cultural symbols and brands. The viability of a brand as an element of discourse depends entirely on consumer value (Pennington, 2019). Some scholars extend this concept toward developing brand fidelity, which facilitates stimulation when consumers are dedicated to a specific brand (Consiglio, 2017; Grace *et al.*, 2020). Furthermore, culture, religion and brand strongly correlate (Amin, 2020a, 2020b; Joshi and Garg, 2021; Kipnis *et al.*, 2019). In addition, culture correlates with consumers' attitudes (Steenkamp, 2019) and materialism (Zakaria *et al.*, 2021), as well as consumers' commitment (Rokka, 2021). Consumer culture is correlated with consumption and includes services, images, pilgrims and symbols (Arnould and Thompson, 2005; Boraz, 2019). It underlines that consumer culture is central to marketing (Rokka, 2021; Steenkamp, 2019). The CCT can help us understand the people across the culture and region to predict the factors influencing their communication and decision-making process on adopting a product.

2.2 Religiosity

In the business and marketing context, religiosity is referred to as an individual's belief and practice (Amin, 2020a; Sandiki, 2018; Zakaria *et al.*, 2021). It is regarded as an individual's

adherence to a particular religion that influences all aspects of life. Hence, it has become an essential factor to affect their behavior regarding specific products and services that comply with their faith (Ali *et al.*, 2019). According to Allport and Ross (1967), religiosity has been considered a means to some form of utility, personal or social (e.g. joining a mosque to make business or social connections) regardless of outward concerns' true spirit, religious beliefs and actions. Based on the instruments, religiosity has two dimensions: social and personal, to achieve social outcomes, happiness, security or enlightenment. These concepts are dynamic structures to the effect of religion on consumer brand image, materialism and attitude.

2.3 Materialism

Besides, religion has a crucial effect on consumers' materialism (Raggiotto *et al.*, 2018; Rahman *et al.*, 2017; Zakaria *et al.*, 2021). Dittmar *et al.* (2014) define materialism as an individual's value scheme to help acquire long-term belongings of beliefs, goals and psychological wellbeing. Commonly, materialism refers to the essence of life value, which strongly correlates to personal attitudes and behaviors, including the wealth in the perspective of instrumental and terminal dimensions (Raggiotto *et al.*, 2018). Instrumental dimensions link to obtaining monetary and individuals' desires; meanwhile, the terminal perspective is more prone to enhancing personals' social statuses (Keiningham *et al.*, 2015; Raggiotto *et al.*, 2018). However, all dimensions depend on the religiosity level (Rahman *et al.*, 2017; Rauf *et al.*, 2018). The religiosity dimension leads to intrinsic and spiritual goals (i.e. serve for religion or community) for individuals with a strong commitment to belief. It directly affects people's attitudes and behavior, which also has a strong relationship to the decision-making process to adopt products and services. Islamic financial institutions' operations systems are based on Quranic principles, which recognized interest is prohibited due to a strong correlation to *riba* (Hadji Latif, 2021). It implies the concept of economic value in banking services relaced by the profit-loss sharing principle (Figure 1).

3. Hypotheses development

3.1 The relationship between religiosity and consumer brand fidelity

Some scholars have paid attention to religiosity in the business context. However, recently, religiosity has strongly correlated with a brand (Aksoy and Abdulfatai, 2019; Grace *et al.*, 2020). The brand is more than what a company wants; it is perceived as an image (Joshi and Garg, 2021). Brand religion comes from the highest value with the most increased product involvement, besides the brand's emotional values and rational values. Hence, it has become more salient in communicating and connecting between the companies and consumers. As consumers, the brand represents their identities and positions in social interaction and their cultures and values (Aksoy and Abdulfatai, 2019; Joshi and Garg, 2021). Therefore, for some consumers, the religious brand has a crucial issue. For instance, "Halal brand" strongly correlates with Muslim consumers to

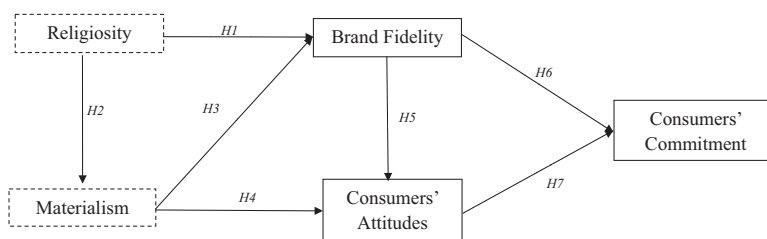


Figure 1.
Proposed research
model

bridge their consumption patterns decision-making process on products and services. Thus, this study proposes the following hypothesis:

H1. Religiosity has a positive effect on consumer brand fidelity.

3.2 The relationship between religiosity and consumer materialism

Materialism relates to individuals' methods and desires to enhance their financial happiness in the economic context. It is also correlated to personal egoism (e.g. hedonic behavior) (Seuntjens *et al.*, 2015). However, religiosity possibly to reduces the materialism desire (Abalkhail, 2021; Raggiotto *et al.*, 2018). Materialism can also possibly refer to how an individual sees the value of objects, such as concern for luxury goods. However, Muslim people's consciousness, sense of belonging and loyalty are affected by personal religiosity. Besides, religiosity has also influenced the people's psychology and the strength of products and services (Ali *et al.*, 2019; Amin, 2020b; Boraz, 2019; Consiglio *et al.*, 2017). The economic value of banking services and products also strongly influences Muslim consumers to adopt Islamic banks (Hati *et al.*, 2021). There are represent brand fidelity. Hence, this study proposes the following hypothesis:

H2. Religiosity has a significant and positive effect on consumer materialism.

3.3 The relationship between consumer materialism and consumer brand fidelity/attitudes

Recently, the brand has had an essential role among consumers, which shifted from product ones; therefore, it is worthy of appreciating their belief and obtaining business and marketing success (Grace *et al.*, 2020; Joshi and Garg, 2021). Prior studies attempt to be understanding the evolution of the brand, such as brand image (Abalkhail, 2021), brand love (Joshi and Garg, 2021), Halal brand (Ahmadova and Aliyev, 2021), brand loyalty in the banking context (Islam and Rahman, 2017), more recently, materialism is a crucial role to influence brand fidelity (Grace *et al.*, 2020; Joshi and Garg, 2021) and consumer attitude (Ahmadova and Aliyev, 2021; Pratono, 2019), with the view to understanding the dynamics of establishing stable and durable materialism, consumers' fidelity and consumer attitude.

Brand fidelity is the consumer's faithfulness, which has four aspects: forgiveness based on performance and price, derogation of alternatives and cognitive interdependence (Grace *et al.*, 2020). Brand familiarity also leads people to adopt financial products (Hati *et al.*, 2021). Meanwhile, consumers' attitude toward evaluating positive or negative personality experiences regarding the Islamic banks' system complies with Islamic law (Ahmadova and Aliyev, 2021). Islamic law has the rule to maintain all aspects of human life, including adapting products and services (Amin, 2020b; Md-Ilyas, 1992). People also possibly have positive attitudes in positive circumstances based on their beliefs. Furthermore, preliminary studies revealed that consumer attitude plays an important role in their commitment (Amin, 2020a; Tabrani *et al.*, 2018). The following consideration led to the proposed hypothesis:

H3. Materialism has a significant and positive effect on brand fidelity.

H4. Materialism has a significant and positive effect on consumers' attitudes.

H5. Brand fidelity has a significant and positive effect on consumers' attitudes.

3.4 The relationship between consumer attitudes and consumer brand fidelity/commitment

Commitment has an important role in describing the association between customers and companies toward specific products and services (Islam and Rahman, 2017; Keiningham *et al.*, 2015; Minton and Liu, 2020; Tabrani *et al.*, 2018). It occurred toward two essential dimensions: religiosity and psychology (Abalkhail, 2021; Keiningham *et al.*, 2015). Moreover, their attitude positively affects their commitment (Gheitani *et al.*, 2018). It influences the consumers' loyalty to the firm and brand. This is a binding effect on Islamic bank consumers. They rely upon experiential aligning and continuously strive to build long-term relationships (Tabrani *et al.*, 2018) toward consumer Halal brand and fidelity (Grace *et al.*, 2020; Joshi and Garg, 2021).

The description, as mentioned earlier, proves the psychological effect positively correlates to people's decision to stay or switch to other firms or products. The Islamic bank system is conducted on religious principles (Ali *et al.*, 2019; Junaidi *et al.*, 2021). Therefore, understanding the causes and consequences of consumers' commitment is worthy of building a business construct based on their attitudes, commitment and subjective norms (Rokka, 2021; Tabrani *et al.*, 2018). The Muslim commitment regarding Islamic bank products and services strongly correlates with their commitment and subsequently affects the decision-making process (Islam and Rahman, 2017; Tabrani *et al.*, 2018). The following consideration led to the proposed hypothesis:

- H6. Consumers' attitude has a significant and positive effect on consumers' commitment.
- H7. Brand fidelity has a substantial and positive impact on consumers' commitment.

3.5 The relationship between religiosity and consumer attitudes/awareness/preference

The recent study also examines the role of consumer fidelity as a mediator to bridge the relationship between the predictor variable (e.g. religiosity) and materialism (e.g. profit-loss sharing perception) to Muslim attitude and commitment. It will provide the quality of inferences and facilitate knowledge acquisition and specific contributions (Amin, 2020; Abalkhail, 2021). It also uncovers a correlation between religiosity in Islamic countries and consumer commitment to the products compliant with the *Shariah* principle (Hadji Latif, 2021; Hati *et al.*, 2021; Tabrani *et al.*, 2018). It has an essential role in investigating the correlation between religiosity and Muslim consumers' behavior. The current study also expands the literature on the Islamic banking study (Amin *et al.*, 2017; Bananuka *et al.*, 2020). Preliminary analyses revealed that Muslim attitudes positively bridge the relationship between religiosity and the decision-making process (Amin *et al.*, 2017; Kaakeh *et al.*, 2019; Bananuka *et al.*, 2020; Tabrani *et al.*, 2018). Accordingly, the following hypotheses were proposed:

- H8. Religiosity has a positive effect on consumer attitude, which is mediated by consumer fidelity.
- H9. Religiosity has a positive effect on consumer commitment, which is mediated by consumer fidelity.
- H10. Religiosity has a positive effect on consumer fidelity, which is mediated by consumer materialism.
- H11. Religiosity has a positive effect on consumer attitude, which is mediated by consumer fidelity.
- H12. Materialism has a positive effect on consumer attitude, which is mediated by brand fidelity.

4. Methodology

4.1 Questionnaire design, pretest and pilot study

This study conducted a pretest and pilot test to validate the measurement items' bias (Podsakoff *et al.*, 2003). According to Hair *et al.* (2019), the objective of the pilot test is to detect different replies of the participants associated with the queries. The Indonesian Islamic banking consumers were invited to fill out an online survey. This online survey was carried out using Google Forms, which lasted from October 1 to November 31, 2020. The participants were collected from random convenience sampling involving 680 Muslims, also Islamic banks consumers. However, 658 samples were valid; this indicates a completion rate of 96.76%. Table 1 shows the respondents' demographics.

4.2 Measures

The items used to measure each construct are presented in Appendix seven-point Likert scale anchored between 1 ("strongly disagree") and 7 ("strongly agree") was used for all scale items. Religiosity focuses on personal goals or beliefs adapted from Ji and Ibrahim (2007) due to the instruments useful in prior studies and built from the Muslim perspective. Muslim people used all items to measure Muslim consumer materialism (Junaidi *et al.*, 2021). In this study, two items of brand fidelity constructs of accommodation/forgiveness, price, cognitive interdependence and derogation of alternatives were adopted (Grace *et al.*, 2020), consumers' attitude (Ahmadova and Aliyev, 2021) and consumers' commitment adapted from Tabrani *et al.* (2018).

4.3 Data analysis

The recent study examines the causal relationship among variables that observed and validated structural relations based on the theory examined (Byrne, 2016). The hypothesis testing was carried out by applying the structural equation model (SEM) by using AMOS and SPSS 22 software versions. After that, descriptive statistics apply to examine the frequency distribution of samples. Furthermore, the Pearson correlation test examined the relationship among *n* predictors (e.g. religiosity, brand fidelity, materialism and consumers' attitude) and criterion variables (consumer commitment to adopt Islamic bank products) and

Demographic Items	Frequency	(%)
<i>Gender</i>		
Male	289	43.9
Female	369	56.1
<i>Age</i>		
Under 26 years old	180	27.4
26–40 years old	288	43.8
Over 40 years old	190	28.9
<i>Education</i>		
Bachelor and below	292	44.4
Master	276	41.9
PhD	90	13.7
<i>Time period of using bank services</i>		
Below 5 years	121	18.4
6–10 years	155	23.6
11–15 years	192	29.2
Over 15 years	190	28.9

Table 1.
Respondent
demographics

followed by standard method variance (CMV) to prevent and post-detection bias technique. Finally, this study used the Hayes (2018) bootstrapping process to examine the mediating and indirect impact of mediators variables.

5. Results

5.1 Pilot study and descriptive statistic

Table 2 shows that the value of mean differences is stated in standard deviations. Therefore, the result of this step is one-half of the standard deviation. It implies that Indonesian Muslims are more prone to adopt Islamic banking once in compliance with Islamic law. Furthermore, the value of standard deviation for religiosity, consumer attitude, materialism (e.g. profit-loss sharing) and preference is slight compared with mean values. Hence, it is a good fit for the observed data.

5.2 Pearson correlation

It can be seen in Table 2. Pearson's correlation coefficient analysis was carried out to determine the relationships among the variables (e.g. religiosity, brand fidelity, consumer materialism, attitudes and commitment). It is used to examine the parametric statistic and interval data for all variables discussed (Byrne, 2016; Hair et al., 2019). This study also applied Harman's single-factor test proposed by Eichhorn (2014) and the common latent factor (CLF) for post-detection procedures. The rationale for adopting the CLF is to conduct post-detection, which is the inherent weakness of Harman's single factor test to detect the CMV (Eichhorn, 2014).

5.3 Measurement model

This study conducted the measurement model by adopting the AMOS 22 software with maximum likelihood estimation. Table 3 shows the confirmatory factor analysis model reproduces the covariance matrix of the observed variables with a good fit (Byrne, 2016; Hair et al., 2019). The model fit and Cronbach's α for all constructs indicate an excellent convergent validity and reliability for all measurement items and constructs.

5.4 Structural model

The fit of data to the proposed model was adequate (Byrne, 2016; Hair et al., 2019): $\chi^2 = 1,841.90$, $df = 398$, $\chi^2/df = 4.628$, $GFI = 0.839$, $NFI = 0.858$, $CFI = 0.885$, $IFI = 0.885$ and $RMSEA = 0.074$. This study empirically validates that consumers' religiosity has a significant and positive effect on brand fidelity ($\gamma_{21} = 0.288, p < 0.001$) and ($\gamma_{11} = 0.504, p < 0.001$), respectively, supporting *H1* and *H2*. This implies that the frequent prayer and

Constructs	Mean	SD	RL	MT	BF	CA	CC
RL	6.69	0.52	0.815				
MT	5.50	1.33	0.132**	0.787			
BF	5.54	1.18	0.178**	0.239**	0.830		
CA	5.46	1.30	0.080*	0.166**	0.116**	0.818	
CC	5.94	0.85	0.098*	0.363**	0.346**	0.163**	0.805

Notes: RL: religiosity, MT: materialism, BF: brand fidelity, CA: consumer attitude, CC: consumer commitment, SD: standard deviation. Diagonal elements are the square roots of the average variance extracted (AVE) for each construct. Pearson correlations are shown below the diagonal. Significant at * $p < 0.05$; ** $p < 0.01$; *** $p < 0.001$

Table 2.
Correlation matrix
for measurement
scales

Variables item scales	Factor loadings	α	CR	AVE
Religiosity (Ji and Ibrahim, 2007)		0.797	0.895	0.589
RL1: My religious beliefs are what really lie behind my whole approach to life	0.716			
RL2: My religious beliefs influence many aspects of my life	0.700			
RL3: I try hard to carry my religion over into all other dealings in life	0.767			
RL4: It is important for me to spend periods of time in private religious thoughts, reading or meditation	0.772			
RL5: My religious beliefs are very important to me	0.841			
RL6: My religious faith sometimes restricts my actions	0.800			
Consumers' materialism (Junaidi et al., 2021)		0.811	0.905	0.657
MT1: I choose a bank that benefits me and the society regardless of Islamic law	0.820			
MT2: I choose a bank that refrains from dirty practices that can be detrimental to the public	0.797			
MT3: I choose a bank because the penalty of the financing is lower than other	0.786			
MT4: I choose a bank because the economic value is higher than others	0.845			
MT5: I choose a bank because the overall of the product and service is better than others	0.804			
Brand fidelity (Grace et al., 2020)		0.763	0.917	0.582
BF1: Despite my disappointment with the quality of Halal products, I would continue to use this brand	0.793			
BF2: Despite my disappointment with the quality of Halal products, I would recommend this brand to others	0.834			
BF3: Despite the Halal product unworthy, I would continue to use this brand anyway	0.816			
BF4: Despite the Halal product unworthy, I would recommend this brand to others	0.775			
BF5: I feel I have a strong bond with Halal product	0.715			
BF6: Halal brand is an important part of my life	0.720			
BF7: Halal is a reliable brand	0.742			
BF8: Halal brand is quite different with conventional brand	0.699			
Consumers' attitude (Ahmadova and Aliyev, 2021)		0.819	0.910	0.670
CA1: The bank chosen is advantageous for both the lender and the borrower	0.844			
CA2: Financial matters and religion are inseparable	0.789			
CA3: The bank provides a solution to contemporary financial problems	0.772			
CA4: I commit to stay in a relationship with the bank chosen	0.819			
CA5: I have a strong sense of belonging with the bank chosen	0.866			
Consumers' commitment (Tabrani et al., 2018)		0.750	0.885	0.562
CC1: I commit to stay in a relationship with bank chosen	0.765			
CC2: I have a strong attachment with Islamic bank chosen	0.733			
CC3: I have a strong sense of belonging with bank chosen	0.772			
CC4: I remain loyal to the bank chosen due to the high cost to switch to other banks	0.790			

Notes: Fit statistics ($N = 658$). $\chi^2/df = 4.535$, goodness-of-fit index (GFI) = 0.874, non-normed fit index (NFI) = 0.897, comparative fit index (CFI) = 0.917, incremental fit index (IFI) = 0.918 and root mean square error of approximation (RMSEA) = 0.073

Table 3.
Measurement results

interaction among Muslims possibly influences their decision with respect to the economy and Halal products.

This study further confirms that consumers' materialism has a significant and positive effect on brand fidelity and consumers' attitude ($\beta_{21} = 0.151, p < 0.001, \beta_{31} = 0.146, p > 0.001$). *H3* and *H4* are supported. It means that the quality of products and economic motive has a crucial effect on consumers' adoption of products compliant with the *Shariah* principle. It also offers a solution to the financial sector and why consumers are compelled to the bank. Moreover, brand fidelity has positive effect to consumers' attitude and consumers' commitment ($\beta_{32} = 0.129, p < 0.005, \beta_{42} = 0.302, p > 0.001$). *H5* and *H6* are supported. As well as, consumers' attitude positively affects consumers' commitment ($\beta_{43} = 0.078, p < 0.001$) to support *H7*. Although the consumers' have been faced with low satisfaction with the bank products, the forgiveness, price and attachment dimension, the consumers are still to continue and recommend the brand because the bank has provided value and solution in the consumer's religious context. [Table 4](#) shows the results of the research hypotheses ([Figure 2](#)).

5.5 Mediating effect

This study adopted the procedure recommended by [Hayes \(2018\)](#) and the PROCESS macro for SPSS to calculate the 95% confidence interval (CI) with 5,000 bootstrapped samples to test the mediation effects of consumers' materialism, brand fidelity and consumers' attitude between religiosity and consumers' commitment. Bootstrapping is a nonparametric statistical procedure in which the data set is repeatedly sampled. [Table 5](#) has shown the mediation analysis showed that the 95% CIs of all tested indirect effects and partial roles were not included zero. It concluded that religiosity has a significant indirect and indirect impact on consumer commitment. All the above conditions were met because *H1b*, *H1c*, *H2a*, *H2b* and *H4b* are supported.

6. Discussion

This study confirms that religion has a crucial role in influencing Muslim people to continue to use Islamic bank and recommend it to others. Due to their higher intention to attend religious discussions, interact, read Koran, discuss spiritual principles and distinguish between conventional and Islamic banks. They also believe the banks have an economic and social value to reduce the gap between the richer and the poorer toward distributing the resources to society. The results show that religiosity positively affects Muslim consumers' materialism, brand fidelity and attitude, which are consistent with continuing and recommending Islamic banks to others when faced with reducing income. It implies the main motive is Halal brand or/and product rather than how much money possible to get.

Hypotheses	Symbol	Path	Coefficients	Test results
H1	γ_{21}	Consumers' religiosity → Brand fidelity	0.288***	Supported
H2	γ_{11}	Consumers' religiosity → Consumers' materialism	0.504***	Supported
H3	β_{21}	Consumers' materialism → Brand fidelity	0.151***	Supported
H4	β_{31}	Consumers' materialism → Consumers' attitude	0.146***	Supported
H5	β_{32}	Brand fidelity → Consumers' attitude	0.129**	Supported
H6	β_{42}	Brand fidelity → Consumers' commitment	0.302***	Supported
H7	β_{43}	Consumers' attitude → Consumers' commitment	0.078***	Supported

Notes: Significant at * $p < 0.05$; ** $p < 0.01$; *** $p < 0.001$

Table 4.
Proposed model
results

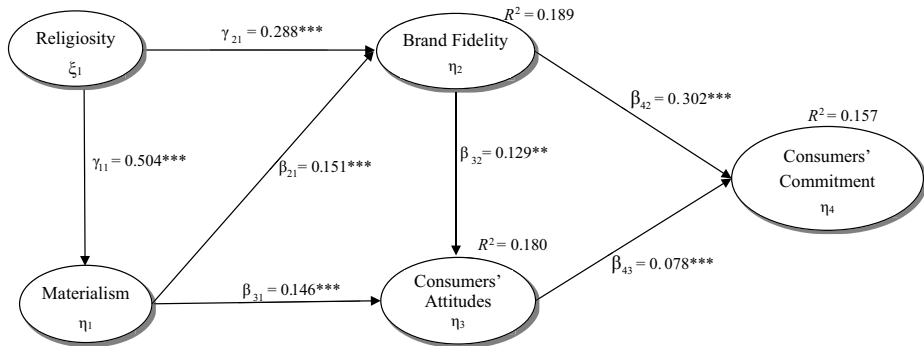


Figure 2.
Structural model

Notes: Model fit: $\chi^2 = 958.75$; $df = 268$; $\chi^2/df = 3.577$; $GFI = 0.860$; $NFI = 0.925$; $CFI = 0.945$; $IFI = 0.945$; and $RMSEA = 0.075$

Hence, it also verifies the role of religion to bridge people’s minds and economic and social values. This study confirmed preliminary studies that religion is still an essential key point among people to adopt a product and service rather than materialism (Minton and Liu, 2020; Nugraha and Widyaningsih, 2021; Zakaria, et al., 2021). However, religiosity is less significant than materialism to influence the people to adopt a product that complies with the religious brand in India (Islam and Chandrasekaran, 2019), Indonesia (Junaidi et al., 2021) and Malaysia (Jan and Shafiq, 2021). The confirmed CCT can explain consumers’ behavior toward fulfilling particular religious products and services (Grace et al., 2020; Rokka, 2021; Steenkamp, 2019).

7. Summary and conclusions

This study aimed to examine the correlation between religiosity, materialism (e.g. Muslim profit-loss sharing perceived), Islamic bank brand fidelity and Muslim attitudes and whether they possibly influence their commitment to adopt Islamic banks through a cross-sectional and SEM research analysis. Results indicate that religiosity is an essential factor influencing

IV	M	DV	IV → DV (c)	IV → M (a)	IV + M → DV		Bootstrapping 95% CI	
					IV (c)	M(b)	Percentile method	Bias-corrected
RL	BF	CA	0.115	0.387***	0.156	0.106**	[0.088, 0.045]	[0.120, 0.060]
		Standard error	0.101	0.091	0.120	0.042		
RL	MT	BF	0.325***	0.319***	0.388***	0.196***	[0.148, 0.502]	[0.207, 0.568]
		Standard error	0.090	0.101	0.091	0.034		
RL	MT	CA	0.106	0.319***	0.156	0.158***	[0.081, 0.041]	[0.120, 0.061]
		Standard error	0.100	0.101	0.100	0.038		
RL	BF	CC	0.188**	0.388***	0.245***	0.147***	[0.152, 0.077]	[0.199, 0.100]
		Standard error	0.094	0.091	0.094	0.040		
MT	CA	CC	0.242**	0.156	0.245*	0.020	[0.196, 0.099]	[0.199, 0.101]
		Standard error	0.094	0.100	0.094	0.534		

Table 5.
Mediation effects

Notes: RL: religiosity, BF: brand fidelity, MT: materialism, CA: consumer attitude, CC: consumer commitment. Significant at: * $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$

Muslim profit-loss sharing perceived and Islamic bank brand fidelity. It also positively affects Muslim consumer attitudes and commitment to adopt Islamic banks. Further, results indicate CCT, a framework that consolidates the triggering elements of religion's role in culture and psychological construct. The result provides significant insights to encourage Islamic bank managers to combine the economic and social values of the product. For instance, products and services are justified for materialistic value in financial and, most importantly, Halal (permitted) or Haram (prohibited) by Islamic law. It has a positive effect on maintaining the relationship between Islamic banks and Muslim consumers.

The recent study possibly extended to two ways: consumer materialism, attitude and commitment to the literature on religion and marketing. Firstly, the findings of this research demonstrate the effects of religiosity on three mediators (e.g. consumers' materialism, brand fidelity and attitude), which subsequently influence the Muslim consumers' commitment to Islamic banks. Hence, it provides a better understanding of correlation among variables examined. Despite this, prior studies revealed some consumers prefer materialism (e.g. lucrative products and services) to religious reasons. However, Halal products and services are an essential factor. It provides new insight into brand fidelity is a new issue and quite different from brand loyalty. Second, this research demonstrates that culture in line with religious principles can be used simultaneously. CCT theory can explain the mediating effects of variables for Islamic bank usage. It provides a theoretical ground for future research due to the lack of study that validated this context. This study also gives valuable information on the current situation and practice of Islamic banking in Indonesia, which possibly has a similar phenomenon to other Islamic banks in different countries. Investors can adopt this result to consider their investments in an Islamic bank.

These results also permit the analysis of specific cases such as the low market share of Islamic banks and could explain critical factors influencing Muslim consumers' commitment. Hence, the Islamic bank managers need to actively communicate and socialize the essential principle of Islamic bank operation (e.g. Halal and based on Islamic law), which applied profit-loss sharing and interest-free. As well as addressing consumers' concerns toward participating in the interactive discussion regarding Islamic bank system. Most importantly, the role of the government as regulator and the SSB to control and quarantine the Islamic banking operations has compliant with Islamic law. Hence, the regulators have a pivotal role with clearly established regulation and surveillance mechanisms on Islamic bank products and services.

The current study found religiosity has a central role in influencing Muslim decisions to adopt Islamic banks in Indonesia; therefore, the result was not generalized. Furthermore, the future study needs to adopt a convenience sampling technique to increase the sample representative of the population. Future studies also need to include other religions and regions to encourage a better conclusion. This study also does not adopt consumers' other minds of conventional bank products. Therefore, future research may investigate the comparative study among Islamic and conventional banks and the participants' education and income.

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Further reading

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Appendix

Scale items

Religiosity (Ji and Ibrahim, 2007)

- My religious beliefs are what really lie behind my whole approach to life.
- My religious beliefs influence many aspects of my life.
- I try hard to carry my religion over into all other dealings in life.
- It is important for me to spend periods of time in private religious thoughts, reading or meditation.
- My religious beliefs are very important to me.
- My religious faith sometimes restricts my actions.

Consumer materialism (Junaidi *et al.*, 2021)

- I choose a bank that benefits me and the society regardless of Islamic law.
- I choose a bank that refrains from dirty practices that can be detrimental to the public.
- I choose a bank because the penalty of the financing is lower than other.
- I choose a bank because the economic value is higher than others.
- I choose a bank because the overall of the product and service is better than others.

Brand fidelity (Grace *et al.*, 2020)

- Despite my disappointment with the quality of Halal products, I would continue to use this brand.
- Despite my disappointment with the quality of Halal products, I would recommend this brand to others.
- Despite the Halal product unworthy, I would continue to use this brand anyway.
- Despite the Halal product unworthy, I would recommend this brand to others.
- I feel I have a strong bond with Halal product.
- Halal brand is an important part of my life.

- Halal is a reliable brand.
- Halal brand is quite different with conventional brand.

Consumer attitude ([Amin et al., 2011](#))

- The bank chosen is advantageous for both the lender and the borrower.
- Financial matters and religion are inseparable.
- The bank provides a solution to contemporary financial problems.
- I commit to stay in a relationship with the bank chosen.
- I have a strong sense of belonging with the bank chosen.

Consumer commitment ([Tabrani et al., 2018](#))

- I commit to stay in a relationship with bank chosen.
- I have a strong attachment with Islamic bank chosen.
- I have a strong sense of belonging with bank chosen.
- I remain loyal to the bank chosen due to the high cost to switch to other banks.

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