

HIJRA INTENTION AND CUSTOMER LOYALTY TOWARDS ISLAMIC BANKS: ROLE OF RELIGIOUS OBLIGATIONS, COMMITMENT AND ATTITUDE

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Abstract: The primary objective of this research was to investigate the impact of Commitment Towards Islamic Banks, Attitude Towards Islamic Bank, Islamic Religious Obligation, trust, and Hijra intention on customer loyalty towards Islamic banks. Additionally, the study aimed to explore the moderating role of customer trust and the mediating effect of hijra intention. The research employed a cross-sectional research design and a quantitative approach, gathering data from customers of Islamic banks in the Kingdom of Saudi Arabia. A questionnaire, based on previous studies, was designed for data collection and distributed to respondents through purposive sampling. The collected data underwent analysis using AMOS. The study revealed that Commitment Towards Islamic Banks, Attitude Towards Islamic Bank, and Islamic Religious Obligation positively influence hijra intention. Furthermore, trust and hijra intention significantly impact loyalty towards Islamic banks. The results also supported the moderating influence of trust and the mediating role of hijra intention. This research contributes to the existing body of literature in religious studies, offering valuable insights that can assist banking strategists in customer retention efforts.

Keywords: Religious Obligations, Hijra Intention, Islamic Bank Loyalty, Attitude, Customers Trust.

1. INTRODUCTION

Customer loyalty constitutes a pivotal element for the endurance of organizations

within the competitive market landscape. The viability and longevity of banks are contingent upon the presence of a substantial base of loyal customers (Akunja, 2020). A bank's likelihood of prolonged and improved survival is heightened through the delivery of exemplary services. The establishment of a close customer-bank relationship is crucial, with understanding and incorporation of customers' religious requirements being foundational. In this context, Islamic banking emerges as a manifestation of religious inclusivity in banking services (Rini et al., 2017). Intense competition is observed among Islamic banks and conventional banks, underscoring the potential for securing customer loyalty through religious considerations (Saleh et al., 2017). Furthermore, it is imperative to attend to the religious dimensions of customer experiences within banking establishments. The likelihood of sustaining customer loyalty significantly increases when services and products are tailored to meet the religious requirements of customers, thereby aligning with their desired standards of quality.

The antecedent customer experience plays a crucial role in shaping the intention to revisit a product in the future. Within the domain of religious banking, such as Islamic banking, customer loyalty is construed as the expressed intention to persist in utilizing the services of an Islamic bank in subsequent transactions. The contemporary era, characterized by widespread media dissemination, has contributed to heightened customer knowledge (Ireland, 2018). Accessible through various banking channels, contemporary customers exhibit a notable inclination towards religious aspects and intentions in past studies. However, scant attention has been directed towards the specific factor of Hijra intention. Multiple determinants influence a customer's inclination to engage with religiously oriented banking products in the future, signifying a need for a comprehensive study on the customer's intention and its associated influencing criteria (Kamiyama et al., 2019).

The commitment of customers holds significance in the banking context, wherein commitment is elucidated as an act of selflessness by customers without assured future benefits (Heydari et al., 2019). A reciprocal relationship prevails between banks and their customers, characterized by the banks extending financial resources and loans to individuals capable of reciprocating benefits rather than those solely in financial need. This underscores the significance of commitment in the customer-bank relationship, as success hinges on the reciprocal nature of this association (da Silva Inácio et al., 2022).

The global count of Islamic banks is on a steady rise, with a notable 20% surge in their assets over the past year. This trajectory underscores the growth potential

of religious banking, signifying its capacity to wield a significant influence on a country's economy (Hussain et al., 2022). However, sustaining growth becomes challenging without a comprehensive understanding of customers' attitudes and preferences concerning their priorities regarding Islamic products. By prioritizing these factors, banks can ensure long-term profitability and operational efficiency.

Customer preferences are influenced by factors such as religious beliefs and individual obligations. The allegiance of customers to a bank is contingent upon the fulfilment of their religious duties. Moreover, religious obligations stand out as pivotal determinants capable of significantly influencing customer loyalty towards Islamic banks (Usman et al., 2017). Hence, Islamic banks should not solely prioritize profit maximization; rather, they must align their operations with the religious requirements of their target audience. The foundational objectives of banks, operating within the framework of religious perception in the market, encompass social welfare and justice. Additionally, the primary emphasis of Islamic banking lies in offering interest-free products or services to customers (Albaity et al., 2021).

This engenders the cultivation of trust among customers, a pivotal element in the marketing dynamics of banks. Within the banking context, the factor of trust assumes paramount significance, as it serves to establish equilibrium between customer expectations and the operational functions of the bank (Wongsansukcharoen, 2022). Hence, it is imperative for banks to scrutinize the trust dynamics inherent in the customer-banking relationship. In light of the aforementioned discourse, this study is designed to investigate factors such as commitment towards Islamic banking, attitude towards Islamic banking, religious obligations, and hijra intentions in relation to customer loyalty within the context of Islamic banking.

2. LITERATURE REVIEW & HYPOTHESES DEVELOPMENT

2.1 Hijra Intentions and Loyalty Towards Islamic Bank

Customer loyalty manifests as a profound commitment to repeatedly avail the favoured services and products from the bank. Furthermore, such customers exhibit steadfastness by resisting the enticements from competing banks to switch. The scholarly discourse characterizes loyal customers as those with an intent to re-engage with the bank's services, offering recommendations to potential customers, and displaying positive behavioural tendencies towards the

bank (Suhartanto et al., 2020). The presence of loyal customers is pivotal in securing and enhancing the competitive standing of the bank (Manik, 2019).

A well-documented body of literature underscores the significance of intention as a crucial precursor to customer behaviour. The intentions of customers are notably shaped by Islamic values, specifically termed as Hijrah. Certain studies elucidate these values as the customer's commitment to instigate change aligned with Islamic principles (Qizam, 2021). Put differently, the inclination to instigate change reflects an intention to propagate religious teachings through purposeful intentions and to disassociate from products incongruent with religious principles. Concurrently, the utilization of Islamic banking products is motivated by various factors, with the customer's commitment to religious norms being a predominant rationale. Many customers engage with such banking services due to their cognizance of the religious prohibition of interest, and their deliberate incorporation of religious principles when selecting a bank. In this context, the study by Setiani et al. (2023) examined the impact of Hijrah intention on customer loyalty towards Islamic banks.

The customers' intention to adopt Islamic banking constitutes a crucial facet within the realm of marketing literature. Several studies posit that the potency of intention significantly shapes loyalty. Conversely, these intentions are subject to the influence of religious values, denoted as Hijrah (Hoque et al., 2019). Consequently, research indicates that Hijrah intention holds significance within Islamic teachings, serving as a pivotal mechanism for adhering to Islamic values and practices. It also signifies or mirrors customers' intentions to forsake practices deemed prohibited in their religious doctrine. Hence, the Hijrah intention factor is perceived to address a gap that is seldom explored in the existing literature (Haider et al., 2019; Qizam, 2021).

Scholars have asserted that religious doctrines advocate the utilization of products that align with the tenets of the faith, suggesting a proclivity for customers to align with Islamic banks based on religious convictions. Additionally, in certain studies, Hijrah is construed as a form of change, perceived positively when undertaken for virtuous purposes. On these grounds, the findings of the study Al Umar et al. (2023) demonstrated the presence of a positive correlation between Hijrah intention and customer loyalty towards Islamic banks.

H1: *Hijra Intention have positive significant effect on customer loyalty towards Islamic banks.*

2.2 Commitment Towards Islamic Banks and Hijra Intentions

Previous scholarly investigations have delineated commitment as a consistent

inclination to uphold a valued relationship with the customer. Research has defined commitment as a psychological motivation rooted in relationship development among individuals (Morin et al., 2016). Elucidating the dynamics of a relationship involves considering commitment as a pivotal element, signifying the connection between an organization and its customers. Establishing enduring relationships grounded in mutual commitment is imperative for organizations.

The religious affiliation of a customer significantly influences the cultivation of commitment towards a product or organization. Components of customer commitment encompass spiritual and behavioural dimensions. The commitment of customers is positively impacted by both these facets (Gheitani et al., 2019). Hence, substantiating the connection between customer commitment and religious affiliation becomes imperative. Establishing a lasting relationship between the seller and customer hinges on constructing a foundation rooted in customer experience. There is a heightened likelihood of engendering commitment between both parties when positive experiences are provided to customers. In the domain of Islamic banking, it is essential to depend on consistent and experiential positioning to foster enduring relationships with customers (Junaidi, 2022).

Studies like Poushneh et al. (2019) unveiled findings underscore the pivotal role of customer commitment in customer retention. Numerous scholarly inquiries emphasize the significance of establishing an enduring relationship between the organization and its customers, positing that it serves as a crucial determinant for fostering an intention to revisit the company and engage in repeat purchases. Research highlights trust and obligation as principal predictors for cultivating customer commitment, contending that commitment is enhanced when an organization cultivates a protracted association with its customers. In essence, a reciprocal relationship is posited, necessitating organizational orchestration (Khizar et al., 2021).

The commitment of customers significantly influences their decision to use or prefer a particular product (Junaidi, 2022). Customers who exhibit commitment to religious principles experience a positive disposition when utilizing the services of an Islamic bank. Consequently, they express a favourable intention to engage with the Islamic bank. The decision to sustain long-term usage of an Islamic bank is thus influenced by commitment (Mochammad et al., 2020). Religion plays a pivotal role in shaping customer behaviour, with its impact contingent upon the degree of commitment exhibited by the customer toward their religious beliefs. The manifestation of this commitment is evident in the religious behaviours and attitudes displayed by customers. Consequently, it was

discerned that the commitment of the customer has a positive influence on behavioural intentions Yudiana et al. (2021).

H2: *Commitment towards Islamic banks have significant effect on Hijra Intention.*

2.3 Attitude Towards Islamic Bank and Hijra Intentions

Scholarly investigations have characterized attitude as the evaluative influence exerted by individuals concerning their emotions when engaging in specific behaviours (Ajzen, 2018). Attitude is recognized as a crucial element within the banking image, particularly in the creation of awareness regarding products offered by Islamic banks. Numerous prior studies have emphasized that attitude plays a formative role in shaping customer intentions, a principle that is equally applicable in the domain of Islamic banking. Given the prevailing low awareness among customers regarding Islamic banking, there exists a pertinent need to concentrate on factors conducive to establishing enduring awareness. In many countries, customers accord significance to the religious dimension, particularly when selecting a bank for their services. According to existing literature, a robust correlation exists between customer intention and attitude within the realm of Islamic banking services (Hoque et al., 2022). This attitude primarily hinges on the financial association between the bank and religious principles.

Hati et al. (2021) Scholars have asserted that intention is significantly influenced by the attitude of customers. Attitude, as defined by researchers, refers to the evaluative spectrum of positive or negative feelings that customers experience while engaging in specific behaviours. In the context of Islamic banking, numerous customers encounter mental barriers when contemplating a switch to or from an Islamic bank. Hence, fostering a positive attitude among customers towards using Islamic banks becomes imperative. Empirical studies within the domain of Islamic banking have consistently delved into the correlation between customer attitudes and intentions. These studies have consistently underscored the role of attitude in shaping customer intentions towards Islamic banking (Kaakeh et al., 2019).

A substantial body of research has concentrated on examining customer attitudes and behavioural intentions concerning Islamic banking services. Customers perceive religious values and Islamic financial literacy as pivotal elements influencing their perceptions of Islamic banks. However, there is a scarcity of studies that systematically investigate the association between customer attitudes and behavioural intentions regarding the utilization of Islamic

banking products, particularly in the context of religious considerations (Lajuni et al., 2017). Scholarly consensus indicates a robust correlation between customers' intention to utilize Islamic products or services and their attitudes. Stated differently, attitudes play a formative role in shaping customers' behavioural intentions to engage with Islamic banking or financial services (Hoque et al., 2022).

H3: *Attitude towards Islamic banks have significant effect on Hijra Intention.*

2.4 Religious Obligation and Hijra Intentions

Religious obligations wield substantial influence over the conduct and attitudes of individuals, shaping their attitudes, knowledge, and beliefs. Concurrently, religion also provides guidance concerning services and products that are prohibited for adherents. Hence, religious obligations are regarded as guiding principles delineating roles, activities, choices, and behaviours at both the individual and group levels (Ghazali et al., 2022). Scholars concur that decisions and actions exert a substantial impact on religious activities. Various empirical studies underscore that the behaviour and attitudes of individuals are moulded by religiosity. Within the banking context, religion can wield considerable influence on customers' decision-making processes. The ethical conduct of customers is, accordingly, contingent upon religious considerations (Kasri et al., 2023).

Religion serves as a guiding framework, influencing individuals to introspect and rationalize their attitudes and actions. Scholars contend that the Islamic banking sector is perpetually impacted by religious considerations. Consequently, individuals who adhere to religious beliefs frequently scrutinize the compatibility between Islamic banking principles and Islamic tenets. Therefore, it is imperative to assess factors that enhance individuals' intentions towards Islamic products. Additionally, a critical examination of the factors influencing customer choices and intentions is essential (Marhaini, 2018).

The conduct and preferences of customers are contingent upon the influential factor of religion, thereby shaping customer behaviour. This implies that religious beliefs significantly influence the behavioural intentions of customers, consequently impacting their purchasing decisions. Customers tend to favour products that align more closely with Sharia Law (Usman et al., 2022). Due to religious obligations among Muslims, a considerable portion of customers is inclined towards banking products that align with Islamic values. The connection between religious obligations and intentions is substantiated (Usman et al., 2017).

Researchers have indicated that the inclination to purchase religious products is notably influenced by religiosity. Likewise, (Ali et al., 2023) conclusive findings in their studies ascertain that the intention to choose Islamic banking is markedly influenced by religious factors. The findings of Maduku et al. (2023) documented the noteworthy impact of religious obligations on the intention to transition towards Islamic banking products.

H3: *Religious obligations have significant effect on Hijra Intention.*

2.5 Trust as Moderator

Customer trust holds paramount significance in society. The literature defines trust as the anticipations an individual harbours concerning others (Robbins, 2017). Scholarly literature has expounded upon customer trust, characterizing it as the amalgamation of behaviours, emotions, feelings, and thoughts exhibited by individuals when they perceive a service provider as dependable. This perception is grounded in the belief that the actions of the service provider are aligned with the best interests of the customers. Previous research has delineated trust as the confidence one party places in the reliability and honesty of another. Numerous studies have consistently identified trust as a pivotal predictor of customer loyalty (Kaur et al., 2018). Arthur et al. (2023) emphasis has been placed on the capacity of trust to exert influence on product loyalty. The establishment of a specific bond between the customer and the bank through trust manifests in its consequential impact on customer loyalty (Tabrani et al., 2018).

Trust can be characterized as an individual's conviction that the other party will fulfil their needs in the future. Within the framework of Islamic banks, trust is construed as "a moral obligation of every individual in the performance of his or her duties in society" (Amin et al., 2013). Scholars assert that values play a pivotal role in the context of Islamic banking, with religiously guided banks primarily adhering to Sharia law. This adherence is regarded as a cornerstone for cultivating trust among customers (Fauzi et al., 2019). Likewise, Suhartanto et al. (2021) also documented that trust serves as a fundamental predictor of customer loyalty within the banking sector.

H5: *Customers trust have significant effect on Loyalty towards Islamic banks*

H6: *Hijra Intention mediates among Commitment towards Islamic Banks and customers loyalty towards Islamic banks.*

H7: *Hijra Intention mediates among attitude towards Islamic Banks and customers loyalty towards Islamic banks.*

H8: *Hijra Intention mediates among religious obligations and customers loyalty towards Islamic banks.*

H9: *Customers trust is significant moderator among hijra intention and customers loyalty.*

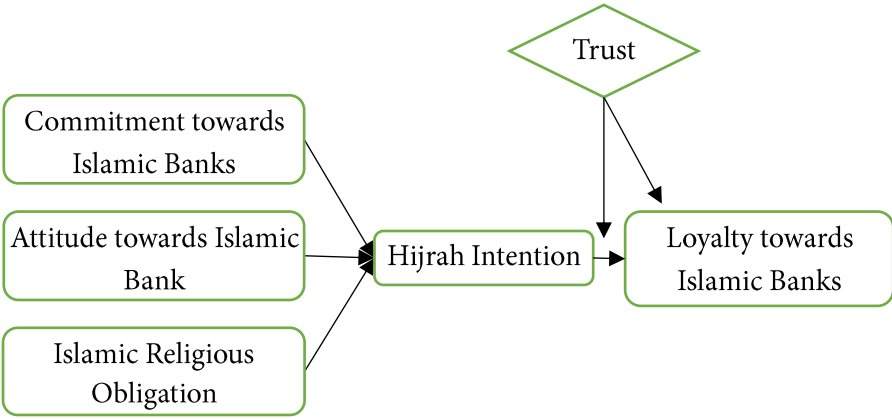


Figure 1: Framework.

3. RESEARCH METHODOLOGY

3.1 Objective of Research

The primary aim of the present study is to assess the influence of commitment towards Islamic banking, attitude towards Islamic banking, and Islamic religious obligations on Hijrah intention. Additionally, the research delves into the mediating role of Hijra intention in the associations between commitment towards Islamic banking, Islamic religious obligations, attitude towards Islamic banking, and loyalty towards Islamic banking. Furthermore, the study investigates the direct impact of trust on loyalty towards Islamic banking, along with exploring the moderating influence of trust on the relationship between Hijrah intention and loyalty towards Islamic banking. The research employed a descriptive study design.

3.2 Sample and Data Collection

The research employed a quantitative methodology for data collection, utilizing purposive sampling to select participants from the target population of employees in banks within the KSA. The researcher engaged in multiple visits to these banks, initiating discussions with both the administration and employees to elucidate the study's purpose, concepts, and objectives. It was emphasized that the data collection

was solely for academic purposes, with assurances of maintaining the anonymity of participants. Data was acquired through a meticulously designed questionnaire, and after several visits, the researcher obtained consent from the respondents to record their responses and to preserve personal contacts. The collection of data was conducted via face-to-face interactions, employing a cross-sectional research design. The researcher distributed 250 questionnaires, receiving back 240 completed questionnaires during the face-to-face data collection process.

3.3 Measures

In gauging the variables, the researcher employed scales utilized in prior studies known for their robust reliability and validity. Hijrah intention was assessed using a seven-item scale, commitment towards Islamic banking was measured using a four-item scale, loyalty towards Islamic banking employed a four-item scale, attitude towards Islamic banking was evaluated with a five-item scale, religious obligation was measured through a four-item scale, and trust was assessed with a five-item scale. All these measures have demonstrated satisfactory reliability and validity in previous research endeavours. Responses were recorded on a seven-point Likert scale, ranging from 1 (strongly disagree) to 7 (strongly agree).

3.4 Cleaning of Data

Following the data collection phase, the subsequent step involves the screening and purification of the dataset. Initially, a missing value analysis was conducted utilizing SPSS, where any absent observations were substituted with the variable's mean value. Subsequently, outliers were expunged, and ambiguous responses were excluded from the dataset. Post-cleansing, the researcher identified 212 valid responses for further analysis.

3.5 Data Analysis

The researcher scrutinized the proposed model using SEM in AMOS. Both the measurement model and the hypothesized model underwent testing.

3.6 Demographics

Initially, an examination of the respondents' demographics was undertaken. In the present study, 70.7% of respondents were male, while 29.3% were female.

Regarding age distribution, 52.2% fell within the 20 to 30 age brackets, 34.8% were between 30 and 40 years old, and 13% were above 40 years. In terms of educational attainment, 37.7% held undergraduate degrees, 46.2% were graduates, and 16.1% possessed postgraduate degrees.

Table 1: Demographics.

| Variable | Groups | Frequency | %age |
|-----------|---------------|-----------|--------|
| Gender | Male | 150 | 70.7% |
| | Female | 62 | 29.3% |
| Age | 20–30 years | 110 | 52.2% |
| | 30– 40 years | 90 | 34.8% |
| | > 40 years | 12 | 13.0 % |
| Education | Undergraduate | 80 | 37.7% |
| | Graduate | 98 | 46.2% |
| | Postgraduate | 34 | 16.1 % |

3.7 Correlation and Descriptive Statistics

To ascertain the anticipated relationships between independent and dependent variables, it is crucial to assess the correlations among these variables. While the correlation among independent variables may not be critical, the correlation between independent and dependent variables holds paramount significance.

The table 2 presented indicates a significant relationship between all independent variables and the dependent variable. Consequently, the data is deemed suitable for further analysis.

Table 2: Correlation and Descriptive Statistics.

| | Mean | SD | 1 | 2 | 3 | 4 | 5 | 6 |
|-----|------|------|-------|-------|-------|------|-------|---|
| HJ | 4.32 | 1.43 | 1 | | | | | |
| AT | 4.01 | 1.43 | .70** | 1 | | | | |
| RO | 4.01 | 1.43 | .72** | .70** | 1 | | | |
| COM | 4.43 | 1.36 | .22** | .11 | .09 | 1 | | |
| TR | 4.08 | 1.59 | .65** | .59** | .57** | .17* | 1 | |
| LY | 3.95 | 1.59 | .59** | .58** | .53** | .18* | .57** | 1 |

3.8 Construct Reliability and Discriminant Validity

The table 3 illustrates that all variables exhibit a reliability exceeding 0.70, and the values along the diagonal represent the Average Variance Extracted (AVE) values. According to F. Hair Jr et al. (2014) and Fornell et al. (1981) reliability criterion should exceed 0.70, and the validity should surpass 0.50. Our data fulfils both of these conditions. Moreover, the values along the diagonal surpass the squared correlation values, thus meeting the condition for discriminant validity.

Table 3: Reliability and Validity.

| | 1 | 2 | 3 | 4 | 5 | 6 | Reliability |
|-----|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| HJ | 0.56 | | | | | | 0.89 |
| AT | 0.50** | 0.51 | | | | | 0.84 |
| RO | 0.52** | .49** | 0.50 | | | | 0.79 |
| COM | 0.23** | .01 | .01 | 0.54 | | | 0.82 |
| TR | 0.05** | .34** | .32** | .02* | 0.66 | | 0.85 |
| LY | 0.35** | .33** | .28** | .01* | .32** | 0.59 | 0.86 |

3.9 Confirmatory Factor Analysis

Through the implementation of confirmatory factor analysis, we assessed the factor loadings as indicated in table 1 and the fitness of the model. According to Hair et al. (2012) the loading of each factor should exceed 0.50. Upon examination, it is evident that all factors exhibit loadings greater than 0.50; hence, they will be utilized for subsequent model testing.

Table 4: Confirmatory Factor Analysis.

| Measure | Com | At | RO | HJ | TR | LY |
|-----------------------------|------|------|------|------|------|------|
| Commitment | | | | | | |
| Com1 | 0.79 | | | | | |
| Com2 | 0.64 | | | | | |
| Com3 | 0.85 | | | | | |
| Com4 | 0.63 | | | | | |
| Attitude | | | | | | |
| At5 | | 0.72 | | | | |
| At4 | | 0.76 | | | | |
| At3 | | 0.64 | | | | |
| At2 | | 0.72 | | | | |
| At1 | | 0.75 | | | | |
| Religious Obligation | | | | | | |
| Ro1 | | | 0.74 | | | |
| Ro2 | | | 0.70 | | | |
| Ro3 | | | 0.70 | | | |
| Ro4 | | | 0.67 | | | |
| Hijrah Intention | | | | | | |
| Hj7 | | | | 0.76 | | |
| Hj6 | | | | 0.70 | | |
| Hj5 | | | | 0.77 | | |
| Hj4 | | | | 0.78 | | |
| Hj3 | | | | 0.78 | | |
| Hj2 | | | | 0.73 | | |
| Hj1 | | | | 0.69 | | |
| Trust | | | | | | |
| Tr1 | | | | | 0.84 | |
| Tr2 | | | | | 0.85 | |
| Tr3 | | | | | 0.75 | |
| Tr4 | | | | | 0.67 | |
| Tr5 | | | | | 0.77 | |
| Loyalty | | | | | | |
| Ly4 | | | | | | 0.89 |
| Ly3 | | | | | | 0.80 |
| Ly2 | | | | | | 0.83 |
| Ly1 | | | | | | 0.71 |

3.10 Measurement Model Fitness

Subsequent to conducting confirmatory factor analysis, an evaluation of the goodness-of-fit indices was undertaken.

Table 5: Goodness-of-Fit Indices.

| CFA Indicator | Initial Model | Six Factor | Threshold Value |
|---------------|---------------|------------|-----------------|
| TLI | 0.57 | 0.90 | ≥0.90 |
| CFI | 0.76 | 0.91 | ≥0.90 |
| IFI | 0.61 | 0.91 | ≥0.90 |
| RMSEA | 0.19 | 0.06 | ≤0.08 |
| CMIN/DF | 3.21 | 1.93 | ≤3 |

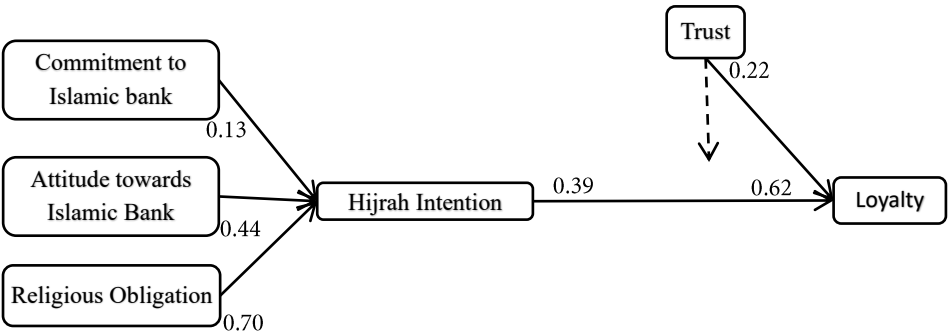


Figure 2: Model Testing.

3.11 Direct and Indirect Effect

As evident from the table 3, all direct hypotheses are substantiated by the data. Commitment exhibits a significant positive impact on Hijrah intention ($\beta=0.13$; $p\leq 0.01$). Similarly, attitude towards Islamic banking significantly and positively influences Hijrah intention ($\beta=0.44$; $p\leq 0.01$), while religious obligation significantly and positively affects Hijrah intention ($\beta=0.70$; $p\leq 0.01$). Moreover, Hijrah intention demonstrates a significant positive impact on loyalty towards Islamic banking ($\beta=0.39$; $p\leq 0.01$), and trust positively and significantly influences loyalty towards Islamic banking ($\beta=0.22$; $p\leq 0.01$).

Table 6: Hypothesis Testing.

| Hypothesis | Relationships | Coefficient (β) |
|------------|----------------|-------------------------|
| H1 | COM--> HJ | 0.13** |
| H2 | AT--> HJ | 0.44** |
| H3 | RO-->HJ | 0.70** |
| H4 | HJ -->LY | 0.39** |
| H5 | TR--> LY | 0.22** |
| H6 | Com -->LY (HJ) | 0.05* |
| H7 | AT--> LY (HJ) | 0.17* |
| H8 | RO-->LY (HJ) | 0.27* |
| H9 | TR x HJ--> LY | 0.60* |

** significant at $p<0.001$; *significant at $p<0.005$

All the indirect hypotheses are also substantiated by the data. Hijrah intention significantly and positively mediates the relationship between commitment and loyalty towards Islamic banking ($\beta=0.05$; $p\leq 0.05$). Additionally, Hijrah intention significantly and positively mediates the relationship between religious obligation and loyalty towards Islamic banking ($\beta=0.27$; $p\leq 0.05$), and it also mediates the relationship between attitude towards Islamic banking and loyalty towards Islamic banking ($\beta=0.17$; $p\leq 0.05$). Furthermore, trust positively moderates the effect of Hijrah intention on loyalty towards Islamic banking ($\beta=0.60$; $p\leq 0.05$).

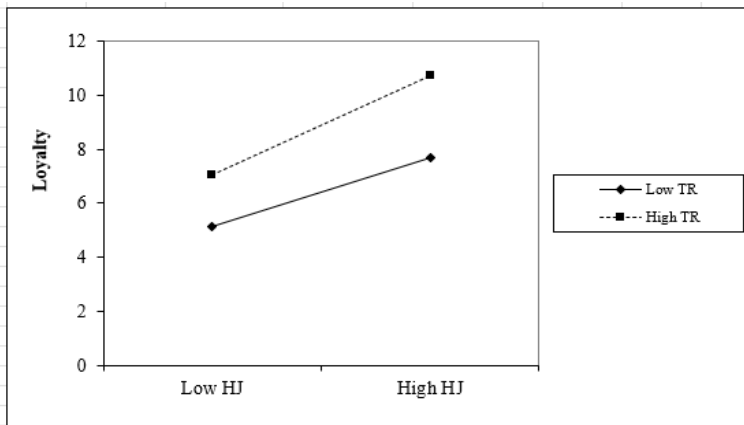


Figure 3: Mod Graph.

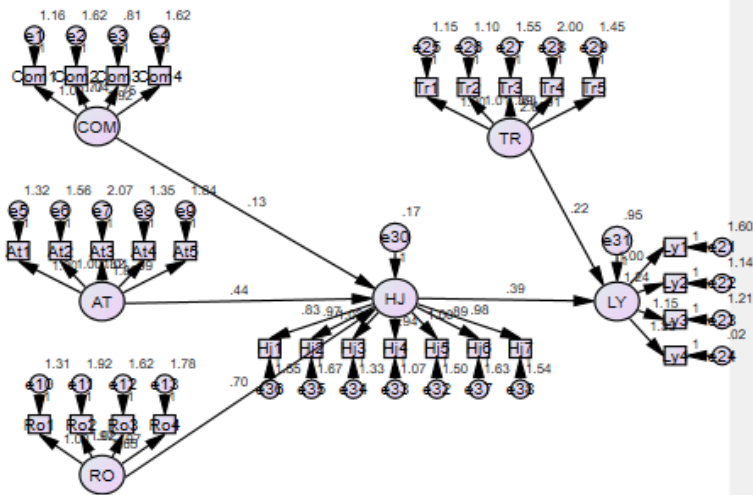


Figure 4: Model Testing.

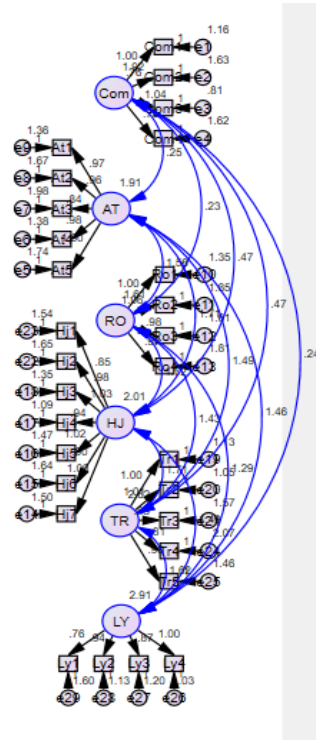


Figure 5: Confirmatory Factor Analysis.

4. DISCUSSION

Religion exerts a profound influence on customer behaviour. Within the service sector, particularly in the banking industry, customer loyalty holds immense significance, given the escalating competition in this domain. Consequently, this research was formulated to scrutinize the impact of Commitment Towards Islamic Banks, Attitude Towards Islamic Bank, Islamic Religious Obligation, and Hijra intention on customer loyalty. Furthermore, the study delved into the mediating role of Hijra Intentions and the moderating influence of customers' trust. The investigation was conducted within the context of Islamic banks operating in the KSA, and the results were evaluated using the AMOS software. The findings of the study proved to be compelling and contributed significantly to the existing body of knowledge in the literature.

The study's findings indicate a positive and significant impact of Hijra intention on customer loyalty. Respondents expressed a preference for utilizing Islamic products and services offered by Islamic banks due to their alignment with

religious principles. These customers prioritize spirituality and seek to adhere closely to their religious teachings and values. The observed inclination may be attributed to respondents' discomfort with the interest rates charged by conventional banks, prompting a desire to avoid such institutions. Customers in Islamic banks perceive interest as prohibited in their religion and actively avoid it. Additionally, respondents believe that the services and fees charged by Islamic banks are equitable, providing value for the charges incurred. Conversely, study participants harbour reservations about the lending practices of conventional banks, perceiving them as ethically questionable and potentially sinful. Consequently, these respondents exhibit a reluctance to engage with the conventional banking system and express a inclination towards religious-based banking, specifically the Islamic banking system. The prohibition of interest in religious practices has motivated these potential customers to align themselves with the principles, teachings, and guidelines of Islam, choosing the Islamic banking system. Islam emphasizes fair dealings with everyone, particularly in financial matters, urging adherence to Islamic guidelines and avoidance of forbidden practices. Given that religious-based banks adhere to these principles, customers find solace in utilizing the products and services offered by these banks. Study respondents assert that these religious banks operate in the best interests of customers. Additionally, the investment opportunities provided by Islamic banks are perceived as effective and competitive. Consequently, these customers express intentions to continue using these services in the future. Their positive experiences are likely to result in the dissemination of favourable word-of-mouth regarding the bank's products and services. They will also endorse the adoption of religious-based banking. These study findings align with the results reported by Al Umar et al. (2023), who similarly identified a positive relationship between Hijra intention and customer loyalty.

The study results further underscore the significant role of customers' commitment towards Islamic banks in influencing hijra intention. Users of Islamic banks exhibit both emotional and cognitive commitment towards their utilization of these banks. These customers form a strong attachment to Islamic banks, experiencing a profound sense of belonging when availing themselves of the bank's services. The commitment is reinforced by the adherence of bank products to religious teachings, ensuring that the handling of money aligns with religious principles and that banking loans and products remain interest-free. The religiously guided planning and execution of services and products by Islamic banks contribute to the development of commitment among customers. Consequently, these customers manifest an intention to remain with the same bank, recognizing that switching would entail the cost of neglecting religious

teachings by transitioning to conventional banks. The results of Yudiana et al. (2021) yielded congruent results.

Furthermore, the study outcomes demonstrated that Attitude Towards Islamic Bank positively influences hijra intention, as elucidated in the research by Hoque et al. (2022). Disposition serves as a pivotal determinant of one's inclination. This phenomenon extends to the domain of faith-centric financial institutions. The participants in this research assert that their decision to opt for an Islamic bank is commendable. They express satisfaction with the services provided by the Islamic bank, which adhere to the religious tenets of Islam. Concurrently, there is a discernible uptick in the number of individuals embracing Islamic banking, primarily driven by the availability of religiously aligned financial products. Respondents further convey that not only are their family members supportive of their choice to engage with Islamic banks, but their broader social network, encompassing friends and colleagues, also exhibits a proclivity towards utilizing Islamic banking products and services. Consequently, a substantial proportion of individuals deemed significant by the study participants are transitioning towards the Islamic banking paradigm.

The empirical findings of this study substantiate the research hypothesis positing a positive correlation between religious obligations and migration (hijra) intentions. These results align with those presented by Maduku et al. (2023), who similarly reported comparable outcomes in their investigation. Respondents in this study express a perspective that Islamic banks diligently adhere to the regulatory frameworks set forth by Islamic and Sharia law. Essentially, all financial practices undertaken by these institutions conform to Islamic teachings. Furthermore, the religious convictions of the respondents serve as a motivating factor for them to patronize banks that strictly adhere to Islamic principles. Conversely, the respondents assert that their religious beliefs prohibit them from affiliating with financial institutions engaged in interest-based transactions, as usury is unequivocally forbidden in Islamic teachings. Ultimately, given that the majority of respondents adhere to the Islamic faith, their predisposition compels them to engage with banks that align with Islamic teachings.

Ultimately, the outcomes of the study reveal that customer trust serves as a predictive factor for the intention to transition towards Islamic banking (Suhartanto et al., 2020). These findings also lend support to the moderating influence of customer trust. The plausible rationale behind these observations lies in customers perceiving that the commitments articulated by the bank are realized through the delivery of services. The perception is that Islamic banks embody transparency and maintain a consistent track record of positive repute.

Customers also harbour the belief that engaging in transactions with religiously oriented banks ensures the safety of their business dealings, and these institutions consistently fulfil their obligations. Additionally, there is contentment with the services provided by the banks, fostering a sentiment that encourages sustained utilization in the future. The banks are acknowledged for adhering to their financial responsibilities and demonstrating a respectful attitude toward their clientele. In light of these integrity-driven practices, respondents express a sense of loyalty toward Islamic banks, actively advocating for their use among friends and family members for both personal and professional matters.

5. CONTRIBUTION AND LIMITATIONS

The primary objective of this study was to scrutinize the direct impact of Commitment Towards Islamic Banks, Attitude Towards Islamic Bank, Islamic Religious Obligation, Trust, and Hijra intention on customer loyalty, while also exploring the mediating role of hijra intention. Additionally, the study sought to investigate the moderating effect of trust. The study's sample consisted of customers from Islamic banks operating in the KSA, who demonstrated support for the Islamic banking system in the region. The study's findings indicate a significant influence of Commitment Towards Islamic Banks, Attitude Towards Islamic Bank, and Islamic Religious Obligation on hijra intention. Moreover, the study reveals that hijra intention, coupled with customers' trust, plays a pivotal role in fostering customer loyalty. The mediating influence of hijra intention and the moderating effect of trust were also examined in the study.

The study makes several theoretical contributions. It underscores the significance of hijra intention in augmenting customer loyalty. Furthermore, it elucidates the pivotal roles played by Commitment Towards Islamic Banks, Attitude Towards Islamic Bank, and Islamic Religious Obligation in enhancing hijra intention within the context of Islamic banks. Notably, the study unveils a noteworthy moderating impact of customer trust in the relationship between hijra intention and loyalty. Additionally, the study provides empirical support for the mediating role of hijra intention between Commitment Towards Islamic Banks, Attitude Towards Islamic Bank, Islamic Religious Obligation, and customers' loyalty. As a contribution to the existing body of knowledge, these findings enrich the literature pertaining to religion and the Islamic banking sector.

The study offers several managerial implications for bank executives within the Islamic banking sector. The findings furnish guidance to bank managers, advocating the consideration of Commitment Towards Islamic Banks, Attitude

Towards Islamic Bank, Islamic Religious Obligation, and Hijra intention as integral elements to foster prolonged customer retention. Additionally, leveraging religious obligations emerges as a strategic approach for cultivating customer loyalty. Notably, customers are inclined to switch banks in favour of Islamic banking services and products, given their alignment with Islamic teachings. The products offered by Islamic banks afford customers the opportunity to adhere to religious principles, thereby dissuading them from engaging in sinful practices. Essentially, the study delineates the determinants influencing customers' intention to opt for Islamic banks. Moreover, it contributes valuable insights to policymakers within the banking sector, offering a roadmap for utilizing religion as a tool to bolster customer loyalty. These identified factors can be harnessed by banks to augment their market share.

Several limitations are inherent in this study. Notably, a cross-sectional research design was employed, suggesting a static snapshot of the variables under investigation. Subsequent studies may benefit from adopting a longitudinal research design to capture temporal dynamics in a similar context. Furthermore, data collection relied on customer responses through questionnaires, indicative of a quantitative research methodology. Future research endeavours could employ qualitative research methods to provide a more nuanced understanding of the phenomena in question. Additionally, the data analysis in this study utilized AMOS, while it is suggested that future research should consider using SMART PLS 4 for the analysis of analogous research models.

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APPENDIX

| <i>Measure</i> | |
|--|---------------------------------|
| Commitment Towards Islamic Banks | |
| <ul style="list-style-type: none"> • I committed to stay in a relationship with Islamic banks • I feel strong attachment with Islamic banks • I feel strong sense of belonging with Islamic banks • I remain with Islamic banks because it costs to switch to | Tabrani et al. (2018).. |
| Attitude Towards Islamic Bank | |
| <ul style="list-style-type: none"> • Choosing Islamic banking is a good idea • I like to choose Islamic banking services • Most people who are important to me choosing the Islamic banking products • My family members prefer Islamic banking service • My friends would think that I should choose Islamic products. | (Albaity et al., 2021). |
| Religious Obligation | |
| <ul style="list-style-type: none"> • Islamic financial institutions and agencies that provide Islamic financing are compliant with Shariah or Islamic law • Muslims are prohibited from associating themselves with the element of interest practice by conventional system • Religion motivates me to seek Islamic financing • As a Muslim, I should be using Islamic financing | (Albaity et al., 2021). |
| Hijrah Intention | |
| <ol style="list-style-type: none"> 1. I really want to avoid sin because of usury 2. I really want to have the blessing of living in the world 3. I really want to get the blessings in the hereafter 4. I convince myself that bank interest is usury 5. I convinced myself that bank interest is haram 6. Islamic banks are fairer 7. . I want to avoid bank interest | Yudiana et al. (2021). |
| Trust | |
| <ol style="list-style-type: none"> 1. This bank has a consistent reputation for honesty 2. Our business is very secure with this bank 3. I get along well with this bank as it fulfills its obligations 4. I feel that we can depend upon this bank as it is reliable 5. I feel that this bank is “straight” with us and shows respect. | Abror et al. (2022). |
| Loyalty | |
| <ol style="list-style-type: none"> 1. I will continuously use the products of Islamic banks 2. I believe Islamic banks would act in my best interest 3. I feel comfortable in using Islamic Bank Services 4. Islamic bank is competent and effective in providing investment opportunities | Mohd Thas Thaker et al. (2020). |