

Consumer Loyalty Model Based on Islamic Marketing and Brand Image (Case Study of PT. Arrisalah Group NZF)

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Abstract. *Kristanto in (Nitema Gulo et al., 2023) argue that customer loyalty is a key factor in a business's sustainability, reflected in customer loyalty and trust in the products or services offered. In other words, customer loyalty can be demonstrated through repeat purchasing habits, a willingness to recommend the product to others, and a steadfastness in choosing the business without easily switching to competitors. The ability to build customer loyalty benefits not only increased sales but also reduced marketing costs, as loyal customers are more likely to make repeat purchases and recommend the company to those closest to them. Customer loyalty is a key asset that must be maintained to build a strong company. Building long-term relationships with customers is a crucial strategy for a company's long-term success. In today's increasingly competitive environment, companies must be able to create attractive marketing strategies, provide enhanced benefits, and build emotional connections with customers, which can hopefully foster customer loyalty. Customer loyalty can be a source of sustainable competitive advantage. Customer loyalty plays a crucial role in a company; high levels of customer loyalty reflect the purchasing behavior typically exhibited by loyal customers. To attract loyal customers, every company must create a positive image in the eyes of consumers, as the image consumers have of a company ultimately shapes their assessment of the company's existence. Building and maintaining a strong image is crucial for a service organization if it wants to attract and retain customers. Customer loyalty can be built through effective marketing that focuses on providing solutions and enhanced benefits to customers. Prioritizing customer interests fosters a strong emotional connection, even if the company doesn't directly communicate the positive aspects of its offerings. Marketing that builds on good relationships and provides added value with sincerity is the concept of Islamic marketing. Islamic marketing is a crucial factor in an effective marketing strategy because it can have a greater impact by emphasizing value-added services, not just selling products or services.*

Keywords: Brand Image; Consumer; Islamic; Loyalty; Marketing.

1. Introduction

When marketing a product or service, a company must commit to providing the best possible service, fulfilling the customer's expectations, or even exceeding them. Implementing this service fosters customer loyalty. Customer loyalty is a crucial aspect of a sustainable marketing strategy. Customer loyalty not only contributes to increased sales but also creates more profitable customers in the long term.

Kristanto in (Nitema Gulo et al., 2023) argue that customer loyalty is a key factor in a business's sustainability, reflected in customer loyalty and trust in the products or services offered. In other words, customer loyalty can be demonstrated through repeat purchasing habits, a willingness to recommend the product to others, and a steadfastness in choosing the business without easily switching to competitors. The ability to build customer loyalty benefits not only increased sales but also reduced marketing costs, as loyal customers are more likely to make repeat purchases and recommend the company to those closest to them. Customer loyalty is a key asset that must be maintained to build a strong company. Building long-term relationships with customers is a crucial strategy for a company's long-term success. (Hamidah Rahim et al., 2024).

In today's increasingly competitive environment, companies must be able to create attractive marketing strategies, provide enhanced benefits, and build emotional connections with customers, which can hopefully foster customer loyalty. Customer loyalty can be a source of sustainable competitive advantage. Customer loyalty plays a crucial role in a company; high levels of customer loyalty reflect the purchasing behavior typically exhibited by loyal customers. To attract loyal customers, every company must create a positive image in the eyes of consumers, as the image consumers have of a company ultimately shapes their assessment of the company's existence. Building and maintaining a strong image is crucial for a service organization if it wants to attract and retain customers. (Astrid Puspaningrum, 2017).

Customer loyalty can be built through effective marketing that focuses on providing solutions and enhanced benefits to customers. Prioritizing customer interests fosters a strong emotional connection, even if the company doesn't directly communicate the positive aspects of its offerings. Marketing that builds on good relationships and provides added value with sincerity is the concept of Islamic marketing. Islamic marketing is a crucial factor in an effective marketing strategy because it can have a greater impact by emphasizing value-added services, not just selling products or services.

Islamic marketing is a business process whose entire process is imbued with Islamic values. It is a way of marketing a business that prioritizes values that uphold justice and honesty. With Islamic marketing, the entire process must be in accordance with Islamic principles. This was exemplified by the Prophet Muhammad (peace be upon him), regarding trading activities that adhere to truth, honesty, and trustworthiness, while still achieving profit. (Tati Handayani & Muhammad Anwar Fathoni, 2019). Islamic marketing is a solution for conducting transactions that prioritizes mutual benefit, even benefiting consumers. By implementing Islamic values in transactions, not only does this benefit but it also creates a stronger emotional connection. Islamic marketing isn't just about marketing products with halal labels, products that support Islamic practices/sunnah, or products with Islamic content, or branding strategies with Islamic names/symbols. It's about presenting Allah SWT through the best behavior of individuals when participating in the marketplace. Because Islamic values and teachings in Islamic marketing are not tools, but rather resources. (Adi Mursalin, 2023). In this context, Islamic marketing can be understood as an approach that prioritizes ethical and moral values in interactions between companies and customers, and focuses on creating mutually beneficial relationships. In this fast-paced information age, customers have greater access to information and choices. Therefore, building customer loyalty has become increasingly challenging. However, by applying Islamic values in marketing, companies can create clear differentiation.

2. Research Methods

This research was conducted to test a hypothesis with the aim of confirming or strengthening the hypothesis, which in the end can strengthen the theory that is used as a basis. The type of research used is associative explanatory research, which is research that aims to determine the relationship between two or more variables. (Sugiono, 2011). This study aims to analyze the Consumer Loyalty Model Based on Islamic Marketing and Brand Image (Case Study of PT. Arrisalah Group NZF).

3. Results and Discussion

3.1. General Description of PT. Arrisalah Group Nzf

PT. Arrisalah Group Nzf is a business group based on Islamic values and encompasses three business units: the Office Stationery (ATK) and Printing business unit, the Baby Fashion business unit, and the Umrah and Tour travel business unit. Among these three business units, the Umrah and Tour travel business unit is a relatively new business unit developed by the company as a form of business expansion into the religious services sector which has quite large market potential among the Muslim community, especially in the research area.

This research specifically focuses on the Umrah travel business unit of PT. Arrisalah Group Nzf, considering that this business unit requires stricter implementation of Islamic

Marketing principles compared to other business units, considering that the services offered are directly related to the implementation of worship. Therefore, the sharia aspects of service, reasonable costs, honesty of promotions, and the suitability of spatial and service layouts with Islamic values are the main concerns of consumers in determining brand image and loyalty to the company.

The data in this chapter were obtained through the distribution of questionnaires to 100 respondents who are consumers of Umrah travel PT. Arrisalah Group Nzf, who were selected using a purposive sampling technique from a population of 450 people. Before further analysis was carried out, the questionnaire data first went through a data screening stage to ensure that there were no entries outside the Likert scale range of 1 to 5. The screening results showed that all data entries ($n = 100$) were in the valid scale range (1-5) without any missing values being found, so that all data were suitable for use in the next analysis stage.

3.2. Respondent Data Analysis

a. Respondent Profile

The characteristics of the respondents in this study are described based on gender, age, and occupation. A profile of the respondents is presented in the following tables.

Table Respondent Characteristics Based on Gender

Gender	Frequency	Percentage (%)
Man	37	37.0
Woman	63	63.0
Total	100	100.0

Table Respondent Characteristics Based on Age

Age Group	Frequency	Percentage (%)
18-24 years old	0	0.0

25-34 years old	18	18.0
35-44 years old	17	17.0
45 years and above	65	65.0
Total	100	100.0

Table shows that the majority of respondents were in the age group of 45 years and above (65%), indicating that PT. Arrisalah Group Nzf's Umrah travel services are more in demand by consumers of a mature age, in accordance with the characteristics of Umrah pilgrims in general, which are dominated by the late adult to elderly age group. The average age of respondents was 48.5 years, with the youngest being 25 years old and the oldest being 65 years old.

Table Respondent Characteristics Based on Occupation (Main Category)

Work	Frequency	Percentage (%)
Farmers/Gardeners	25	25.0
Housewife	18	18.0
Entrepreneur/Self-Employed/Trader	22	22.0
Retired	12	12.0
Private employees	10	10.0
Civil Servants/Teachers/Lecturers/Employees	10	10.0
Doctor	3	3.0
Total	100	100.0

The respondents' occupational profiles showed a fairly heterogeneous distribution, with the largest proportion coming from the farmer/planter group (25%), followed by entrepreneurs/self-employed/traders (22%), and housewives (18%). This indicates that PT. Arrisalah Group Nzf's Umrah travel services reach a wide range of society, not limited to formal employees alone.

b. Description of Research Variables

The description of the research variables is presented based on the average score of respondents' answers to each indicator and the total score of the variable. The categorization of the variable level is determined based on the total score range (4 items x scale 1-5, so the total score range is 4-20) which is divided into 4 classes of equal interval length, namely: 4.0-7.9 (Low), 8.0-11.9 (Moderate), 12.0-15.9 (High), and 16.0-20.0 (Very High).

Table Frequency Distribution of Respondents' Answers per Item

Variables	Item	STS(1)	TS(2)	N(3)	S(4)	SS(5)	Mean
Islamic Marketing (X1)	X1.1	0	0	20	53	27	4.07
	X1.2	0	0	16	51	33	4.17
	X1.3	0	0	13	58	29	4.16
	X1.4	0	0	8	56	36	4.28
Brand Image (X2)	X2.1	0	0	18	48	34	4.16
	X2.2	0	0	15	49	36	4.21
	X2.3	0	0	10	56	34	4.24
	X2.4	0	0	8	68	24	4.16

Consumer Loyalty (Y)	Y.1	0	0	22	50	28	4.06
	Y.2	0	0	15	59	26	4.11
	Y.3	0	0	9	67	24	4.15
	Y.4	0	0	18	47	35	4.17

Table shows that respondents generally gave high ratings to all statement items (means ranging from 4.06 to 4.28), with the majority of answers concentrated in the Agree (S) and Strongly Agree (SS) categories. However, in the Islamic Marketing variable, item X1.1 ("The Umrah service process provided to me by PT. Arrisalah Group Nzf is in accordance with sharia principles") has the lowest mean (4.07) compared to the other three Islamic Marketing items (X1.2 = 4.17; X1.3 = 4.16; X1.4 = 4.28). This indicates that among all aspects of Islamic Marketing, the conformity of the service process with sharia principles is the aspect that relatively needs the most improvement according to consumer perception. Considering that Islamic Marketing has been proven to be the variable with the largest contribution to Consumer Loyalty (as discussed in sub-chapter 4.5), item X1.1 is an important concern and will be discussed further as a basis for priority recommendations in Chapter V.

Table Descriptive Statistics of Research Variables

Variables	N	Min Score	Max Score	Mean	Standard Deviation	Category
Islamic Marketing (X1)	100	13	20	16.68	1.79	Very high
Brand Image (X2)	100	13	20	16.77	1.73	Very high
Consumer Loyalty (Y)	100	12	19	16.49	1.84	Very high

Table shows that descriptively, the three research variables are in the Very High category. Brand Image obtained the highest average score (16.77), followed by Islamic Marketing

(16.68) and Consumer Loyalty (16.49). The standard deviation of the three variables is relatively small (ranging from 1.73-1.84) compared to the theoretical range of scores (4-20), which indicates that the variation in respondents' answers tends to be concentrated in the agree to strongly agree categories, but as shown in sub-chapters 4.5 to 4.8, the existing score variations are proven to be sufficient to detect a strong and statistically significant relationship between the variables.

3.3. Research Instrument Test Results

Before the data is used to answer the research hypothesis, the questionnaire instrument is first tested for validity and reliability to ensure that the measuring instrument used actually measures what should be measured (valid) and provides consistent results (reliable).

a. Validity Test

Validity testing was carried out using the Pearson product moment correlation technique between the score of each item and the corrected total score (corrected item-total correlation), with the following formula:

$$r_{it} = [n \cdot \Sigma(X_i \cdot X_t) - (\Sigma X_i)(\Sigma X_t)] / \sqrt{ [n \cdot \Sigma X_i^2 - (\Sigma X_i)^2] \cdot [n \cdot \Sigma X_t^2 - (\Sigma X_t)^2] }$$

Description: $r(it)$ = item-total correlation coefficient; X_i = item score; X_t = total score (excluding the item in question); n = number of respondents. An item is declared valid if the calculated $r(it)$ value is $\geq r$ table. For $n = 100$ at a significance level of 5% (two-tailed test, $df = n-2 = 98$), the r table value is 0.196 (Sugiyono, 2011).

Table Results of Instrument Item Validity Test

Variables	Item	r count	r table	Information
Islamic Marketing (X1)	X1.1	0.556	0.196	Valid
	X1.2	0.456	0.196	Valid
	X1.3	0.332	0.196	Valid
	X1.4	0.295	0.196	Valid

Brand Image (X2)	X2.1	0.542	0.196	Valid
	X2.2	0.451	0.196	Valid
	X2.3	0.295	0.196	Valid
	X2.4	0.247	0.196	Valid
Consumer Loyalty (Y)	Y.1	0.540	0.196	Valid
	Y.2	0.482	0.196	Valid
	Y.3	0.371	0.196	Valid
	Y.4	0.366	0.196	Valid

The validity test results in Table show that all 12 statement items in the three research variables have a calculated r value greater than the table r (0.196), with an item-total correlation coefficient range of 0.247 (X2.4) to 0.556 (X1.1). Thus, all items are declared valid and suitable for use in measuring the constructs of Islamic Marketing, Brand Image, and Consumer Loyalty in this study.

b. Reliability Test

Reliability testing was carried out using the Cronbach's Alpha technique, with the following formula:

$$\alpha = [k / (k-1)] \times [1 - (\sum \sigma_i^2 / \sigma_t^2)]$$

Description: a = Cronbach's Alpha reliability coefficient; k = number of items; σ_i^2 = variance of each item; σ_t^2 = variance of total score. The instrument is declared reliable if the Cronbach's Alpha value is ≥ 0.60 (Sekaran, 2006).

Table Results of Reliability Test of Research Variables

Variables	Number of Items	Cronbach's Alpha	Information
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Islamic Marketing (X1)	4	0.627	Reliable
Brand Image (X2)	4	0.600	Reliable
Consumer Loyalty (Y)	4	0.656	Reliable

The reliability test results showed that all three research variables obtained Cronbach's Alpha values above the 0.60 threshold, ranging from 0.600 (Brand Image) to 0.656 (Consumer Loyalty). Thus, all instruments were declared reliable and consistent in measuring the research constructs, making the questionnaire data suitable for use in the next stage of hypothesis testing.

3.4. Results of the Classical Assumption Test

Before conducting multiple linear regression analysis, a classical assumption test was first carried out, including a normality test, a multicollinearity test, and a heteroscedasticity test, to ensure that the regression model used meets the BLUE (Best Linear Unbiased Estimator) requirements.

a. Normality Test

Normality tests were performed on the residual values of the multiple regression model (Y on X1 and X2) using the Kolmogorov-Smirnov and Shapiro-Wilk tests.

Table Results of Residual Normality Test

Test	Statistics	Sig. (p-value)	Information
Kolmogorov-Smirnov	0.128	0.071	Normally distributed residuals
Shapiro-Wilk	0.963	0.007	Residuals deviate slightly from normal

The Kolmogorov-Smirnov test results showed a significance value of 0.071 (> 0.05), indicating a normally distributed residual. The Shapiro-Wilk test, which is more sensitive to moderate sample sizes, showed a significance value of 0.007 (< 0.05), indicating a slight deviation from the normal distribution, with a residual skewness of 0.147 (relatively small, approaching symmetrical). Given the relatively large sample size ($n = 100$), based on the

Central Limit Theorem, deviations from normality at this level are still tolerable in multiple linear regression analysis.

b. Multicollinearity Test

Multicollinearity testing is performed by examining the Tolerance and Variance Inflation Factor (VIF) values. A regression model is declared free of multicollinearity if the VIF value is <10 and the Tolerance value is >0.10.

Table Multicollinearity Test Results

Variables	Tolerance	VIF	Information
Islamic Marketing (X1)	0.373	2,685	There is no multicollinearity
Brand Image (X2)	0.373	2,685	There is no multicollinearity

The VIF value of both independent variables is 2.685 (below the threshold of 10) with a Tolerance value of 0.373 (above the threshold of 0.10), indicating that there are no serious symptoms of multicollinearity between the Islamic Marketing and Brand Image variables in the regression model. It should be noted that the correlation between these two independent variables is relatively strong ($r = 0.792$; Sig. = 0.000), which is substantially reasonable considering that the implementation of Islamic Marketing and the formation of Brand Image are both rooted in the sharia values adopted by the company, but the VIF value is still far below 10 indicates that each variable can still be estimated independently and reliably coefficients in the multiple regression model.

c. Heteroscedasticity Test

The heteroscedasticity test was performed using the Glejser test, which regresses the absolute value of the residual against the independent variables. The model is declared free of heteroscedasticity if the significance value of each independent variable on the absolute residual is > 0.05.

Table Glejser Test Results

Variables	t count	Sig.	Information

Islamic Marketing (X1)	-0.286	0.776	There is no heteroscedasticity
Brand Image (X2)	0.162	0.872	There is no heteroscedasticity

The Glejser test results show that the significance value of both independent variables is much greater than 0.05, thus concluding that the regression model does not contain heteroscedasticity symptoms and the residual variance is homogeneous (homoscedasticity). Furthermore, the Durbin-Watson value of 1.750 is in the range close to 2, indicating there are no significant symptoms of autocorrelation in the model residuals.

Overall, the regression model has fulfilled the classical assumptions (normality of residuals is practically acceptable at large n, no serious multicollinearity occurs, no heteroscedasticity occurs, and no autocorrelation occurs), so that the multiple linear regression model is suitable for use in hypothesis testing in the following sub-chapters.

3.5. The Influence of Islamic Marketing on Consumer Loyalty (Hypothesis Testing 1)

Referring to the theoretical framework (Figure 2.1, sub-chapter 2.5), the first hypothesis proposed in this study is:

H0: Islamic Marketing does not have a significant effect on Consumer Loyalty.

Ha: Islamic Marketing has a significant influence on Consumer Loyalty.

H1 testing is conducted using a simple regression analysis between Islamic Marketing (X1) and Consumer Loyalty (Y) without involving Brand Image, in order to see the total effect before calculating the mediating role of Brand Image in sub-chapter 4.8. Testing criteria: Ha is accepted if $t \text{ count} > t \text{ table}$ or significance value < 0.05 .

$$t \text{ count} = b / Sb$$

Description: b = regression coefficient of the independent variable; Sb = standard error of the regression coefficient. The t-table value for $df = n-2 = 98$ at a significance level of 5% (two-sided) is 1.984.

Table Summary of Test Results of the Influence of Islamic Marketing and Brand Image on Consumer Loyalty (Testing Hypotheses 1, 2, and 3)

Track	Correlation Coefficient (r)	Regression Coefficient (b)	t count	t table	Sig.	Decision
Islamic Marketing -> Consumer Loyalty (Total Effect)	0.774	0.795	12,119	1,984	0,000	Ha accepted
Islamic Marketing -> Brand Image (Path a)	0.792	0.767	12,848	1,984	0,000	Ha accepted
Brand Image -> Consumer Loyalty (Path b, control X1)	-	0.528	5,389	1,985	0,000	Ha accepted
Islamic Marketing -> Consumer Loyalty (Path c', control X2)	-	0.391	4,120	1,985	0,000	Ha accepted

The analysis results in Table (first row) show a correlation coefficient between Islamic Marketing and Consumer Loyalty of 0.774 with a positive direction (based on Guilford criteria, a correlation value of 0.60-0.799 is included in the strong category). The calculated t value (12.119) is much greater than the t table (1.984) and the significance value (0.000) is smaller than 0.05. Thus, H₀ is rejected and H_a is accepted, which means that Islamic Marketing has a positive and significant effect on Consumer Loyalty in the Umrah travel of PT. Arrisalah Group Nzf. The regression coefficient of 0.795 indicates that every 1 point increase in the Islamic Marketing score is predicted to increase the Consumer Loyalty score by 0.795 points. This value is the total effect which includes both the direct and indirect influence of Islamic Marketing on Consumer Loyalty through Brand Image, as will be further explained in sub-chapters 4.6 to 4.8.

a. The Influence of Islamic Marketing on Brand Image (Test of Hypothesis 2)

The second hypothesis proposed in this study is:

H₀: Islamic Marketing does not have a significant effect on Brand Image.

Ha: Islamic Marketing has a significant influence on Brand Image.

Testing H2 is the first stage in testing the mediation model (path a), which aims to see whether Islamic Marketing as an independent variable is able to predict Brand Image as a mediator variable, before Brand Image can be stated to play a role as a link to Consumer Loyalty.

The analysis results in Table (second row) show a correlation coefficient between Islamic Marketing and Brand Image of 0.792, which is considered strong based on Guilford's criteria. The calculated t value (12.848) is much greater than the t table (1.984) and the significance value (0.000) is much smaller than 0.05. Thus, H0 is rejected and Ha is accepted, which means that Islamic Marketing has a positive and significant effect on Brand Image in Umrah travel of PT. Arrisalah Group Nzf. This finding is an important basis because, referring to the requirements for mediation testing (Baron & Kenny, 1986), the mediator variable (Brand Image) must be significantly predicted by the independent variable (Islamic Marketing) so that the mediation role can be tested further meaningfully; with the fulfillment of this path a, the testing of the mediation role of Brand Image in sub-chapter 4.8 can be continued.

b. The Influence of Brand Image on Consumer Loyalty (Test of Hypothesis 3)

The third hypothesis proposed in this study is:

H0: Brand Image does not have a significant effect on Consumer Loyalty.

Ha: Brand Image has a significant influence on Consumer Loyalty.

Testing H3 is path b in the mediation model, namely the influence of Brand Image on Consumer Loyalty by controlling the Islamic Marketing variable, using multiple regression analysis:

$$\hat{Y} = a + b_1X_1 + b_2X_2 + e$$

The analysis results in Table (third and fourth rows) show that the calculated t value of Brand Image (5.389) is greater than the t table (1.985) and the significance value (0.000) is less than 0.05. Thus, H0 is rejected and Ha is accepted, which means that Brand Image has a positive and significant effect on Consumer Loyalty, even after controlling for the influence of Islamic Marketing. The regression coefficient of 0.528 indicates that every 1 point increase in the Brand Image score is predicted to increase the Consumer Loyalty score by 0.528 points, assuming Islamic Marketing is constant. The complete multiple regression equation obtained is as follows:

$$\hat{Y} = 1.125 + 0.391 X_1 + 0.528 X_2$$

This regression model is simultaneously significant (F count = 108.976 > F table = 3.090; Sig. = 0.000 < 0.05) with a coefficient of determination (R^2) of 0.692 (Adjusted R^2 = 0.686), which means that Islamic Marketing and Brand Image together explain 69.2% of the variation in Consumer Loyalty, while the remaining 30.8% is explained by other factors outside the model. It should be noted that the regression coefficient of Islamic Marketing in this model (0.391; Sig. = 0.000) is a direct effect (c') after controlling for Brand Image, which will be used in the mediation test in sub-chapter 4.8.

4. Conclusion

Based on the results of the data analysis and discussion that have been described in Chapter IV, referring to the mediation model formulated in the theoretical framework (Figure 2.1, sub-chapter 2.5), several conclusions can be drawn as follows:

1. Islamic Marketing has a positive and significant effect on Consumer Loyalty in Umrah travel of PT. Arrisalah Group Nzf (H1 is accepted; t count = 12.119 > t table = 1.984; Sig. = 0.000 < 0.05), with a regression coefficient (total effect) of 0.795 and a strong correlation coefficient ($r = 0.774$). Descriptively, the level of implementation of Islamic Marketing according to consumer perception is in the Very High category (mean = 16.68).
2. Islamic Marketing has a positive and significant effect on Brand Image in Umrah travel of PT. Arrisalah Group Nzf (H2 is accepted; t count = 12.848 > t table = 1.984; Sig. = 0.000 < 0.05), with a regression coefficient of 0.767 and a strong correlation coefficient ($r = 0.792$).
3. Brand Image has a positive and significant effect on Consumer Loyalty, even after controlling for the influence of Islamic Marketing (H3 is accepted; t count = 5.389 > t table = 1.985; Sig. = 0.000 < 0.05), with a regression coefficient of 0.528, greater than the direct effect of Islamic Marketing after being controlled (0.391). However, when compared with the total effect of Islamic Marketing on Consumer Loyalty of 0.795 (see point 1), Islamic Marketing remains the variable with the largest contribution to Consumer Loyalty, because its influence works both directly and indirectly through Brand Image. Brand Image is descriptively in the Very High category (mean = 16.77).
4. Islamic Marketing has a significant effect on Consumer Loyalty through Brand Image as a mediating variable (H4 is accepted; Sobel $z = 4.970 > 1.96$; Sig. = 0.000 < 0.05). Brand Image is proven to act as a partial mediator, with the proportion of indirect influence on the total effect of 50.9%, which means that more than half of the influence of Islamic Marketing on Consumer Loyalty is channeled through increasing Brand Image, while the rest is a direct influence.

5. Simultaneously (multiple regression models H1 and H3), Islamic Marketing and Brand Image have a positive and significant effect on Consumer Loyalty (F count = 108.976 > F table = 3.090; Sig. = 0.000 < 0.05), with the contribution (R^2) of both variables to Consumer Loyalty of 69.2%, which is classified as a large effect according to Cohen's criteria (1988). 30.8% of the variation in Consumer Loyalty is explained by other factors outside the model, such as trust, service quality, experience, and social recommendations.

6. The results of the instrument test show that all 12 statement items in the three variables are declared valid (r count > r table = 0.196) and all variables are declared reliable (Cronbach's Alpha ranges from 0.600-0.656, above the threshold of 0.60), so that this research instrument is suitable for use and the results of the hypothesis testing can be accounted for psychometrically.

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