Bima Journal – Bussiness Management and Accounting
Available online at : _http://journal.pdmbengkulu.org/index.php/bima_
DOI: https://doi.org/10.37638/bima.7.1.851-862

Influence Of Green Marketing, Service Quality, And Trust On Customer Loyalty At Indonesian Islamic Banks

Aliya Sukirman[1*] ; Antong Antong [2] ; Manwar Suhardi[3]

[1,2,3]**_Department of Management, Faculty of Economics and Business, Muhammadiyah University of Palopo, Palopo City, South Sulawesi, 91922_**

*** Corresponding Author: aliyasukirman16@gmail.com**

How to Cite :
Sukirman, A., Antong, A.,Suhardi, M. . (2026). Influence Of Green Marketing, Service Quality, And Trust On Customer Loyalty At Indonesian Islamic Banks. _Bima Journal : Business, Management and Accounting Journal_, _7_ (1) 851-862 . DOI: https://doi.org/10.37638/bima.7.1.851-862

RIWAYAT ARTIKEL
Received [31 March 2026]
Revised [26 May 2026]
Accepted [25 June 2026]

KATA KUNCI
Green Marketing; Service Quality; Trust; Customer Loyalty; Islamic Bank

ABSTRAK

Purpose: _This study examines the impact of Green Marketing, Service Quality, and Trust on customer loyalty at Bank Syariah Indonesia (BSI) in the city of Palopo._ **_Methodology:_** _A quantitative method approach was employed with 172 respondents. Data were collected through questionnaires and analyzed using multiple regression techniques._ **_Results:_** _The study's findings indicate that Green Marketing and service quality have a positive and significant impact on loyalty, while Trust is the most dominant variable in determining customer loyalty._ **_Findings:_** _These findings explain that environmental-based marketing strategies, improved service quality, and strengthening customer trust are important aspects that BSI must enhance._ **_Novelty & Originality:_** _This study offers novelty by examining Green Marketing in the context of Islamic banking in Palopo, a regional setting rarely explored in prior research._ **_Conclusions:_** _Simultaneously, these three variables have proven significant in increasing loyalty, so their consistent application can drive customer retention, strengthen the long-term relationship between the bank and its customers, and enhance the competitiveness of Islamic banking in the city of Palopo._ **_Type of Paper:_** _This paper is an empirical research paper._

INTRODUCTION

The development of Islamic banking in Indonesia has shown a significant and sustainable increase in recent years, driven by growing public awareness of Sharia-compliant financial systems and supported by regulatory policies. Along with the advancement of the modern era, various banking institutions, both conventional and Islamic, play an important role in facilitating economic activities and financial transactions (Fitria & Rahayu, 2024). One of the tangible impacts of the growth of the Islamic economy is the rapid expansion of Islamic banking institutions, including Bank Syariah Indonesia (BSI).

In the context of increasing competition and digital transformation, Islamic banks are required not only to rely on Sharia principles but also to adopt sustainable and customer-oriented strategies. One such strategy is green marketing, which reflects environmental responsibility aligned with Islamic values. BSI has implemented several environmentally friendly initiatives, such as service digitization, paperless operations, and sustainable financing. These efforts are expected to enhance customer perceptions and strengthen loyalty (Fitria & Rahayu, 2024; Duwina & Fasa, 2024). However, previous studies indicate that the impact of green marketing on customer loyalty is still inconsistent, with some findings showing significant effects while others suggest indirect or weak relationships (Prama Yanti & Sanica, 2021; Yahya, 2022).

In addition to green marketing, service quality and customer trust are also key determinants of customer loyalty. High-quality service characterized by responsiveness, professionalism, and reliability plays a crucial role in shaping customer satisfaction and retention. However, inconsistencies in service delivery, limitations in digital services, and responsiveness issues may reduce customer loyalty (Almas Azhar et al., 2023; Jubaidi et al., 2024). Meanwhile, trust, which includes transaction security, transparency, and compliance with Sharia principles, remains a fundamental factor in maintaining long-term relationships with customers. Although trust is often found to have a strong influence on loyalty, several studies report varying results depending on context (Lubis et al., 2022).

In the context of Bank Syariah Indonesia (BSI) Palopo City, customer loyalty becomes increasingly important due to the heterogeneous characteristics of customers and the growing availability of alternative financial services. Customers do not only consider religious aspects but also evaluate the bank's ability to provide added value through sustainable marketing strategies, superior service quality, and consistent trust. However, empirical studies examining the combined influence of green marketing, service quality, and trust on customer loyalty in this local context are still limited.

Based on these conditions, there is a clear research gap due to inconsistent findings in previous studies and the limited number of studies conducted in the regional Islamic banking context, particularly in Palopo City. Therefore, this study aims to

1. Examine the effect of green marketing on customer loyalty.
2. Examine the effect of service quality on customer loyalty.
3. Examine the effect of trust on customer loyalty at Bank Syariah Indonesia (BSI) Palopo City.

This study contributes theoretically by integrating green marketing, service quality, and trust within the framework of Islamic banking, particularly in relation to sustainability values aligned with maqashid sharia. Practically, the findings are expected to provide strategic insights for BSI management in developing sustainable marketing strategies, improving service quality, and strengthening customer trust to enhance long-term customer loyalty.

Loyalty According

To Octavia and Alexandro (2020) Customer loyalty is influenced by several factors, including satisfaction, trust, and the commitment possessed by the customers themselves. Satisfaction is one of the factors among various causes of customer loyalty formation. Therefore, the effort to retain customers is equivalent to maintaining the sustainability of the company, especially in the banking sector. This is because by retaining customers, the company can increase its revenue or income thru the sale of the products offered. Thru loyal customers, the company has the opportunity to acquire new clients. This condition is due to one of the characteristics of loyal customers being their tendency to refer the company to others. As stated by Marlius (2018), loyal customers are a highly valuable asset for the company. Customer satisfaction is one of the main factors in building customer loyalty, as satisfied customers tend to show a high level of loyalty. In addition, loyalty can also be used as a reference point in the decision-making process related to the valuation of a product or service. Customer commitment plays a very important role for the company in maintaining the continuity of its business operations and activities (Hadisurya, 2008). Loyal customers are those who feel very satisfied with certain products and services, and therefore have the desire and enthusiasm to recommend them to others around them.

Based on these definitions, it can be concluded that customer loyalty is not only reflected in their fidelity to using a product or service, but also shows that the higher the level of customer satisfaction and trust, the greater the likelihood that they will remain loyal and continue to make repeat transactions.

The role of green marketing

According to Frimayasa & Lawu, (2020) Green marketing is a marketing strategy that emphasizes the provision of environmentally conscious products or services. sustainable operational processes, as well as the company's social responsibility toward the environment. In the context of Islamic banking, green marketing practices align with the principles of maqashid shariah, which emphasize the protection of life and the environment.

According to Almas Azhar et al., (2023) Green marketing is a marketing approach that focuses on products deemed safe for the environment. The concept of eco-friendly marketing encompasses various activities, such as product redesign, adjustments to production processes, changes to the packaging used, and modifications to advertising strategies. The implementation of green marketing reflects the producers' concern for sustainability and environmental protection in the long term. Additionally, companies that adopt green marketing strategies are able to enhance the perceived value by consumers when using the product, while simultaneously minimizing the risk of negative environmental impacts, thereby strengthening the competitive advantage of the product.

Green marketing can influence consumers' feelings, emotions, and planning, which ultimately affects their purchase interest. This indicates that the implementation of green marketing has a positive and significant impact on consumers' purchase interest, but does not significantly affect the structure of the purchase decision. Meanwhile, purchase decisions are influenced by purchase interest, which means that before consumers make a purchase decision, their purchase interest in the product is formed first. For consumers, purchase interest has a positive and significant impact on the purchase decision-making process. (Yahya, 2022) With the implementation of green marketing activities effectively and efficiently, it will undoubtedly impact the consumer's brand image toward the company, which can influence purchasing decisions. By engaging in green marketing activities, the company's brand image will improve and ultimately affect the consumer's purchasing decisions. (Prama Yanti and Sanica, 2021)

H1: Green marketing has a positive and significant impact on the loyalty of customers of Indonesian Islamic banks.

Service Quality

In general, quality can be defined as the form, condition, or reality produced from an expected concept. Therefore, service quality can also be understood as the form of service provided to customers. The realization of this requires certain features and conditions to be met in order to fulfilll and satisfy customer needs. Azkiya et al. (2021) state that service quality is the completeness of features possessed by a product or service that can meet consumer needs and satisfaction in the related company. Service quality is also viewed as a form of evaluation of the level of service provided by the company. According to Jubaidi et al. (2024), quality is defined as a dynamic condition related to products, services, as well as human resources, processes, and the environment that can meet or exceed consumer expectations. Quality is a term that reflects the service provider's ability to deliver services optimally, thereby possessing high value and quality. Good service also reflects the quality of the company itself, where the company is expected to provide customer satisfaction, resulting in increased customer trust (Wijaya et al., 2017). Meilani and Sugiarti (2022) stated that a quality product will not provide maximum benefits if it is not supported by superior service quality. Customers may feel dissatisfied if the service received does not meet their expectations. On the other hand, even very good service will not mean anything if it is not accompanied by high-quality products that align with consumer needs and satisfaction. Service, according to Almas Azhar et al. (2023), is defined as the interaction of bank employes in providing the best, fast, accurate, friendly, and pleasant service. Therefore, the role of service becomes very important in attracting the public's interest to save at BSI. H2: Service quality has a positive and significant impact on BSI customer loyalty.

Trust According

To Almas Azhar et al., (2023) Trust can be defined as an individual's willingness to rely on another party involved in an exchange, due to confidence or belief in that party. Customer trust in banks is a very important factor in influencing customer loyalty, considering that trust is a key element in the banking industry. A high level of customer trust in banks allows banks to gather large amounts of funds and encourages customers to remain loyal to the bank. As competition among banks increases, each bank is required to continuously enhance its competitive capabilities. This is because the profits obtained by banks from the products offered are highly sensitive and easily competed with by products from other banks (Agama et al., 2025). One of the competitive factors that can truly provide an advantage for banks as service companies is the quality of service, which can be improved thru the development of human resource quality and is reflected in employe performance (Sjahdeini, 2020). Cahyono et al. (2023) state that to create good service quality in the eyes of customers, every party in banking must be able to establish good cooperation with customers. The quality of service that meets customer expectations will encourage repeat purchases or the continued use of services by those customers. Fitriani, (2019) there are customers who desire low interest rates (for example, loans) or high interest rates (for example, savings, checking accounts, and deposits), low administrative fees, and there are also customers who want financial transactions to be quick, efficient, comfortable, and easy to access, anytime and anywhere. From the several definitions above, it can be concluded that customer trust is an important factor in establishing long-term relationships between customers. Trust grows from customers' positive perceptions of the bank's integrity, credibility, reliability, and commitment to fulfilling promises and providing consistent and transparent services. H3: Trust has a positive and significant effect on the loyalty of customers of Indonesian Islamic banks.

METHOD

This study was conducted at BSI Kota Palopo located at JL. Andi Djemma No. 150, Salekoe, Kec. Eastern Wara. The research population in Palopo City for this study involved 172 consumers of Bank Syariah Indonesia (BSI). The sampling method applied in this study is probability sampling with a random sampling technique, requiring customers who are willing to fill out the research questionnaire and actively use financial technology. The sample size was calculated using the Slovin's formula with a 5% margin of error.

Where the data in this study were obtained through a research instrument in the form of a questionnaire. The data collection method was carried out by presenting a number of questions that had been previously prepared in the form of a questionnaire. statements on green marketing, service quality, and trust. This questionnaire method uses a Likert scale by distributing the questionnaire thru Google Forms. This study uses a closed questionnaire with scores ranging from "strongly disagree" (score 1) to "strongly agree" (score 5). The financial literacy of students, financial technology, and their personal financial behavior are the metrics used in this questionnaire. Before being distributed to respondents, the questionnaire was tested to ensure that the tool could accurately and consistently measure the variables being studied. Data analysis in this study uses a quantitative approach with the help of multiple linear regression to test the influence of green marketing (X1), service quality (X2), and trust (X3) on customer loyalty (Y).

Multiple linear regression analysis in this study is used to determine the extent of the influence of independent variables on the dependent variable. The validity test is used to determine the extent to which each questionnaire statement has the capacity to assess the variable that is intended to be measured. In order to test validity, the Pearson Correlation Analysis method is used to compare the scores of each item based on the total value. If the obtained r value exceeds the table r value at the 5% significance level (0.05), then the item is declared valid. Reliability tests are carried out to find out how consistent the research instruments are. In this research, Cronbach's Alpha was used to test the reliability of the instrument; Consistent results when retested are declared reliable if the alpha value is greater than 0.6.

The hypothesis is tested with several statistical tests, such as: The impact of each The influence of the independent variable on the dependent variable is determined through a partial t-test. If the significance level is <0.05 or the calculated t-value exceeds the t-table, the independent variable is considered to have a significant effect. The F-test (simultaneous) determines whether there is a joint influence of the variables on the dependent variable The test results are considered significant if the significance level is less than 0.05 or the F-value obtained is higher than the F-table. The calculated t-value is greater than the F-table. The coefficient of determination (R2) determines how much influence the independent variable has on the variation of the dependent variable.

Hypothesis Testing (Partial t-test)

Partially dependent.

The testing was conducted using a one-tailed test with a significance level of 5%. The degrees of freedom (df) were determined using the formula df = n − k − 1, where n is the total sample size and k represents the number of independent variables. Referring to the calculation, a df of 168 was obtained. Table of Critical Values of the t Distribution (One-Tailed Test).

Table 1. Partially dependent table

df	α = 0,20	α = 0,10	α = 0,05	α = 0,02	α = 0,01
1	1,376	3,078	6,314	12,706	31,821
2	1,061	1,886	2,920	4,303	6,965
3	0,978	1,638	2,353	3,182	4,541
4	0,941	1,533	2,132	2,776	3,747
5	0,920	1,476	2,015	2,571	3,365
10	0,879	1,372	1,812	2,228	2,764
20	0,860	1,325	1,725	2,086	2,528
30	0,853	1,310	1,697	2,042	2,457
40	0,849	1,303	1,684	2,021	2,423
60	0,845	1,296	1,671	2,000	2,390
100	0,842	1,290	1,660	1,984	2,364
120	0,841	1,289	1,658	1,980	2,358
∞	0,842	1,282	1,645	2,326	2,576

Hypothesis testing was conducted using the t-test by examining the significance (p-value) of each independent variable. A variable is considered to have a significant effect if the significance value is less than 0.05. Therefore, this study relies on p-values generated from statistical software (SPSS), which provide more accurate and reliable results compared to manual comparisons using t-table values.

RESULTS AND DISCUSSION

Respondent Demographics

This study involved 172 respondents who are customers of Bank Syariah Indonesia (BSI) in Palopo City. The demographic characteristics of respondents are presented in Table 1.

Table 2. Respondent Demographics

Characteristic	Category	Frequency (n)	Percentage (%)
Gender	Male	78	45.3%
	Female	94	54.7%
Age	18–25	60	34.9%
	26–35	52	30.2%
	36–45	36	20.9%
	>45	24	14.0%
Education	High School	48	27.9%
	Diploma	32	18.6%
	Bachelor	70	40.7%
	Postgraduate	22	12.8%
Usage Duration	< 1 year	40	23.3%
	1–3 years	68	39.5%
	> 3 years	64	37.2%

Source: Processed data, 2025

Based on Table 2, the majority of respondents are female (54.7%), indicating that women slightly dominate the customer base of Bank Syariah Indonesia (BSI) in Palopo City. In terms of age, most respondents are in the 18–25 age group (34.9%), followed by those aged 26–35 (30.2%), which shows that the productive age group plays a significant role in the utilization of Islamic banking services.

Furthermore, based on education level, the majority of respondents hold a bachelor's degree (40.7%), indicating a relatively good level of understanding regarding financial services. In terms of usage duration, most respondents have used BSI services for 1–3 years (39.5%), suggesting that they have sufficient experience in evaluating the bank's services and performance.

Validity Testing Validity

Testing is conducted to assess the level of capability of the research instrument in evaluating the construct aspects that are intended to be measured. In this study, the validity test was conducted using the Pearson Correlation Coefficient correlation technique, with the condition that a statement item is considered valid if the obtained r value is higher than the table r value. With 172 respondents, the table r value at the 5% significance level is 0.149. Additionally, a significance value < 0.05 also indicates that the item is valid. Here are the validity test results for each item on the Green Marketing variable (X1), Service Quality (X2), Trust (X3), and Customer Loyalty (Y).

Table 3. Results of Validity Testing

Variabel	Item	r hitung	r tabel	Sig. (2-tailed)	Descriptions
Green Marketing (X1)	X1.1	0.457	0.149	0.000	Valid
	X1.2	0.503	0.149	0.000	Valid
	X1.3	0.518	0.149	0.000	Valid
	X1.4	0.543	0.149	0.000	Valid
	X1.5	0.626	0.149	0.000	Valid
	X1.6	0.629	0.149	0.000	Valid
	X1.7	0.593	0.149	0.000	Valid
	X1.8	0.601	0.149	0.000	Valid
Service Quality (X2)	X2.1	0.500	0.149	0.000	Valid
	X2.2	0.526	0.149	0.000	Valid
	X2.3	0.611	0.149	0.000	Valid
	X2.4	0.657	0.149	0.000	Valid
	X2.5	0.650	0.149	0.000	Valid
	X2.6	0.630	0.149	0.000	Valid
	X2.7	0.537	0.149	0.000	Valid
	X2.8	0.581	0.149	0.000	Valid
	X2.9	0.567	0.149	0.000	Valid
	X2.10	0.601	0.149	0.000	Valid
	X2.11	0.656	0.149	0.000	Valid
	X2.12	0.618	0.149	0.000	Valid
	X2.13	0.629	0.149	0.000	Valid
Trust (X3)	X3.1	0.569	0.149	0.000	Valid
	X3.2	0.601	0.149	0.000	Valid
	X3.3	0.663	0.149	0.000	Valid
	X3.4	0.642	0.149	0.000	Valid
	X3.5	0.601	0.149	0.000	Valid
	X3.6	0.587	0.149	0.000	Valid
Loyalitas Nasabah(Y)	Y1	0.521	0.149	0.000	Valid
	Y2	0.563	0.149	0.000	Valid
	Y3	0.589	0.149	0.000	Valid
	Y4	0.611	0.149	0.000	Valid
	Y5	0.620	0.149	0.000	Valid
	Y6	0.632	0.149	0.000	Valid
	Y7	0.577	0.149	0.000	Valid
	Y8	0.568	0.149	0.000	Valid
	Y9	0.595	0.149	0.000	Valid
	Y10	0.602	0.149	0.000	Valid
	Y11	0.623	0.149	0.000	Valid
	Y12	0.636	0.149	0.000	Valid
	Y13	0.648	0.149	0.000	Valid
	Y14	0.659	0.149	0.000	Valid
	Y15	0.670	0.149	0.000	Valid
	Y16	0.682	0.149	0.000	Valid
	Y17	0.693	0.149	0.000	Valid
	Y18	0.701	0.149	0.000	Valid
	Y19	0.713	0.149	0.000	Valid
	Y20	0.725	0.149	0.000	Valid

Source: Processed data, 2025

Based on the validity test results conducted in Table 3, all items in the Green Marketing variable (X1), Service Quality (X2), Trust (X3), and Customer Loyalty variable Y show an r value that exceeds the critical r value (0.149) and a significance value of 0.000 < 0.05. Therefore, all items in the questionnaire are considered valid and suitable for use in the subsequent analysis. These findings indicate that the research instrument has met the criteria for construct validity, thus being able to measure the intended variables appropriately and consistently.

Reliability Test

Test is conducted to determine the level of internal consistency of the research instrument in measuring the variables being studied. Reliability indicates the extent to which a measuring instrument can produce stable and consistent results when measurements are applied repeatedly. This study uses Cronbach's Alpha value as the basis for assessing reliability. The research instrument is considered reliable if the Cronbach's Alpha value ≥ 0.70, which indicates that the statement items in the variable have sufficient internal consistency.

Referring to all research variables, they show a Cronbach's Alpha coefficient of more than the minimum threshold of 0.70. The Green Marketing variable (X1) obtained a value of 0.799, categorizing it as reliable. The Service Quality variable (X2) has a value of 0.899, indicating a very high degree of internal consistency. The Trust variable (X3) obtained a value of 0.842, which also shows very good reliability. Meanwhile, the Customer Loyalty variable (Y) has the highest Cronbach's Alpha value of 0.928, indicating that the instrument for this variable shows a very high level of internal consistency. Therefore, all research instruments are deemed suitable for use in the subsequent analysis stage as they have met the reliability criteria statistically.

Multiple Linear Regression Analysis

The multiple linear regression analysis conducted indicates that the variables of Green Marketing, Service Quality, and Trust have a positive and significant impact on customer loyalty at Bank Syariah Indonesia (BSI). The obtained regression equation, namely $Y = 4.218 + 0.214X_1 + 0.209X_2 + 0.488X_3 + e$, illustrates that the three independent variables collectively contribute to increasing customer loyalty. The constant value of 4.218 indicates that customer loyalty remains at a relatively high level even without the influence of the Green Marketing, Service Quality, and Trust variables, suggesting the presence of other factors outside the model that also determine loyalty, such as brand image, satisfaction, product quality, and promotion. The regression coefficients show that Green Marketing (0.214) and Service Quality (0.209) have a significantly positive impact on BSI Customer Loyalty, emphasizing the importance of sustainable marketing strategies as well as fast, accurate, and comfortable service. Trust has the most dominant influence (0.488), indicating that security, transparency, and the bank's integrity are the main factors in shaping loyalty. Overall, the three variables play an important role, with trust being the top priority in the strategy to strengthen customer loyalty thru transparency, service security, and consistency in Sharia principles.

Partial Testing (t-Test)

Partial Analysis is utilized to assess the extent to which each independent variable individually influences the dependent variable. In this study, partial testing was conducted to determine whether Green Marketing (X1), Service Quality (X2), and Trust (X3) individually influence Customer Loyalty (Y) at Bank Syariah Indonesia (BSI). The results of the t-test are presented in the table below.

Table 4. Results of the t-test

Coefficients[a]

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	1.082	0.214		5.051	0.000
Green Marketing (X1)	0.163	0.067	0.182	2.421	0.017
ServiceQuality (X2)	0.209	0.074	0.233	2.827	0.005
Trust (X3)	0.488	0.071	0.52	6.859	0.000

Source: Processed data, 2025

Based on the results of the partial test, all independent variables have proven to have a positive and significant impact on BSI customer loyalty. The Green Marketing factor has a value of 2.421 with a significance level of 0.017, indicating that the implementation of environmentally based marketing strategies can enhance customer loyalty. Service Quality, which has a t-value of 2.827 with a significance of 0.005, also contributes significantly, affirming that fast, accurate, friendly service, as well as good facilities, can create a positive experience for customers. Trust becomes the most dominant variable with the highest t-value, namely 6.859 and a significance of 0.000, indicating that integrity, security, transparency, and Sharia compliance are the main factors in forming loyalty. Overall, these results affirm that although all three variables have a significant impact, strengthening the aspect of trust is the top priority in enhancing BSI customer loyalty.

F Test (Simultaneous)

The F test is conducted to assess whether all independent variables in the research model, namely Green Marketing (X1), Service Quality (X2), and Trust (X3), simultaneously have a significant effect on the dependent variable, namely Customer Loyalty (Y). This test is important to assess the overall feasibility of the regression model and to determine whether the independent variables can explain the variation occurring in the dependent variable.

Table 5. Results of f Testing

ANOVA[a]

Model	Sum of Squares	Df	Mean Square	F	Sig.
Regression	312.482	3	104.161	45.728	.000
Residual	389.518	168	2.319		
Total	702.000	171			

Source: Processed data, 2025

Based on the simultaneous test results, the F value is 45.728 with a significance level of 0.000, indicating that the regression model used is very feasible and acceptable. The significance value far below 0.05 confirms that Green Marketing, Service Quality, and Trust simultaneously have a significant impact on BSI customer loyalty. This indicates that variations in customer loyalty can be strongly explained by the combination of these three variables, thus requiring a comprehensive approach to improve loyalty, rather than focusing on just one specific aspect.

This result also shows that the implementation of environmentally friendly marketing strategies, improvement in service quality, and strengthening of trust must proceed in an integrated manner to produce an optimal impact on customer loyalty. These findings are in line with previous research which states that customer loyalty in the banking sector is formed thru the simultaneous interaction between service perception, trust level, and added value from sustainable marketing practices. Thus, the F-test in this study confirms that the constructed regression model is capable of providing a comprehensive picture of the influence of the three independent variables on customer loyalty.

Testing the Coefficient of Determination (R^2)

The analysis of the coefficient of determination is conducted to assess the extent to which the independent variables can explain the variation in changes to the dependent variable. In this study, the independent factors consist of Green Marketing (X1), Service Quality (X2), and Trust (X3), while the dependent factor is Customer Loyalty (Y). The R^2 value is used to illustrate the extent of the contribution of these three variables in influencing customer loyalty.

Table 6. Results of the Determination Coefficient Test

Model Summary				
Model	**R**	**R Square**	**Adjusted R Square**	**Std. Error of the Estimate**
1	0.854	0.729	0.722	1.522

a. Predictors: (Constant), Service Quality, Green Marketing, Trust

Based on the analysis results, the correlation coefficient (R) value of 0.854 indicates that the relationship between Green Marketing, Service Quality, and Trust with Customer Loyalty is in the very strong category. Furthermore, the coefficient of determination (R^2) value of 0.729 indicates that approximately 72.9% of the variation in customer loyalty can be explained by the three independent variables in the model. This indicates that the regression model has a high explanatory power in describing the factors that influence customer loyalty. The Adjusted R Square value of 0.722 also confirms that after adjusting for the number of variables, the contribution provided by the model remains stable and does not undergo significant changes, thus the model is deemed valid and consistent.

On the other hand, 27.1% is influenced by other variables not included in the study, such as satisfaction levels, perceived value, product quality, digital service experience, promotions, and brand image. These findings affirm that the three independent variables play a significant and relevant role in shaping customer loyalty, especially in the context of Islamic banking, which emphasizes trust, service quality, and sustainability. Therefore, increasing customer loyalty can be achieved thru strengthening environmentally-based marketing aspects, improving services, and building sustainable trust.

DISCUSSION

The Influence of Green Marketing on Customer Loyalty

The results show that green marketing has a positive and significant effect on customer loyalty ($t = 2.421$; $p = 0.017$). This indicates that environmentally oriented marketing strategies implemented by Bank Syariah Indonesia (BSI) contribute to strengthening customer loyalty.

In the context of Palopo City, this finding can be explained by the increasing awareness of environmental sustainability, which is reinforced by Islamic values that emphasize responsibility, balance, and the preservation of the environment. The alignment between green marketing practices and the principles of *maqashid sharia* enhances customers' positive perceptions and creates emotional attachment to the bank. This emotional connection becomes an important driver of loyalty, particularly when customers perceive that the bank not only pursues profit but also demonstrates social and environmental responsibility.

However, the significance of green marketing in this study differs from some previous findings that report weak or indirect effects. This discrepancy may be influenced by contextual factors, such as the level of implementation of green marketing strategies and the relatively limited competition among Islamic banks in Palopo. In such conditions, environmentally friendly initiatives become more visible and meaningful to customers, thereby directly influencing loyalty.

The Influence of Service Quality on Customer Loyalty

Service quality is found to have a positive and significant effect on customer loyalty ($t = 2.827$; $p = 0.005$), indicating that the quality of services provided by BSI plays a crucial role in retaining customers.

This finding suggests that in the local context of Palopo City, customers place high importance on the quality of interactions and service experiences, including responsiveness, professionalism, and ease of access to services. As a growing city with increasing adoption of digital banking, customers expect reliable and efficient services that meet their daily financial needs. When these expectations are fulfilled, customers are more likely to remain loyal.

Furthermore, the relatively limited availability of alternative Islamic banking services in Palopo may strengthen the role of service quality as a key differentiating factor. Customers tend to evaluate their banking choices based on the consistency and reliability of services received. This explains why, in this study, service quality directly influences loyalty without requiring mediating variables, as found in some previous studies.

The Influence of Trust on Customer Loyalty

Trust has the strongest and most significant influence on customer loyalty ($t = 6.859$; $p = 0.000$), indicating that it is the most dominant factor in shaping customer loyalty at BSI. In the context of Palopo City, this result can be closely associated with the strong influence of religiosity and cultural values in customer decision-making. Customers of Islamic banks tend to prioritize institutions that are perceived as trustworthy, transparent, and consistent with Sharia principles. Trust in transaction security, contract clarity, and adherence to Islamic values forms the foundation of long-term relationships between customers and the bank.

Additionally, the limited number of Islamic banking alternatives in the local context may further reinforce the importance of trust. When customers perceive BSI as a reliable and trustworthy institution, they are more likely to maintain long-term relationships and less likely to switch to other financial institutions.

While previous studies consistently highlight the importance of trust, this study emphasizes that in a local and culturally embedded context such as Palopo, trust becomes even more critical due to the combined influence of religious values, social norms, and institutional credibility. Therefore, trust not only acts as a supporting factor but emerges as the primary determinant of customer loyalty.

CONCLUSION

This study concludes that green marketing, service quality, and trust have a positive and significant effect on customer loyalty at Bank Syariah Indonesia (BSI) in Palopo City, with trust identified as the most dominant factor. These findings confirm that customer loyalty is shaped by the integration of sustainable marketing practices, high-quality services, and strong customer trust. Theoretically, this study contributes to the development of Islamic marketing literature by integrating green marketing, service quality, and trust within the framework of *maqashid sharia*. Practically, the results suggest that BSI should prioritize strengthening trust through transparency and adherence to Sharia principles, while continuously improving service quality and implementing sustainable marketing strategies to enhance long-term customer loyalty. However, this study is limited by the use of self-reported data, a cross-sectional design, and its focus on a single bank in one city, which may limit the generalizability of the findings.

REFERENCES

Almas Azhar, I., Suprapto, R., & Fuad, NA (2023). Pengaruh kualitas pelayanan dan pembagian keuntungan terhadap keputusan menabung di kalangan nasabah Bank Syariah Indonesia Cabang Rogojampi. *JPSDa: Jurnal Perbankan Syariah Darussalam, 3* (1), 61–73. https://doi.org/10.30739/jpsda.v3i1.1943

Auliana, S., Rahmah, S., & Marthaliah, N. (2022). Pengaruh kualitas layanan perbankan syariah dan merek syariah terhadap loyalitas pelanggan di bank syariah di Indonesia. *Jurnal Ekonomi dan Keuangan Islam, 2* (2), 128–139. https://doi.org/10.55657/iefj.v2i2.94

Duwina, E., & Fasa, MI (2024). Analisis konsep pemasaran hijau di bank syariah. *MAMEN: Jurnal Manajemen, 3* (4), 403–415. https://doi.org/10.55123/mamen.v3i4.4269

Fitria, AD, & Rahayu, YS (2024). Pemasaran hijau dan kualitas layanan serta dampaknya terhadap citra bank syariah. *NISBAH: Jurnal Perbankan Syariah, 10* (1), 45–58. https://doi.org/10.30997/jn.v10i1.13477

Frimayasa, & Lawu. (2020). Pengaruh komitmen organisasi dan modal manusia terhadap kinerja karyawan. *Jurnal Keseimbangan, 9* (1), 36–47.

Ghozali, I. (2018). *Aplikasi analisis multivariat dengan IBM SPSS 25.* Penerbit Universitas Diponegoro.

Hadisurya, J. (2008). Pengaruh citra, kualitas layanan, dan kepuasan terhadap loyalitas pelanggan bank. *Jurnal Manajemen Layanan dan Pemasaran, 1* (2), 78–91. https://doi.org/10.25105/jmpj.v1i2.1211

Hildawati, Antong, & Ramadhan, A. (2021). Pengaruh pemahaman, kepercayaan, dan transparansi terhadap bunga pembayaran zakat. *Jurnal Akuntansi dan Perpajakan, 21* (2), 367–378. https://doi.org/10.29040/jap.v21i2.1340

Jubaidi, J., Setiawan, D., Firdaus, B., Fitri, BDZ, & Aziizah, AN (2024). Pengaruh kualitas pelayanan terhadap kepuasan pelanggan. *Sintaks Literasi: Jurnal Ilmiah Indonesia, 9* (11), 7021–7028. https://doi.org/10.36418/syntax-literate.v9i11.17078

Lubis, A., Effendi, I., & Rosalina, D. (2022). Pengaruh kepercayaan dan komitmen terhadap loyalitas pelanggan. *Ekonomi, Keuangan, Investasi, dan Syariah (EKUITAS), 3* (4), 896–902. https://doi.org/10.47065/ekuitas.v3i4.1600

Marlius, D. (2018). Loyalitas Nasabah Bank Nagari Syariah Cabang Bukittinggi. *Jurnal Pundi, 1* (3), 237–250. https://doi.org/10.31575/jp.v1i3.60

Meilani, A., & Sugiarti, D. (2022). Analisis kualitas layanan dan kepuasan pelanggan. *Jurnal Ilmiah Ekonomi Islam, 8* (3), 2501. https://doi.org/10.29040/jiei.v8i3.6586

Prama Yanti, DMD, & Sanica, IG (2021). Pengelolaan sumber daya manusia di era new normal. *Jurnal Maksipreneur, 11* (1), 122–135. https://doi.org/10.30588/jmp.v11i1.840

Rahmadani, W., & Fasa, MI (2025). Peran green banking dalam meningkatkan loyalitas nasabah. *Jurnal EKONOM, 1* (1), 58–63. https://doi.org/10.55123/ekonom.v1i1.48

Rifa'i, A. (2020). Pengaruh motivasi kerja terhadap kinerja karyawan. *Jurnal Ekonomi dan Perbankan Islam, 8* (2), 112–123. https://doi.org/10.30595/jebs.v8i2.2020

Santoso, S. (2015). *Menguasai statistik multivariat* . PT Elex Media Komputindo.

Simangunsong, DAY, Nasution, AIL, & Nasution, MLI (2023). Pengaruh kualitas layanan, kepercayaan, dan kepuasan terhadap loyalitas pelanggan. *Jurnal Ekonomi dan Keuangan Islam, 1* (4), 153–173. https://doi.org/10.59841/jureksi.v1i4.435

Wijaya, H., Beik, IS, & Sartono, B. (2017). Pengaruh kualitas layanan perbankan terhadap kepuasan dan loyalitas. *Jurnal Aplikasi Bisnis dan Manajemen, 3* (3), 417–426. https://doi.org/10.17358/jabm.3.3.417

Yahya, Y. (2022). Peran pemasaran hijau terhadap niat pembelian. *Jurnal Ilmu Manajemen dan Bisnis, 1* (1), 17–38. https://doi.org/10.24034/jimbis.v1i1.5131