

The Influence of Green Practices and Green Perceived Value on Green Loyalty through Green Satisfaction with Gender as a Moderating Variable

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ABSTRACT

This study wants to show the connection between green practices implemented by Islamic banks, green perceived value, and customer loyalty, either directly or through green satisfaction, and gender as a moderating variable. To answer the research hypothesis, 202 questionnaires that have been distributed to Sharia commercial bank customers in Indonesia were analyzed in this study. Sample determination was carried out through a purposive sampling technique. Structural Equation Modeling – Partial Least Square (SEM-PLS) was used to analyze the data. This research found that green practice does not significantly affect green loyalty but significantly affects green satisfaction. Meanwhile, green perceived value directly makes customers loyal and satisfied with Sharia banks. It also discovered that green satisfaction has a significant effect on green loyalty and can mediate the influence of green practices and perceived value on green loyalty. At the same time, gender as a moderating variable cannot moderate the influence of green practices and perceived value on green loyalty. This research emphasizes the importance of innovation and developing practices that positively impact the environment and are satisfying because this program can increase customers' loyalty towards Sharia banking.

Keywords: *green practices, green perceived value, green satisfaction, green loyalty, gender*

INTRODUCTION

The environmental harm caused by global warming, resource waste, and environmental degradation has prompted the Sharia banking sector to adopt eco-friendly methods (Julia & Kassim, 2020). To abide by the rules, laws, and regulations of environmental protection, several banking institutions are attempting to incorporate environmental issues into their objectives, procedures, and strategies (Lin *et al.*, 2017). Green banking is the term given to financial institutions that adopt eco-friendly procedures as a way to show that they have supported these procedures and lessened the carbon footprint of their operations (Putri *et al.*, 2023). In green practice, Islamic banking establishes an efficient service system and distributes environmentally friendly funding to keep the world climate healthy and comfortable (Bukhari *et al.*, 2020). However, there are still challenges for Islamic banking to adopt eco-friendly procedures. Because public interest in and demand for Islamic banks in Indonesia still needs to be higher than that of conventional banks, community support is a crucial aspect. (Suhartanto *et al.*, 2020). Introducing eco-friendly procedures into

Sharia banking could be a way to boost customer engagement and loyalty. (Muflih *et al.*, 2023). Thus, to improve Sharia banking performance going forward, research that specifically recognizes the potential of green practices and green perceived value in raising customer loyalty needs to be presented.

Ecologically conscious actions suggest using green philosophies to address environmental issues brought on by damaging industrial and human activity (Moise *et al.*, 2021). Sharia Banking, an organization that supports the adoption of eco-friendly practices, develops innovative environmental care initiatives to elicit favorable responses and boost customer loyalty, ultimately leading to improved banking performance in the long run (Muflih *et al.*, 2023). This claim is supported by research by Ibe-enwo *et al.* (2019), which found that adopting environmentally friendly practices has a major and beneficial influence on consumer loyalty. Nevertheless, an alternative study indicates otherwise, demonstrating that green practices do not significantly affect customer loyalty (Assaker, 2020).

When Sharia banking first emerged, Sharia banks encouraged their clients to be devoted and take part in bringing other parties into their transactions, in addition to being active in making transactions for as long as possible (Muflih *et al.*, 2023). This is because winning in a cutthroat and distinctive industry requires gaining the trust and loyalty of customers (Pahlevi & Suhartanto, 2020). When clients recognize the advantages of environmentally friendly services, they will remain faithful (Rakhmawati *et al.*, 2019). Green perceived value is the consumer's evaluation of an environmentally friendly product's advantages and worth of other items (Pahlevi & Suhartanto, 2020). Studies have looked into the connection between green loyalty and green perceived value. According to Mandasari and Sumartini (2020), the loyalty variable is considerably and favorably impacted by green perceived value. These findings, however, are at odds with earlier research by Muflih *et al.* (2023), that shows green perceived value is not the best factor in determining green loyalty.

Customers are assets for companies that offer services, such as Sharia financial institutions (Aini & Safitri, 2022). Therefore, customer satisfaction needs to continue to be considered and maintained. According to Muflih *et al.* (2023), Green satisfaction a popular concept among eco-friendly business gurus, is one of the factors driving the expansion of green loyalty. The degree of satisfaction you get from utilizing an eco-friendly product that satisfies your needs, goals, and objectives is known as "green satisfaction" (Chen *et al.*, 2015). Customer loyalty and satisfaction are correlated when customers experience the maximum level of satisfaction, which forges a deep emotional connection and sustains their dedication to the brand over time (Rizqiningsih & Widodo, 2021). According to Pahlevi and Suhartanto (2020), if a business demonstrates satisfactory environmentally friendly business performance, its customers will spread the word about it and encourage others to use its products. Rizqiningsih and Widodo's (2021), research demonstrates the correlation between green satisfaction and green loyalty, demonstrating the noteworthy and affirmative impact of green satisfaction on loyalty. In the meantime, the function of green pleasure as a moderating variable has been investigated in numerous other studies.

Research by Muflih *et al.* (2023) demonstrates how green satisfaction might operate as a mediator between the impact of green activities and green loyalty.

Gender is defined as the differences between men and women that are socially and culturally constructed, which relate to roles, behavior, and traits considered appropriate for men and women and that can be interchanged (Hasan, 2019). Gender differentiates each population into male and female (Maharany & Santika, 2019). Studies have looked into how gender influences loyalty in a moderating way. One study finding indicated that gender can operate as a moderating variable to improve the relationship between customer satisfaction and loyalty, hence regulating the effect of customer satisfaction on loyalty (Rinaldi, 2022; Maharany & Santika, 2019). However, other research shows different results, namely that gender as a moderating variable cannot significantly influence the effect of satisfaction on loyalty (Prataga & Santoso, 2022; Sugianto, 2017). Unfortunately, there is a lack of research examining how gender and consumer loyalty interact to moderate the impact of environmentally friendly practices.

From the phenomena and research gaps, this research wants to examine the relationship between green practice, green perceived value, and green loyalty more directly or through the role of green satisfaction and gender. To boost public support for Islamic banks and expand this industry's market share, this study investigates the relationship between these variables from the viewpoint of the consumer. The public will have exact knowledge about the Sharia banking industry's environmental consciousness and its impact on rising public demand through this research.

METHODOLOGY

This study uses quantitative methods. Customers of Indonesian Islamic commercial banks made up the study's respondents. Respondents received online questionnaires using a variety of telecommunications channels. According to Muflih *et al.* (2023), This study employs a purposive sample strategy, concentrating on clients who have used Sharia banks actively over the previous two years and are aware of the environmentally friendly policies of these financial institutions either via personal experience with bank service departments or from news on Sharia banking.

Measurement items are determined to boost customer interest in the Sharia banking business through the use of reliable green loyalty literature. To elucidate green practices in the Sharia banking industry, this study draws on findings from (Moise *et al.*, 2021). The implementation of paperless transactions, conserving water and electricity, making the best use of technology, financing that promotes green practices, preventing the distribution of corporate funds that harm the environment, and environmental development initiatives are the seven measurement items that make up the green practices variable, according to research. Next, four factors that gauge perceived green value are used in this study: competitive value for sharia banks, benefits for the environment, benefits for society, and good response to environmental affairs (Pahlevi & Suhartanto, 2020). Four key components are used to quantify green satisfaction: a positive consumer attitude, contentment with utilizing eco-friendly products, a positive customer perspective, and the appropriate

customer decision to select an environmentally friendly bank (Han *et al.*, 2018). Additionally, there are five ways to measure green loyalty: sticking with saving at Sharia banks, preferring to use Sharia bank products over those of other banks, making future transactions at Sharia banks sustainable, recommending Sharia banks to others, and making positive remarks about Sharia banks to others (Issock *et al.*, 2020) (appendices 1). A four-point Likert scale, ranging from 1 (strongly disagree) to 4 (strongly agree), is used to describe these indicators.

Data analysis and hypothesis testing are done in this study using Structural Equation Modeling-Partial Least Square (SEM-PLS). SEM-PLS confirmed the validity and reliability of this study, which is why it was selected (Ekowati *et al.*, 2024). Furthermore, PLS was judged appropriate for this study because to its benefits for studying abnormally small data sets and latent variables (Hair *et al.*, 2019; Supriyanto *et al.*, 2023). The following are the research's hypotheses.

- H1: Green loyalty is significantly impacted by green practices.
- H2: Green loyalty is significantly impacted by green perceived value
- H3: Green satisfaction is significantly impacted by green practices
- H4: Green satisfaction is significantly impacted by green perceived value
- H5: Green loyalty is significantly impacted by green satisfaction
- H6: Green practice's impact on green loyalty is mediated by green satisfaction.
- H7: Green perceived value's impact on green loyalty is mediated by green satisfaction.
- H8: The impact of green practices on green loyalty is moderated by gender.
- H9: The impact of green perceived value on green loyalty is moderated by gender.

As seen in Figure 1, the explanation above creates a model of the relationship between green practices, perceived value, and loyalty.

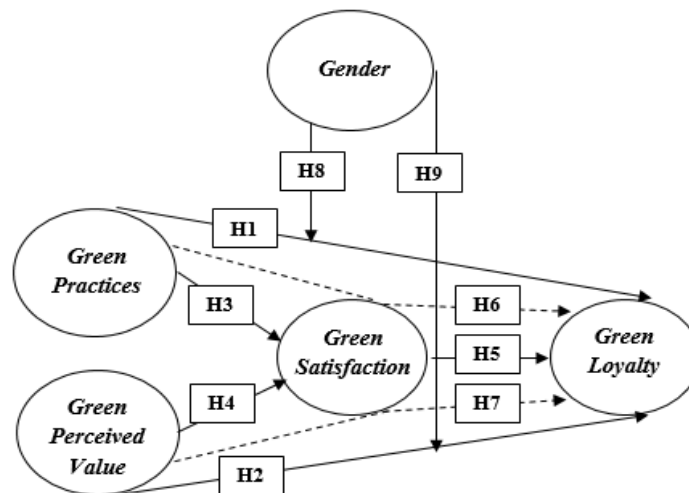


Figure 1 Proposed Model

Source: Figure by author

RESULT

The procedure of gathering data from November 2023 to January 2024 yielded 202 respondents' records in total. The profile of respondents to this study is provided in Table 1. The data indicates that women make up the majority of respondents (53.5%), that the age group of 17 to 25 years old dominates (57.4%), that undergraduate education accounts for the bulk of respondents' educational attainment (67.8%), and that some respondents—38.6%—were students. The following table displays the entire profile.

Table 1. The Profile of Respondents

Variable	Description	Frequency	%
Education	High School	56	27,7%
	Bachelor	137	67,8%
	Magister	7	3,5%
	Doctor	2	1%
Age	17-25	116	57,4%
	26-35	37	18,3%
	36-45	17	8,4%
	46-55	22	10,9%
	56-65	10	5%
Gender	Male	94	46,5%
	Female	108	53,5%
Occupation	Civil servants	47	23,3%
	Employee	50	24,8%
	Housewife	4	2%
	Student	78	38,6%
	Etc.	23	11,4%

Source: Table by author

Outer Model

To describe the relationship between latent variables and their indicators, the measurement model for this research (Table 2) is evaluated using outer loading, average variance extracted (AVE), and composite reliability (CR). Because the AVE is greater than 0.50 and the loading factor value is greater than 0.70, the convergent validity analysis of this study yields excellent results. The loading factor value of each statement in the questionnaire is greater than 0.70, indicating the validity of the results, according to the data processing results. In addition, the results provide a composite reliability value of > 0.7, indicating the dependability of each variable indicator in this study and their capacity to accurately represent latent variables.

Table 2. Measurement Model

Variable	Indicator	Loading	CR	AVE
Green Practice (GP)	GP1 Implementation of paperless transactions	0,758	Valid	0,550
	GP2 Saving electricity	0,755	Valid	
	GP3 Water saving	0,738	Valid	
	GP4 Optimal use of technology	0,710	Valid	
	GP5 Financing that supports a green environment	0,747	Valid	
Green Perceived Value (GPV)	GPV1 Benefits for society	0,717	Valid	0,548
	GPV2 Benefits for the environment	0,758	Valid	
	GPV3 Good responsiveness to the environment	0,705	Valid	
	GPV4 Competitive value for banks	0,780	Valid	
Green Satisfaction (GS)	GS1 Customer happy attitude	0,790	Valid	0,612
	GS2 Customer happiness	0,743	Valid	
	GS3 Positive customer perspective	0,805	Valid	
	GS4 The right customer decision	0,789	Valid	
Green Loyalty (GL)	GL3 Sustainability of future transactions	0,805	Valid	0,631
	GL4 Recommendations to other parties	0,796	Valid	
	GL5 Positive comments on Islamic banks	0,783	Valid	

Source: Table by author

Inner Model

An inner model evaluation looks at the predicted parameter coefficients and their significance levels to determine the links between previously theorized constructs. The coefficient of determination, which includes the R-Square test, is the metric that is most frequently used to test the inner model. Green loyalty has an R-Square test value of 0.573, according to Table 3's data. This indicates that the green practice, green perceived value, and green satisfaction factors account for 57.3% of the variance in the green loyalty variable, with other variables accounting for the remaining 42.7%. The green pleasure variable thus has a value of 0.495, indicating that other variables account for the remaining 50.5% of the explanation, with the green practice, green perceived value, and green loyalty variables accounting for 49.5% of the explanation.

Table 3. R-Square Result

Variabel	R Square
Green Loyalty	0,573
Green Satisfaction	0,495

Source: Table by author

sEvaluation of Hypothesis

The purpose of hypothesis testing is to ascertain whether the previously established hypothesis has a significant impact or not. Specifically, the purpose of hypothesis testing is to ascertain the extent of exogenous variables on endogenous variables, including their direct and indirect effects through mediation and moderation effects. The findings of the research hypothesis test will be displayed in Table 4.

Table 4. Evaluation of Hypothesis

Direct Effects			
Variable Relationships	T-Statistik	P-Values	Keterangan
Green Practice → Green Loyaty	1,720	0,489	Ditolak
Green Perceived Value → Green Loyalty	4,847	0,000	Diterima
Green Practice → Green Satisfaction	4,847	0,000	Diterima
Green Perceived Value → Green Satisfaction	5,291	0,000	Diterima
Green Satisfaction → Green Loyalty	4,179	0,000	Diterima
Mediation Effect			
Green practices → Green satisfaction → Green loyalty	3,367	0,001	Diterima
Green perceived value → Green satisfcation → Green loyalty	3,221	0,001	Diterima
Moderation Effect			
Green practices → Gender → Green loyalty	0,050	0,960	Ditolak
Green perceived value → Gender → Green loyalty	0,181	0,857	Ditolak

Source: Table by author

Direct Effect

With a suitable confidence level of 95%, the results of the T-statistics value—which must be greater than the T-table (1.96)—and the p-values—which must be less than 5%—can be used to determine the significance of the influence of the relationship between the variables in this test. The hypothesis is deemed unimportant or rejected if the p-value is less than 5% and the T-statistics value is less than the T-table. If both the p-value and the T-statistics value are greater than 5%, then the hypothesis is considered significant or accepted. This study clarifies the nature of the influence between variables and the outcomes of hypothesis estimation through (Table 4). Positive qualities are generally shown in the findings of hypothesis testing, indicating that the nature of the relationship between the study variables is consistent with the assumptions. Moreover, the empirical estimation results, when filtered through the criterion of $p < 0.05$, reveal that study hypothesis disclosure falls into two categories:

The proven hypothesis is that green perceived value influences green loyalty (H2: $t = 4.847$) **H2 is accepted**, green practice influences green satisfaction (H3: $t = 4.847$) **H3 is accepted**, green perceived value influences green satisfaction (H4: $t = 5.291$) **H4 accepted**, and green satisfaction influences green loyalty (H5: $t = 4.179$) **H5 is accepted**. Meanwhile, the unproven hypothesis is that green practices do not affect green loyalty (H1: $t = 1.720$). **H1 is rejected**.

Mediation Effect

The study refines the analysis of correlations between variables by using indirect effect tests. This study finds that green practice strongly influences green loyalty through the role of green satisfaction value ($t = 3.367$ and $p\text{-value} = 0.001$) through analysis of indirect effects with mediation effects, **H6 is accepted**. Green perceived value also significantly influences green loyalty through green satisfaction ($t = 3.221$ and $p\text{-value} = 0.001$). **H7 is accepted**. The results of the mediation test analysis can be seen in Table 4.

Moderation Effect

The moderation test is carried out to explain how the moderating variable moderates the influence of the independent variable on the dependent variable (Shafrina, 2022). Through moderation tests, this research concludes that gender is unable to moderate the influence of green practices on green loyalty ($t = 0.050 < 1.96$) and ($p\text{-value} = 0.960 > 0.05$), so **H8 is rejected**. Gender was also not proven to moderate the effect of green perceived value on green loyalty ($t = 0.181 < 1.96$) and ($p\text{-value} = 0.857 > 0.05$), meaning that **H9 was rejected**. Table 4 displays the findings of the SEM PLS moderation test.

DISCUSSION

The Influence of Green Practices on Green Loyalty

The study's findings indicate that green practices have no discernible impact on green loyalty. These findings suggest that customers' enthusiasm for environmentally friendly transactions has not yet increased despite Sharia banks' adoption of environmentally friendly measures, which range from using environmentally friendly technology to implementing an environmentally friendly Sharia financial system (Bukhari *et al.*, 2020). This indicates that Indonesian Sharia commercial bank clients cannot be influenced or made more loyal by the adoption of environmentally friendly practices.

According to earlier studies, introducing eco-friendly procedures into Sharia banking may help to boost client engagement and loyalty (Muflih *et al.*, 2023). The findings of this investigation, however, were distinct. This study is unable to demonstrate the strong impact of green practices on green loyalty. Respondents resisted the third indicator, "saving water," in large numbers. They vehemently dispute the idea that Islamic banks use less water when conducting business. One of the things preventing green practices from having a big impact on green loyalty is this remark. Even so, this study's findings corroborate those of earlier studies by Assaker (2020), which claims that customer satisfaction, loyalty, and behavioral intentions are not substantially impacted by ecologically friendly methods.

The Influence of Green Perceived Value on Green Loyalty

This study estimates the large impact that green perceived value has on green loyalty. The study's findings show that green loyalty can be strongly influenced by green perceived value. It implies that cultivating loyalty requires understanding consumer perception. When customers recognize the advantages of the services

offered by Sharia banks, they will remain devoted and reliable. When clients are pleased and obtain quality products and services from Islamic banks, they will remain faithful (Firmansyah *et al.*, 2021).

The first green perceived value indication lends credence to the idea that green perceived value can impact green loyalty. The majority of respondents supported the "benefits for society" criteria, which serves as the main evidence for the impact of perceived green value on green loyalty. Clients stay faithful because they perceive the advantages of Sharia banks' eco-friendly operations. The findings of this study confirm those of earlier studies by Susanti (2020), It also demonstrates how strongly customer loyalty and perceived value of green products are influenced. This study demonstrates that consumers' perceptions of the value they derive from Sharia banks' ecologically friendly operations have a positive and significant impact on their green loyalty, which in turn validates the findings of earlier studies. The study is conducted in Indonesia.

The Influence of Green Practices on Green Satisfaction

The capability of green practices to affect green satisfaction is proven in this research. The research findings showed that the environmentally responsible procedures carried out positively affected customer satisfaction. The better environmentally friendly practices performed will further increase the feelings of satisfaction of Sharia Bank customers in Indonesia. It implies that if Islamic banks implement environmentally friendly practices in their business processes, people will be satisfied using their products (Assaker, 2020).

The first green practice indicator, "implementation of paperless transactions," and the first green satisfaction indicator, "customer happy attitude," both demonstrate the considerable influence of green practices on green contentment. The majority of respondents, according to the questionnaire results, agreed with these two factors. It suggests that clients might be satisfied with Sharia banks' environmentally friendly activities by using paperless transactions. This study confirms the findings of earlier research by Yusof *et al.* (2017), which found that green practices—or environmentally friendly practices—have a major impact on consumer satisfaction.

The Influence of Green Perceived Value on Green Satisfaction

The findings of the investigation show that Indonesian Islamic bank customers' level of green satisfaction is highly influenced by their perception of green value. Therefore, a customer's happiness level increases with improved perception and perceived value, and vice versa. The greater the perceived value of green practices, the more successful they can be in fostering favorable perceptions and enhancing customer happiness. Accordingly, environmentally friendly practice programs that align with consumer perceptions can contribute to higher levels of consumer satisfaction in transactions (Assaker, 2020).

It is impossible to disentangle the importance of each variable's indicators from the substantial impact that green perceived value has on green satisfaction. The influence of "benefits for society," the first indicator of green perceived value, and "the

happy attitude of customers," the first indicator of green satisfaction, are strengthened. According to the questionnaire's results, most respondents agreed with these two indicators. It suggests that customers' perceptions and values gained from adopting eco-friendly measures that are carried out in accordance with sharia can raise their levels of satisfaction. Susanti (2020), discovered similar research results in her earlier study, which concluded that green pleasure is significantly positively influenced by green perceived value.

The Influence of Green Satisfaction on Green Loyalty

When customers reach the highest level of contentment, there is a relationship between loyalty and satisfaction (Rizqiningsih & Widodo, 2021). There is a connection between loyalty and satisfaction when clients are at their happiest. Pahlevi & Suhartanto (2020), claimed that satisfied customers will spread the word about the company's environmentally friendly business practices and encourage others to use the company's products. Therefore, it can be concluded that customer loyalty can be fostered by Islamic banks' adoption of environmentally friendly business practices.

According to this study, there is a high association between green loyalty and green satisfaction. Those relative measurements reinforce the relationship between the two. The three indicators of green satisfaction—"customer's happy attitude," "preference for using Sharia bank products," and "green loyalty"—amplify each other's effects. The majority of respondents agreed with these two indications, based on the results of the questionnaire. It implies that because Sharia banks have implemented environmentally friendly rules, customers would prefer to utilize their products over those of other banks. The results of this investigation support those of a study by Rizqiningsih and Widodo (2021) which also demonstrated a robust and positive direct association between customer pleasure and loyalty.

The Influence of Green Satisfaction in Mediating Green Practices on Green Loyalty

The test results of green pleasure in moderating the effect of green activities on green loyalty indicate an indirect relationship. Consequently, green pleasure may function as a mediating variable and mediate the relationship between the impact of green activities and green loyalty. Environmentally friendly policies that Sharia banks adopt can have a positive effect on customer happiness and loyalty. As a result, the degree to which customer loyalty rises or falls depends on the level of green consumer satisfaction, which is based on the green practices that general Sharia banks in Indonesia have adopted.

The results of this study confirm the conclusions of previous past studies. Research conducted by Muflih *et al.* (2023) The results of this study confirm it and imply that green satisfaction could modify the relationship between green behavior and green loyalty.

The Influence of Green Satisfaction in Mediating Green Perceived Value on Green Loyalty

An indirect relationship is shown by the test findings of green satisfaction in moderating the impact of green perceived value on green loyalty. It suggests that the relationship between green perceived value and green loyalty may be mediated by green satisfaction. Customer loyalty and happiness may be impacted by how customers view and appreciate the environmentally friendly techniques that are used..

Based on green practices implemented by Sharia banks in Indonesia, it can be concluded that customers' perceived green value influences whether customer loyalty levels increase or decrease. These findings are consistent with previous research conducted by Ambalao *et al.* (2022) which reveals that green satisfaction can be a perfect mediating variable in the relationship between green perceived value and green loyalty.

The Role of Gender in Moderating the Influence of Green Practices on Green Loyalty

The moderation test shows that gender cannot moderate the influence of green practices on green loyalty. So, the assumption that gender can moderate the influence of green practices on green loyalty is not proven. In other words, the results of this study show that gender is unable to moderate the influence of green practices on green loyalty. It means that the level of influence of environmentally friendly practices on loyalty is not determined by male or female gender. This research is in line with and supports previous research conducted by Prataga and Santoso (2022), which states that gender as a moderating variable cannot significantly influence or strengthen the influence of green practices on loyalty.

The Role of Gender in Moderating the Influence of Green Perceived Value on Green Loyalty

The moderation test shows that gender cannot moderate the influence of green perceived value on green loyalty. So, the assumption that gender can moderate the influence of green perceived value on green loyalty is not proven. It was decided based on research results, which showed that gender could not moderate the influence of green perceived value on green loyalty. It means that the level of green perceived value towards loyalty is not determined by male or female gender. This research is in line with and supports previous research conducted by Prataga and Santoso (2022), which states that gender as a moderating variable cannot significantly influence or strengthen the influence of green perceived value on loyalty.

CONCLUSION AND FUTURE RESEARCH

This research proves the direct influence of green perceived value on green loyalty and satisfaction, in contrast to green practice, which cannot influence green loyalty but can influence green satisfaction. Indirectly, this research reveals that green satisfaction can link the influence of green practice and green perceived value on

green loyalty. On the other hand, gender as a moderating variable cannot moderate the influence of green practice and perceived value on green loyalty.

These findings can be a solution for directors and stakeholders to increase customer interest in Sharia banking products and services in Indonesia. Just like previous research, this panel research still has limitations. This research used an online questionnaire in the form of a Google form. The selection of online questionnaires was deemed less objective, so to obtain more objective results, future researchers are expected to be able to distribute questionnaires directly and use other methods, such as in-depth interviews with customers or other methods. In addition, to improve research, using other variables that are thought to influence green loyalty and have not been examined in this research is highly recommended.

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Appendices 1

Variable	Item
Green Practice (GP)	GP1 Sharia banks minimize the use of paper in most transactions with customers
	GP2 I feel that Islamic banks save electricity usage
	GP3 I feel that this sharia bank saves water usage
	GP4 Islamic banks utilize technology to avoid wasting resources
	GP5 Sharia banks distribute financing that supports the development of a green environment
	GP6 I have never seen a sharia bank channeling financing for businesses that could damage the environment
	GP7 I witnessed Islamic banks carrying out campaigns as a form of concern for the environment
Green Perceived Value (GPV)	GPV1 I feel that the environmentally friendly practices carried out by sharia banks provide benefits to society
	GPV2 I feel that environmentally friendly practices carried out by sharia banks can improve the quality of business and the environment for the better
	GPV3 I prefer sharia banks because this bank has higher attention to the environment than other banks
	GPV4 I feel that Islamic banks are better at creating an environmentally friendly financial system than other banks
Green Satisfaction (GS)	GS1 I am happy with the decision of Islamic banks to implement environmentally friendly practices
	GS2 The environmentally friendly practices implemented by Islamic banks are very satisfying
	GS3 I feel satisfied transacting at a sharia bank because this bank implements practices that have a positive impact on the environment
	GS4 My decision to choose a sharia bank was the right one because this bank is truly committed to environmental sustainability
Green Loyalty (GL)	GL1 I will always save funds in a sharia bank so that they can be channeled to environmentally friendly activities
	GL2 I prefer to use various sharia bank products and services because this bank has a positive impact on the environment
	GL3 I will continue to make transactions with Sharia Bank because this bank implements environmentally friendly practices
	GL 4 I recommend my colleagues to become customers of Bank Syariah because this bank has a strong commitment to environmental preservation
	GL5 I will convey positive comments about Sharia Bank to friends and family