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The Influence of Perceived Benefits, Trust, Service Quality, Price Perception, and Sustainable Consumption Behavior on Customer Satisfaction and Repurchase Intention

Sri Wahyuni^{1*)}; Janfry Sihite²⁾

¹⁾ 55124110025@student.mercubuana.ac.id, Universitas Mercu Buana, Indonesia

²⁾ janfry.sihite@mercubuana.ac.id, Universitas Mercu Buana, Indonesia

*) Corresponding Author

ABSTRACT

This study aims to analyze the influence of service quality, trust, price perception, sustainable consumption behavior, and perceived benefits on customer satisfaction and repurchase intention among Islamic life insurance customers. The primary issue addressed in this study concerns how these factors shape customer satisfaction and repurchase loyalty in the insurance industry. This research employs a quantitative approach using Structural Equation Modeling–Partial Least Squares (SEM-PLS) with data analysis conducted through SmartPLS software. The findings indicate that service quality, trust, and price perception have a positive and significant effect on customer satisfaction. Perceived benefits have a positive effect at the 10% significance level, while sustainable consumption behavior shows a significant but negative effect on customer satisfaction. Furthermore, customer satisfaction has a positive and highly significant effect on repurchase intention. These findings confirm that customer satisfaction plays a central role in building customer loyalty. Therefore, improving service quality, strengthening trust, and ensuring fair price perception represent key strategic priorities in enhancing customers' repurchase intention in Islamic life insurance services.

Keywords: *Customer Satisfaction; Repurchase Intention; Service Quality; Trust; Price Perception; Sustainable Consumption Behavior.*

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INTRODUCTION

The life insurance industry in Indonesia operates under two main systems: conventional life insurance and Islamic (Sharia) life insurance. Both systems aim to provide financial protection against mortality risk and life uncertainties; however, they differ fundamentally in their operational principles. Conventional insurance applies a risk transfer mechanism, whereas Islamic insurance implements the principles of mutual assistance

(ta'awun) and risk sharing through a tabarru' fund managed in accordance with Sharia principles (Imsar et al., 2022; Nurrahimah et al., 2024).

In this system, the company acts as a fund manager (mudharib) under the supervision of the Sharia Supervisory Board to ensure compliance with halal principles, transparency, and fairness (Nasihin & Nugroho, 2025). Insurance operations in Indonesia are regulated under Law Number 40 of 2014 concerning Insurance and supervised by the Financial Services Authority (OJK).

Empirically, the Islamic insurance industry has demonstrated positive growth. OJK (2024) reported that as of August 2024, total Islamic insurance premiums reached IDR 17.63 trillion, with total assets amounting to IDR 45.75 trillion, representing approximately 5.01% of total national insurance industry assets. Although its contribution remains relatively small, consistent annual growth indicates significant market potential and expansion opportunities. This condition highlights the importance of improving financial literacy and product innovation to expand market penetration.

One of the companies operating in this sector is PT Asuransi Jiwa Syariah Al Amin. The company recorded an increase in operating revenue from IDR 138.9 billion in 2020 to IDR 369.1 billion in 2024, with a net profit of IDR 43.3 billion (PT ASURANSI JIWA AL AMIN, 2025). Although this performance reflects financial stability, PEFINDO assigned an idBB rating, indicating adequate financial condition but limited diversification and operational capacity (Asuransi et al., 2018). This suggests that financial growth does not necessarily reflect strengthened customer loyalty.

Customer loyalty issues are further indicated by data from the Indonesian Sharia Insurance Association (AASI), showing that policy renewal rates in many Islamic insurance companies remain below 60%. The relatively low renewal rate suggests potential problems related to customer satisfaction, perceived benefits, and service quality. In long-term Sharia-based financial services, satisfaction and trust are key determinants in shaping repurchase intention.

From a theoretical perspective, the Theory of Planned Behavior (TPB) explains that intention is the primary predictor of actual behavior, influenced by attitudes, subjective norms, and perceived behavioral control (Imsar et al., 2022). In the Islamic insurance context, perceived benefits, trust, service quality, price perception, and sustainable consumption behavior are considered important factors influencing customer satisfaction and (Prayoga, 2024; Sakinah & Firmansyah, 2021; Supriyat Dinata & Khasanah, 2022).

Perceived benefits strengthen both utilitarian and spiritual value (Imsar et al., 2022), trust builds long-term relationships (Radianti et al., 2023), service quality enhances satisfaction through reliability and responsiveness (Parasuraman et al., 1985), and price perception influences fairness and affordability evaluation (Imsar et al., 2022). In addition, sustainable consumption behavior rooted in religious and moral values plays an important role in shaping repurchase decisions in Sharia-based products (Kokthi et al., 2022; Prayoga, 2024; Radianti et al., 2023).

Although previous studies have examined these variables, most research remains fragmented and primarily focuses on Islamic banking. Studies that comprehensively integrate perceived benefits, trust, service quality, price perception, and sustainable consumption

behavior within a single model in the Islamic life insurance context remain limited. Therefore, a research gap exists that needs to be addressed.

This study aims to examine the simultaneous influence of perceived benefits, trust, service quality, price perception, and sustainable consumption behavior on customer satisfaction and repurchase intention at PT Asuransi Jiwa Syariah Al Amin. The findings are expected to contribute to consumer behavior and Islamic marketing literature and provide managerial implications for enhancing customer loyalty and sustainable business performance.

LITERATURE REVIEW

This study is grounded in the Theory of Planned Behavior (TPB) proposed by Ajzen, which states that intention is the primary predictor of actual behavior. Intention is influenced by attitudes toward behavior, subjective norms, and perceived behavioral control (Radianti et al., 2023). In the context of Islamic life insurance, repurchase intention reflects customers' tendency to maintain their policies or repurchase similar products in the future.

In addition to TPB, this study is supported by the Expectancy Disconfirmation Theory, which explains that satisfaction is formed through a comparison between initial expectations and actual service performance (Ighomereho et al., 2022). When service performance exceeds expectations, customers feel satisfied and are more likely to demonstrate loyalty in the form of repurchase intention.

Perceived Benefits

Perceived benefits are defined as the degree to which customers believe that a product or service provides added value and tangible advantages that meet their needs (Nida et al., 2024). In Islamic life insurance, benefits are not only economic but also spiritual in nature, such as family protection aligned with Sharia principles (ta'awun).

Previous studies indicate that perceived benefits positively influence customer satisfaction and repurchase intention (Sakinah & Firmansyah, 2021; Supriyat Dinata & Khasanah, 2022). The higher the perceived benefits, the greater the likelihood that customers will feel satisfied and continue using the product.

Trust

Trust refers to customers' belief in the integrity, credibility, and competence of a company in fulfilling its promises and implementing Sharia principles (Radianti et al., 2023; Rahman & Saidin, 2025). In the insurance industry, trust is crucial because insurance products are long-term and involve significant financial commitment.

Hassan and Ahmad (2024) found that trust has a direct effect on customer satisfaction and acts as a mediator in increasing repurchase intention. Therefore, transparency, Sharia compliance, and clear communication are essential in building customer loyalty.

Service Quality

Service quality refers to customers' perceptions of service performance based on the SERVQUAL dimensions: reliability, responsiveness, assurance, empathy, and tangibles (Parasuraman et al., 1985). In the modern insurance context, service quality also includes digital services and the speed of claim processing (Ighomereho et al., 2022).

Empirical research shows that service quality significantly influences customer satisfaction and repurchase intention (Radianti et al., 2023). Consistent service quality enhances perceptions of professionalism and strengthens long-term relationships with customers.

Price Perception

Price perception reflects customers' evaluation of the appropriateness between the premium paid and the benefits received (Ahmad N. , 2022). In Islamic insurance, price perception is also associated with fairness and transparency in fund management (Alnawas I. &, 2022).

Previous studies indicate that fair price perception positively affects customer satisfaction and loyalty (Ahmad N. , 2022). Customers who perceive premiums as reasonable and proportional to the benefits are more likely to maintain their policies.

Sustainable Consumption Behavior

Sustainable consumption behavior refers to consumption patterns that consider economic, social, moral, and environmental aspects in decision-making (Ahmad A. &, 2022). In Islamic insurance, this behavior is influenced by religious values and social awareness to protect one another through the concept of takaful (Al-Swidi, 2022).

Research shows that customers with strong sustainability orientation tend to choose products aligned with ethical and religious values, thereby potentially increasing satisfaction and repurchase intention.

Customer Satisfaction

Customer satisfaction is an emotional evaluation of the service experience received (Radianti et al., 2023). Satisfaction functions as a mediating variable between service quality and repurchase intention (Al-Zoubi M. &, 2024). In the insurance industry, satisfaction arises when claim processes are easy, services are responsive, and communication is effective.

State of the Art and Research Gap

Previous studies demonstrate that perceived benefits, trust, service quality, and price perception influence customer satisfaction and repurchase intention. However, most studies focus on Islamic banking or examine variables partially.

Research that simultaneously integrates perceived benefits, trust, service quality, price perception, and sustainable consumption behavior in the context of Islamic life insurance remains limited.

Therefore, this study offers novelty by examining a comprehensive model within the context of PT Asuransi Jiwa Syariah Al Amin.

Research Hypotheses

Based on the theoretical foundations and previous empirical findings, the following hypotheses are formulated:

H1: Perceived benefits have a positive effect on customer satisfaction.

H2: Trust has a positive effect on customer satisfaction.

H3: Service quality has a positive effect on customer satisfaction.

H4: Price perception has a positive effect on customer satisfaction.

H5: Sustainable consumption behavior has a positive effect on customer satisfaction.

H6: Perceived benefits, trust, service quality, price perception, and sustainable consumption behavior indirectly influence repurchase intention through customer satisfaction.

Theoretical Framework

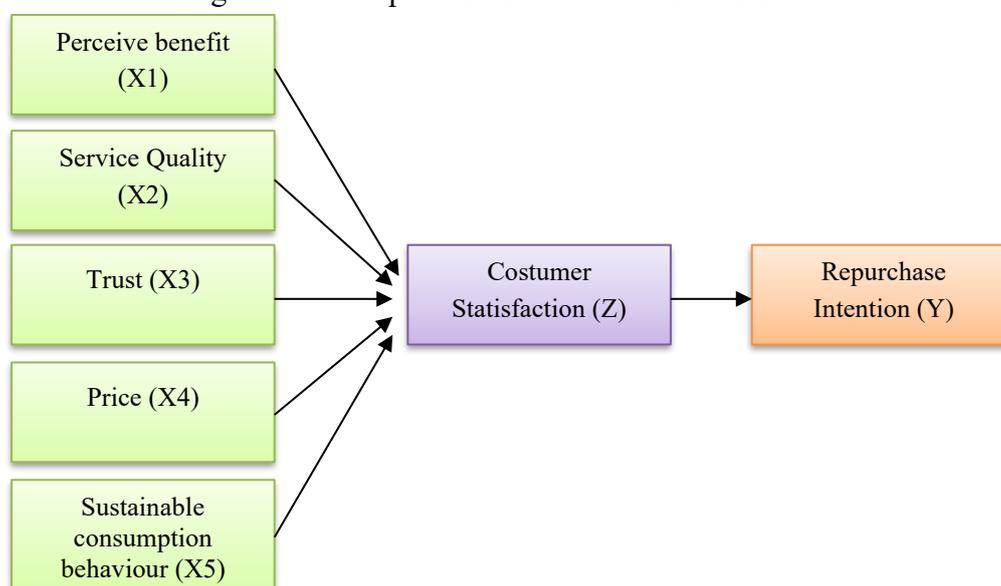
Conceptually, this study positions perceived benefits, trust, service quality, price perception, and sustainable consumption behavior as independent variables that influence customer satisfaction. Customer satisfaction subsequently acts as a mediating variable that influences repurchase intention.

This framework is aligned with the Theory of Planned Behavior (TPB), which emphasizes that behavioral intention is shaped by cognitive and evaluative factors. In this study, perceived benefits, trust, service quality, price perception, and sustainable consumption behavior represent evaluative determinants that shape customer attitudes and satisfaction.

Furthermore, Expectancy Disconfirmation Theory supports the role of satisfaction as a consequence of the comparison between expectations and actual performance. When customers perceive that the benefits, service quality, pricing fairness, and ethical values of Islamic life insurance meet or exceed their expectations, satisfaction is formed, which subsequently strengthens their intention to repurchase. Thus, customer satisfaction functions as a mediating mechanism that transmits the effects of marketing and sustainability-related factors on repurchase intention.

The following figure presents the visual representation of the relationships among variables.

Figure 1. Conceptual Framework / Research Model



METHOD

Research Design

This study employs a quantitative approach with an explanatory research design to examine the causal relationships between perceived benefits, trust, service quality, price perception, and sustainable consumption behavior on customer satisfaction and repurchase intention in Islamic life insurance.

A quantitative approach was selected because it enables objective measurement of latent construct through numerical data and hypothesis testing using inferential statistics.

The research model was analyzed using Structural Equation Modeling–Partial Least Squares (SEM-PLS) with SmartPLS software. The PLS method was chosen because it is suitable for predictive research, complex models with mediating variables, and does not require strict multivariate normality assumptions (Hair J. F., 2021).

Population and Sample

The population of this study consists of all customers of PT Asuransi Jiwa Syariah Al Amin who held active insurance policies from January to December 2025. These customers were

selected because they directly experienced the company's services and products, enabling them to provide valid information regarding perceived benefits, service quality, trust, satisfaction, and repurchase intention (Cresswell, 2020).

The sample consisted of 127 customers. Customer data were obtained from PT Asuransi Jiwa Syariah Al Amin. The selected respondents were customers who purchased health insurance policies between August and September 2025.

Data Analysis Technique

The analysis was conducted in two stages:

1. Measurement Model Evaluation (Outer Model)
 - a. Convergent validity (outer loading > 0.70 ; AVE > 0.50)
 - b. Discriminant validity (Fornell-Larcker criterion and HTMT < 0.90)
 - c. Reliability (Cronbach's Alpha and Composite Reliability > 0.70)
2. Structural Model Evaluation (Inner Model)
 - a. Coefficient of determination (R^2)
 - b. Predictive relevance (Q^2)

Mediation testing was conducted by analyzing indirect effects and confidence intervals obtained from bootstrapping results.

RESULTS AND DISCUSSION

Results

The hypothesis testing results (Table 3) show that all proposed relationships are statistically significant, as indicated by T-statistics > 1.96 and P-values < 0.05 . Service quality has a significant positive effect on customer satisfaction ($\beta = 0.375$; $T = 3.108$; $P = 0.038$) and repurchase intention ($\beta = 0.170$; $T = 2.708$; $P = 0.029$). Trust also significantly influences customer satisfaction ($\beta = 0.213$; $T = 3.811$; $P = 0.027$) and repurchase intention ($\beta = 0.023$; $T = 3.109$; $P = 0.013$). Similar significant effects are observed for perceived benefits, price perception, and sustainable consumption behavior. Customer satisfaction significantly affects repurchase intention ($\beta = 0.099$; $T = 3.874$; $P = 0.032$), confirming its mediating role. Mediation analysis indicates partial mediation, suggesting both direct and indirect effects on repurchase intention.

Results: The measurement model assessment demonstrated that all construct met the criteria for convergent and discriminant validity. Composite reliability and Cronbach's alpha values exceeded the recommended thresholds, indicating satisfactory reliability.

Structural model analysis revealed that perceived benefits, trust, service quality, price perception, and sustainable consumption behavior had significant positive effects on customer satisfaction. Furthermore, these variables also significantly influenced repurchase intention. Customer satisfaction partially mediated the relationships between independent variables and repurchase intention.

The evaluation of the measurement model indicates that all latent construct used in this study meet the recommended criteria for convergent and discriminant validity. Convergent validity was assessed through Average Variance Extracted (AVE), composite reliability, and Cronbach's alpha. As shown in Table 1, all AVE values exceed the minimum threshold of 0.50, demonstrating that the indicators adequately explain the variance of their respective constructs. High AVE values suggest that the measurement items used in this study strongly

represent the underlying theoretical concepts, including perceived benefits, trust, service quality, price perception, sustainable consumption behavior, customer satisfaction, and repurchase intention.

Reliability analysis further confirms the robustness of the measurement model. Composite reliability and Cronbach's alpha values for all constructs exceed the recommended cut-off value of 0.70, indicating strong internal consistency among measurement items. This result implies that the indicators consistently measure the same latent constructs and that the questionnaire instrument is reliable for examining customer behavior in the context of Islamic life insurance. The high reliability values also reflect the suitability of adapting measurement scales from previous studies to the Islamic insurance context.

Discriminant validity was examined to ensure that each construct is empirically distinct from the others. The results demonstrate that each construct shares more variance with its own indicators than with other constructs in the model. This finding confirms that perceived benefits, trust, service quality, price perception, and sustainable consumption behavior represent conceptually and empirically different dimensions of customer evaluation. The establishment of both convergent and discriminant validity indicates that the measurement model is appropriate for further structural analysis.

The structural model analysis was conducted using Partial Least Squares Structural Equation Modeling (PLS-SEM) to test the proposed hypotheses and examine the relationships among variables. The results reveal that perceived benefits, trust, service quality, price perception, and sustainable consumption behavior have significant positive effects on customer satisfaction. These findings indicate that customers' evaluations of functional, economic, ethical, and sustainability related aspects of Islamic life insurance services significantly shape their overall satisfaction.

Furthermore, the analysis shows that perceived benefits, trust, service quality, price perception, and sustainable consumption behavior also have significant positive effects on repurchase intention. This result suggests that customers are more likely to continue or renew their Islamic life insurance policies when they perceive high value, trust the provider, experience superior service quality, perceive prices as fair, and hold strong sustainability-oriented consumption values.

Customer satisfaction was found to have a significant positive effect on repurchase intention, confirming its role as a key determinant of customer loyalty. In addition, mediation analysis reveals that customer satisfaction partially mediates the relationships between the independent variables and repurchase intention. This indicates that while perceived benefits, trust, service quality, price perception, and sustainable consumption behavior directly influence repurchase intention, their effects are also transmitted indirectly through customer satisfaction.

Table 1. Convergent Validity and Construct Reliability

Construct	AVE	Interpretation
Perceived Benefits (PM)	0.972	Valid
Trust (KP)	0.960	Valid
Service Quality (SQ)	0.962	Valid
Price Perception (PP)	0.958	Valid

Construct	AVE	Interpretation
Sustainable Consumption Behavior (SCB)	0.971	Valid
Customer Satisfaction (CS)	0.966	Valid
Repurchase Intention (RI)	0.982	Valid

Source: PLS-SEM analysis results (SmartPLS), primary data processed

Explanation: All constructs demonstrate strong convergent validity, as AVE values exceed the recommended threshold of 0.50, indicating that the indicators adequately represent their respective latent variables.

Table 2. Convergent Validity and Construct Reliability

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Source: PLS-SEM analysis results (SmartPLS), primary data processed

Explanation: All constructs demonstrate strong convergent validity, as AVE values exceed the recommended threshold of 0.50, indicating that the indicators adequately represent their respective latent variables.

Table 3. Variance Inflation Factor (VIF) Results

Structural Path	VIF Value
Service Quality → Customer Satisfaction	153.479
Trust → Customer Satisfaction	253.606
Price Perception → Customer Satisfaction	107.166
Sustainable Consumption Behavior → Customer Satisfaction	458.402
Perceived Benefits → Customer Satisfaction	731.547
Customer Satisfaction → Repurchase Intention	1.000

Source: PLS-SEM analysis results (SmartPLS), primary data processed

Koefisiensi R² (R-square)

The coefficient of determination (R^2) is used to measure the extent to which independent variables explain the variance of endogenous variables within the structural model. The R^2 value indicates the predictive strength of the research model; the higher the R^2 value, the greater the explanatory power of the exogenous variables on the endogenous variables.

The R^2 results for each endogenous variable are presented in Table 4.

Table 4. Result R-square

Criterion	R-square	R-square adjusted
Customer Satisfaction	0.883	0.882
Repurchase Intention	0.979	0.979

Source: smartPLS

Based on the testing results shown in Table 4, the R-square value for Customer Satisfaction is 0.883. This indicates that perceived benefits, trust, service quality, price perception, and sustainable consumption behavior jointly explain 88.3% of the variance in customer satisfaction. This value falls into the substantial category, indicating strong explanatory power of the independent variables in predicting customer satisfaction.

Furthermore, the R-square value for Repurchase Intention is 0.979, indicating that 97.9% of the variance in repurchase intention is explained by customer satisfaction and other predictor variables included in the model. This suggests that the model has very high predictive capability in explaining repurchase intention.

Overall, these findings demonstrate that the structural model has strong explanatory power and is suitable for further interpretation and hypothesis testing.

Cross-validated redundancy (Q²)

The assessment of predictive relevance (Q²) is conducted to determine the extent to which the structural model possesses predictive capability for the observed data. This test aims to evaluate whether the constructed model is able to accurately predict the indicators of the endogenous variables. A model is considered to have good predictive relevance if the Q² value is greater than zero (Q² > 0).

Table 5. Collinearity statistics (VIF) Inner model

Indikator	VIF
KL -> KS	3.859
KP -> KS	4.848
KS -> NB	1
PH -> KS	3.362
PK -> KS	4.7
PM -> KS	5.438

Source: PLS-SEM analysis results (SmartPLS), primary data processed

Based on the results of the cross-validated redundancy test, it can be concluded that the research model has very strong predictive capability, as all Q² values are above zero. This indicates that the proposed model is appropriate and reliable for explaining the relationships among variables and can be used to draw research conclusions.

Hypothesis Testing Results

The results of the hypothesis testing are presented in the following table, which displays the path coefficients, T-statistics, and P-values for each relationship among the variables.

Table 6. Hypothesis Testing Results

Indicator	Original sample (O)	T statistics (O/STDEV)	P values
PM -> KS	0.224	1.739	0.1
PH -> KS	0.366	2.679	0.0
KP -> KS	0.44	2.671	0.0
KL -> KS	0.324	2.342	0.0
PK -> KS	-0.348	2.825	0.0
KS -> NB	0.989	244.816	0.0

Source: PLS-SEM analysis results (SmartPLS), primary data processed

Discussion

Based on the calculation results above, it is evident that most independent variables have a significant influence on Customer Satisfaction. Perceived Benefits (PB) have a coefficient of 0.224 with a t-value of 1.739 and a p-value of 0.100. These findings indicate that the effect of Perceived Benefits on Customer Satisfaction is significant at the 10% significance level ($\alpha = 0.10$), but it does not meet the 5% significance threshold. Substantively, this suggests that the higher the benefits perceived by customers, the higher the level of satisfaction formed. However, the magnitude of the effect is relatively moderate, indicating that perceived benefits are not the sole dominant factor in shaping customer satisfaction.

Price Perception (PP) is proven to have a positive and significant effect on Customer Satisfaction, with a coefficient of 0.366 and a t-value of 2.679 ($p < 0.05$). This finding implies that price perceptions considered fair, reasonable, and commensurate with service quality contribute significantly to enhancing satisfaction. This result is consistent with customer value theory, which posits that satisfaction is formed when customers perceive that the benefits received are equal to or greater than the costs incurred.

Trust (TR) shows a positive and significant influence on Customer Satisfaction, with a coefficient of 0.440 and a t-value of 2.671 ($p < 0.05$). This is the largest coefficient among the predictor variables, indicating that trust is the primary determinant in the formation of satisfaction. Theoretically, in service contexts, trust serves as the foundation of long-term relationships, as customers tend to feel satisfied when they have confidence in the integrity, competence, and consistency of the service provider.

Service Quality (SQ) also has a positive and significant effect on Customer Satisfaction, with a coefficient of 0.324 and a t-value of 2.342 ($p < 0.05$). This result is consistent with the SERVQUAL model, which emphasizes that service quality dimensions—such as reliability, responsiveness, and empathy—play a crucial role in shaping customer satisfaction evaluations. In other words, the better the perceived service quality, the higher the level of satisfaction formed.

In contrast, Sustainable Consumption Behavior (SCB) demonstrates a negative yet significant effect on Customer Satisfaction, with a coefficient of -0.348 and a t-value of 2.825 ($p < 0.05$). This finding indicates that higher customer orientation toward sustainable consumption tends to reduce satisfaction levels within the context of this study. Conceptually, this may occur because customers with strong sustainability awareness tend to have more

critical expectations regarding environmental, ethical, or social responsibility aspects, which may not yet be fully met by the service provider.

The relationship between Customer Satisfaction (CS) and Repurchase Intention (RI) shows a remarkably high coefficient of 0.989 with a t-value of 244.816 ($p < 0.05$). This result confirms that customer satisfaction is an extremely strong determinant of repurchase intention. Theoretically, this finding supports customer loyalty models which state that satisfaction is a primary prerequisite for the formation of repurchase intention. However, the coefficient approaching 1.00 indicates an almost perfect relationship, and thus the interpretation should be conducted cautiously, as it may reflect a very high conceptual proximity between the two constructs.

Overall, the results of this study indicate that Trust, Price Perception, and Service Quality are the main factors influencing Customer Satisfaction, which in turn plays a dominant role in shaping Repurchase Intention. Meanwhile, Sustainable Consumption Behavior exerts a significant but negative influence, opening further discussion regarding the potential gap between customers' sustainability expectations and the practices implemented by the service provider.

CONCLUSION

This study investigates the influence of perceived benefits, trust, service quality, price perception, and sustainable consumption behavior on customer satisfaction and repurchase intention in the context of Islamic life insurance. The empirical results confirm that all examined variables significantly and positively affect customer satisfaction and repurchase intention. In addition, customer satisfaction plays a mediating role, indicating that both direct and indirect effects are essential in explaining customers' intentions to continue using Islamic life insurance services.

The findings demonstrate that perceived benefits are a key determinant of customer satisfaction and loyalty. Customers are more likely to remain with an Islamic life insurance provider when they perceive that the products deliver comprehensive benefits, including financial protection, risk-sharing mechanisms, and compliance with Sharia principles. These benefits enhance customers' overall value perception and strengthen their intention to renew insurance policies.

Trust is also identified as a critical factor influencing customer satisfaction and repurchase intention. Given the long-term and intangible nature of insurance services, trust reduces uncertainty and reinforces customers' confidence in the provider. In the Islamic insurance context, trust is closely related to transparency, integrity, and adherence to Sharia principles. The results indicate that strengthening trust is essential for maintaining long-term customer relationships and ensuring sustainable business performance.

Service quality significantly affects both customer satisfaction and repurchase intention. High-quality service, reflected in reliability, responsiveness, assurance, and ethical conduct, enhances customers' experiences and perceptions of Islamic life insurance providers. This finding highlights the importance of continuous service improvement and customer-oriented practices in fostering satisfaction and loyalty.

Price perception is found to significantly influence customer satisfaction and repurchase intention. Customers who perceive prices as fair and transparent are more satisfied

and more willing to continue their insurance policies. In Islamic life insurance, fair pricing practices that align with Sharia principles further enhance customers' trust and satisfaction.

An important contribution of this study is the inclusion of sustainable consumption behavior as a determinant of customer satisfaction and repurchase intention. The results show that customers with a strong orientation toward sustainability are more satisfied and more loyal to Islamic life insurance products. This finding suggests that sustainability values, which are consistent with Islamic economic principles, play an increasingly important role in shaping customer behavior.

Overall, this study contributes to the literature by offering an integrated model that combines marketing factors, sustainability considerations, and Islamic business values in explaining customer satisfaction and repurchase intention. From a managerial perspective, Islamic life insurance providers should enhance service quality, ensure transparent and fair pricing, strengthen trust through Sharia compliance, and integrate sustainability values into their service delivery and communication strategies. Future research is encouraged to apply this model to other Islamic financial institutions and include additional variables to further enrich the understanding of customer behavior in Islamic finance.

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