

## **THE IMPACT OF SHARIA COMPLIANCE AND SERVICE QUALITY ON CUSTOMER LOYALTY: THE MEDIATING ROLE OF DIGITAL BANKING SERVICES**

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### **Abstract**

*This study investigates the effects of sharia compliance and service quality on customer loyalty, with a focus on the mediating role of digital banking services. A quantitative research approach was employed using Partial Least Squares Structural Equation Modeling (SEM-PLS) for data analysis. Data were collected from 206 valid respondents, Generation Z users of Bank Syariah Indonesia (BSI) Mobile, out of 300 distributed questionnaires. The findings reveal that sharia compliance does not have a direct impact on customer loyalty but exerts an indirect influence through the use of BSI Mobile services. This is supported by the dominant response indicating that BSI Mobile facilitates the distribution of zakat, infaq, and shodaqoh. However, other findings show that many respondents remain uncertain about BSI's business activities, leading to doubts about its adherence to halal practices and avoidance of usury (riba). In terms of service quality, BSI has delivered services as promised, and digital banking has enhanced customer convenience by enabling remote interaction with the bank. The study concludes that sharia compliance, in the absence of tangible evidence, does not directly influence customer loyalty. It is recommended that Sharia-compliant banks increase public education and outreach regarding the benefits of their business operations and ensure that sharia principles are more visibly implemented through digital banking services.*

**Keywords:** *Sharia Compliance; Digital Banking Service; Customer Loyalty; Service Quality*

### **Abstrak**

Penelitian ini mengkaji pengaruh kepatuhan syariah dan kualitas layanan terhadap loyalitas pelanggan, dengan menyoroti peran mediasi layanan perbankan digital. Pendekatan penelitian kuantitatif digunakan dengan metode analisis Partial Least Squares Structural Equation Modeling (SEM-



PLS). Data dikumpulkan dari 206 responden valid pengguna BSI Mobile dari kalangan Generasi Z, dari total 300 kuesioner yang disebarluaskan. Temuan penelitian menunjukkan bahwa kepatuhan syariah tidak berpengaruh langsung terhadap loyalitas pelanggan, namun memiliki pengaruh tidak langsung melalui penggunaan layanan BSI Mobile. Hal ini didukung oleh jawaban dominan responden yang menyatakan bahwa BSI Mobile memudahkan dalam penyaluran zakat, infak, dan sedekah. Namun, temuan lain menunjukkan bahwa banyak responden masih belum memahami dengan jelas aktivitas bisnis BSI, sehingga menimbulkan keraguan terhadap kepatuhan BSI terhadap prinsip halal dan bebas dari riba. Dari sisi kualitas layanan, BSI telah memberikan layanan sesuai dengan yang dijanjikan, dan perbankan digital memberikan kemudahan bagi pelanggan karena memungkinkan interaksi dengan bank tanpa perlu bertatap muka langsung. Studi ini menyimpulkan bahwa kepatuhan syariah, tanpa bukti nyata yang dapat dirasakan, tidak secara langsung memengaruhi loyalitas pelanggan. Oleh karena itu, disarankan agar bank syariah lebih meningkatkan edukasi dan sosialisasi kepada masyarakat mengenai manfaat aktivitas bisnis yang dijalankan, serta memastikan bahwa prinsip-prinsip syariah dapat dirasakan secara nyata melalui layanan perbankan digital.

**Kata Kunci:** Kepatuhan syariah, Layanan perbankan digital, Loyalitas pelanggan, Kualitas layanan

## INTRODUCTION

PT Bank Syariah Indonesia Tbk (BSI), established in February 2021, has emerged as a key driver in the performance of the Islamic banking industry (Waluyo & Syafrida, 2025). According to the 2024 BSI Annual Report, BSI held 41.2% of the national Islamic banking market share, with total assets reaching IDR 980.30 trillion by the end of December 2024 (BSI Annual Report, 2024). In the same period, BSI recorded a net profit of IDR 7.01 trillion, reflecting a 22.83% year-on-year (yoY) growth (BSI Annual Report, 2024). Among all Islamic banks in Indonesia, BSI also ranks highest in terms of total assets.

The data presented in Figure 1 illustrates a consistent annual increase in BSI's asset growth (BSI Annual Report, 2024). The growing public interest in Islamic financial services is also accompanied by a rise in the use of digital banking transactions (Haralayya, 2021; Tesfaye, 2024). In response, BSI has committed to ongoing innovation and strengthening of its digital banking services. Public engagement with BSI Mobile continues to rise; by 2024, the platform reached 7.2 million users, marking a 33.9% increase compared to 2023. BSI Mobile also recorded 247.32 million transactions, with a total transaction value of IDR 298.82 trillion, representing a 35.4% YoY growth (BSI Annual Report, 2024).

Despite the growth in user numbers, BSI Mobile still faces several challenges (Mustika & Puspita, 2021). Customer complaints posted on social

media highlight recurring issues with accessing the BSI Mobile application (Santoso et al., 2021). This situation demands serious attention from BSI to maintain its reputation and performance in delivering quality service to customers (Verawaty, 2022). To address these concerns, BSI has introduced support mechanisms such as call center services and dedicated social media platforms to assist with customer complaints (Setia & Indra, 2022). Features that enable fast response to complaints are crucial in fostering customer loyalty (Sururi, 2024). According to Mamun & Ningsih (2021), evaluating internet banking services periodically is essential. Continuous evaluation of service quality provides insights for bank managers to refine their digital banking strategies.

As technology advances rapidly, Islamic banks are required to be both creative and innovative to remain competitive (Amin & Isa, 2008). The success of Islamic financial institutions is not only measured by the launch of new products or services but also by the level of customer satisfaction with these offerings (Akhtar et al., 2011). Additionally, a key factor for Islamic banks is the effective implementation of sharia compliance, which plays a vital role in building customer satisfaction and loyalty (Marlina & Bimo, 2018).

Public skepticism regarding the credibility of Islamic banks further emphasizes the need to uphold and prioritize sharia compliance (Muhammad et al., 2021). Some operational practices have raised concerns about deviations from sharia principles (Maranti & Sadiah, 2021). For instance, in murabahah financing, goods should be purchased by the bank or through a third-party intermediary. However, in practice, customers are often simply handed money to buy goods independently, which causes them to perceive Islamic financing as no different from conventional bank lending (Lathif, 2012; Setiawan et al., 2023).



**Figure 1. Graph of Total assets of Islamic Banks in Indonesia**  
Source: data processed by researchers (2025)

According to Ahmed & Mohiuddin (2022), sharia compliance refers to all actions and behaviors that align with the principles of Islamic law derived from the Qur'an and Sunnah. Unlike conventional banks that operate on interest, the Islamic banking system is based on profit and loss sharing (Muhammad et al., 2021). Alam et al. (2023) similarly describe sharia compliance as adherence to Islamic legal standards rooted in the Qur'an and Sunnah. Haroon et al. (2020) emphasize that sharia compliance is the fundamental distinguishing factor between Islamic and conventional banks. Studies by Usman et al. (2022) confirm that sharia compliance significantly influences technology-based services and customer loyalty. Likewise, research by Sukmana et al. (2022) found a strong relationship between sharia compliance and customer loyalty in the Indonesian context. Given the competitive landscape, customer loyalty has become a critical factor for the sustainability of Islamic banking institutions (Fianto et al., 2020a).

As of 2024, customer loyalty at BSI has drawn increasing attention due to incidents involving operational errors and alleged cyberattacks (B. R. Maulana & Nasrulloh, 2024; Maulana & Fitriana, 2023; Rudi et al., 2024). These events have led to a decline in customer trust and, consequently, customer loyalty (Maulana & Fitriana, 2023). In Islamic banking, loyalty is built upon trust, service quality, satisfaction, brand image, and sharia compliance (Alnaser et al., 2018; Asnawi et al., 2020; Moosa & Kashiramka, 2023; Roberts-Lombard & Petzer, 2024a; Tabrani et al., 2018; Wu, Cheng & Hussein, 2019). Oliver (1999) defines loyalty as a deeply held commitment to repurchase a preferred product or service consistently in the future. Kim et al. (2024) observed that loyalty-related research is most prevalent in India, followed by studies in Indonesia, South Africa, Vietnam, Ghana, Brazil, Pakistan, Turkey, Iran, and China.

In Indonesia, Islamic banking customer loyalty is influenced by the quality of services provided to Muslim consumers and their satisfaction with sharia-compliant practices (Asnawi et al., 2020). Similarly, research conducted in Palestine (Alnaser et al., 2018) found that service quality and customer satisfaction are key drivers of customer loyalty. In South Africa, customer loyalty in Islamic banking is shaped by perceived service fairness and value (Roberts-Lombard & Petzer, 2024b). Furthermore, Palamidovska-Sterjadovska et al. (2025) reported that mobile banking services significantly influence banking customer loyalty through digital engagement.

While many studies have examined customer loyalty, service quality, and sharia compliance in Islamic banking (Alnaser et al., 2018; Bhat et al., 2018; Haron et al., 2020; Wu, Cheng & Hussein, 2019), research specifically focusing on the mediating role of digital banking services remains scarce



(Palamidovska-Sterjadovska et al., 2025). A meta-analysis by Kim et al. (2024) also highlights a shift in the loyalty research paradigm from general banking to digital services. This is further reinforced by Andespa et al. (2024), who argue that banks must offer innovative digital services to reinforce their sharia compliance. However, studies by Jamshed & Uluyol (2024) have produced findings that diverge from those of Projo et al. (2022), Santoso et al. (2021), and Sukmana et al. (2022), suggesting that the impact of sharia compliance on customer loyalty warrants further investigation.

Therefore, this study seeks to examine the factors that influence customer loyalty, with a specific focus on service quality, sharia compliance, and the mediating role of digital banking services. This research contributes to the theoretical literature on Islamic marketing and sharia compliance implementation, and provides practical insights for Bank Syariah Indonesia in formulating policies that strengthen public perception and trust through digital service delivery grounded in Islamic principles.

## **LITERATURE REVIEW**

### **Theoretical Foundations of the Research**

Legitimacy Theory serves as the theoretical foundation for this research, as it pertains to public recognition of the Sharia compliance practices implemented by Bank Syariah Indonesia. According to Mousa et al. (2015), this theory explains the likelihood of companies engaging in specific social and environmental disclosures, emphasizing what they do and the resulting impact on the public and society. Legitimacy Theory, as outlined by Tilling (2004), offers a framework for critically analyzing corporate disclosures. This makes it relevant for examining Sharia compliance disclosures by Islamic banks. The sustainability of a company is influenced by the development and maintenance of its image and reputation (Archel et al., 2009), and for Islamic banks, this reputation is closely tied to how well they implement Sharia principles. Hamm et al. (2022) presents five key propositions within Legitimacy Theory: Proposition 1 examines the direct relationship between authority and compliance; Proposition 2 focuses on organizational support; Proposition 3 on public approval and authority; Proposition 4 on interaction; and Proposition 5 on the influence of social context on compliance.

In addition, the Technology Acceptance Model (TAM) provides another theoretical underpinning for this study. As proposed by Atchariyachanvanich et al. (2011), TAM addresses system design features, perceived usefulness, perceived ease of use, attitudes toward usage, and actual behavior. The inclusion of digital banking service quality variables aligns with this framework. Several prior studies (Aboelmaged, 2010; López-Nicolás et al.,



2008; Sciarelli et al., 2022) confirm that TAM consistently outperforms other attribute models in explaining attitudes toward the use of information systems.

### **Customer Loyalty**

Loyalty, as defined by Oliver (1999), is a deeply held commitment to repurchase or reuse a preferred product or service consistently in the future, which results in repeat patronage of the same brand or service (Sharp & Sharp, 1997). Nonetheless, situational factors and marketing interventions can lead to customer switching behavior (Keaveney, 1995). The loyalty model comprises four stages: cognitive, affective, conative, and action loyalty (Oliver, 1999). Cognitive loyalty is characterized by rational assessments of information such as price or features. Affective loyalty is emotional, evidenced by statements like "I bought it because I liked it." Conative loyalty reflects a behavioral intention ("I am committed to buying it"), while action loyalty denotes the overcoming of obstacles to maintain behavior (Dick & Basu, 1994; Oliver, 1999). Salem et al. (2019) emphasize that in the context of online banking, loyalty reflects customer preference toward one institution over others with similar offerings.

In Islamic banking, loyalty is demonstrated by the extent to which customers consider a particular bank their primary choice for long-term engagement (Fianto et al., 2020a). Customers of Sharia banks often cite religious adherence and equitable profit-sharing as core motivations for choosing such services (Fianto et al., 2018), unlike conventional banks that are largely profit-driven. The operational system in Islamic banking is grounded in the principles of profit-and-loss sharing (PLS), mutual agreement, and compliance with Sharia law (Amanina & Fianto, 2024), making it a defining characteristic of Islamic financial institutions (Bonang et al., 2025). Other loyalty-influencing factors include service quality, religiosity, and Sharia compliance (Ahmed et al., 2017).

### **Sharia Compliance**

Several studies (Santoso et al., 2021; Sukmana et al., 2022) suggest that customer loyalty in Islamic banking is strongly influenced by Sharia compliance. At BSI KCP Gunung Tua, research by Oktapiani & Anggraini (2022) demonstrates that Sharia compliance positively affects customer loyalty. Similar findings were reported in Tunisia by Zouari & Abdelhedi (2021), who found a positive relationship between Sharia compliance, customer satisfaction, and loyalty. According to Ullah (2014), Sharia compliance refers to the application of Sharia principles in all institutional actions, reflecting the



character of the institution. This compliance is essential for gaining the trust of Indonesia's significant Islamic financial market (Setyowati et al., 2019). Moreover, Sharia compliance often serves as a critical consideration for potential customers when choosing a bank (Nidyanti & Siswantoro, 2022). However, Jamshed & Uluyol (2024) found that Sharia compliance does not have a direct or indirect effect on customer loyalty, prompting this study to re-examine its influence.

*H1: Sharia compliance has a significant effect on customer loyalty.*

Research by Usman et al. (2022a) shows that Sharia compliance also impacts customer satisfaction and service quality in e-banking. Similarly, Supriyono et al. (2024) underscore the need to align digital banking services with Sharia principles. Fitrihindika Fairul & Puspita Sari (2024) find that Sharia compliance significantly improves electronic services at Bank Jago Sharia. Research in Malaysia (Ayedh et al., 2019) further confirms that information systems in digital services are instrumental in upholding Sharia compliance. In Bangladesh, M. H. Ullah & Khanam (2018) report that banks adhering to Sharia compliance achieve superior financial performance. According to H. Ahmed (2014), Sharia-compliant banks avoid elements such as riba, gharar, and maisir, and prioritize trust and legal compliance in their operations. Perceptions of Sharia compliance are crucial, as they influence satisfaction with digital services (Setyowati, Heradhyaksa, & Wekke, 2019).

*H2: Sharia compliance has a significant effect on digital banking services.*

## **Service Quality**

Service quality, as defined by Parasuraman et al. (1985), is the outcome of a customer's evaluation of the service received versus expected. Its dimensions, reliability, responsiveness, assurance, empathy, and tangibles, are critical for assessing quality (Parasuraman et al., 1988). Wong et al. (2008) distinguish between technical quality (what is done) and functional quality (how it is done) in the banking context. In Türkiye, Yavas et al. (1997) found that effective service quality helps banks acquire and retain customers. Several studies (Fianto et al., 2020b; Muneer et al., 2017; Yusfiarto et al., 2022) confirm that service quality boosts customer loyalty in the banking sector. Fatima & Razzaque (2014) also highlight this relationship in Bangladesh, while Okoe et al. (2013) show that tangibility significantly affects loyalty among Ghanaian customers. According to Sangeetha & Mahalingam (2011), the importance of SERVQUAL dimensions varies by cultural and national context. In Indonesia, Fatmawati et al. (2024) demonstrate that service quality influences both satisfaction and loyalty among Islamic bank customers.

*H3: Service quality has a significant effect on customer loyalty.*



Feliciana et al. (2024) observe a positive relationship between service quality and mobile banking services. In Vietnam, Thi Kim Lien & Vannam (2024) find that high service quality improves customer experiences with digital banking. According to Bankuoru et al. (2021), customer evaluations of website interfaces reflect their perceptions of digital banking's service delivery. Ariff et al. (2012) emphasize the importance of responsiveness in addressing user problems, while Dangaiso et al. (2024) identify assurance as a key digital service dimension. Uncles et al. (2003) argue that personalized services reflect empathy in online banking.

*H4: Service quality has a significant effect on digital banking services.*

### **Digital Banking Services**

Arora & Banerji (2024) confirm the positive impact of digital banking services on customer satisfaction and loyalty in India. Ayinaddis et al. (2023) report similar findings in Ethiopia, while Ashwini Basavaraju et al. (2024) highlight the significance of digital banking for customer satisfaction in India. In Bangladesh, Rouf et al. (2024) note the role of mobile banking in enhancing loyalty. In South Africa, Redda (2023) finds that e-banking quality significantly influences satisfaction and loyalty. In Indonesia, studies by Hossain et al. (2024), Anggraeni & Yasa (2012), and Nurmaulia & Sunindyo (2019) confirm that digital service quality drives customer loyalty. This is supported by Ismulyaty et al. (2022), who show a strong correlation between service quality, satisfaction, and loyalty among internet banking users.

*H5: Digital banking services have a significant effect on customer loyalty.*

Usman et al. (2022) demonstrate that digital banking services mediate the effect of Sharia compliance on customer satisfaction. Ahmad et al. (2021) find that these services mediate the relationship between Sharia-based trust and customer loyalty in Pakistan. However, Jamshed & Uluyol (2024) and Nurjannah et al. (2023) report no direct influence of Sharia compliance on loyalty, though satisfaction acts as a mediator. Syarifuddin & Akramunnas (2020) argue that while Sharia compliance partially affects loyalty, its effect is stronger when combined with other variables. These divergent findings necessitate a re-evaluation of the mediating role of digital banking services between Sharia compliance and customer loyalty.

*H6: Digital banking services mediate the effect of Sharia compliance on customer loyalty.*

Sadeghi & Farokhian (2011) report a significant positive effect of digital banking adoption on loyalty. Wang (2025) confirms that in Taiwan, high service quality in digital banking enhances life satisfaction and loyalty. Rahman et al. (2024) show that digital banking offerings in Malaysia shift



satisfaction behaviors and increase loyalty. Additional studies (Farokhian & Sadeghi, 2011; Sadeghi & Farokhian, 2011) support the conclusion that improving digital banking services directly influences customer loyalty.

*H7: Digital banking services mediate the effect of service quality on customer loyalty.*

## **METHOD**

This study employed a quantitative approach grounded in a post-positivist paradigm (Clark, 1999). Data were collected from customers of Islamic banks, specifically BSI, who utilize mobile banking services. BSI was selected as the object of analysis due to its status as the largest Islamic bank in Indonesia (Ahmad, 2024; Kusumaningrum et al., 2023; Farich, 2023). The sampling approach followed Malhotra & Grover (1998), who suggest a minimum of 100 respondents for quantitative studies. In this research, a total of 206 valid responses were obtained. The respondents consisted of Generation Z customers who had experience using BSI Mobile. Generation Z was chosen as the focus of the study due to their high level of technological engagement (Lopez & Abadiano, 2023). In addition, participants were selected based on their background in Islamic economics and finance, either currently studying or having studied the subject, ensuring their familiarity with the concept of sharia compliance (Sabrina et al., 2024). This study aimed to examine both the direct influence of sharia compliance, service quality, and digital banking services on customer loyalty, and the indirect effects of sharia compliance and service quality on customer loyalty mediated by digital banking services (Table 1).

A purposive sampling technique was adopted (King, 1991; Sarstedt et al., 2018). Data were collected through a structured questionnaire using a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree). The questionnaire was disseminated both directly and via a Google Form link shared through WhatsApp. Special attention was given to verifying the validity of responses by identifying and assessing the consistency and seriousness of each submission. Data collection was focused on various regions within Central Java, which was selected because it has the highest regional budget allocation in Indonesia (Kumaedi et al., 2021). The collected data were analyzed for validity and reliability (Stadtlander, 2009).

Structural Equation Modeling (SEM) was applied following the analytical procedures outlined by Hair et al. (2019) and Legate et al. (2023). This methodological approach has also been adopted by several prior studies (Alam et al., 2022; Muhammad et al., 2021; Nidyanti & Siswantoro, 2022; Usdeldi & Ahsan, 2022), particularly those using path analysis. However, this study

distinguishes itself by exploring both the highest and lowest scoring indicators for each variable. The analysis involved a detailed examination of which indicators—within sharia compliance, service quality, digital banking services, and customer loyalty—were most and least emphasized by respondents. These insights contribute to a nuanced understanding of how BSI's digital banking services are perceived by its Generation Z users.

## **RESULTS**

The researcher collected data from respondents who had experience using BSI Mobile. A total of 300 questionnaires were distributed through an online Google Form to various regions across Central Java. From this distribution, 206 valid responses were obtained for analysis. As shown in Table 2, the demographic data reveal that most respondents were female, comprising 67% of the total sample. Most respondents had been saving and transacting with BSI for more than one year, with savings exceeding two million rupiah. The majority of participants were students, indicating that the sample effectively represents Generation Z individuals who are not only active users of mobile banking but also have relevant financial experience.

Furthermore, the data confirms that most respondents had been BSI customers and users of BSI Mobile services for over one year. The amount of savings reported by respondents varied, with a relatively even distribution ranging from under one million rupiah to over two million rupiah. These findings suggest that the respondents possess adequate familiarity and engagement with digital banking services, supporting the suitability and relevance of the dataset for this research.

The results of the measurement model in this study were rigorously assessed using two primary types of validity: convergent validity and discriminant validity. According to Hair et al. (2011), an acceptable factor loading value should exceed 0.70. The findings of this study demonstrate that all indicator loading factors surpass the threshold of 0.70, confirming that the convergent validity requirements are met (see Figure 2). As presented in Table 3, the highest loading factor was observed in indicator Z.7 with a value of 0.910, while the lowest was in indicator X1.6 with a value of 0.713. In addition, reliability analysis further supports the robustness of the measurement model. The Cronbach's Alpha, rho\_A, and Composite Reliability values for all constructs exceed the recommended threshold of 0.70 (Joseph F. Hair et al., 2010; Sarstedt et al., 2018), indicating that the constructs are statistically reliable. Moreover, the Average Variance Extracted (AVE) values for all latent variables were above 0.50, confirming an adequate level of shared variance and thus supporting good convergent validity.



**Table 1. Variable, Indicators, and Instruments**

Variables	Indicators	Instruments
Sharia Compliance (X1)	<ol style="list-style-type: none"> <li>1. Free from maysir</li> <li>2. Free from gharar</li> <li>3. Free from usury</li> <li>4. Running a business in a halal manner</li> <li>5. Managing infaq, zakat and alms with Amanah (H. Ahmed 2014; S. Ahmed, Islam, and Mohiuddin 2017; Jamshed and Uluyol 2024; H. Ullah 2014; M. H. Ullah and Khanam 2018)</li> </ol>	<ol style="list-style-type: none"> <li>1. BSI Mobile does not use an interest system during banking transactions</li> <li>2. Bank BSI Explains All Its Activities Clearly and Definitely</li> <li>3. In my opinion, there is no indication of Riba, Maysir, Gharar when using BSI Mobile</li> <li>4. In my opinion, there is no indication of speculation and gambling in the BSI Mobile application</li> <li>5. Bank BSI only conducts business based on halal profits</li> <li>6. BSI Mobile applications make it easier to distribute zakat, infaq, and shadaqah</li> <li>7. I am confident that I am free from riba on BSI Mobile transactions</li> </ol>
Service Quality (X2)	<ol style="list-style-type: none"> <li>1. Efficiency</li> <li>2. Reliability</li> <li>3. Confidentiality</li> <li>4. Responsiveness</li> <li>5. Compensation</li> <li>6. Contact</li> <li>7. Fulfillment (Abror et al. 2020; Santoso et al., 2021; Supriyanto, Wiyono, and Burhanuddin 2021)</li> </ol>	<ol style="list-style-type: none"> <li>1. Customers can easily transact using BSI</li> <li>2. BSI provides services as promised</li> <li>3. The bank provides security and maintains confidentiality when transacting with digital banking services</li> <li>4. Complaints about problems with BSI are responded to quickly</li> <li>5. I can easily contact BSI if there is a problem</li> <li>6. I am interested in using the BSI because of its easy system</li> </ol>
Customer Loyalty (Y)	<ol style="list-style-type: none"> <li>1. Repeated transactions</li> <li>2. Recommendations</li> <li>3. Increase savings</li> <li>4. Tell positive stories (Asnawi, Sukoco, and Fanani 2020; Moosa and Kashiramka 2023; Roberts-Lombard and Petzer 2024b)</li> </ol>	<ol style="list-style-type: none"> <li>1. I often use BSI to make banking transactions</li> <li>2. I always save at BSI</li> <li>3. I recommend to others to open an account with BSI</li> <li>4. I always say good things about BSI to others</li> <li>5. I am not interested in using products from other banks other than BSI</li> <li>6. I feel satisfied using BSI</li> <li>7. I feel like I'm a good fit with the services available on BSI</li> </ol>
Digital Banking Services (Z)	<ol style="list-style-type: none"> <li>1. Efficiency</li> <li>2. Convenient access anywhere</li> <li>3. Increased connection range</li> <li>4. Availability of secure features (Palamidovska-Sterjadovska et al. 2025)(Redda 2023; Tesfaye 2024; Ul Haq and Awan 2020)</li> </ol>	<ol style="list-style-type: none"> <li>1. I can interact with the bank without having to meet with a bank employee in person</li> <li>2. I feel that using BSI Digital banking services is more economical and reduces transaction costs</li> <li>3. With BSI's Digital banking service, I can get access to information faster and more transparently</li> <li>4. I feel that with BSI's Digital banking service, my needs are quickly fulfilled</li> <li>5. I can enjoy a sophisticated system and can speed up the services I need</li> <li>8. I feel safe when using BSI Digital banking services</li> </ol>

**Source: Author Analysis (2025)**

Table2. Respondent Description

Description	Character	Total	Percentage
Gender	Man	68	33%
	Woman	138	67%
Occupation	Students	152	74.7%
	Civil Servants	20	10%
	Self employed	26	11.3%
	Academics	5	2.5%
	Employees	3	1.5%
Saving Time	< 1 year	95	46%
	> 1 year	111	54%
Saving Amount	< 1 million	65	31.5%
	1-2 million	62	30.1%
	>2 million	79	38.4%

Source: Data Processed (2025)

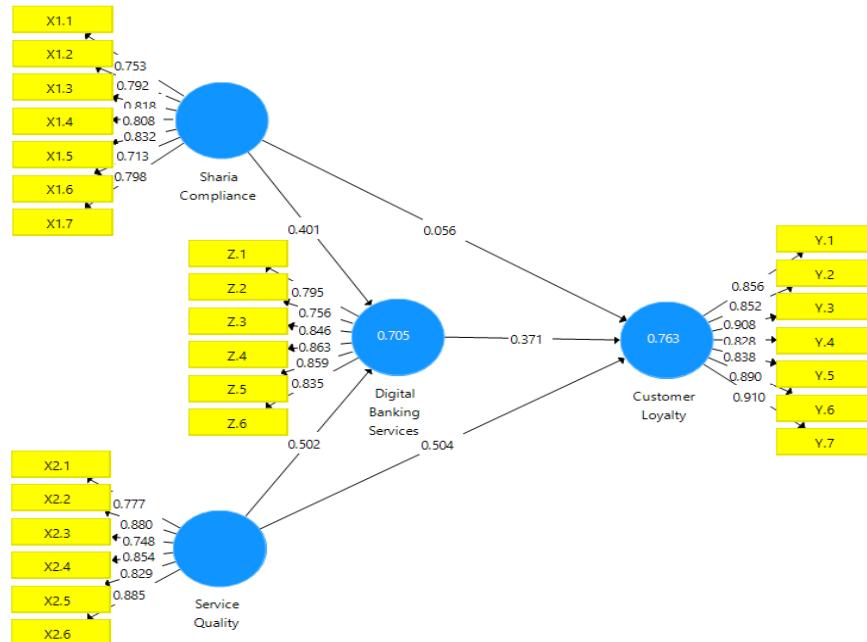


Figure 2. Outer Model  
Source: Data Processed (2025)

Based on the results of the discriminant validity test using the Fornell-Larcker criterion (Table 4), the square root of the AVE for the customer loyalty variable is 0.869, which exceeds the inter-construct correlations. According to Fornell and Larcker (1994), this indicates adequate discriminant validity. Furthermore, in line with the guidelines proposed by Legate et al. (2023), the correlation between an endogenous variable and its indicators must be greater than its correlation with exogenous variables. The test results reveal that all other constructs demonstrate lower correlation values compared to the customer loyalty variable, thus confirming that the discriminant validity criteria are satisfied. Therefore, the discriminant validity test results in this study are deemed acceptable.



Based on Table 5, the t-statistic values for all six hypotheses exceed the critical value of 1.971, with corresponding p-values below 0.05, indicating statistical significance (Hair et al., 2010). According to the results presented in Table 5, the partial hypothesis testing reveals that Hypotheses 2, 3, 4, and 5 are supported. In contrast, Hypothesis 1 is not supported. Additionally, the mediation hypotheses (Hypotheses 6 and 7) are confirmed to be accepted, indicating significant indirect effects through the proposed mediating variables

**Table 3. Outer Model**

Variable	Indicator	Average	Loading Factor	Cronbach's Alpha	rho_A	CR	AVE
Sharia compliance (X1)	X1.1	4.25	0,753	0.898	0.902	0.920	0.622
	X1.2	4.19	0,792				
	X1.3	4.24	0,818				
	X1.4	4.30	0,802				
	X1.5	4.29	0,832				
	X1.6	4.37	0,713				
	X1.7	4.22	0,798				
Service Quality (X2)	X2.1	4.30	0,777	0.909	0.913	0.930	0.689
	X2.2	4.17	0,880				
	X2.3	4.28	0,748				
	X2.4	3.98	0,854				
	X2.5	4.02	0,829				
	X2.6	4.03	0,885				
Customer Loyalty (Z)	Z.1	4.14	0,856	0.946	0.948	0.956	0.756
	Z.2	3.92	0,852				
	Z.3	4.10	0,908				
	Z.4	4.04	0,828				
	Z.5	3.69	0,838				
	Z.6	4.07	0,890				
	Z.7	4.10	0,910				
Digital banking services (Y)	Y1	4.28	0,795	0.907	0.907	0.911	0.928
	Y2	4.20	0,756				
	Y3	4.13	0,846				
	Y4	4.11	0,863				
	Y5	4.06	0,859				
	Y6	4.13	0,835				

**Source: Data Processed (2025)**

**Table 4. Discriminate Validity Test**

Variables	Customer Loyalty	Digital Banking Services	Service Quality	Sharia Compliance
Customer Loyalty	0.869			
Digital Banking Services	0.813	0.827		
Service Quality	0.838	0.792	0.830	
Sharia Compliance	0.703	0.764	0.723	0.789

**Source: Data processed by researchers (2025)**

**Table 5. Hypothesis Testing**

	Sample	Average Sample	Standard Deviation	T Statistics (P Values)	Results
<i>Sharia compliance -&gt; Customer Loyalty (H1)</i>	0.056	0.064	0.059	0.937 (0.349)	Not Significant
<i>Sharia compliance -&gt; Digital Banking Services (H2)</i>	0.401	0.401	0.059	6.849 (0.000)	Significant
<i>Service Quality -&gt; Customer Loyalty (H3)</i>	0.504	0.497	0.085	5.955 (0.000)	Significant
<i>Service Quality -&gt; Digital Banking Services (H4)</i>	0.502	0.503	0.062	8.076 (0.000)	Significant
<i>Digital Banking Services -&gt; Customer Loyalty (H5)</i>	0.371	0.369	0.095	3.915 (0.000)	Significant
<i>Sharia compliance -&gt; Digital Banking Services -&gt; Customer Loyalty (H6)</i>	0.186	0.188	0.059	3.156 (0.002)	Significant
<i>Service Quality -&gt; Digital Banking Services -&gt; Customer Loyalty (H7)</i>	0.149	0.147	0.040	3.760 (0.000)	Significant

Source: Data processed by researchers (2025)

## DISCUSSION

### The Impact of Sharia Compliance on Customer Loyalty

There is no direct effect of Sharia compliance on customer loyalty (H1), indicating a lack of direct influence. This finding appears to contrast with the Legitimacy Theory (Hamm et al., 2022; Mousa et al., 2015), which emphasizes that public trust is essential in gaining legitimacy, particularly in terms of compliance with Islamic values. Ideally, this trust enables customers to clearly perceive the distinction between Islamic and conventional banks. However, sharia compliance may not yet be tangibly experienced by customers (Setiawan et al., 2023). Many still perceive Islamic banks as functionally similar to conventional ones, especially when utilizing financing products such as murabahah contracts. Customers often feel that the technical aspects of fund disbursement and repayment mimic those of conventional banks (Maranti & Sadiah, 2021). This perception is reinforced by data (Satriana & Zainuddin, 2022) showing that murabahah remains the predominant contract type in Islamic banking.

Analysis of the research instrument reveals that the lowest-rated indicator pertains to BSI's ability to clearly communicate its sharia compliance activities, while the highest-rated indicator refers to the presence of zakat, infaq, and shodaqoh facilities in the BSI Mobile application. This indicates that sharia compliance must be more explicitly and tangibly demonstrated to

customers. These findings align with Jamshed & Uluyol (2024), who found that sharia compliance had neither a direct nor indirect effect on intentions to adopt Islamic banking services in Bangladesh. However, this result contrasts with Syarifuddin & Akramunnas (2020), who reported that sharia compliance, together with the marketing mix, positively influences customer loyalty. It also diverges from other studies (Oktapiani et al., 2022; Sukmana et al., 2022; Zouari et al., 2021) which found a positive relationship between sharia compliance and customer loyalty. Based on Oliver's (1999) customer loyalty framework, comprising cognitive, affective, conative, and action loyalty stages, it appears that customers in this study are primarily at the cognitive stage, where loyalty is informed by knowledge rather than emotional or behavioral commitment.

### **The Impact of Sharia Compliance on Digital Banking Services**

Sharia compliance has a positive and significant influence on digital banking services (H2). Improved adherence to sharia principles appears to correspond with enhancements in the quality and credibility of Islamic digital banking. The effective implementation of sharia compliance is essential and should be reflected in digital platforms (Projo et al., 2022; Supriyono et al., 2024). This supports findings from Usman et al. (2022), who noted a positive effect of sharia compliance on satisfaction with e-banking services. As highlighted by Andespa et al. (2024), sharia compliance forms a critical legal foundation for the Islamic finance industry, underscoring its importance for operational legitimacy (Widyastuti et al., 2020).

According to the Technology Acceptance Model (TAM) (Atchariyachanvanich et al., 2011), technology adoption depends on system design, ease of use, and user attitudes. BSI Mobile's zakat, infaq, and shodaqoh features exemplify how Islamic values can be embedded into digital services. To enhance customer trust, BSI should ensure transparency in communicating its sharia-compliant practices. In this way, digital banking becomes a medium through which sharia principles are not only fulfilled but experienced directly by users.

### **The Impact of Service Quality on Customer Loyalty**

Service quality significantly and positively affects customer loyalty (H3). An improvement in service quality reflects an elevated level of customer loyalty, indicating a strategic link between functional service delivery and emotional engagement with the bank. This finding aligns with the SERVQUAL framework (Parasuraman et al., 1985; 1988; Yavas et al., 1997), which encompasses reliability, responsiveness, assurance, empathy, and tangibles. BSI's service quality is primarily recognized in terms of transaction

convenience and physical comfort. However, the lowest-rated responses pertain to how complaints are handled, suggesting that BSI must enhance its responsiveness and complaint resolution mechanisms.

These results are consistent with Santoso et al. (2021), Haron et al. (2020), and Fida et al. (2020), who emphasized that empathy and responsiveness positively impact loyalty in Islamic banks. Putri & Utomo (2017) similarly found that service quality has a significant effect on customer loyalty. Moreover, Kökalan et al. (2021) noted that improved service quality is not only critical for loyalty but also closely linked to corporate profitability. As BSI enhances its mobile services and consistently meets customer expectations, satisfaction increases, reinforcing loyalty through regular usage.

### **The Impact of Service Quality on Digital Banking Services**

Service quality significantly affects digital banking services (H4). Respondents frequently use BSI Mobile for financial transactions, though some also rely on digital services from other banks. This highlights the competitive need for BSI to continuously improve its digital offerings to retain loyalty. According to TAM theory (Aboelmaged, 2010), perceived usefulness, the belief that a system enhances performance, strongly influences technology adoption. If customers believe BSI Mobile improves their efficiency, they are more likely to remain loyal users.

This finding aligns with Huda et al. (2021), who found that internet banking service quality positively influences satisfaction. Similarly, Palamidovska-Sterjadovska et al. (2025) and Mustika & Puspita (2021) confirmed that service quality enhances mobile banking usage and satisfaction. However, technology's effectiveness is contingent on capable human resources (Singh, 2019), who play a crucial role in translating system capabilities into quality service delivery (Roy et al., 2018).

### **The Impact of Digital Banking Services on Customer Loyalty**

Digital banking services significantly influence customer loyalty (H5). Beyond convenience and accessibility, these services shape perceptions of quality, security, and responsiveness. In an era of digital transformation, banks that offer seamless and user-friendly platforms are more likely to build enduring customer relationships.

Respondents rated highly the ability to make transactions without face-to-face interaction, although some reported technical disruptions with BSI Mobile. This aligns with TAM theory (López-Nicolás et al., 2008), which posits that perceived ease of use fosters adoption. These findings support Zouari & Abdelhedi (2021), who showed that digitalization enhances customer satisfaction and loyalty in Islamic banking. Similar conclusions were drawn in



studies across different contexts (Arora & Banerji, 2024; Ashwini Basavaraju et al., 2024; Ayinaddis et al., 2023; Rouf et al., 2024).

### **The Impact of Sharia Compliance on Customer Loyalty Through Digital Banking Services**

Digital banking services mediate the relationship between sharia compliance and customer loyalty (H6). When digital platforms embody sharia principles, they enhance perceived integrity, aligning services with customer values and fostering trust. As a result, digital interfaces serve as strategic channels through which sharia compliance is experienced, thereby reinforcing loyalty.

This finding aligns with Legitimacy Theory (Tilling, 2004), which asserts that public recognition of sharia compliance is contingent on observable implementation. Studies by Palamidovska-Sterjadovska et al. (2025) and Usman et al. (2022) also highlight the role of digital banking in translating compliance into loyalty. Supporting evidence from Fitrihindika & Puspita Sari (2024) and Rochmad et al. (2024) indicates that adherence to sharia values increases loyalty. However, this result diverges from Jamshed & Uluyol (2024), who found no such effect. Importantly, Zouari & Abdelhedi (2021) demonstrate the mediating power of digital services in this relationship.

Customers choose Islamic banks based on perceived commitment to sharia principles (Fida et al., 2020). While sharia compliance has a clear positive effect on satisfaction (Santoso & Rasidah, 2022), its implementation must be communicated clearly. Abbas & Ali (2019) emphasize that sharia knowledge and commitment from bank staff are essential. BSI Mobile, which avoids usury, speculation, and gharar, reflects such commitment. Services aligned with customer expectations enhance perceived integrity and increase loyalty.

### **The Impact of Service Quality on Customer Loyalty Through Digital Banking Services**

Digital banking services also mediate the relationship between service quality and customer loyalty (H7). High-quality service enhances user experience, and when delivered via digital platforms, it shapes customer perceptions of trust and value. In the current era, where digital interaction often replaces face-to-face service, digital interfaces become a key representation of service quality. Customers who experience consistently excellent digital services are more likely to develop lasting loyalty.

This result supports the expanded TAM model (Atchariyachanvanich et al., 2011), which notes that perceived ease of use plays a more nuanced role in shaping user evaluations. Usman et al. (2022) also emphasize perceived



usefulness as critical to adopting digital systems for performance improvement. According to Legitimacy Theory (Hamm et al., 2022), these perceptions must be supported by tangible experiences. Redda (2023) and Khan et al. (2023) also found that e-banking quality positively influences e-loyalty. Supporting evidence from Ul Haq & Awan (2020), Sasono et al. (2021), and Arora & Banerji (2024) confirms that digital service quality significantly affects satisfaction and loyalty. BSI's digital features, especially those offering remote transactions, resonate with Generation Z's preference for time efficiency, further enhancing loyalty.

## **CONCLUSION**

This study investigates the influence of sharia compliance and service quality on customer loyalty, with digital banking services acting as a mediating variable. The findings reveal that sharia compliance does not exert a direct influence on customer loyalty, but instead has an indirect impact through digital banking services. This is evidenced by the availability of features on the BSI Mobile platform that facilitate *zakat*, *infaq*, and *shodaqoh* payments, enhancing customers' perception of sharia adherence. However, the questionnaire results indicate that some respondents remain uncertain about the halal status of BSI's business operations, including concerns about the potential presence of *riba* and whether the bank's activities are entirely in accordance with Islamic principles.

With regard to service quality, BSI has generally succeeded in delivering services that align with its stated commitments. Customers perceive digital banking services positively, appreciating the convenience of conducting transactions without the need for face-to-face interactions. Moreover, BSI's mobile banking services offer a range of sharia-compliant features, including prayer reminders, Qibla direction, and educational tools on sharia-compliant financial products, which further reinforce its Islamic identity. Based on these findings, it is recommended that BSI intensify its efforts in public education and socialization to improve understanding of its products and the sharia principles underpinning them, especially concerning the halal assurance of its business practices. Nonetheless, this study is limited to Generation Z respondents, who tend to prioritize convenience and efficiency. Future research should include more diverse demographic groups to obtain a broader perspective. Additionally, further studies should explore other potential variables that may influence customer loyalty, particularly within the context of digital banking adoption.



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