

CONCEPTUAL FRAMEWORK OF ISLAMIC MOBILE BANKING USER LOYALTY: INTEGRATION OF ISLAMIC DIGITAL SERVICE QUALITY, CUSTOMER TRUST, AND PERCEPTION OF SHARIA COMPLIANCE

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Abstract

Digital transformation has changed the pattern of public interaction with banking services, including in the Islamic banking sector, which increasingly relies on mobile banking as the primary means of customer transactions. This study aims to conceptually analyze the role of Islamic digital service quality, customer trust, and perceptions of Sharia compliance in shaping the loyalty of Islamic mobile banking users. This study uses a qualitative approach through a conceptual literature review, examining various previous studies, digital banking theories, and relevant Islamic economic principles. This approach was used to understand how the integration of digital technology innovation and Sharia values can influence long-term relationships between customers and Sharia banking institutions. The study results indicate that the quality of digital technology, ease of use of applications, and transaction security systems are important factors in improving the user experience of Sharia mobile banking services. However, customer loyalty is not only shaped by the quality of technology alone but is also influenced by the level of trust in the banking institution and the perception of the consistency of the application of Sharia principles. Transparency, honesty, and a commitment to Islamic ethical values are elements that strengthen emotional bonds and customer trust. Therefore, the development of Sharia mobile banking services requires integrating technological innovation with the consistent application of Sharia values to create sustainable customer loyalty within the digital banking ecosystem.

Keywords: digital service quality; customer trust; sharia compliance; customer loyalty; sharia mobile banking

A. Introduction

Digital transformation has transformed the face of banking globally, including Islamic banks in Indonesia, which are now increasingly shifting to app-based services to meet customer needs. This change is not simply a technological shift, but a concrete manifestation of the application of the principle of convenience (Taisir) in Islamic economics. Services such as mobile banking and QRIS offer solutions to make financial access more practical and inclusive for everyone, especially young people or Generation Z.¹ Today, the quality of digital services reflects the professionalism (itqan) of a sharia bank. Stable, informative, and feature-rich applications like BSI Mobile or Muamalat DIN have proven to be a key factor in customer satisfaction.² However, Islamic banks face a major challenge in maintaining these service standards so that customers do not turn to conventional banks or other financial platforms.³

On the other hand, the uniqueness of Islamic banking requires that every technological innovation remain within the bounds of religious law or Sharia compliance. For Muslims, data security and balance protection are not merely technical matters to prevent hacking, but rather a form of institutional trust in

¹ Riza Alvira, Muhammad Iqbal, and Dedi Satriawan, "Analisis Pengaruh Persepsi Kemudahan, Keamanan, Dan Kualitas Pelayanan Penggunaan QRIS Terhadap Inklusi Keuangan Generasi z Di Coffee Shop Bandar Lampung Dalam Perspektif Ekonomi Islam," *AL-Muqayyad* 8, no. 1 (2025): 93-108, <https://doi.org/https://doi.org/10.46963/jam.v8i1.2751>.

² Nur Fahira and Asyraf Mustamin, "Analisis Kualitas Layanan Muamalat Digital Islamic Network Dalam Meningkatkan Kepuasan Nasabah Pada Bank Muamalat KCP Gowa," *Multiplier: Jurnal Magister Manajemen* 7, no. 1 (2025): 2160-86; Ade Titi Nilam Sari, "Pengaruh Kualitas Pelayanan Karyawan Dan E-Service Quality Terhadap Satisfaction Pada Pengguna Aplikasi Muamalat Din (Digital Islamic Network)" (Institut Agama Islam Negeri Palopo, 2023).

³ Destiani Kusuma Widyawaty and Meilana Widyaningsih, "Analisis Pengaruh Islamic Branding, Kualitas Layanan Digital Dan Kualitas Produk Terhadap Minat Menabung Di Bank Syariah Indonesia (Studi Kasus Masyarakat Solo Raya)," *Manajemen: Jurnal Ekonomi* 6, no. 1 (2024): 67-77, <https://doi.org/https://doi.org/10.36985/mec1sz93>; Chriswardana Bayu Dewa and Lina Ayu Safitri, "Analisa Pengaruh Kualitas Pelayanan Dan Kepuasan Pelanggan Terhadap Loyalitas Pelanggan Ovo Pada Masa Physical Distancing," *ASSET: Jurnal Manajemen Dan Bisnis* 3, no. 1 (2020), <https://doi.org/https://doi.org/10.24269/asset.v3i1.2652>; Reza Ronaldo, Muhamad Rizal, and Yul Maulini, "Unlocking the Syariah Insurance Market in Indonesia: Overcoming Barriers and Enhancing Market Penetration," *JIEL: Journal of Islamic Economic and Law* 1, no. 1 (2024): 92-103, <https://doi.org/DOI:10.59966/jiel.v1i1.1667>.

safeguarding customer assets in accordance with the principles of Maqasid Sharia.⁴ Customer trust grows when banks are honest (Siddiq) and trustworthy (Amanah), which is evident in their openness regarding transaction costs and personal data protection.⁵

Customers' confidence that the bank truly avoids usury or interest-based practices is a powerful emotional draw. They feel more at ease when they believe that every digital feature they use has been monitored and approved by the Sharia Supervisory Board.⁶ Building customer loyalty in this digital age involves many aspects, from technical to psychological to religious. This loyalty is evident when customers are reluctant to switch banks and instead encourage others to use the service voluntarily (by word of mouth) as a form of mutual assistance or Ta'awun.⁷

⁴ Rudi Alawi Amzah, Lucky Enggrani Fitri, and Paulina Lubis, "Analisis Pengaruh Kualitas Layanan Dan Presepsi Cybercrime Terhadap Loyalitas Nasabah Pengguna E-Banking Pada Bank Syariah Indonesia Kota Jambi," *Bertuah Jurnal Syariah Dan Ekonomi Islam* 5, no. 2 (2024): 229-38; Amir Mahmud, "Analisis Pengaruh Promosi Digital Dan Kualitas Layanan Aplikasi Go-Food Terhadap Keputusan Pembelian," *Jesya (Jurnal Ekonomi Dan Ekonomi Syariah)* 6, no. 1 (2022): 258-71; Abidin, Tulus Suryanto, and Pertiwi Utami, "Beyond Muamalah Principles in Digital Payment Education and Its Impacts on Corruption Prevention in Indonesian Public Sectors," *Journal of Social Studies Education Research* 11, no. 3 (2020): 46-64; Pertiwi Utami and Asriani, "Optimization of Utilization of E-Commerce on Halal Products in Indonesia," *Eastern Journal of Economics and Finance* 4, no. 1 (2019): 14-23, <https://doi.org/10.20448/809.4.1.14.23>.

⁵ Faliha Ardhelia Nasution and Ahmad Perdana Indra, "Effectiveness of Distribution of Zakat Funds at Baznas Kab. Labuhanbatu," *Jurnal Akuntansi, Manajemen Dan Bisnis Digital* 1, no. 2 (2022): 185-88, <https://doi.org/10.37676/jambd.v1i2.2405>; Muhammad Ras Muis et al., "Model Peningkatan Loyalitas Nasabah Internet Banking Berbasis Persepsi Resiko, Persepsi Privasi Dimediasi Kepercayaan Dan Kepuasan Nasabah," *Jurnal Bisnis Dan Manajemen* 8, no. 1 (2021): 22-37.

⁶ Mohammad Iqbal Ibrahim and Lucky Rachmawati, "Persepsi Nasabah Tentang Implementasi Syariah Compliance Dan Good Corporate Governance Terhadap Loyalitas Nasabah BRI Syariah Kantor Cabang Sidoarjo," *Jurnal Ekonomika Dan Bisnis Islam* 3, no. 3 (2020): 44-53; Dini Rahma Sani and Rayyan Firdaus, "Akuntabilitas Dan Transparansi Dalam Pembiayaan Syariah: Kajian Berdasarkan Standar Akuntansi Syariah," *Jurnal Intelek Dan Cendekiawan Nusantara* 1, no. 5 (2024): 9044-55; Siti Sarah and Muhammad Asmaldi Firman, "Persepsi Pengelola Dan Nasabah Terhadap Implementasi Kepatuhan Syariah Pada BMT Muamalah Mandiri Depok," *Jurnal Akuntansi Dan Keuangan Islam* 12, no. 2 (2024): 149-69.

⁷ Anis Afaf Azizah, Mufti Alam Adha, and Rofiul Wahyudi, "Peran Kepuasan Dalam Memediasi Pengaruh E-Word of Mouth Dan Kualitas Layanan Financial Technology Terhadap Loyalitas Nasabah Bank Syariah," *Jurnal Ilmiah Ekonomi Islam* 10, no. 02 (2024): 2198-2213; Vika Nur Safitri and Emy Widyastuti, "Peran Kepuasan Dalam Memediasi Pengaruh Customer

Although the sophistication of the system is very influential, inner satisfaction based on spiritual values remains the main differentiating factor.⁸ Based on this, this study aims to delve deeper into the influence of Islamic digital services, trust, and Sharia compliance on the loyalty of Sharia mobile banking users. This is crucial for developing a digital banking strategy that is not only technologically sophisticated but also solidly grounded in religious principles.⁹

The presence of digital services in Islamic banking today is no longer just a matter of technological change, but rather how Islamic values, such as security and ease of transactions, can be directly experienced by customers through Mobile Banking or QRIS. The quality of digital services, which are reliable, transparent, and adhere to halal principles, are the main reasons why customers feel satisfied and increasingly confident in the identity of Islamic.¹⁰ Furthermore, a digital system capable of preventing cybercrime and protecting personal data automatically builds a strong sense of trust. This trust is what connects the bank's image to customers' long-term retention, especially when

Experience, Word Of Mouth Dan Kualitas Layanan Mobile Banking Terhadap Loyalitas Nasabah," *Al-Bank: Journal of Islamic Banking and Finance* 3, no. 1 (2023): 71-82; Mardhiyah Hayati et al., "E-Service Quality and E-Wom Regarding Consumer Behaviour Based on Maqashid Shariah," *Journal of Digital Marketing and Halal Industry* 4810, no. 2 (2023): 97-116, <https://doi.org/http://dx.doi.org/10.21580/jdmhi.2023.5.1.16949>.

⁸ Yulia Widi Astuti, Ratno Agriyanto, and Ahmad Turmuzi, "Pengaruh Kualitas Layanan, Nilai Nasabah, Kepercayaan Dan Kepuasan Terhadap Loyalitas Nasabah Pengguna Layanan Mobile Banking Syariah," *Jurnal Sains Pemasaran Indonesia (Indonesian Journal of Marketing Science)* 19, no. 3 (2020): 134-58; Sri Ismulyaty and May Roni, "Pengaruh Kualitas Layanan Dan Kepuasan Pengguna Internet Banking Terhadap Loyalitas Nasabah Bank Syariah Indonesia (Bsi Kalirejo).," *NISBAH: Jurnal Perbankan Syariah* 8, no. 1 (2022).

⁹ Irmadatus Sholekhah, Faqih Ulil Abshor, and Dibyo Waskito Guntoro, "Pengaruh Kualitas Layanan Digital BSI Terhadap Loyalitas Dan Kepatuhan Nasabah: Analisis Kuantitatif Dalam Perspektif Akuntansi Syariah," *Neraca: Jurnal Pendidikan Ekonomi* 11, no. 1 (2025): 1-13; Nadiaka Purnama, "Pengaruh Kualitas Layanan Mobile Banking Dan Kepercayaan Terhadap Loyalitas Nasabah Dimediasi Oleh Kepuasan Nasabah Pada PT Bank Syariah Indonesia KCP Medan Pulo Brayan," *Jurnal Ekonomi Bisnis, Manajemen Dan Akuntansi (JEBMA)* 4, no. 3 (2024): 2154-62.

¹⁰ Alvira, Iqbal, and Satriawan, "Analisis Pengaruh Persepsi Kemudahan, Keamanan, Dan Kualitas Pelayanan Penggunaan QRIS Terhadap Inklusi Keuangan Generasi z Di Coffee Shop Bandar Lampung Dalam Perspektif Ekonomi Islam."

supported by competent staff and a strong understanding of digital finance.¹¹

On the other hand, customer loyalty to Sharia Mobile Banking depends heavily on their perception of Sharia compliance. Customers will typically remain loyal if they perceive the bank truly upholds the principles of fairness, avoids usury practices, and is managed honestly and transparently.¹² The experience of using the application smoothly, coupled with inner satisfaction because you feel that the transaction is in accordance with sharia, creates an emotional bond that makes customers not easily switch to another bank even though there are many attractive offers from conventional banks.¹³ In short, the combination of sophisticated technology, high trust, and consistency in religious rules is the main key to maintaining customer loyalty in this digital era.

Although numerous studies have addressed the quality of digital banking services, customer trust, and compliance with Sharia principles, most of these studies still examine these variables separately or primarily emphasize technological aspects and user satisfaction. In the context of Sharia banking, customer loyalty is influenced not only by the quality of the digital system but also by the extent to which customers perceive the service to align with their Sharia values. Therefore, there is still room for further research to understand how the integration of Islamic-based digital service quality, customer trust, and

¹¹ Mauledy Ahmad, Ferry Siswadhi, and Elex Sarmigi, "Pengaruh Kualitas Pelayanan, Kepercayaan, Dan Religiusitas Terhadap Kepuasan Dan Loyalitas Nasabah PT. Bank Nagari," *Business, Economics and Entrepreneurship* 4, no. 1 (2022): 49–62; Muis et al., "Model Peningkatan Loyalitas Nasabah Internet Banking Berbasis Persepsi Resiko, Persepsi Privasi Dimediasi Kepercayaan Dan Kepuasan Nasabah."

¹² Ibrahim and Rachmawati, "Persepsi Nasabah Tentang Implementasi Syariah Compliance Dan Good Corporate Governance Terhadap Loyalitas Nasabah BRI Syariah Kantor Cabang Sidoarjo"; Sani and Firdaus, "Akuntabilitas Dan Transparansi Dalam Pembiayaan Syariah: Kajian Berdasarkan Standar Akuntansi Syariah."

¹³ Safitri and Widyastuti, "Peran Kepuasan Dalam Memediasi Pengaruh Customer Experience, Word Of Mouth Dan Kualitas Layanan Mobile Banking Terhadap Loyalitas Nasabah"; Muh Sajaj Sudirman, Muhammad Imran, and Dimas Prayoga, "Pengaruh Risiko Dan Kualitas Layanan Terhadap Loyalitas Nasabah Pengguna BSI Mobile Banking," *Equilibrium: Jurnal Ekonomi-Manajemen-Akuntansi* 20, no. 1 (2024): 71.

perceptions of Sharia compliance collectively shape the loyalty of Sharia mobile banking users. This gap serves as an important foundation for this research, which aims to provide a more comprehensive understanding of the dynamics of customer loyalty within the digital Sharia banking ecosystem.

Based on this background, this study aims to conceptually examine the role of Islamic digital service quality, customer trust, and perceived sharia compliance in shaping the loyalty of Islamic mobile banking users. This research is expected to provide theoretical contributions to the development of literature on customer behavior in Islamic digital banking, while also providing practical implications for banking institutions in formulating digital service strategies that are not only oriented towards technological innovation but also consistent with Islamic ethical values and economic principles. Thus, this study is expected to provide a more comprehensive perspective on strengthening customer loyalty in the digital-based Islamic banking ecosystem.

B. Research Method

This research uses a qualitative approach with a conceptual literature review method. This approach was chosen to gain a deeper understanding of the relationship between the quality of Islamic digital services, customer trust, perceptions of Sharia compliance, and loyalty of Sharia mobile banking users. Through a literature review, this study seeks to examine various concepts, theories, and previous research findings relevant to the development of Sharia-based digital banking services. This conceptual approach allows researchers to more comprehensively examine the interrelationships between variables and understand how the integration of technological innovation and Sharia values can influence customer behavior and loyalty.

The data in this study are sourced from various secondary sources, including scientific journal articles, academic books, research reports, and policy documents related to digital banking and the Islamic economy.

Furthermore, this study considers the regulatory framework governing Islamic banking operations in Indonesia, such as Law Number 21 of 2008 concerning Islamic Banking and various provisions of the Financial Services Authority (OJK) governing digital financial services and consumer protection in the financial services sector. In the context of compliance with Islamic principles, this study also refers to several fatwas issued by the National Sharia Council-Indonesian Ulema Council (DSN-MUI), including Fatwa DSN-MUI No. 116/DSN-MUI/IX/2017 concerning Islamic Electronic Money and Fatwa DSN-MUI No. 117/DSN-MUI/II/2018 concerning information technology-based financing services based on Islamic principles. Reference to these regulations and fatwas is important to ensure that the analysis remains within the applicable legal framework and Islamic principles.

The data collection process was conducted through a review of various scientific publications related to the research topic, specifically those discussing digital service quality, customer trust, customer loyalty, and the concept of Sharia compliance in technology-based financial services. The collected literature was then analyzed using a descriptive-qualitative approach by identifying, categorizing, and synthesizing various concepts and previous research findings. Through this process, this study seeks to develop a more comprehensive conceptual picture of how the quality of Islamic digital services, the level of customer trust, and perceptions of Sharia compliance can play a role in building loyalty among Sharia mobile banking users.

C. Research Findings and Discussion

Based on the results of the search and analysis of various relevant literature, it was found that the loyalty of Islamic mobile banking users is not only influenced by the quality of the digital technology used by the banking institution, but also by customer trust and perceptions of the consistency of the application of Islamic principles. The development of digital banking services

shows that ease of access, transaction security, and the quality of the user experience are important factors in shaping customer satisfaction and comfort in using mobile banking services. However, in the context of Islamic banking, customer loyalty is not solely built through the technical aspects of digital services, but also through the belief that the services provided remain aligned with the Islamic values they believe in. Therefore, the integration of professional digital service quality, customer trust, and a strong perception of compliance with Islamic principles are interrelated factors in shaping the loyalty of Islamic mobile banking users.

The Role of Islamic Digital Service Quality in Encouraging Loyalty of Islamic Mobile Banking Users

The main findings of this study indicate that the quality of digital services, particularly system security and customer data protection, is a fundamental factor contributing to the loyalty of Islamic mobile banking users. Customers tend to maintain their use of services when they perceive the bank's digital system to provide strong protection against cybercrime risks and ensure transaction security. In the context of Islamic banking, security is understood not only as a technical standard for digital services but also as part of the financial institution's moral responsibility to safeguard the trustworthiness of customer funds.

From an Islamic economic perspective, asset protection is part of the primary objective of sharia (maqasid al-shariah), namely *hifdz al-maal*, or safeguarding assets. Therefore, the security system in mobile banking services is not merely a technological feature, but rather a manifestation of the implementation of sharia values in digital banking practices. A literature review shows that customers respond positively when banks provide multi-layered security systems, transparent data protection, and clear verification

mechanisms for every digital transaction. This fosters trust and comfort in using sharia mobile banking services.¹⁴

Service security is also related to the ethical dimension of the relationship between banks and customers. In Islamic teachings, maintaining trust is a crucial principle in transactions, as emphasized in the hadith of the Prophet Muhammad (peace be upon him) regarding the obligation to maintain trust (Narrated by Abu Dawud). When customers perceive that a financial institution is capable of maintaining this trust through a secure and professional digital system, the relationship between them is not merely transactional but develops into a more emotional and trust-based one. Previous research has also shown that feeling secure about funds stored in digital banks can strengthen customer engagement and increase their likelihood of continuing to use the same service in the long term.¹⁵

Banks' efforts to anticipate various digital risks, such as online fraud and data breaches, also strengthen customers' perceptions of the integrity of Islamic banking services. When institutions demonstrate a serious commitment to maintaining the security of digital transactions, customers will view Islamic banks as institutions that are not only technologically superior but also consistently uphold the principles of prudence and moral responsibility. This aligns with the findings of several studies showing that improving the quality

¹⁴ Amzah, Fitri, and Lubis, "Analisis Pengaruh Kualitas Layanan Dan Presepsi Cybercrime Terhadap Loyalitas Nasabah Pengguna E-Banking Pada Bank Syariah Indonesia Kota Jambi"; Mahmud, "Analisis Pengaruh Promosi Digital Dan Kualitas Layanan Aplikasi Go-Food Terhadap Keputusan Pembelian."

¹⁵ Akkinta Miranda Wiguna and I Made Bayu Dirgantara, "Analisis Pengaruh Kualitas Layanan Elektronik, Kepercayaan Pelanggan Muslim, Kepuasan Pelanggan, Dan Niat Mengunjungi Website Kembali Terhadap Minat Pembelian Ulang Pada Customer Shopee Di Kota Semarang," *Jurnal Ilmiah Ekonomi Islam* 9, no. 3 (2023): 4582-88; Jihan Nafisa and I Made Sukresna, "Analisis Pengaruh Kualitas Layanan, Harapan Kinerja Dan Citra Perusahaan Terhadap Loyalitas Pelanggan Melalui Kepuasan Pelanggan Sebagai Variabel Intervening (Studi Pada Rumah Sakit Islam Sultan Agung Semarang)," *Diponegoro Journal of Management* 7, no. 4 (2018): 78-104.

of digital security systems can strengthen the image of Islamic banks as trustworthy institutions in managing public funds.¹⁶

Thus, it is understandable that the quality of digital services, particularly in terms of security and data protection, is a crucial foundation for building loyalty among Sharia mobile banking users. When digital systems provide a sense of security while reflecting the trustworthiness of Sharia principles, customers are not only satisfied with the services provided but also tend to maintain long-term relationships with the bank. These findings confirm that the integration of technology quality and Islamic ethical values is a crucial element in strengthening customer loyalty in the digital banking era.

Customer Trust as an Important Factor in Strengthening the Loyalty of Sharia Mobile Banking Users

The second finding in this study indicates that customer trust is a key factor in strengthening the loyalty of Islamic mobile banking users. In the context of digital financial services, trust is not only related to system security but also concerns customer perceptions of the bank's integrity and commitment to implementing Islamic principles. The results of the literature review indicate that customers tend to maintain their use of mobile banking services when they perceive the bank is able to provide transparent information, consistent service, and demonstrate moral responsibility in managing funds. Thus, loyalty is not solely built through technological convenience, but also through the developing relationship of trust between customers and banking institutions.

Customer trust is not formed instantly, but rather through a continuous process of interaction between the bank and its service users. From an Islamic

¹⁶ Dika Setiagraha, Ilham Prawidi Sakti, and Mail Hilian Batin, "Pengaruh Layanan Digital Mobile Banking Dan Kepuasan Nasabah Terhadap Loyalitas Nasabah Bank Syariah Indonesia," *ARBITRASE: Journal of Economics and Accounting* 4, no. 1 (2023): 39-48; Amzah, Fitri, and Lubis, "Analisis Pengaruh Kualitas Layanan Dan Presepsi Cybercrime Terhadap Loyalitas Nasabah Pengguna E-Banking Pada Bank Syariah Indonesia Kota Jambi."

business ethics perspective, this trust is closely linked to prophetic values such as *siddiq* (honesty) and *amanah* (trustworthiness). Studies show that customers highly value banks' transparency in providing information regarding administration fees, transaction mechanisms, and explanations of the profit-sharing system, as outlined in mobile banking applications.¹⁷ This transparency of information provides a sense of certainty for customers that the financial activities they carry out are in accordance with sharia principles and do not contain any questionable elements.

Conversely, providing unclear or inaccurate information can raise doubts about the credibility of Islamic financial institutions. In digital services, misinformation or practices perceived as non-transparent can quickly impact public perception of a bank's reputation. Several studies have shown that dishonesty in presenting information on digital services can be perceived as a violation of Islamic business ethics and can significantly damage the institution's image.¹⁸ Therefore, presenting accurate and honest data is an important element in maintaining customer trust and building long-term relationships between banks and digital service users.¹⁹

In addition to information transparency, the quality of human resources also plays a role in strengthening customer trust. Although mobile banking is a

¹⁷ Nasution and Indra, "Effectiveness of Distribution of Zakat Funds at Baznas Kab. Labuhanbatu"; Muis et al., "Model Peningkatan Loyalitas Nasabah Internet Banking Berbasis Persepsi Resiko, Persepsi Privasi Dimediasi Kepercayaan Dan Kepuasan Nasabah."

¹⁸ Roni Andespa et al., "Citra Merek, Nilai Persepsi, Kesadaran Merek, Kepercayaan Nasabah, Dan Loyalitas Nasabah Pada Perbankan Syariah," *Jesya (Jurnal Ekonomi Dan Ekonomi Syariah)* 6, no. 2 (2023): 2301-16; Shella Rizqi Arfianti, "Pengaruh Citra Dan Kepercayaan Terhadap Loyalitas Nasabah Melalui Kepuasan Nasabah," *Management Analysis Journal* 3, no. 2 (2014).

¹⁹ Asri Mandiri and Elisabeth Metekohy, "Pengaruh Kualitas Layanan Dan Kepercayaan Terhadap Kepuasan Nasabah Dalam Menggunakan Bri Mobile (Brimo)," *Account: Jurnal Akuntansi, Keuangan Dan Perbankan* 8, no. 1 (2021); Meliana Utami, Tati Handayani, and Pusporini Pusporini, "Pengaruh Kualitas Layanan Dan Kepercayaan Nasabah Terhadap Loyalitas Nasabah," in *Proceeding of Conference on Islamic Management, Accounting, and Economics*, 2019, 170-78; Rosa Jatnika Sari and Ine Aprianti, "Pengaruh Kualitas Layanan Dan Kepercayaan Terhadap Keputusan Loyalitas Nasabah," *Jurnal Ekonomi Manajemen Perbankan* 2, no. 2 (2020): 77-84.

technology-based service, interactions with bank staff still influence customer perceptions of the institution's professionalism. Competent, responsive staff who are able to provide clear explanations of digital services will increase customer confidence in the stability and credibility of Islamic banks. Previous studies have shown that the competence and service quality of bank staff can strengthen customer trust and increase their satisfaction with digital banking services.²⁰

Thus, these findings confirm that customer trust is a fundamental element in building loyalty among Islamic mobile banking users. This trust is formed through a combination of information transparency, institutional integrity, and service competency that reflects Islamic ethical values. When banks consistently demonstrate honesty and trustworthiness in every digital service they provide, customers not only feel safe and valued but are also more likely to maintain long-term relationships with Islamic banks as trusted financial partners.

²⁰ Cindy Rahmawati et al., "Pengaruh Kualitas Layanan Dan Kinerja Karyawan Terhadap Kepuasan, Kepercayaan, Dan Loyalitas Nasabah (Studi Kasus Bank Muamalat Kantor Cabang Palembang)," *SIBATIK JOURNAL: Jurnal Ilmiah Bidang Sosial, Ekonomi, Budaya, Teknologi, Dan Pendidikan* 1, no. 7 (2022): 1073–88; Heri Setiawan, Maria Magdalena Minarsih, and Azis Fathoni, "Pengaruh Kualitas Produk, Kualitas Pelayanan Dan Kepercayaan Terhadap Kepuasan Nasabah Dan Loyalitas Nasabah Dengan Kepuasan Sebagai Variabel Intervening (Studi Kasus Pada Nasabah Koperasi Rejo Agung Sukses Cabang Ngaliyan)," *Journal Of Management* 2, no. 2 (2016); Vernando Satria Wijaya and Yohan Wismantoro, "Pengaruh Kualitas Produk Dan Persepsi Harga Terhadap Kepuasan Nasabah Melalui Kepercayaan Nasabah Asuransi Jiwasraya Cabang Kudus," *Jurnal Penelitian Ekonomi Dan Bisnis* 2, no. 2 (2017): 101–13; Willem A Tumbuan, Lotje Kawet Kawet, and Michael B Pontoh, "Kualitas Layanan, Citra Perusahaan Dan Kepercayaan Pengaruhnya Terhadap Kepuasan Nasabah Bank BRI Cabang Manado," *Jurnal Riset Ekonomi, Manajemen, Bisnis Dan Akuntansi* 2, no. 3 (2014): 2191; Basrowi Basrowi and Pertiwi Utami, *Pengantar Ekonomi Islam* (Purwokerto: Eureka Media Aksara, 2024); Tulus Suryanto and Ridwansyah Ridwansyah, "The Shariah Financial Accounting Standards: How They Prevent Fraud in Islamic Banking," *European Research Studies Journal* 19, no. 4 (2016): 140–57, <https://doi.org/10.35808/ersj/587>.

Perception of Sharia Compliance as a Basis for Customer Loyalty to Sharia Mobile Banking Services

The third finding in this study indicates that perceptions of Sharia compliance are a crucial foundation for building customer loyalty to Sharia-compliant mobile banking services. Unlike conventional banking services, which generally emphasize technological efficiency and ease of transactions, Sharia banking users also consider the suitability of digital services to Islamic legal principles. The literature review indicates that customer loyalty is influenced not only by the quality of digital services and the level of trust in the bank, but also by the belief that all transactions conducted through mobile banking applications are in accordance with Sharia principles. When customers perceive that the transaction system they use is free from usury, gharar, or harmful practices, their sense of comfort and attachment to Sharia banking will be strengthened.

In practice, the perception of sharia compliance is inseparable from the existence of a regulatory framework and fatwas governing the operations of sharia banking in Indonesia. Legally, the provision of sharia banking services is based on Law Number 21 of 2008 concerning Sharia Banking, which stipulates that all sharia banking business activities must adhere to established sharia principles. Furthermore, the implementation of these principles is reinforced through various fatwas issued by the National Sharia Council-Indonesian Ulema Council (DSN-MUI). In the context of digital financial services, several relevant fatwas include DSN-MUI Fatwa No. 116/DSN-MUI/IX/2017 concerning Sharia Electronic Money and DSN-MUI Fatwa No. 117/DSN-MUI/II/2018 concerning Information Technology-Based Financing Services Based on Sharia Principles. The presence of these fatwas provides normative guidance for sharia financial institutions in developing technological innovations, including mobile banking services, to remain within the corridors of Islamic law.

Based on the synthesis of various analyzed literature, the relationship between the quality of Islamic digital services, customer trust, and perceptions of sharia compliance can be understood as a conceptual framework that shapes the loyalty of Islamic mobile banking users.

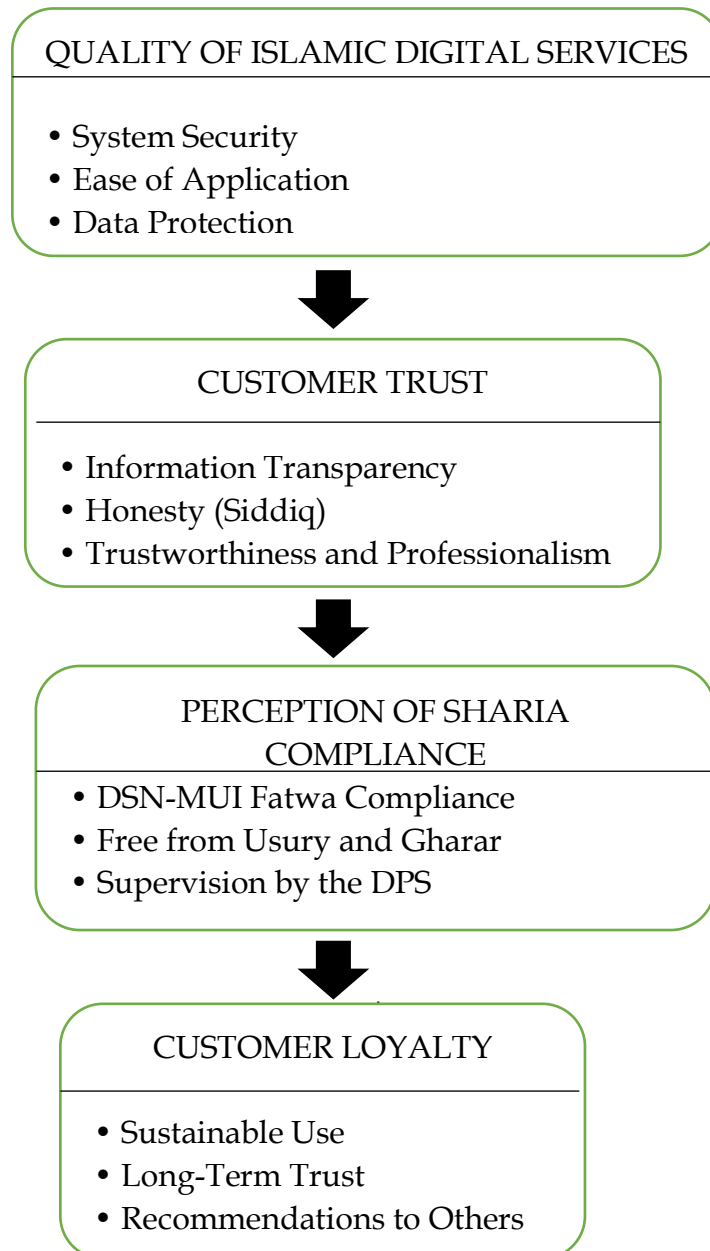


Figure 1. Conceptual Model of Sharia Mobile Banking User Loyalty

Source: Author's synthesis of various literature (2026)

Figure 1 shows a conceptual framework explaining the relationship between Islamic digital service quality, customer trust, and perceived Sharia compliance in shaping the loyalty of Islamic mobile banking users. This model demonstrates that digital service quality is the initial factor influencing customer experience in using Islamic banking applications. Services that are secure, easy to use, and capable of protecting customer data will create a sense of comfort in digital transactions. This positive experience subsequently contributes to building customer trust in the bank as a professional and trustworthy financial institution.

From a customer perspective, the existence of these Sharia regulations and fatwas provides assurance that the digital services they use are not only technically supervised by financial authorities, but also ethically and religiously. All Sharia banking products and services are generally subject to an assessment process by the Sharia Supervisory Board (DPS), which is tasked with ensuring the bank's operational practices comply with Sharia principles. This oversight mechanism fosters confidence that the Sharia banking system has more comprehensive controls in place to maintain the integrity of financial transactions. Therefore, customer perceptions of Sharia compliance are shaped not only by institutional claims but also by the existence of a clear oversight system and legal legitimacy.

Customer trust is further strengthened by the perception of the bank's adherence to sharia principles. Compliance with sharia banking regulations and various fatwas issued by the National Sharia Council-Indonesian Ulema Council are important indicators in building customer confidence that the services they use are in line with Islamic values.²¹ When good digital service

²¹ Rahmansyah Rahmansyah, Marliyah Marliyah, and Atika Atika, "Pengaruh Customer Perceived Value Dan Trust Terhadap Loyalitas Pengguna Mobile Banking Dengan Kepuasan Sebagai Variabel Intervening Pada Bank Syariah Indonesia:(Studi Kasus Mahasiswa Universitas Islam Negeri Sumatera Utara)," *MUQADDIMAH: Jurnal Ekonomi, Manajemen, Akuntansi Dan Bisnis* 2, no. 1 (2024): 208-26; Intan Febina Surya, M Djidin, and Pertiwi Utami, "Addressing

quality is accompanied by a high level of trust and commitment to sharia compliance, customer loyalty to sharia mobile banking services will be formed in a stronger and more sustainable manner.

Annual reports show that the use of mobile banking features continues to grow rapidly each year. Service management in Islamic banks is not only about providing advanced technology, but also ensuring strict sharia oversight. This is crucial to ensure bank operations remain aligned with the overarching goal of serving the public interest. Therefore, a strong strategy is needed to improve the quality of digital services to maximize customer loyalty, for example through transparent transactions, Islamic financial education campaigns across various media, and direct interaction with potential loyal customers.²²

Referring to the principles of muamalah in Islamic economic literature, the objectives of Islamic banking digital services can be divided into two broad categories: a) Providing efficiency and ease of transactions (Taisir); and b) Ensuring the security and protection of customer assets (Hifdz al-Maal).²³ In Islamic economics, service quality is seen as a form of itqan, or professionalism. This means that banks are not simply application providers, but rather entities entrusted with serving the public's financial needs with honesty. In an effort to build loyalty, the primary focus is on fulfilling technical satisfaction while providing spiritual peace of mind for customers.²⁴

Financial Distress in Halal MSMEs : Comparative Evidence from Indonesia and Malaysia" 6, no. 2 (2025): 138–63.

²² Fahira and Mustamin, "Analisis Kualitas Layanan Muamalat Digital Islamic Network Dalam Meningkatkan Kepuasan Nasabah Pada Bank Muamalat KCP Gowa."

²³ Muhammad Fakhurrozi Satyadarma and Syamsudin Syamsudin, "Pengaruh Kualitas Sistem, Kualitas Informasi, Dan Kualitas Layanan Terhadap Kepuasan Pengguna e-Learning Di Perguruan Tinggi," *Bulletin of Educational Management and Innovation* 1, no. 1 (2023): 37–50.

²⁴ Widyawaty and Widyaningsih, "Analisis Pengaruh Islamic Branding, Kualitas Layanan Digital Dan Kualitas Produk Terhadap Minat Menabung Di Bank Syariah Indonesia (Studi Kasus Masyarakat Solo Raya)."

In the modern banking world, technology has become the primary face of service, which must reflect high professionalism (itqan). Findings indicate that the quality of digital services on platforms like BSI Mobile or Muamalat DIN significantly determines whether customers will be satisfied and loyal.²⁵ Customers want an application that is not only practical, but also provides spiritual peace through features that support worship.²⁶ This is in line with the Taisir principle in Islam (QS. Al-Baqarah: 185) which emphasizes convenience for the people.

Fast, accurate service that rarely experiences technical problems creates inner satisfaction for customers.²⁷ The use of QRIS and m-banking among the younger generation has also been proven to expand the reach of Islamic finance while speeding up daily transactions.²⁸

The main thing that distinguishes Islamic banks from conventional banks is the guarantee that all digital operations are free from usury, gambling (maysir), and uncertainty (gharar). Sharia compliance is a powerful spiritual

²⁵ Fahira and Mustamin, "Analisis Kualitas Layanan Muamalat Digital Islamic Network Dalam Meningkatkan Kepuasan Nasabah Pada Bank Muamalat KCP Gowa"; Satyadarma and Syamsudin, "Pengaruh Kualitas Sistem, Kualitas Informasi, Dan Kualitas Layanan Terhadap Kepuasan Pengguna e-Learning Di Perguruan Tinggi."

²⁶ Widyawaty and Widyaningsih, "Analisis Pengaruh Islamic Branding, Kualitas Layanan Digital Dan Kualitas Produk Terhadap Minat Menabung Di Bank Syariah Indonesia (Studi Kasus Masyarakat Solo Raya)."

²⁷ Dewa and Safitri, "Analisa Pengaruh Kualitas Pelayanan Dan Kepuasan Pelanggan Terhadap Loyalitas Pelanggan Ovo Pada Masa Physical Distancing"; Setiagraha, Sakti, and Batin, "Pengaruh Layanan Digital Mobile Banking Dan Kepuasan Nasabah Terhadap Loyalitas Nasabah Bank Syariah Indonesia"; Mail Hilian Batin, "Pengaruh Citra Bank, Kualitas Pelayanan, Kepercayaan Nasabah, Penanganan Keluhan, Dan Kepuasan Terhadap Loyalitas Nasabah Pada Bank Sumsel Babel Kantor Capem Syariah UIN Raden Fatah Palembang," *MALIA: Journal of Islamic Banking and Finance* 3, no. 1 (2020): 45–58.

²⁸ Alvira, Iqbal, and Satriawan, "Analisis Pengaruh Persepsi Kemudahan, Keamanan, Dan Kualitas Pelayanan Penggunaan QRIS Terhadap Inklusi Keuangan Generasi z Di Coffee Shop Bandar Lampung Dalam Perspektif Ekonomi Islam"; Neni Maryamah, Mustika Widowati, and Rola Nurul Fajria, "Analisis Pengaruh Relationship Marketing, Kualitas Layanan, Dan Penggunaan m-Banking Terhadap Loyalitas Nasabah PT Bank Syariah Indonesia (Studi Kasus Pada Masyarakat Di Kota Semarang)," *Keunis* 11, no. 1 (2023): 58–72; Hansen Rusliani and Ayu Sayfitri Notaria, "Pengaruh Kualitas Layanan Dan Kepercayaan Terhadap Loyalitas Pelanggan Pada Pengguna Dompot Digital Dana (Studi Pada Mahasiswa Perbankan Syariah Angkatan 2020 & 2021)," *Bertuah Jurnal Syariah Dan Ekonomi Islam* 6, no. 1 (2025): 179–89.

attraction for Muslim customers.²⁹ This analysis reveals that customers feel calm when using Islamic m-banking because they are confident that every feature is supervised by the Sharia Supervisory Board (DPS).³⁰

Loyalty based on religious obedience (QS. Al-Baqarah: 275) has been proven to be much stronger than loyalty based solely on material bonuses.³¹ The feeling of gratitude and blessing in transactions is a satisfaction in itself that makes customers proud to use Islamic banking products.³² The principle of fairness also ensures that customers do not feel disadvantaged by hidden costs.³³

²⁹ Ibrahim and Rachmawati, "Persepsi Nasabah Tentang Implementasi Syariah Compliance Dan Good Corporate Governance Terhadap Loyalitas Nasabah BRI Syariah Kantor Cabang Sidoarjo"; Sani and Firdaus, "Akuntabilitas Dan Transparansi Dalam Pembiayaan Syariah: Kajian Berdasarkan Standar Akuntansi Syariah."

³⁰ Sarah and Firman, "Persepsi Pengelola Dan Nasabah Terhadap Implementasi Kepatuhan Syariah Pada BMT Muamalah Mandiri Depok"; Yusra Yusra and N Nurnarsrina, "Efektivitas Peran Dewan Pengawas Syariah Dalam Meminimalkan Risiko Kepatuhan Di Bank Syariah Di Indonesia," *Socius: Jurnal Penelitian Ilmu-Ilmu Sosial* 2, no. 5 (2024); Sholekhah, Abshor, and Guntoro, "Pengaruh Kualitas Layanan Digital BSI Terhadap Loyalitas Dan Kepatuhan Nasabah: Analisis Kuantitatif Dalam Perspektif Akuntansi Syariah."

³¹ Atika Oktaviani and Lucky Rachmawati, "Persepsi Nasabah Tentang Kepatuhan Syariah Dan Good Corporate Governance Terhadap Loyalitas Nasabah BNI Syariah Kantor Cabang Surabaya," *Jurnal Ekonomika Dan Bisnis Islam* 2, no. 2 (2019): 62-169; Iin Emy Prastiwi, "Pengaruh Persepsi Anggota Pada Sharia Compliance, Komitmen Agama Dan Atribut Produk Islam Terhadap Customer's Trust Yang Berdampak Pada Keputusan Menggunakan Jasa Lembaga Keuangan Syariah (Studi Pada BMT Amanah Ummah Sukoharjo)," *Jurnal Ilmiah Ekonomi Islam* 4, no. 01 (2018): 28, <https://doi.org/10.29040/jiei.v4i1.162>.

³² Feni Alfionita, Muh Syahrudin Ramadhan, and Fahrudin Fahrudin, "Analisis Persepsi Nasabah Terhadap Implementasi Layanan Digital Dalam Sistem Perbankan Syariah," *Kinerja: Jurnal Ekonomi Dan Manajemen* 22, no. 3 (2025): 354-63; Damirah Rizal, "Cryptocurrency Di Tengah Norma Keagamaan: Studi Tentang Persepsi Risiko Dan Kepatuhan Syariah Terhadap Minat Penggunaan Di Kalangan Mahasiswa Muslim Kota Parepare: Cryptocurrency in the Middle of Religious Norms: A Study of Risk Perception and Sharia Comp," *Al Rikaz: Jurnal Ekonomi Syariah* 3, no. 2 (2025): 156-72; Muhammad Alif Shafwan Hanif Sanjaya, "Pengaruh Kepatuhan Syariah, Literasi Keuangan, Dan Persepsi Terhadap Lembaga Zakat Terhadap Kesejahteraan Ekonomi Mustahik Peran Mediasi Kepercayaan Terhadap Lembaga Keuangan Syariah," *GEMILANG: Jurnal Manajemen Dan Akuntansi* 5, no. 2 (2025): 931-47.

³³ Puji Rahayu and Imarotus Suaidah, "Pengaruh Keadilan, Perilaku, Persepsi Penerapan Undang-Undang Harmonisasi Peraturan Perpajakan Terhadap Kepatuhan Wajib Pajak," *Ekonomi, Keuangan, Investasi Dan Syariah (EKUITAS)* 3, no. 4 (2022): 939-45; Bahtiar Effendi, Wardah Nabila, and Fina Ummiyatul Izza, "Analisis Persepsi Tentang Tax Education Dan Peran Sikap Religiusitas Terhadap Perilaku Kepatuhan Kewajiban Perpajakan," *Jurnal Akuntansi Dan Audit Syariah (JAAiS)* 3, no. 2 (2022): 181-95; Herti Diana Hutapea, Amran Manurung, and Kristiani Sihotang, "Pengaruh Persepsi Wajib Pajak UMKM Atas Undang-

At the highest level, Islamic bank customer loyalty transforms into a relationship of Ta'awun, or mutual assistance in good deeds (QS. Al-Ma'idah: 2). Customers no longer see themselves as ordinary consumers, but as supporters of the rise of the Islamic economy.³⁴ They voluntarily recommend Islamic banking services to others through positive testimonials or word of mouth.³⁵ These findings confirm that when banks provide great digital services while remaining Sharia-compliant, customers will reward them with long-term loyalty.³⁶ A comfortable user experience in the app strengthens this emotional bond.³⁷ Ultimately, the synergy between technology, trust, and religiosity

Undang HPP, Sosialisasi Perpajakan Terhadap Kepatuhan Wajib Pajak UMKM," *Ekonomi, Keuangan, Investasi Dan Syariah (Ekuitas)* 4, no. 3 (2023): 987-95.

³⁴ Azizah, Adha, and Wahyudi, "Peran Kepuasan Dalam Memediasi Pengaruh E-Word of Mouth Dan Kualitas Layanan Financial Technology Terhadap Loyalitas Nasabah Bank Syariah"; Safitri and Widyastuti, "Peran Kepuasan Dalam Memediasi Pengaruh Customer Experience, Word Of Mouth Dan Kualitas Layanan Mobile Banking Terhadap Loyalitas Nasabah."

³⁵ Debi Triyanti, Reny Fitriana Kaban, and Muhammad Iqbal, "Peran Layanan Mobile Banking Dalam Meningkatkan Kepuasan Dan Loyalitas Nasabah Bank Syariah," *Jurnal Muhammadiyah Manajemen Bisnis* 2, no. 1 (2021): 51-62; Sudirman, Imran, and Prayoga, "Pengaruh Risiko Dan Kualitas Layanan Terhadap Loyalitas Nasabah Pengguna BSI Mobile Banking."

³⁶ Ismulyaty and Roni, "Pengaruh Kualitas Layanan Dan Kepuasan Pengguna Internet Banking Terhadap Loyalitas Nasabah Bank Syariah Indonesia (Bsi Kalirejo)."; Rahmansyah, Marliyah, and Atika, "Pengaruh Customer Perceived Value Dan Trust Terhadap Loyalitas Pengguna Mobile Banking Dengan Kepuasan Sebagai Variabel Intervening Pada Bank Syariah Indonesia:(Studi Kasus Mahasiswa Universitas Islam Negeri Sumatera Utara)"; Purnama, "Pengaruh Kualitas Layanan Mobile Banking Dan Kepercayaan Terhadap Loyalitas Nasabah Dimediasi Oleh Kepuasan Nasabah Pada PT Bank Syariah Indonesia KCP Medan Pulo Brayan."

³⁷ Tira Syahira, Ahmad Perdana Indra, and Tuti Anggraini, "Pengaruh Pengalaman Nasabah Dalam Penggunaan MBanking Terhadap Loyalitas Nasabah Bank Syariah Indonesia (Studi Kasus Masyarakat Sei Mencirim)," *Jurnal Ilmiah Ekonomi Islam* 10, no. 1 (2024): 1216-20; Afwan Hafizh, Tri Inda Fadhila Rahma, and Nurul Jannah, "Pengaruh Kualitas Layanan Dan Kemudahan Terhadap Loyalitas Nasabah Mobile Banking BSI Dengan Kepuasan Sebagai Variabel Intervening," *Ad-Deenar: Jurnal Ekonomi Dan Bisnis Islam* 7, no. 02 (2023); Fitri Wahyuningsih, "Pengaruh Kualitas Sistem Dan Kualitas Layanan Terhadap Loyalitas Dimediasi Kepuasan Pelanggan Pada Nasabah Aplikasi Mobile Banking Bank BSI Syariah: Pengaruh Kualitas Sistem Dan Kualitas Layanan Terhadap Loyalitas Dimediasi Kepuasan Pelanggan Pada Nasabah," *Jurnal Manajemen Bisnis Dan Organisasi* 2, no. 2 (2023): 16-26.

creates a fortress of loyalty that is difficult to penetrate by the temptations of other banks.³⁸

Furthermore, the perception of Sharia compliance is also related to the spiritual dimension of the economic behavior of Muslim communities. Customers are not simply seeking the convenience of digital transactions but also seeking inner peace in conducting financial activities in accordance with religious teachings. When banks demonstrate consistency in implementing Sharia principles through transparent contracts, clear transaction mechanisms, and adherence to applicable fatwas (religious edicts), mobile banking services are viewed not only as a transaction tool but also as part of an economic practice aligned with religious values.

Thus, these findings confirm that perceived Sharia compliance is the foundation that strengthens customer loyalty in using Sharia mobile banking services. The integration of digital technology innovation with compliance with Sharia regulations and fatwas creates a distinct advantage for Sharia banking. When customers believe that the services they use are not only technologically efficient but also consistent with Sharia principles, the resulting loyalty is not only rational but also driven by moral and spiritual conviction in the Islamic financial system.

D. Conclusion

This study shows that the quality of Islamic digital services plays a crucial role in building loyalty among Islamic mobile banking users. System security, data protection, and ease of use are key factors influencing customer

³⁸ Rica Almara Vrisca Nasution, "Analisis Persepsi Nasabah Berinvestasi Melalui Produk Pembiayaan Cicil Emas Pada PT. Bank Syariah Indonesia KCP Stabat," *Jurnal Ekonomi Dan Keuangan Syariah* 3, no. 3 (2024): 106–23; Laila Martasari and Sepky Mardian, "Persepsi Masyarakat Terhadap Penerapan Sharia Compliance Pada Bank Syariah Di Kecamatan Barabai," *Jurnal Dinamika Akuntansi Dan Bisnis* 2, no. 1 (2015): 45–58; Anisa Santalia, Mufti Alam Adha, and Sunu Prasetya Adi, "Pengaruh Automatic Teller Machine (ATM), Mobile Banking, Keamanan, Dan Kepercayaan Terhadap Loyalitas Nasabah Bank Syariah Indonesia," *Jurnal Ekonomi Syariah Pelita Bangsa* 9, no. 02 (2024): 327–40.

convenience in digital transactions. From an Islamic economic perspective, service security also reflects the principles of maqasid al-shariah, particularly in safeguarding assets (*hifdz al-maal*), thereby increasing customer satisfaction and maintaining loyalty to Islamic banks.

Customer trust is a crucial factor in strengthening user loyalty. This trust is built through information transparency, honesty in conveying costs and transaction mechanisms, and professional service quality. Islamic business ethics, such as *siddiq* (trustworthiness) and *amanah* (trustworthiness), are essential foundations for building long-term relationships between Islamic banks and their customers. Perceptions of Sharia compliance are also a key foundation for customer loyalty. Compliance with regulations such as Law Number 21 of 2008 concerning Sharia Banking and fatwas from the National Sharia Council (DSN-MUI), including Fatwa No. 116/DSN-MUI/IX/2017 concerning Sharia Electronic Money and Fatwa No. 117/DSN-MUI/II/2018 concerning information technology-based financing services, guarantee that the digital services used are in accordance with Sharia principles. This research has limitations because it uses a literature study approach and therefore does not involve direct empirical data from Sharia mobile banking users. Therefore, further research is recommended to use an empirical approach or mixed methods to directly test the relationship between digital service quality, customer trust, and perceptions of sharia compliance on user loyalty in the context of digital sharia banking.

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