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The influence of sharia compliance awareness on customer loyalty in Islamic banking: The mediating role of service quality

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Abstract

This study aims to explore the influence of sharia compliance awareness on customer loyalty in Islamic banking, with service quality as a mediating variable. A quantitative approach was employed using the Partial Least Squares-Structural Equation Modeling (PLS-SEM) method to examine both direct and indirect relationships among variables. Data were collected through a 5-point Likert-scale questionnaire from 43 active customers of digital Islamic banking services in Indonesia. The findings revealed that sharia compliance awareness significantly affects customer loyalty, both directly and indirectly through service quality as a mediator. Specifically, service quality has a strong direct influence on customer loyalty and serves as a significant mediator in this relationship. These results suggest that enhancing awareness of sharia compliance and improving service quality—particularly in digital service aspects—can be key strategies for increasing customer loyalty. The implications of this research offer critical insights for the Islamic banking industry in developing technology-based services that align with sharia principles to strengthen long-term customer relationships.

Keywords: Sharia compliance awareness; customer loyalty; service quality; Islamic banking; mediation

Introduction

In the rapidly evolving digital era, Islamic banking faces significant challenges in remaining relevant and competitive in the global financial market. One of the key factors influencing the success of Islamic banks is customer loyalty, which serves as the foundation for building long-term relationships between banks and customers. Customer loyalty is not solely determined by the products or services offered, but also by the level of customer awareness regarding *sharia* compliance, which constitutes the core of Islamic banking operations. Research by Ahmed *et al.* (2021) indicates that *sharia* compliance has a significant positive impact on customer satisfaction through the mediating role of service quality. In addition, Zouari and Abdelhedi (2021) emphasize that digitalization, as a dimension of service quality, also plays a critical role in customer satisfaction within Islamic banking.

Furthermore, Santoso and Mohamad Ibrahim (2022) revealed that a combination of *sharia* compliance, service quality, customer trust, and satisfaction directly influences customer loyalty at rural Islamic banks in Indonesia. Meanwhile, Suhartanto *et al.* (2019)

observed that customer loyalty is more influenced by emotional satisfaction and religiosity than by perceived service quality. A systematic review by Andespa *et al.* (2023) highlights the importance of factors such as consumer alignment, Islamic branding, and behavioral intentions in shaping *sharia* compliance behavior. Therefore, understanding the relationship between *sharia* compliance awareness and customer loyalty is crucial for developing effective strategies for Islamic banking in the digital age.

Sharia compliance awareness is a crucial differentiator between Islamic and conventional banking. Customers with high awareness of *sharia* values are more likely to remain loyal to products and services that adhere to Islamic principles. However, despite the growing awareness of *sharia* compliance, customer loyalty in Islamic banking has yet to reach optimal levels. Research by Fairul and Sari (2024) found that *sharia* compliance significantly influences electronic loyalty (*e-loyalty*) through the role of digital service quality. Zouari and Abdelhedi (2021) also noted that customer satisfaction in the digital age is highly affected by service quality, including the dimensions of digitalization and *sharia* compliance.

Moreover, Shahzad *et al.* (2019) found that service and product quality significantly contribute to customer loyalty, although customer religiosity can moderate this relationship. Setiani and Yudiana (2022) showed that Islamic banking service quality, Islamic branding, and *hijrah* intentions positively influence customer loyalty in the use of Islamic digital banking. Additionally, Ahmed *et al.* (2021) identified that service quality not only mediates the relationship between *sharia* compliance and customer satisfaction but also plays a crucial role in enhancing customer loyalty. Hence, developing strategies that integrate *sharia* compliance and service quality is essential for improving customer loyalty in Islamic banking in the digital era.

In this digital age, service quality plays a vital role in building customer trust and loyalty. Customers expect not only *sharia*-compliant services, but also fast, efficient, and user-friendly services, especially through digital platforms. According to Mulazid and Fatmawati (2023), service quality, brand image, and trust influence customer satisfaction, which ultimately affects digital customer loyalty in Islamic banking. Zouari and Abdelhedi (2020) further highlight that digitalization, as a dimension of service quality, significantly impacts customer satisfaction in Islamic banking—particularly among the younger generation familiar with technology.

Additionally, Setiani and Yudiana (2022) found that digital service quality and Islamic branding are positively related to customer loyalty in digital Islamic banking. Suhartanto *et al.* (2019) noted that customer loyalty is more heavily influenced by emotional attachment and religiosity than by perceived service quality. Shafique *et al.* (2023) added that religious satisfaction and service quality significantly affect customer loyalty, indicating that a combination of emotional factors and service quality is essential for retaining customers in the digital age. Thus, Islamic banks that fail to provide adequate service quality—such as easy access to mobile applications, user-friendly transaction features, and high data security—risk losing customer loyalty despite customers' high awareness of *sharia* compliance.

Previous studies show that service quality can serve as a significant mediating variable in bridging the influence of *sharia* compliance awareness on customer loyalty. In a digital context, strong service quality not only reinforces customer trust but also enhances their experience with Islamic banking products and services. Shahzad *et al.* (2019) reported that service and product quality are significantly associated with customer loyalty, although religiosity also moderates this relationship. Additionally, Suhartanto *et al.* (2019) noted that customer loyalty is more influenced by emotional attachment and religiosity than by service quality alone.

Ahmed *et al.* (2021) demonstrated that *sharia* compliance has a positive impact on service quality, which in turn increases customer satisfaction and loyalty. Research by Anjelisa

et al. (2023) confirmed that *sharia*-compliant service quality and customer relationship management significantly contribute to customer satisfaction and loyalty. Fairul and Sari (2024) also found that digital service quality and effective promotions can enhance electronic loyalty in Islamic banking customers. Therefore, understanding how *sharia* compliance awareness affects customer loyalty—with service quality as a mediating factor—is critical.

This study aims to examine the influence of *sharia* compliance awareness on customer loyalty in Islamic banking, with service quality as a mediating variable. The study is expected to contribute significantly to the literature on Islamic banking and digital marketing while offering strategic insights for the industry to enhance customer loyalty by improving service quality in the digital age.

Literature Review and Hypotheses Development

Sharia Compliance Awareness

In Islamic banking, *sharia* compliance awareness plays a vital role in fostering customer loyalty. When customers are confident that an Islamic bank operates according to Islamic principles, they are more likely to trust and remain loyal to its services. Additionally, service quality acts as a mediating factor that strengthens the relationship between *sharia* compliance and customer loyalty. These principles are grounded in the Qur'an, which emphasizes honesty, justice, and transparency in halal transactions (Qur'an, *al-Muṭaffifin*: 1–3).

Sharia compliance awareness reflects customers' understanding of Islamic financial principles, such as avoiding *riba* (usury), *gharar* (uncertainty), and *maysir* (gambling). Studies have shown that this awareness influences consumer preferences for Islamic banking products, as customers feel morally and spiritually more secure when using services aligned with Islamic teachings (Ahmed *et al.*, 2020). A high level of *sharia* compliance awareness fosters trust in the integrity of Islamic financial institutions, thereby facilitating long-term relationships between customers and banks (Hassan & Ali, 2021).

However, several studies have indicated that a low level of awareness can hinder the growth of customer loyalty. A lack of literacy concerning *sharia* concepts—such as Islamic contracts (*'aqd*), including *murābahah* and *muḍārabah*—often leads to confusion among customers in distinguishing between Islamic and conventional financial products (Mahmood *et al.*, 2021). This misunderstanding results in a failure to fully recognize the additional ethical and spiritual benefits of *sharia*-compliant services, which ultimately influences their loyalty decisions.

H₁: *Sharia* compliance awareness significantly influences customer loyalty (direct effect).

Customer Loyalty in Islamic Banking

In the business world, including Islamic banking, *amānah* (trustworthiness) and fairness in service are essential for building long-term customer relationships. Islamic banks that uphold transparent contracts (*'uqūd*), prioritize customer welfare, and operate with integrity will foster greater trust and loyalty (Qur'an, *al-Nisā*: 58).

Customer loyalty reflects a consumer's commitment to continually use certain banking products and services. In the Islamic banking context, loyalty is shaped by trust in *sharia* compliance, perceived service quality, and positive customer experiences. Previous studies have shown that *sharia* compliance strengthens trust and motivates customers to recommend Islamic banking services to others (Farooq & Habib, 2019).

Moreover, customer loyalty is often associated with satisfaction concerning service accessibility, particularly digital services provided by Islamic banks.

Conversely, other studies have found that inconsistent service quality can diminish customer loyalty. For instance, the absence of modern technological features comparable to those offered by conventional banks can lead to a poor customer experience—especially in today's digital environment (Khan *et al.*, 2020). Such dissatisfaction may prompt customers to seek alternative financial services, including those provided by conventional banks.

H2: Sharia compliance awareness significantly influences service quality (mediator pathway).

The Role of Service Quality

In Islam, service quality is fundamental in building trust, satisfaction, and loyalty across various sectors, including Islamic banking. Islamic teachings emphasize honesty, professionalism, fairness, and accountability in serving others. These principles align with Qur'anic guidance on providing fair and non-deceptive services while fulfilling customers' rights transparently (Qur'an, *al-Muṭaffifin*: 1–3).

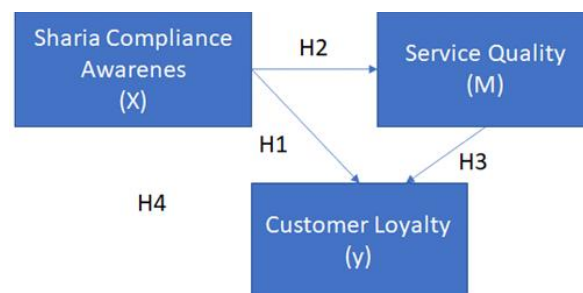
Service quality is a critical dimension for creating a satisfactory customer experience. In Islamic banking, it includes adherence to sharia principles, responsiveness of bank staff, and integration of effective digital technologies. Studies show that high-quality service enhances customers' perceived value, which in turn strengthens their loyalty (Razak & Rahman, 2021). In the digital context, mobile application-based Islamic banking services also significantly contribute to customer loyalty by offering faster and more secure access.

However, some studies have indicated that service quality can be a challenge for Islamic banks if not accompanied by competitive innovation. Customers expect digital services that are at least on par with those offered by conventional banks. Therefore, shortcomings in digital features may lead to dissatisfaction (Sulaiman *et al.*, 2020). This highlights the need for service quality in Islamic banking to meet not only sharia standards but also modern consumer expectations.

H3: Service quality significantly influences customer loyalty (mediator pathway).

H4: Service quality mediates the relationship between sharia compliance awareness and customer loyalty (indirect effect).

Research Methodology



"H4: Service Quality mediates the relationship between Sharia Compliance Awareness and Customer Loyalty."

Figure 1 Hypothesis model

This study adopts a quantitative approach with a causal research design to examine the direct, indirect, and mediating effects among variables. The research population consists of Islamic banking customers who actively use digital services such as mobile banking or Islamic banking applications. The sample was selected using purposive sampling, with the criterion being customers who have used Islamic banking services for at least one year. The minimum sample size was calculated using Slovin's formula with a 5% margin of error. The study targeted 70 respondents and successfully obtained 43 responses, consisting of 20 male and 23 female participants. Most respondents held a bachelor's degree.

Sharia Compliance Awareness (X) was measured using the *Sharia Compliance Framework* based on principles such as the prohibition of *riba*, *gharar*, and *maysir*, as outlined by Iqbal and Mirakhor (2007). The dimensions include understanding of *sharia* principles, product compliance, and trust in Islamic financial institutions. Indicators included: (1) knowledge of *riba* and *gharar* prohibitions, (2) understanding of *sharia* contracts such as *murābahah* and *muḍārabah*, and (3) trust in Islamic banks to uphold *sharia* principles. This framework reflects customers' perceptions of the ethical value offered by Islamic banking.

Customer Loyalty (Y) was assessed using the Theory of Planned Behavior (Ajzen, 1991), which posits that loyalty results from behavioral intentions influenced by trust and satisfaction. The dimensions included intention to continue using services, willingness to recommend, and emotional attachment to the bank. Indicators were: (1) preference to keep using Islamic banking despite conventional alternatives, (2) willingness to recommend Islamic banks to others, and (3) satisfaction and trust in Islamic banks.

Service Quality (Z) was measured using the SERVQUAL model by Parasuraman *et al.* (1988), adapted to the Islamic context. The dimensions included service reliability, staff responsiveness, and digital service quality. Indicators were: (1) ability to deliver services as promised, (2) prompt responses to customer complaints, (3) user-friendly digital features, and (4) accessibility of services through digital platforms.

Data were collected using a structured questionnaire based on a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree). The instrument was tested for validity and reliability through confirmatory factor analysis and internal consistency using Cronbach's Alpha. Data analysis was conducted using Structural Equation Modeling (SEM) with the Partial Least Squares (PLS) approach to examine both direct and mediating effects. The analysis procedure included assessment of the measurement model to confirm construct validity and reliability, and assessment of the structural model to evaluate the relationships among variables.

This study proposed four hypotheses: (1) Sharia Compliance Awareness significantly influences Customer Loyalty in Islamic Banking, (2) Sharia Compliance Awareness significantly influences Service Quality, (3) Service Quality significantly influences Customer Loyalty, and (4) Service Quality mediates the relationship between Sharia Compliance Awareness and Customer Loyalty. By integrating relevant theories and models, this study aims to make an empirical contribution to the literature on Islamic banking.

Measurement Model Results

Table 1 Measurement Model Results

Construct	Indicator	Loading Factor (LF)	Mean	SD	CR	AVE
Sharia Compliance Awareness			16.3	2.73	0.941	0.798
Product Compliance with Sharia	I understand the difference between sharia-compliant and conventional financial products	0.897				
	I believe that Islamic financial products comply with sharia principles	0.912				
Trust in Islamic Financial Institutions	I trust Islamic banks to uphold sharia compliance in all operations	0.898				
	I perceive that Islamic banks offer fair and ethical services according to <i>sharia</i>	0.866				
Customer Loyalty			27.9	4.91	0.936	0.678
Intention to Continue Using Services	I prefer to continue using Islamic banking services despite conventional alternatives	0.759				
	I am committed to continue using Islamic banking products and services in the future	0.863				
Recommendation to Others	I am willing to recommend Islamic banks to family, friends, or colleagues	0.891				
	I believe Islamic banking services are suitable for others' needs	0.884				
Emotional Attachment to Bank	I am satisfied with my experience using Islamic banking services	0.860				
	I trust Islamic banks to provide services aligned with <i>sharia</i> values	0.761				
	I feel proud to be an Islamic bank customer for supporting <i>sharia</i> principles	0.731				
Service Quality			36.2	6.69	0.936	0.620
Service Reliability	I believe the bank can deliver services as promised	0.798				
	Consistency in delivering services that meet customer expectations	0.782				
	Accuracy of information provided by the bank	0.855				
Staff Responsiveness	The bank responds quickly to complaints or inquiries	0.819				
	I trust staff to provide effective solutions to customer problems	0.850				
	Staff are always ready to assist customers	0.771				
Digital Service Quality	I find the mobile app features easy to use	0.727				
	I believe digital transactions are secure	0.739				
	I can access Islamic banking services through various digital platforms	0.735				

Note: SD = Standard deviation; CR = Composite reliability (Dillon-Goldstein's rho); AVE = Average variance extracted. All factor loadings are statistically significant.

Data Analysis and Research Findings

Table 2 Discriminant Validity (Fornell–Larcker Criterion)

Variable	Customer Loyalty (Y)	Service Quality (M)	Sharia Compliance Awareness (X)
Customer Loyalty (Y)	0.824		
Service Quality (M)	0.841	0.788	
Sharia Compliance Awareness (X)	0.704	0.622	0.893

The correlation matrix above shows the relationships between Sharia Compliance Awareness (X), Service Quality (M), and Customer Loyalty (Y). The results indicate that X is positively correlated with both Y ($r = 0.704$) and M ($r = 0.622$), suggesting that increased awareness of *sharia* compliance enhances both perceived service quality and customer loyalty. Service Quality (M) has the strongest correlation with Customer Loyalty (Y) ($r = 0.841$), demonstrating its key role. Diagonal values (0.824, 0.788, 0.893) indicate strong construct reliability. Overall, Service Quality functions as a mediator between Sharia Compliance Awareness and Customer Loyalty.

Table 3 Heterotrait-Monotrait Ratio (HTMT)

Variable	Customer Loyalty (Y)	Service Quality (M)
Service Quality (M)	0.890	
Sharia Compliance Awareness (X)	0.748	0.661

HTMT values below the threshold of 0.90 confirm adequate discriminant validity among constructs. The highest HTMT value (0.890) is still within acceptable range, indicating that although the constructs are highly correlated, they remain conceptually distinct.

Table 4 Model Goodness-of-Fit (R^2 Values)

Variable	R Square	Adjusted R Square
Customer Loyalty (Y)	0.760	0.748
Service Quality (M)	0.387	0.372

The R^2 value of 0.760 for Customer Loyalty indicates that 76% of its variance is explained by the model (X and M). Service Quality has a moderate R^2 value of 0.387, suggesting that 38.7% of its variance is accounted for by Sharia Compliance Awareness.

Bootstrapping Results and Hypothesis Testing

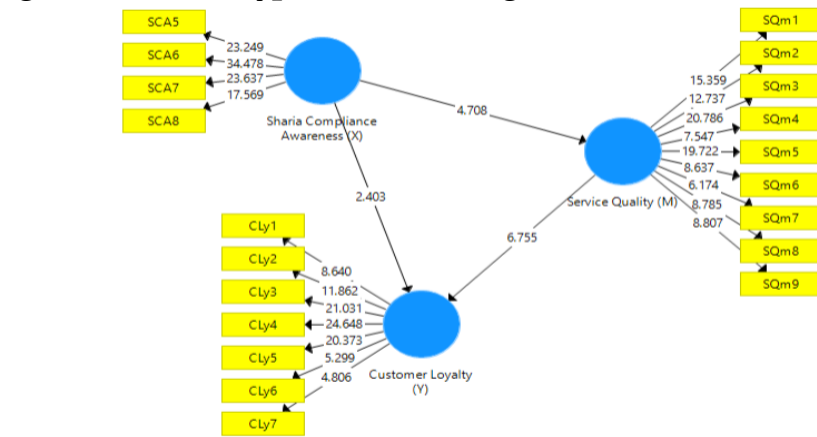


Figure 2 Bootstrapping Output (PLS-SEM Model)

The figure above presents the results of the Partial Least Squares–Structural Equation Modeling (PLS-SEM) analysis using SmartPLS, illustrating the relationships among the three main variables: Sharia Compliance Awareness (X), Service Quality (M), and Customer Loyalty (Y), along with their respective measurement indicators. The values on the paths between latent variables represent the path coefficients, while the values on each indicator reflect the outer loadings or the contributions of each indicator to its latent construct.

The analysis reveals that Sharia Compliance Awareness (X) has a direct influence on Customer Loyalty (Y) with a path coefficient of 2.403, and also affects Service Quality (M) with a coefficient of 4.708. In turn, Service Quality strongly influences Customer Loyalty with a path coefficient of 6.755, suggesting that service quality is a key determinant of customer loyalty.

Regarding the indicators, each latent variable is measured by several indicators. Indicators SCA5 to SCA8 assess Sharia Compliance Awareness, with relatively high outer loading values, indicating their significant contributions. Similarly, indicators SQm1 to SQm9 measure Service Quality, and indicators CLy1 to CLy7 assess Customer Loyalty, with most outer loading values exceeding 0.7—confirming their validity and reliability in representing their respective constructs.

Overall, this figure demonstrates that Sharia Compliance Awareness impacts Customer Loyalty both directly and indirectly through Service Quality. Service Quality acts as a significant mediating variable within the model.

Direct Effects Hypothesis Testing

Table 5 Direct Effects Hypothesis Testing

Hypothesis Path	T Statistics	P Value	Conclusion
H1 Sharia Compliance Awareness → Customer Loyalty	2.403	0.017	Supported
H2 Sharia Compliance Awareness → Service Quality	4.708	0.000	Supported
H3 Service Quality → Customer Loyalty	6.755	0.000	Supported

The table above presents the hypothesis testing results using T-Statistics and P-Values, which determine the significance of the relationships between variables in the model. A T-Statistic greater than 1.96 indicates significance at the 95% confidence level, while P-Values below 0.05 confirm statistical significance.

From the results, the relationship between Service Quality (M) and Customer Loyalty (Y) yields a T-Statistic of 6.755 and a P-Value of 0.000, indicating a highly significant impact of service quality on customer loyalty. The relationship between Sharia Compliance Awareness (X) and Customer Loyalty (Y) shows a T-Statistic of 2.403 and a P-Value of 0.017, suggesting that sharia compliance awareness also significantly affects customer loyalty, although to a lesser extent than service quality. Lastly, the relationship between Sharia Compliance Awareness (X) and Service Quality (M) results in a T-Statistic of 4.708 and a P-Value of 0.000, confirming that awareness of sharia compliance significantly influences perceived service quality.

Thus, all direct effect hypotheses in the model are supported, indicating that Sharia Compliance Awareness influences Customer Loyalty both directly and indirectly via Service Quality as a mediating variable.

Table 6 Indirect Effect (Mediation) Hypothesis Testing

Hypothesis	Indirect Path	T Statistics	P Value	Conclusion
H4	Sharia Compliance Awareness → Service Quality → Customer Loyalty	3.501	0.001	Supported

The table above shows the results of the indirect effect (mediation) test between Sharia Compliance Awareness (X) and Customer Loyalty (Y) through Service Quality (M). In mediation analysis, the indirect effect is considered statistically significant if the T-Statistic exceeds 1.96 and the P-Value is below 0.05.

The T-Statistic of 3.501 and P-Value of 0.001 indicate that this mediating path is statistically significant. This means Sharia Compliance Awareness (X) not only has a direct effect on Customer Loyalty (Y), but also an indirect effect through the enhancement of Service Quality (M). In other words, higher sharia compliance awareness improves perceived service quality, which in turn increases customer loyalty. These findings confirm that Service Quality (M) plays a mediating role in strengthening the relationship between Sharia Compliance Awareness (X) and Customer Loyalty (Y).

Discussion

The findings of this study demonstrate that awareness of *sharia* principles—such as the prohibition of *riba* (usury), *gharar* (uncertainty), and *maysir* (gambling)—significantly influences customer loyalty, both directly and indirectly. Service quality plays an important mediating role in strengthening this relationship, particularly through the provision of efficient technology-based services that comply with *sharia* principles.

Path analysis revealed that Sharia Compliance Awareness has a direct effect on Customer Loyalty, with a T-statistic of 2.403 ($p\text{-value} < 0.05$), and also directly affects Service Quality, with a T-statistic of 4.708. Furthermore, Service Quality has a highly significant impact on Customer Loyalty, with a T-statistic of 6.755, making it a key element in increasing customer loyalty. The mediation test further confirms that Service Quality significantly mediates the relationship between Sharia Compliance Awareness and Customer Loyalty (T-statistic = 3.501; $p\text{-value} = 0.001$).

These findings are consistent with previous studies. Ahmed *et al.* (2021) stated that compliance with *sharia* principles enhances customer satisfaction and loyalty through service quality. Zouari and Abdelhedi (2021) also highlighted the critical role of digital service quality in determining customer satisfaction in Islamic banking.

Furthermore, research by Suhartanto *et al.* (2019) emphasized the importance of emotional satisfaction and religiosity in shaping customer loyalty—an insight that aligns with the current study's recognition of *sharia* compliance as a religiously meaningful factor influencing loyalty.

The study also supports the argument that service quality is a strategic asset in the digital era. With the growing demand for fast, user-friendly, and secure services, Islamic banking must adapt its technology to match or exceed the standards of conventional financial institutions. According to Setiani and Yudiana (2022), Islamic branding and digital service features positively influence customer loyalty. This aligns with the present findings, where service quality—especially digital aspects—has a powerful influence on loyalty outcomes.

In the context of Islamic banking, service quality does not only mean technical efficiency but also includes adherence to Islamic ethical values. This is evident in customer expectations that digital applications and platforms not only deliver seamless service, but also reflect the integrity and trustworthiness that are foundational to *sharia*-compliant finance.

Moreover, the discriminant validity test (HTMT) confirms that each construct in the model is conceptually and statistically distinct, reinforcing the robustness of the measurement model. The Goodness-of-Fit analysis further indicates a moderately strong model fit, suggesting that the proposed model effectively captures the dynamics among Sharia Compliance Awareness, Service Quality, and Customer Loyalty.

Ultimately, this study reaffirms that integrating *sharia* values into the customer experience—especially through high-quality digital services—is essential for strengthening long-term relationships between Islamic banks and their customers. In an increasingly competitive digital environment, the dual emphasis on religious compliance and service excellence constitutes a critical differentiator for Islamic banking institutions.

Conclusion

This study concludes that Sharia Compliance Awareness significantly affects Customer Loyalty in Islamic banking, both directly and indirectly through the mediating role of Service Quality. The results show that customers who are aware of *sharia* principles—such as the prohibition of *riba*, *gharar*, and *maysir*—tend to demonstrate greater trust and loyalty toward Islamic banks. However, Service Quality emerges as a key determinant that amplifies the effect of *sharia* compliance awareness on customer loyalty, especially through the enhancement of digital services.

The findings from the path analysis and hypothesis testing confirm that all relationships between variables are statistically significant. The mediating role of Service Quality strengthens the impact of Sharia Compliance Awareness on Customer Loyalty. Furthermore, the validity and reliability tests (e.g., Fornell–Larcker Criterion, HTMT ratio, and R^2 values) confirm the robustness of the model, indicating good construct differentiation and predictive accuracy.

Practically, the results imply that Islamic banks must not only promote awareness of *sharia* values but also ensure that service delivery—particularly through digital channels—is fast, reliable, and aligned with Islamic ethical standards. Strengthening the synergy between ethical awareness and technological excellence can

serve as a strategic pathway to foster long-term customer relationships and loyalty in the competitive digital banking landscape.

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