



Integrating service quality and Sharia governance in building customer loyalty in Islamic banking

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Abstract

Purpose – This study explores how service quality and Sharia governance directly influence customer loyalty in Islamic banking. It moves beyond procedural interpretations of Sharia compliance by examining how operational performance and institutional religiosity jointly shape long-term customer commitments.

Methodology – An explanatory sequential mixed-method design was employed. In the quantitative phase, data were collected from 213 customers of the Bank Syariah Indonesia (BSI) in Jambi Province, Indonesia. The sample was selected using cluster random sampling, in which two of the three existing BSI branches were randomly chosen, and all customers from the selected branches participated as respondents. The data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM). The qualitative phase followed an Interpretative Phenomenological Analysis (IPA) involving in-depth interviews with four long-term loyal customers to uncover the emotional, spiritual, and value-based dimensions underpinning their loyalty.

Findings – Both service quality and Sharia governance significantly and directly affect customer loyalty, with Sharia governance exerting a stronger influence. The qualitative findings revealed four key loyalty-building patterns: spiritualized service experience, trust in Sharia supervisory structures, emotional connection with Islamic digital platforms, and personalized service grounded in ethics.

Implications – For Islamic banks, fostering loyalty requires more than efficient service delivery and demands visible Sharia credibility and alignment with customers' religious values and expectations.

Originality – Departing from previous studies that examined operational or governance factors in isolation, this study integrates service quality and Sharia governance as parallel, mutually reinforcing drivers of customer loyalty. The developed loyalty framework captures the multidimensional interplay between faith, ethical congruence, and service experience in Muslim-majority banking context.

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Introduction

The rapid expansion of Islamic banking in Muslim-majority countries has prompted a shift in institutional priorities—from mere regulatory compliance to the strategic cultivation of long-term customer loyalty (Sulistyandari & Kusumah, 2023). In Indonesia, home to the world's largest

Muslim population, institutions such as Bank Syariah Indonesia (BSI) face the dual challenge of delivering efficient banking services while also demonstrating sincere adherence to Islamic principles (Kartika et al., 2022). This dual mandate is critical for retaining religiously observable and value-conscious customers (Nuriatullah et al., 2024). In this context, customer loyalty emerges as a consequence of both high-quality service performance and perceptions of the institution's religious integrity (Saleh et al., 2025).

Service quality is pivotal to customer loyalty, particularly in Sharia banking. Studies on Bank Syariah Indonesia and Bank Mandiri have shown that responsiveness, empathy, and reliability significantly enhance loyalty. Conversely, slow complaint handling in several Sharia banks has caused customer dissatisfaction and switching, demonstrating how poor service quality erodes loyalty (Rezeki et al., 2023). However, in Islamic banking, these dimensions are inseparable from the ethical and religious values that underpin customer worldviews. Customers' perceptions of service quality are filtered through a religio-ethical lens, wherein spiritual integrity and the institution's Sharia commitment are key evaluative metrics (Abror et al. 2019). This suggests that within Islamic banking environments, loyalty is not solely a product of service experience but also of the perceived value alignment between the customer and the institution (Wahyoedi et al., 2021).

Strong Sharia governance directly influences customer loyalty in Islamic banking. For instance, Bank Muamalat Indonesia once faced declining customer trust due to weak governance and delayed Sharia compliance audits, while Bank Syariah Indonesia's consistent fatwa supervision by Sharia Supervisory Board-Indonesian Ulama Council (SSB-IUC) strengthened public confidence and retention. These contrasting cases highlight the decisive role of governance in shaping loyalty (Cahyaningrum & Hasan, 2024). Institutional mechanisms, such as the Sharia Supervisory Board, compliance with fatwas, and Sharia audit structures, serve as public signals of religious commitment and ethical accountability (Fielnanda et al., 2024). In Muslim societies, where religiosity forms the foundation of financial decision-making, robust Sharia governance enhances customer trust and strengthens a bank's spiritual affiliation (Ahmed et al., 2022). Nonetheless, previous studies have largely examined service quality and Sharia governance in isolation, failing to capture the interactive dynamics through which these two elements jointly shape customer loyalty.

Moreover, earlier empirical investigations predominantly employed quantitative methods, often overlooking the emotional, spiritual, and lived experiences of customers in loyalty-formation processes (Abror et al., 2019; Ahmed et al., 2022; Tabrani et al., 2018). This creates a significant theoretical and methodological gap, particularly in emerging markets such as Indonesia, where religiosity and Sharia adherence constitute central rather than peripheral determinants of financial behavior and customer commitment (Wijaya et al., 2024).

To address this gap, the present study seeks to explore how service quality and Sharia governance jointly shape customer satisfaction, trust, and loyalty within Islamic banking. It proposes a novel integration of these two institutional drivers—service quality as an operational construct and Sharia governance as a spiritual-ethical framework—to explain how customers' affective (satisfaction) and cognitive (trust) responses evolve into a sustained loyalty. This study empirically tested through Partial Least Squares Structural Equation Modeling (PLS-SEM) and enriched phenomenologically via Interpretative Phenomenological Analysis (IPA), which constructs a comprehensive loyalty framework that not only quantifies causal relationships but also interprets how customers internalize religious alignment, ethical assurance, and emotional attachment in their banking experiences. This dual-layered approach contributes new insights by reframing loyalty as a multidimensional construct that emerges from the intersection of operational excellence and institutional religiosity.

Literature Review

Service quality in Islamic banking

Service quality is a critical component in sustaining customer trust and loyalty in the rapidly evolving landscape of Islamic banking in Indonesia. Beyond operational aspects, such as transactional speed and accuracy, service quality also embodies ethical values and empathy aligned

with Muslim customer expectations (Yusfiarto et al., 2022). Recent studies confirm that customer perceptions of service quality directly shape satisfaction and foster long-term loyalty, particularly when services are delivered using a spiritual and personalized approach aligned with Islamic principles (Abror et al., 2019; Ahmed et al., 2022; Fielnanda et al., 2024; Santoso & Ibrahim, 2022). In the Sharia banking context, service quality is closely intertwined with the religious and ethical values internalized by customers, while evidence further indicates that Sharia-compliant service frameworks strengthen trust and deepen the relational bond between Islamic banks and their clients (Fielnanda et al., 2024; Wahyoedi et al., 2021).

Sharia governance in Islamic banking

Sharia governance serves as a foundation for the institutional structure of Islamic banking (Hassan et al., 2022). The presence of the Sharia Supervisory Board (SSB), compliance audits, and fatwa transparency act as critical indicators of a bank's religious legitimacy (Yasoa et al., 2022). Empirical findings indicate that customers exhibit stronger loyalty toward institutions that exhibit tangible commitment to Sharia principles, not merely at the symbolic level, but also in day-to-day operational practices (Abror et al., 2019; Sulistiyo et al., 2020). Such trust engenders emotional and spiritual bonds between customers and financial institutions, reinforcing loyalty grounded in shared values rather than price sensitivity or service efficiency alone (Sharma et al., 2020).

Customer loyalty in Islamic banking

Customer loyalty in Islamic banking has distinct characteristics that are not fully captured by conventional frameworks. While rational dimensions, such as satisfaction and trust, remain central, loyalty in this context is also significantly shaped by deep-seated religious and spiritual dimensions (Albaity & Rahman, 2021). Various studies have suggested that religious experiences, ethical values, and religious identity play influential roles in shaping customer commitment to Islamic banks (Kadir et al., 2023; Zaid, 2019). Unfortunately, much of the prior research on Islamic banking loyalty remains dominated by quantitative methodologies, focusing primarily on the statistical associations between service quality, satisfaction, and loyalty (Abror et al., 2019; Amin, 2025; Rahman et al., 2023; Santoso & Ibrahim, 2022). While these studies have advanced empirical understanding, they often overlook the lived experiences, emotional engagement, and spiritual meanings through which Muslim customers interpret and construct loyalty toward Sharia-compliant institutions.

Customer loyalty generally refers to a customer's consistent preference and repeated patronage of a particular service provider, accompanied by positive attitudes and intentions to recommend the institution to others (Oliver, 2014). In Islamic banking, loyalty extends beyond functional satisfaction and trust; it encompasses a moral and spiritual alignment between customers' faith-based values and the bank's Sharia-compliant practices. Therefore, loyalty is not merely behavioral, such as repeat transactions, but also attitudinal and affective, reflecting emotional attachment, religious conviction, and value congruence with Islamic principles (Amin, 2025) (Amin, 2025).

Hypothesis development

Service quality and customer loyalty

Service quality reflects customers' evaluation of how well a banking service meets their expectations, encompassing dimensions such as responsiveness, reliability, assurance, empathy, and tangible evidence (Parasuraman et al. 1988). In the context of Islamic banking, service quality must not only be functionally effective, but also ethically and spiritually aligned with Islamic values (Yusfiarto et al., 2022). Prior studies have demonstrated that high service quality significantly enhances customer satisfaction and fosters loyalty, particularly when delivered in a manner congruent with Islamic principles (Santoso & Ibrahim, 2022; Saraswati, 2021). When customers perceive respectful, responsive services that adhere to Sharia norms, they tend to form stronger

emotional connections with the institution, thereby reinforcing long-term loyal behaviors (Wahyoedi et al., 2021).

H₁: Service quality has a positive and significant effect on customer loyalty to Islamic banking.

Sharia governance and customer loyalty

Sharia governance refers to the institutional mechanisms that ensure that all banking activities comply with Islamic principles. Key elements of this governance framework include the presence of credible Sharia Supervisory Boards (SSB), transparency in fatwa issuance, and public trust in the religious legitimacy of banks' operations (Hassan et al., 2022). Existing research highlights that customers' perceptions of strong Sharia governance can strengthen their emotional and spiritual trust in the institution (Abror et al., 2019; Sulistiyo et al., 2020). When customers believe that their financial transactions are aligned with their religious convictions, their loyalty to the bank tends to deepen (Fielnanda et al., 2024; Kadir et al., 2023).

H₂: Sharia governance has a positive and significant effect on customer loyalty to Islamic banking.

Research Methodology

This study employs a sequential explanatory mixed-methods approach, beginning with a quantitative phase to statistically examine the relationships among variables, followed by a qualitative phase aimed at deepening the interpretation of the quantitative findings (Creswell, 2014). This methodological design was selected to attain a comprehensive understanding of how service quality and Sharia governance influence customer loyalty within the context of Islamic banking. In the quantitative phase, data were collected through a survey of 213 customers of BSI, located in Jambi, Indonesia (Cohen, 2013). A cluster random sampling technique was employed to randomly select two of the three existing BSI branches in the area, and all customers from the selected branches were invited to participate. The research instrument consisted of a structured questionnaire using a Likert scale. The data were analyzed using partial Least Squares Structural Equation Modeling (PLS-SEM) to assess the direct effects of service quality and Sharia governance on customer loyalty (Hair et al., 2021). All measurement items were adapted to the research context and measured using a five-point Likert scale. The full wording of each questionnaire item corresponding to its indicator code is provided in the Appendix.

The qualitative phase was designed to explore customers' value orientations, spirituality, and lived experiences in the formation of loyalty in the Islamic banking context. Four long-term loyal customers of BSI were purposively selected based on both the duration of their relationship, each having maintained an active account for more than seven years, and the intensity of their engagement, including frequent use of various banking services, consistent participation in digital platforms, and ongoing interactions with bank officers. Data were collected through in-depth semi-structured interviews and analyzed using Interpretative Phenomenological Analysis (IPA) to capture the meaning-making process and identify salient experiential themes. This approach enriches quantitative findings with deeper contextual, emotional, and interpretive insights into how service quality and Sharia governance foster customer loyalty (Pietkiewicz & Smith, 2014).

Results and Discussion

Results

This study was conducted from May 27 to July 4, 2025, encompassing the entire process of questionnaire distribution, completion, and verification by respondents who were customers of BSI in Jambi City. The selected timeframe considered both technical and contextual considerations, including respondent readiness, branch accessibility, and alignment with banking service schedules. The research was carried out at two randomly selected primary branches—BSI Gatot Subroto Branch and BSI Telanai Branch—using a face-to-face and Google form approach with limited assistance to ensure the validity and accuracy of the data collected. Over the course of more than five weeks, the researcher successfully gathered data from 213 respondents, as illustrated in Table 1 below.

Table 1. Characteristics of respondents

Characteristics		Amount	Percentage%
Gender	Male	91	43%
	Female	122	57%
Age	17-25 years	43	20%
	26-35 years	112	53%
	36-45 years	27	13%
	> 45 years	31	15%
Education level	Doctorate (S3)	25	12%
	Master's degree (S2)	55	26%
	Bachelor's degree (S1)	107	50%
	High school equivalent	26	12%
Occupation	Civil servant	71	33%
	Entrepreneur	31	15%
	Professional	23	11%
	Student	88	41%
Monthly income	< IDR 2.000.000	25	12%
	IDR 2.000.000 - IDR 5.000.000	33	15%
	IDR 5.000.000 - IDR 10.000.000	65	31%
	> IDR10.000.000	90	42%
Duration as customer	5 - 12 months	37	17%
	1-2 years	44	21%
	2-4 years	41	19%
	Over 5 years	91	43%
Islamic bank services used	Savings (savings, checking, deposit)	187	88%
	Financing/credit	26	12%
Frequency of transactions with BSI per month	5-10 times	37	17%
	10-20 times	92	43%
	Over 20 times	84	39%
	Gatot Subroto, Pasar Jambi	127	60%
Customer of BSI branch	Telanaipura branch	86	40%

Source: Primary data processed by the researcher (2025)

The respondents' demographic characteristics provide a comprehensive overview of the socioeconomic and psychographic profiles of Islamic banking customers in Jambi, which is essential for understanding the mechanisms behind customer loyalty formation. The finding that the majority of respondents were female (122 females and 91 males) aligns with Moosa's observation that women tend to place greater emphasis on the empathy dimension of service quality, whereas men focus more on reliability (Moosa, 2023). Similarly, Al-Hawari (2014) notes that women are more responsive to emotional bonds with banks, which strengthens their long-term loyalty.

In terms of educational background, the majority of respondents held a bachelor's degree (S1:107), followed by a master's (S2:55), senior high school (26), and doctoral degree (25), indicating a high level of financial and religious literacy. This supports the findings of Albaity and Rahman (2021), who argued that highly educated consumers possess greater awareness of Sharia principles and tend to choose institutions with legal and moral credibility. Their study further reveals that religious obligations contribute significantly to customer loyalty toward Islamic banks.

The occupational analysis shows a diverse respondent profile: civil servants (71), students (88), entrepreneurs (31), and professionals (23), reflecting the modern, dynamic customer base of Islamic banks. This is consistent with Rahman et al., who emphasized that high-quality service delivery must be tailored to various customer segments to foster comprehensive loyalty (Kadir et al., 2023). The income distribution, particularly those earning over IDR 10 million per month (90 respondents), indicates significant economic potential. According to Moosa and Kashiramka (2023), high-income individuals have elevated expectations regarding service quality and Sharia compliance, which, in turn, strongly correlates with their loyalty.

Customer tenure, with more than five years reported by 91 individuals, reflects a sustained commitment. [Dick and Basu \(1994\)](#) argue that the length of the customer relationship is a robust indicator of behavioral loyalty, which, when combined with satisfaction and trust, signifies long-term allegiance. Service usage data show that the majority of respondents use funding products (187), with the remainder using financing/credit services (26). This aligns with the findings of [Abdullah and Dusuki \(2006\)](#), who reported that Islamic bank customers tend to prefer safe and Sharia-compliant financial products.

A high frequency of transactions (10–20 times per month: 92 respondents; more than 20 times: 84 respondents) illustrates active customer engagement. Recent studies indicate that transaction frequency moderates the effect of satisfaction on loyalty, demonstrating that the relationship between these variables strengthens with increased customer interaction ([Albaity & Rahman, 2021](#)). In this study, the total respondents were drawn from two major BSI branches in Jambi City: 127 from BSI Gatot Subroto, and 86 from BSI Telanai. This distribution provides contextual diversity in customer experiences while maintaining a consistent framework of Sharia principles and standardized banking operations.

In conclusion, the integration of study duration, heterogeneous demographics, and the explanatory sequential mixed-methods approach provides a robust empirical foundation for examining the influence of service quality and Sharia governance on customer loyalty. These demographic insights not only enhance statistical validity but also support the theoretical interpretation of causal pathways in the SEM model.

Prior to conducting model testing using Structural Equation Modeling (SEM), validity and reliability assessments were carried out on 60 questionnaire items representing the three main variables: service quality, Sharia governance, and customer loyalty. Content validity was evaluated by seven experts using a Likert scale and analyzed using Aiken's V method, which showed that all items scored above the threshold of 0.75 ($p < 0.05$), indicating a high level of alignment with the theoretical indicators. Additionally, the inter-rater reliability reached a coefficient of 0.85, reflecting strong consistency among expert judgments and affirming that the instrument is suitable for data collection and subsequent SEM analysis ([Kadir & Sappaile, 2019](#)). As outlined in [Table 2](#) and the following explanation:

Table 2 Expert validation result

No. item	Expert validator scores							V	Z	p Value	Status	Decision
	E1	E2	E3	E4	E5	E6	E7					
1	5	5	5	4	5	5	5	0,964	3,341	0,000	Valid	Used
2	5	5	5	5	5	5	5	1,000	3,608	0,000	Valid	Used
3	5	5	5	5	5	5	5	1,000	3,608	0,000	Valid	Used
4	5	5	5	5	5	5	4	0,964	3,341	0,000	Valid	Used
5	5	4	5	5	5	5	5	0,964	3,341	0,000	Valid	Used
6	5	5	5	5	5	5	5	1,000	3,608	0,000	Valid	Used
7	5	5	5	5	5	5	5	1,000	3,608	0,000	Valid	Used
8	5	4	5	5	5	5	5	0,964	3,341	0,000	Valid	Used
9	5	5	5	5	5	5	4	0,964	3,341	0,000	Valid	Used
10	4	5	4	5	4	5	4	0,857	2,539	0,006	Valid	Used
11	5	5	5	4	5	4	5	0,929	3,074	0,001	Valid	Used
12	5	5	5	5	5	5	5	0,929	3,074	0,001	Valid	Used
13	5	5	5	5	5	5	5	1,000	3,608	0,000	Valid	Used
14	4	4	4	4	4	4	5	0,786	2,004	0,023	Valid	Used
15	4	4	5	4	4	5	4	0,821	2,272	0,012	Valid	Used
16	4	4	4	5	4	4	5	0,821	2,272	0,012	Valid	Used
17	5	5	5	5	5	5	5	1,000	3,608	0,000	Valid	Used
18	5	5	5	5	5	5	4	0,964	3,341	0,000	Valid	Used
19	5	5	5	5	5	5	5	1,000	3,608	0,000	Valid	Used
20	5	5	5	5	4	5	5	0,964	3,341	0,000	Valid	Used
21	4	4	4	5	4	4	5	0,821	2,272	0,012	Valid	Used

No. item	Expert validator scores							V	Z	p value	Status	Decision
	E1	E2	E3	E4	E5	E6	E7					
22	5	5	5	5	5	5	5	1,000	3,608	0,000	Valid	Used
23	4	4	4	4	4	4	4	0,750	1,737	0,041	Valid	Used
24	5	5	5	5	5	5	5	1,000	3,608	0,000	Valid	Used
25	5	5	5	5	5	5	4	0,964	3,341	0,000	Valid	Used
26	5	5	5	5	5	5	5	1,000	3,608	0,000	Valid	Used
27	4	4	4	4	4	5	4	0,786	2,004	0,023	Valid	Used
28	4	4	4	4	4	4	4	0,750	1,737	0,041	Valid	Used
29	4	4	4	5	4	4	4	0,786	2,004	0,023	Valid	Used
30	4	4	4	5	4	5	4	0,821	2,272	0,012	Valid	Used
31	5	5	5	5	5	5	5	1,000	3,608	0,000	Valid	Used
32	4	4	4	4	4	4	4	0,750	1,737	0,041	Valid	Used
33	5	5	5	5	5	5	5	1,000	3,608	0,000	Valid	Used
34	4	4	4	4	4	4	4	0,750	1,737	0,041	Valid	Used
35	4	4	4	4	5	4	4	0,786	2,004	0,023	Valid	Used
36	4	4	4	4	4	4	5	0,786	2,004	0,023	Valid	Used
37	4	4	4	5	4	3	5	0,786	2,004	0,023	Valid	Used
38	5	5	5	4	5	5	5	0,964	3,341	0,000	Valid	Used
39	4	4	4	5	4	4	5	0,821	2,272	0,012	Valid	Used
40	4	4	4	4	4	4	4	0,750	1,737	0,041	Valid	Used
41	5	5	5	5	5	5	4	0,964	3,341	0,000	Valid	Used
42	4	4	4	4	4	4	4	0,750	1,737	0,041	Valid	Used
43	5	5	1	5	4	5	5	0,821	2,272	0,012	Valid	Used
44	5	5	5	4	4	5	5	0,929	3,074	0,001	Valid	Used
45	4	4	4	4	4	4	4	0,750	1,737	0,041	Valid	Used
46	4	4	4	4	4	4	4	0,750	1,737	0,041	Valid	Used
47	5	5	4	5	5	5	5	0,964	3,341	0,000	Valid	Used
48	4	4	5	5	5	5	5	0,929	3,074	0,001	Valid	Used
49	5	5	4	5	5	5	5	0,964	3,341	0,000	Valid	Used
50	4	4	4	5	5	4	4	0,821	2,272	0,012	Valid	Used
51	4	5	1	5	5	5	5	0,821	2,272	0,012	Valid	Used
52	5	5	5	5	5	5	5	1,000	3,608	0,000	Valid	Used
53	4	4	4	4	4	4	4	0,750	1,737	0,041	Valid	Used
54	5	5	5	5	5	5	5	1,000	3,608	0,000	Valid	Used
55	5	5	5	5	5	5	5	1,000	3,608	0,000	Valid	Used
56	5	4	4	4	4	4	4	0,786	2,004	0,023	Valid	Used
57	5	5	5	5	5	5	5	1,000	3,608	0,000	Valid	Used
58	5	5	5	5	5	5	4	0,964	3,341	0,000	Valid	Used
59	4	5	5	5	5	5	5	0,964	3,341	0,000	Valid	Used
60	5	5	5	5	5	5	5	1,000	3,608	0,000	Valid	Used

Source: Primary data processed by the researcher (2025).

Based on [Table 2](#), the evaluation results from seven experts regarding the 60 instrument items indicate that all items achieved an Aiken's V coefficient above the threshold of 0.75, reflecting a high level of agreement among the validators on the relevance and appropriateness of the items in relation to the theoretical indicators. Furthermore, all p-values were found to be below 0.05, indicating that the content validity of each item was statistically significant and thus reliable as a measurement tool within the context of this study.

Subsequently, inter-rater reliability was calculated using the following formula:

$$r = \frac{MS_{Rows} - MS_{Error}}{MS_{Rows}}$$

Based on the ANOVA: Two-factor without replication analysis (see [Table 3](#)), the following summary results were obtained:

Table 3. ANOVA: Two-factor without replication analysis

Summary	Count	Sum	Average	Variance
E1	60	275	4,583333	0,247175
E2	60	275	4,583333	0,247175
E3	60	268	4,466667	0,659887
E4	60	281	4,683333	0,220056
E5	60	276	4,6	0,244068
E6	60	279	4,65	0,265254
E7	60	277	4,616667	0,240395
ANOVA				
Source of Variation	SS	df	MS	F
Rows	65,56905	59	1,11134	6,584602
Columns	1,680952	6	0,280159	1,659919
Error	59,74762	354	0,168779	
Total	126,9976	419		
			P-value	F crit

Source: Primary data processed by the researcher (2025).

Based on the ANOVA calculation results for the above data, the following findings were obtained:

$$r = \frac{MS_{rows} - MS_{error}}{MS_{rows}}$$

$$r = \frac{1,11134 - 0,16878}{1,11134} = 0,85$$

An inter-rater reliability coefficient of 0.85, or 85% indicated a high level of consistency among expert evaluations, categorizing the assessment as good. Therefore, the developed instrument is considered highly reliable and appropriate for use in measurement, assessment, and research focused on evaluating service quality, Sharia governance, and customer loyalty in Islamic banking in the Jambi context.

Table 4. Loading factor result

Indicator	Loyalty	Indicator	Service quality	Indicator	Sharia governance
LOY1	0.805	SQ1	0.844	SG1	0.860
LOY10	0.794	SQ10	0.875	SG10	0.869
LOY11	0.810	SQ11	0.891	SG11	0.900
LOY12	0.726	SQ12	0.882	SG12	0.878
LOY13	0.835	SQ13	0.862	SG13	0.888
LOY14	0.824	SQ14	0.860	SG14	0.816
LOY15	0.838	SQ15	0.848	SG15	0.836
LOY16	0.805	SQ16	0.841	SG16	0.877
LOY17	0.767	SQ17	0.837	SG17	0.870
LOY18	0.829	SQ18	0.862	SG18	0.893
LOY2	0.764	SQ2	0.841	SG19	0.864
LOY3	0.828	SQ3	0.836	SG2	0.871
LOY4	0.789	SQ4	0.837	SG20	0.885
LOY5	0.852	SQ5	0.875	SG21	0.888
LOY6	0.798	SQ6	0.859	SG22	0.905
LOY7	0.814	SQ7	0.874	SG23	0.890
LOY8	0.783	SQ8	0.878	SG24	0.884
LOY9	0.823	SQ9	0.895	SG3	0.865
				SG4	0.868
				SG5	0.841
				SG6	0.873
				SG7	0.876
				SG8	0.861
				SG9	0.886

Source: Primary data processed by the researcher (2025).

Convergent validity testing determines how well the indicators used in the measurement correlate with the other indicators of the same construct. The correlation between the indicator and construct scores indicates convergent validity. Based on [Table 4](#), all indicators have a loading factor value of > 0.7 ; thus, they can be considered valid because they meet predetermined requirements ([Hair et al., 2021](#)).

Table 5. Measurement model assessment

Variable	Average variance extracted (AVE)	Cronbach's alpha	Composite reliability (rho_a)
Loyalty	0.648	0.968	0.969
Service quality	0.742	0.979	0.980
Sharia governance	0.762	0.986	0.987

Source: Primary data processed by the researcher (2025).

The measurement model was assessed by examining the convergent validity and internal consistency reliability. As presented in [Table 5](#), all latent variables in this study exhibited average variance extracted (AVE) values exceeding the recommended threshold of 0.50, indicating adequate convergent validity. An AVE value greater than 0.50 suggests that the constructs explain more than half of the variance of their indicators, confirming that all indicators adequately represent their respective latent variables ([Hair et al., 2021](#)).

Reliability testing was conducted to evaluate the accuracy, internal consistency, and stability of the measurement instruments. The results demonstrate that the composite reliability (rho_A) values for all constructs, loyalty (0.969), service quality (0.980), and Sharia governance (0.987), exceeded the recommended minimum value of 0.70. Similarly, Cronbach's alpha values for loyalty (0.968), service quality (0.979), and Sharia governance (0.986) were all above the acceptable threshold of 0.60. According to Hair et al., constructs with composite reliability greater than 0.70 and Cronbach's alpha above 0.60 indicate high internal consistency. Therefore, based on these findings, all constructs in this study satisfied the reliability criteria, and the measurement model can be considered reliable.

Discriminant validity was assessed using the cross-loading method, in which each indicator was expected to have the highest loading on its original construct compared with its loadings on other constructs. The test results in [Table 6](#) show that all indicators in the model consistently exhibited their highest loading values on their designated constructs: Loyalty, service quality (SQ), and sharia governance (SG). For instance, the LOY15 indicator had the highest loading on the loyalty construct (0.838), exceeding its loadings on the SQ (0.812) and SG (0.768). Similarly, the SG22 indicator loaded highest on the Sharia governance construct (0.905), which was greater than its loadings on loyalty (0.724) and SQ (0.751). This consistent pattern across all indicators demonstrates that each item accurately reflects its respective construct, indicating no issues with discriminant validity in the tested model ([Hair et al. 2021](#)). The full wording of all the measurement items is provided in the appendix.

The evaluation of the structural model began with an assessment of the coefficient of determination (R^2), which reflected the proportion of variance in the endogenous construct explained by the exogenous variables. The R^2 value indicates the model's explanatory power in capturing the underlying phenomenon. Following this assessment, structural relationships were examined by analyzing the path coefficients and their statistical significance using the bootstrapping procedure. [Table 7](#) presents the results of the structural model estimation. The findings indicate that service quality has a strong positive effect on customer loyalty ($\beta = 0.640$, $t = 7.889$, $p < 0.001$). In addition, Sharia governance was found to have a positive and statistically significant influence on customer loyalty ($\beta = 0.277$, $t = 3.350$, $p < 0.001$). These results confirm that both the constructs play a significant role in explaining customer loyalty.

Table 6. Cross-loading result

Indicator	Loyalty	Service quality	Sharia governance	Indicator	Loyalty	Service quality	Sharia governance
LOY1	0.805	0.717	0.657	SG1	0.715	0.723	0.860
LOY10	0.794	0.659	0.607	SG10	0.777	0.828	0.869
LOY11	0.810	0.667	0.653	SG11	0.771	0.788	0.900
LOY12	0.726	0.577	0.597	SG12	0.746	0.797	0.878
LOY13	0.835	0.770	0.759	SG13	0.758	0.804	0.888
LOY14	0.824	0.758	0.803	SG14	0.665	0.714	0.816
LOY15	0.838	0.812	0.768	SG15	0.640	0.722	0.836
LOY16	0.805	0.676	0.663	SG16	0.701	0.755	0.877
LOY17	0.767	0.633	0.657	SG17	0.771	0.830	0.870
LOY18	0.829	0.717	0.715	SG18	0.741	0.788	0.893
LOY2	0.764	0.717	0.631	SG19	0.769	0.800	0.864
LOY3	0.828	0.767	0.658	SG2	0.734	0.744	0.871
LOY4	0.789	0.684	0.591	SG20	0.781	0.825	0.885
LOY5	0.852	0.740	0.669	SG21	0.734	0.771	0.888
LOY6	0.798	0.760	0.705	SG22	0.724	0.751	0.905
LOY7	0.814	0.735	0.657	SG23	0.715	0.732	0.890
LOY8	0.783	0.662	0.607	SG24	0.685	0.731	0.884
LOY9	0.823	0.669	0.670	SG3	0.751	0.773	0.865
SQ1	0.810	0.844	0.748	SG4	0.704	0.714	0.868
SQ10	0.785	0.875	0.742	SG5	0.636	0.655	0.841
SQ11	0.736	0.891	0.771	SG6	0.674	0.700	0.873
SQ12	0.774	0.882	0.767	SG7	0.728	0.743	0.876
SQ13	0.744	0.862	0.728	SG8	0.761	0.765	0.861
SQ14	0.745	0.860	0.775	SG9	0.780	0.819	0.886
SQ15	0.748	0.848	0.712				
SQ16	0.680	0.841	0.757				
SQ17	0.689	0.837	0.741				
SQ18	0.693	0.862	0.723				
SQ2	0.810	0.841	0.730				
SQ3	0.802	0.836	0.763				
SQ4	0.748	0.837	0.769				
SQ5	0.746	0.875	0.730				
SQ6	0.788	0.859	0.783				
SQ7	0.801	0.874	0.763				
SQ8	0.771	0.878	0.763				
SQ9	0.756	0.895	0.784				

Source: Primary data processed by the researcher (2025).

Table 7. Structural model results (Bootstrapping)

Hypothesized path	(β)	t-value	p-value
Service Quality → Loyalty	0.640	7.889	0.000
Sharia Governance → Loyalty	0.277	3.350	0.000

Source: Primary data processed by the researcher (2025).

[Table 8](#) presents the direct relationships between the model constructs and their corresponding f-square values. One relationship falls under the large effect category ($f\text{-square} > 0.15$), namely, the link between service quality and customer loyalty, which has an f-square value of 0.470. This indicates a substantial practical contribution of service quality to variance in customer loyalty. Furthermore, this relationship was statistically supported, with a T-statistic of 2.804 and a p-value of 0.003, indicating a significant direct effect at the 95% confidence level ($p < 0.05$). This finding confirms that improvements in service quality significantly enhance customer loyalty in the context of Islamic banking in Jambi. By contrast, the relationship between Sharia governance and customer loyalty falls into the small-effect category, with an f-square value of 0.088. The statistical test for this relationship shows a T-statistic of 1.561 and p-value of 0.059, indicating that the effect is not statistically significant at the 95% confidence level, although it is marginally significant at the

10% level ($p < 0.10$) (Cohen, 2013). Therefore, while Sharia governance contributes to customer loyalty, its direct influence remains limited in both practical and statistical terms. Overall, the findings demonstrate that service quality plays a significantly greater role than Sharia governance in directly influencing customer loyalty in the Islamic banking sector in Jambi.

Table 8. Effect size (f2) result

Variable	f-square	T-statistic	p-value
Service quality → Customer loyalty	0.470	2.804	0.003
Sharia governance → Customer loyalty	0.088	1.561	0.059

Source: Primary data processed by the researcher (2025).

Table 9 presents the results of hypothesis testing for the direct relationships between the constructs in the model. The analysis shows that both service quality and Sharia governance have significant direct effects on customer loyalty in Jambi's Islamic banking context. Specifically, the relationship between service quality and customer loyalty yielded a path coefficient of 0.640, with a T-statistic of 7.889 and a p-value of 0.000, indicating a strong and statistically significant influence at the 1% level of significance. This finding confirms that improvements in the quality of services offered by banks substantially enhance customer loyalty. Similarly, the relationship between Sharia governance and customer loyalty also demonstrates statistical significance, with a path coefficient of 0.277, a T-statistic of 3.350, and a p-value of 0.000. Although the magnitude of the effect is smaller than that of service quality, the results confirm that customers' perceptions of Sharia-compliant governance mechanisms, such as the presence of a Sharia supervisory board, adherence to Islamic principles, and transparency in financial operations, are positively associated with customer loyalty. These results suggest that both service delivery and Islamic governance practices play essential roles in retaining customer loyalty in Islamic banks.

Table 9. Hypothesis testing result

Hypothesis	Path coefficient	T-Statistic	P-Value	Result
H ₁ : Service quality → Customer loyalty	0.640	7.889	0.000	Accepted
H ₂ : Sharia governance → Customer loyalty	0.277	3.350	0.000	Accepted

Source: Primary data processed by the researcher (2025).

In the second stage of this explanatory sequential mixed-methods study, the qualitative analysis explored how loyal customers interpret their service and governance experiences with BSI in Jambi. Through Interpretative Phenomenological Analysis (IPA) of in-depth interviews with four long-term BSI customers, a total of 36 final thematic clusters emerged, reflecting affective, spiritual, and ethical dimensions of service quality, Sharia governance, and loyalty (Miller & Barrio Minton, 2016).

Four informants were selected using purposive sampling based on their long-standing engagement with BSI and diverse professional backgrounds, ensuring rich and varied perspectives. **Table 10** provides an overview of the informants' demographic and service participation profiles, which offers contextual grounding for interpreting the qualitative findings (Campbell et al., 2020).

In the domain of service quality, participants emphasized the importance of personalized, respectful, and informative interactions that reflect both professionalism and empathy. Themes such as "Friendly and educative service" and "Efficiency as a source of satisfaction" revealed that emotional connection and operational speed are equally essential in building customer satisfaction. One participant remarked, "The staff always greet me politely and explain things clearly, even when I only ask about small transactions" (Informant 2). Another noted, "I feel satisfied when services are fast and accurate, but what makes it special is that they still maintain courtesy and Islamic manners" (Informant 1). While respondents acknowledged minor issues, such as occasional system downtimes and long queues, they continued to highlight the convenience of digital banking through BSI Mobile. The theme "Digital convenience as a driver of satisfaction and trust" underscores this sentiment. As one informant explained, "Using BSI mobile saves my time, and I feel it's trustworthy because it follows Islamic rules" (Informant 3).

Table 10. Profile of qualitative research informants

No	Name	Age	Occupation	Duration as BSI customer	Participation status
1	Informant 1	52	Civil servant	9 Years (since 2015 at BSM)	Active; user of savings, financing, and BSI Mobile services
2	Informant 2	46	Civil servant	10 Years (since 2014 at BSM)	Active; user of Hajj services, financing, and digital banking
3	Informant 3	40	Professional	7 Years (since 2017 at BSM)	Active; user of business savings and Islamic investment services
4	Informant 4	35	Private sector	8 Years (since 2016 at BRIS)	Active; user of business savings and Islamic investment services

Regarding Sharia governance, participants experienced it not merely as an administrative structure but as a living embodiment of Islamic accountability, transparency, and ethical assurance. They viewed transparent contracts and active supervisory roles as essential for ensuring compliance and nurturing trust. The themes “Sharia transparency builds spiritual satisfaction” and “Active Sharia Supervisory Board (SSB) enhances professional trust” recurred across interviews. One participant shared, “Before signing, they always explain the contract and make sure I understand the Sharia part. That gives me peace of mind” (Informant 4). Another commented, “Knowing that there is a Sharia Supervisory Board that supervises everything makes me more confident in using BSI” (Informant 2). Emotional comfort also plays a vital role, especially among female customers. As one woman expressed, “I feel more at ease when the staff personally explains the Sharia aspects to me. It feels sincere and trustworthy” (Informant 1). This sentiment is captured in the theme “Personal interaction reinforces emotional trust.”

Table 11. Thematic clusters derived from Interpretative Phenomenological Analysis (IPA)

Domain	Final theme cluster	Supporting emerging theme
Service quality	Friendly and Educative Service	Educational service enhances a sense of respect
	Efficiency as a Source of Satisfaction	Speedy service encourages comfort
	Professionalism with Operational Gaps	Trust enhanced by professionalism despite long queues
	Branch comfort enhances emotional loyalty	Frontline staff support mothers and children
	Seamless administration improves satisfaction	Hassle-free processes lead to functional satisfaction
	Fast service builds trust, but digital stability is still needed	Digital access is appreciated, but system improvements are expected
	Digital Convenience for Daily Needs	Online transactions enhance shopping comfort
Sharia governance	Sharia transparency builds spiritual satisfaction	Contractual clarity increases emotional and religious confidence
	Tangible sharia implementation builds loyalty	Consistent application of sharia principles enhances trust
	Active SSB enhances professional trust	Direct SSB oversight reinforces assurance
	SSB promotes emotional trust among women	SSB fosters a sense of religious and emotional safety for female customers
Customer loyalty	Loyalty rooted in Sharia commitment and humanized service	Religious values and kind service generate emotional and ethical loyalty
	Female loyalty to respectful and safe service	Emotional safety becomes a key component of loyalty among female customers
	Professionals recommend BSI for clear sharia commitment	Professionals trust BSI's Sharia integrity over promotional gimmicks
	Consistent loyalty despite external promotions	Religious blessings outweigh material incentives

Source: Primary data processed by the researcher (2025).

In terms of customer loyalty, participants described their continued allegiance to BSI as rooted in faith-based conviction, rather than transactional convenience. Loyalty was portrayed as a form of spiritual peace and religious commitment, particularly in avoiding the riba. One long-term customer stated, "I stay with BSI because I want my money to be clean from riba. That gives me calmness" (Informant 3). Despite promotional offers from other banks, customers remained loyal due to their trust in BSI's Sharia compliance and humane service approach, summarized in the theme "Loyalty rooted in Sharia commitment and humanized service." Another participant emphasized, "Other banks offer many discounts, but for me, loyalty is about faith and trust, not just benefits" (Informant 4). Advocacy behavior was also evident, as customers actively recommended BSI to others. One respondent noted, "I often tell my friends to move to BSI because it's safer for Muslims and in line with our values" (Informant 2). This advocacy, captured under the theme "Consistent loyalty despite external promotions," reflects how loyalty in Islamic banking extends beyond satisfaction; it becomes an expression of religious identity and social endorsement of faith-based finance. [Table 11](#) summarizes the major final theme clusters and their interpretive domains.

Discussion

The quantitative findings demonstrate that service quality has a significant effect on customer loyalty ($\beta = 0.640$, $p = 0.000$). This result affirms that positive perceptions of service dimensions such as compliance, reliability, responsiveness, tangibles, assurance, and empathy directly contribute to the development of long-term loyalty among customers of Islamic banking institutions. These dimensions represent more than just technical aspects of service delivery; they also serve as vehicles for expressing spiritual values and Islamic ethics, distinguishing Islamic banks from their conventional counterparts. In this context, service reliability transcends transactional efficiency and reflects the institution's sincerity in fulfilling its service commitments in accordance with the Sharia principles, thereby fostering inner peace and confidence among customers.

Qualitative analysis reinforces the validity of this finding. Through an Interpretative Phenomenological Analysis (IPA), it was found that loyal BSI customers in Jambi interpret service quality as a deeply rooted experience that extends beyond functional efficiency. They associate service excellence with Islamic values, such as honesty, kindness, religious education, and the seriousness of staff in explaining contracts (*akad*). Informants such as Nazori Majid and Arfan emphasized that clarity in explaining financing contracts and the politeness of customer service personnel are key factors that foster a sense of comfort and belief that they are engaging with a system grounded in halal and blessed financial practices.

Digital services, particularly BSI mobile, have also been recognized as important contributors to customer satisfaction, albeit not without their challenges. Informants such as Aiman and Wati Imbarwati acknowledged the benefits of digital services in facilitating their daily financial activities, for both business and personal purposes. However, issues such as transfer limits and technical disruptions are persistent obstacles. Nevertheless, a bank's swift response to these complaints was perceived as a form of empathy and service responsibility that further strengthened customer loyalty.

These findings align with prior studies that highlight that service quality rooted in Islamic spiritual values, such as contract compliance, emotional comfort, and trust in staff, can foster deeper levels of loyalty among Islamic bank customers ([Kurniadi & Salsabilla, 2025](#); [Lailaturrahmi & Abror, 2025](#)). These service dimensions serve as distinctive elements compared to conventional banks, as they embed spirituality into financial transactions. Conversely, [Mansour and Vadell \(2024\)](#) found that younger generations, particularly Millennials and Gen Z, place greater emphasis on digital user experience, including application interfaces and access speed, as dominant drivers of loyalty. This reinforces the notion that customer loyalty is strongly influenced by the generational context and expectations of service digitalization.

In the local context of Jambi, where religious values remain deeply rooted and face-to-face interaction is preferred ([Halim et al., 2023](#)), service quality continues to be a fundamental determinant of loyalty. In areas where digital adoption is not yet fully widespread, human-centered service approaches grounded in Islamic ethics and dakwah (religious outreach) tend to have a

stronger emotional appeal to customers (Darmawati et al., 2023). In this sense, service quality at Islamic banks should not be seen merely as a marketing instrument, but as a representation of Sharia values in economic practice.

In addition to service quality, the quantitative results indicate that Sharia governance significantly influences customer loyalty ($\beta = 0.277$; $p = 0.000$). Strong governance not only ensures compliance with fatwas and regulations but also establishes a sense of security and spiritual confidence that forms the basis of long-term relationships between customers and Islamic banks (Hassan et al., 2022). In this context, loyalty is no longer transactional but ideological and emotional in nature.

The qualitative findings revealed that customers perceive Sharia governance as a tangible experience that delivers certainty and peace of mind. Key dimensions such as contract transparency, the active role of SSB, and the alignment of banking operations with maqashid Sharia (the objectives of Islamic law) are perceived as indicators of the bank's authenticity in practicing Islamic principles. Informant Aiman stated that SSB's involvement in supervising Islamic investment products reassures his funds are managed in a halal manner. Meanwhile, Imbarwati emphasized the importance of religious education provided by bank staff and the clarity of Islamic principles in service delivery, particularly as a female customer who values emotional comfort and moral sensitivity.

These findings are consistent with those of Tabrani et al. (2018), who highlighted the effectiveness of SSB structures and compliance with SSB-IUC fat in enhancing loyalty through trust and satisfaction. Similarly, maqashid-oriented governance is a key differentiator for Islamic banks in building customer loyalty amidst global competition. Governance, in this view, is not simply an administrative mechanism, but a moral and spiritual foundation that reinforces public trust in Islamic financial institutions (Grassa et al., 2025).

However, these findings are not universally applicable. A study in Malaysia indicated that Islamic bank customer loyalty in urban areas is more influenced by digital innovation and competitive products than governance alone. In such contexts, governance serves as a basis for institutional legitimacy rather than a direct driver of loyalty (Sadek & Anuar, 2024). This suggests that the effectiveness of Sharia governance is highly dependent on the local context, including the level of Sharia literacy and demographic characteristics of customers.

Interestingly, this study also found heterogeneity in customers' understanding of governance. Professional customers demand transparency in reports and accountability from SSB, especially for complex products such as investments. By contrast, general customers rely more on trust derived from direct interactions with frontline staff. This highlights the need for enhanced Sharia education across customer segments to ensure loyalty is fostered not only through emotional conviction, but also through a rational understanding of Islamic financial principles.

Overall, the integration of quantitative and qualitative approaches in this study yields a comprehensive understanding: customer loyalty to BSI in Jambi emerges from the intersection of high-quality service experiences and the authentic implementation of Sharia governance. Service quality and governance complement one another in shaping a relationship ecosystem that is not merely based on functional benefits but also deeply rooted in emotional, spiritual, and ideological values.

In a society like Jambi, where Islamic values are strongly upheld, loyalty is not formed by financial transactions alone but by faith in the blessing and integrity of the Sharia-based financial system. Therefore, Islamic banks, such as BSI, must strive to maintain a balance across three critical pillars of loyalty: (1) professional and human-centered services, (2) transparent and trustworthy governance, and (3) adaptive digital transformation to meet the evolving needs of the younger generation. Achieving this balance is a crucial strategy for sustaining long-term customer loyalty in an increasingly competitive and digitalized banking environment.

Conclusion

This study concludes that customer loyalty in Islamic banking is strongly shaped by two interrelated factors: service quality and Sharia governance. Service quality emerges as the most influential aspect, not only through technical efficiency but also through its embodiment of Islamic values

such as honesty, empathy, and educational interaction. Customers interpret high-quality service as both a professional and spiritual experience, reinforcing their emotional attachment to the bank. Sharia governance also meaningfully contributes to loyalty, particularly through transparency, visible commitment to Islamic principles, and the active role of the Sharia Supervisory Board. Although its direct impact may appear less prominent, its symbolic and spiritual value remains crucial, especially for customers seeking religious assurance and ethical alignment in financial transactions.

The qualitative narratives of long-term BSI informants further illustrate that loyalty is not merely transactional but deeply rooted in spiritual peace, moral satisfaction, and emotional trust. These insights reinforce that customers' continued allegiance is grounded in their perception of Sharia compliance as a form of worship (ibadah) beyond material benefits. While the findings align with prior research emphasizing satisfaction and trust as loyalty drivers, this study extends the existing literature by contextualizing loyalty within Jambi's unique religious cultural environment, where religiosity and social values shape customer bank relationships in distinctive ways. To sustain loyalty, Islamic banks must integrate professional service delivery, credible Sharia governance, and responsive digital systems that remain adaptive to the ethical and technological expectations of modern Muslim customers.

This study contributes theoretically by integrating service quality, spiritual experience, and Sharia authenticity into a unified framework to understand loyalty in Islamic banking. Managerially, it urges banks to align service excellence with Islamic ethics, strengthen SSB visibility, and ensure digital efficiency rooted in Sharia's values. In Indonesia, enhancing transparency, public access to Sharia audits, and SSB professional development are essential. However, the scope of this study is limited to Bank Syariah Indonesia in Jambi, which restricts generalization. Future research should adopt multi-regional or longitudinal approaches and integrate digital behavior analysis to capture the evolving patterns of Islamic banking loyalty.

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Appendix: Measurement Items

Indicator	Full item wording
Loyalty	LOY1 I feel proud to be a customer of an Islamic bank.
	LOY2 I feel emotionally comfortable when conducting transactions with an Islamic bank.
	LOY3 I am satisfied using an Islamic bank whose values align with my personal principles.
	LOY4 Islamic banking products are fairer than conventional banking products.
	LOY5 Islamic banking services provide spiritual benefits.
	LOY6 The contract structures and transparency of Islamic banking are easy to understand.
	LOY7 I intend to continue using Islamic banking services.
	LOY8 I do not intend to switch to a conventional bank.
	LOY9 I am willing to participate in new programs offered by Islamic banks.
	LOY10 I recommend Islamic banking to other people.
	LOY11 I share positive experiences about Islamic banking with others.
	LOY12 I am willing to participate in social activities organized by Islamic banks.
	LOY13 Islamic banks prioritize financial transactions that comply with Sharia principles and are free from riba (interest).
	LOY14 The supervision conducted by the Sharia Supervisory Board (SSB) is rigorous and independent.
	LOY15 My funds are managed by Islamic banks in a halal and trustworthy manner.
	LOY16 I choose Islamic banks because of my religious beliefs.
	LOY17 I believe that using Islamic banking is a moral obligation.
	LOY18 Islamic banking helps me live according to Islamic values.
Service quality	SQ1 Islamic banking activities comply with Sharia law.
	SQ2 Transactions are conducted transparently in accordance with Sharia provisions.
	SQ3 Islamic banking products comply with Islamic economic principles.
	SQ4 Bank staff understand Islamic banking products and services well.
	SQ5 Bank staff provide courteous and Islamic-oriented service.
	SQ6 I trust the staff and the institution of the Islamic bank.
	SQ7 Islamic banks consistently fulfill their service promises.
	SQ8 Transactions are completed accurately.
	SQ9 Services are delivered in a timely manner.
	SQ10 Islamic bank facilities are comfortable and representative.
	SQ11 Bank staff present themselves professionally.
	SQ12 Communication and information media are comprehensive.
	SQ13 Bank staff understand customers' personal needs.
	SQ14 Bank staff are able to recognize customers' specific needs.
	SQ15 Bank staff are willing to provide services tailored to individual needs.
	SQ16 Islamic banks respond quickly to complaints or service requests.
	SQ17 Bank staff provide prompt and responsive assistance.
	SQ18 Information regarding service completion time is communicated clearly.
Sharia Governance	SG1 The number of members of the Sharia Supervisory Board (SSB) complies with regulatory requirements.
	SG2 Members of the Sharia Supervisory Board possess expertise in fiqh muamalah and finance.
	SG3 The Sharia Supervisory Board is independent in decision-making.
	SG4 Meetings of the Sharia Supervisory Board are conducted regularly and effectively.
	SG5 Internal Sharia audits are in place.
	SG6 Sharia audits are conducted periodically.
	SG7 Audit findings are followed up by management.
	SG8 Sharia auditors are certified and competent.
	SG9 Products and services comply with Sharia fatwas.
	SG10 Contracts are based on Sharia principles.
	SG11 Sharia product certification is available.
	SG12 Products are free from violations of Islamic principles.
	SG13 Islamic banks publish Sharia annual reports.
	SG14 Fatwas and audit results are disclosed transparently.
	SG15 Communication with the Sharia Supervisory Board is easily accessible.

SG16	Sharia-related documents are available through official Islamic bank channels.
SG17	Islamic banks implement Sharia-based social and environmental programs.
SG18	Islamic banks evaluate the social impact of their Sharia programs.
SG19	Islamic bank strategies promote social justice.
SG20	Environmental, Social, and Governance (ESG) reports of Islamic banks reflect maqasid al-Sharia values.
SG21	The Sharia Supervisory Board is prepared to oversee Sharia-compliant digital products.
SG22	The Sharia Supervisory Board assesses Sharia compliance in fintech services.
SG23	The Sharia Supervisory Board is involved in formulating digital policies.
SG24	The Sharia Supervisory Board responds proactively to Sharia risks arising from financial innovation.

Source: Primary data processed by the researcher (2025).