

Analysis of the Role of Sharia Product Innovation and Service Digitalization on Customer Satisfaction and Loyalty in West Java Islamic Banks

Loso Judijanto¹, Edy Arisondha², Rani Eka Arini³

¹ IPOSS Jakarta, Indonesia

² Universitas Sultan Ageng Tirtayasa

³ Nusa Putra University

Article Info

Article history:

Received Sep, 2024

Revised Sep, 2024

Accepted Sep, 2024

Keywords:

Sharia Product Innovation

Service Digitalization

Customer Satisfaction

Customer Loyalty

Islamic Banks

SEM PLS

West Java

ABSTRACT

The purpose of this study is to investigate the impact that Sharia Product Innovation and Service Digitalization have on the level of customer satisfaction and loyalty in Islamic banks located in West Java. Through the use of a structured survey and a quantitative research methodology, data were collected from 230 respondents. The replies were evaluated using a Likert scale with five points. The postulated hypotheses were put to the test through the utilization of Structural Equation Modeling (SEM) in conjunction with Partial Least Squares (PLS) in carrying out the analysis. Both Sharia Product Innovation and Service Digitalization have been found to considerably improve customer satisfaction, which in turn has a beneficial influence on customer loyalty, according to the studies. Although product innovation has a more significant impact on customer happiness, both of these criteria make a significant contribution to customer loyalty. A crucial mediator in the relationship between these characteristics and loyalty is customer satisfaction, which plays an important role in the relationship. The report offers Islamic banks that are looking to boost customer engagement and retention through innovation and digital service advancements. The study gives practical insights that can be used by Islamic banks.

This is an open access article under the [CC BY-SA](#) license.



Corresponding Author:

Name: Loso Judijanto

Institution: IPOSS Jakarta, Indonesia

Email: losojudijantobumn@gmail.com

1. INTRODUCTION

The Islamic banking industry in Indonesia, especially in West Java, has seen significant growth due to increased consumer interest in Sharia-compliant financial products, driven by the need for product innovation and the rise of digital technology. Sharia product innovation is crucial for

Islamic banks to meet modern financial demands while adhering to Islamic principles, supported by public awareness and government regulations [1]. Platforms like danasyariah.id showcase the potential of Sharia-compliant contracts, such as *murabahah* and *wakalah bil Ujrah*, for innovative financial products like property

financing [2]. The digital financial ecosystem in Indonesia is also expanding, with Islamic banks leveraging technology to improve service quality and e-loyalty, as seen with Bank Jago Syariah [3]. However, challenges such as low financial literacy and misconceptions about Sharia fintech persist, highlighting the need for education campaigns to boost adoption [1]. The large Muslim population in Indonesia presents an opportunity for Islamic banks to expand, but addressing varying customer perceptions, particularly among students, through education and marketing is essential for further growth [4].

The integration of Sharia product innovation and digitalization in Islamic banking is crucial for enhancing competitive advantage by improving operational efficiency and catering to a tech-savvy customer base. Digital financial technologies such as blockchain, AI, and big data analytics have transformed Islamic financial institutions by boosting efficiency, customer experience, and regulatory compliance, while addressing Sharia compliance and cybersecurity challenges [5]. The rise of the Islamic digital economy, driven by technological advancements, presents new opportunities for halal digital entrepreneurs [6]. Digitalization directly impacts customer satisfaction and loyalty, with studies showing that service quality and Sharia compliance significantly enhance e-loyalty, while promotional efforts play a lesser role [3]. Moreover, the integration of digital banking services partially affects customer satisfaction and innovation, highlighting digitalization as a key driver of satisfaction in Islamic banks [7]. Leading Islamic banks have adopted strategic digital transformation plans, focusing on digital leadership, innovation, and the application of transformative technologies to maintain a competitive edge [8].

In a climate where there is a lot of competition in the banking industry, it is essential for Islamic banks to maintain satisfaction and loyalty among their customers. Trust and contentment are

inextricably intertwined, with trust serving as a mediator between the relationship between satisfaction and loyalty. As a result, trust is an essential component in the process of cultivating long-term loyalty [9], [10]. High service quality is a primary driver of customer satisfaction and loyalty [11], [12]. While digitalization enhances customer satisfaction, its impact on loyalty is not always direct, indicating the need for complementary loyalty strategies [10]. Islamic values and product excellence can influence satisfaction and loyalty, but their impact on loyalty is stronger when mediated by satisfaction [11]. Additionally, a strong corporate image and active customer engagement are vital for maintaining a loyal customer base [12]. Therefore, understanding the relationship between Sharia product innovation, service digitalization, and customer loyalty is crucial for the continued development of Islamic banks in West Java. Within the context of Islamic banks in West Java, the purpose of this study is to investigate the influence that Sharia product innovation and service digitization have on customer satisfaction and relationship loyalty.

2. LITERATURE REVIEW

2.1 *Sharia Product Innovation*

Sharia product innovation involves developing and introducing new financial products that comply with Islamic law while addressing the evolving needs of modern banking customers [9]. Islamic banks distinguish themselves from conventional banks by offering Sharia-compliant products, such as Murabaha (cost-plus financing), Ijarah (leasing), and Musharakah (profit-sharing), which cater to customers seeking ethical and religiously appropriate financial solutions [10]. Sharia product innovation is essential for increasing customer satisfaction,

attracting new clients, and enhancing loyalty among existing customers [11], [12]. The growing demand for innovative, Sharia-compliant products presents an opportunity for Islamic banks to strengthen their competitive position by providing value through ethical financial solutions [13].

2.2 *Service Digitalization*

Service digitalization in Islamic banking is a transformative strategy that enhances customer satisfaction by improving convenience, speed, and accessibility, crucial for meeting the expectations of tech-savvy consumers and maintaining competitiveness. Digital banking services offer convenience, security, and personalization, significantly impacting customer satisfaction and loyalty [14], [15]. Additionally, digital transformation improves operational efficiency, allowing banks to streamline services and adapt to new market environments, thus retaining customers and maintaining a competitive edge [16], [17]. The integration of technologies like blockchain and AI ensures Sharia compliance while addressing challenges such as cybersecurity and the digital divide, broadening the appeal of Islamic banks [15]. Addressing these challenges and investing in customer-centric digital strategies are key to the sustainable growth of digital banking services [15], [17], [18].

2.3 *Customer Satisfaction*

Customer satisfaction in Islamic banking is influenced by factors such as service quality, product innovation, and

digitalization. Digital banking services enhance satisfaction by providing convenience, security, and personalization, aligning with modern customer preferences for digital interactions [14]. Private banks often outperform public ones in responsiveness and innovation, both key to e-banking satisfaction. In Islamic banking, product innovation and service quality are crucial predictors of satisfaction, ensuring offerings are competitive and compliant with Islamic principles [19]. Trust mediates the relationship between satisfaction and loyalty, particularly when banks align with customers' religious values, with high intrinsic religiosity further boosting satisfaction, trust, and loyalty [9]. However, challenges persist, as seen in regions like Georgia, where banks often fail to prioritize client interests, underscoring the need for improved service quality to ensure long-term success [20].

2.4 *Customer Loyalty*

Customer loyalty in Islamic banking is shaped by satisfaction, trust, adherence to Sharia principles, and the perceived value of products and services. Satisfaction, often stemming from service quality and product offerings, builds trust, which is essential for loyalty [9], [21]. Trust is further reinforced by the bank's adherence to Sharia principles, enhancing customer confidence and loyalty [9]. While satisfaction alone may not directly lead to loyalty, it plays a vital role in fostering trust, a key factor in loyalty [9]. Digitalization also boosts loyalty

by providing convenient, personalized, and efficient services, making it critical for customer retention [22], [23]. The quality of digital services, incorporating both functional and spiritual values, significantly impacts loyalty [24]. Additionally, innovation in Sharia-compliant products enhances perceived value and satisfaction, further strengthening customer loyalty [9], [22].

2.5 Theoretical Framework

This study is grounded in the theory of planned behavior, which posits that an individual's actions are influenced by their attitudes, subjective norms, and

perceived behavioral control. This theory is the foundation of this research. In the context of this study, customer satisfaction and loyalty can be seen as behaviors influenced by the attitudes customers have towards Sharia product innovation and digital services. Customers who perceive that these innovations enhance their banking experience are more likely to be satisfied and loyal to their bank. The model developed for this research posits that Sharia product innovation and service digitalization have direct effects on customer satisfaction, which in turn influences customer loyalty.

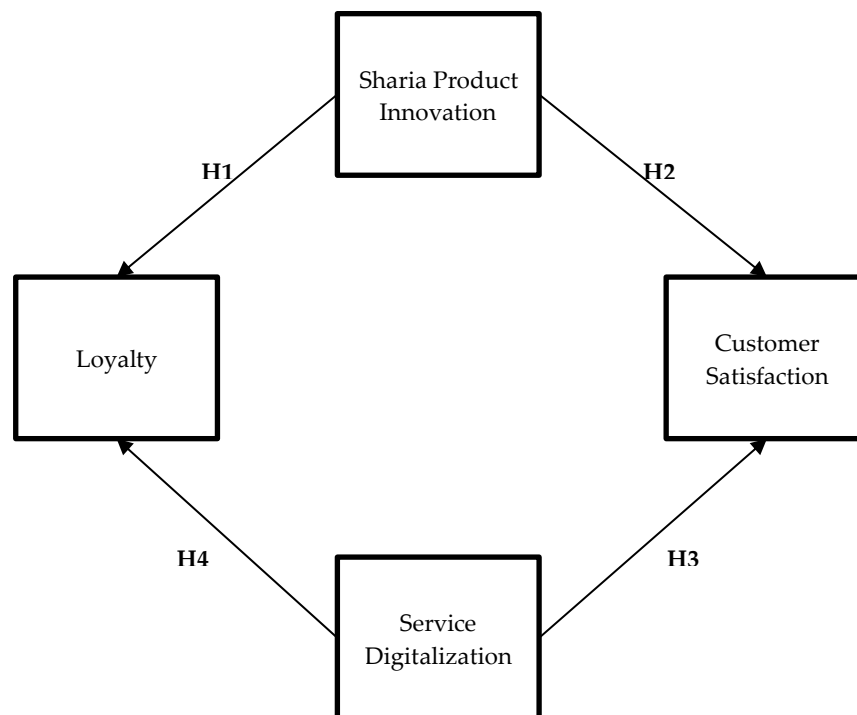


Figure 1. Conceptual Framework

3. METHODS

3.1 Research Design

The research employs a quantitative design, facilitating the measurement and analysis of variable correlations through statistical methods. It is appropriate to use

this approach in order to test the hypotheses that have been provided and to determine the significance of the effects that Sharia product innovation and service digitalization have on customer happiness and loyalty. For the purpose of gathering information from

consumers of Islamic banks in West Java, a survey with a cross-sectional design was carried out. A Likert scale was used to quantify the respondents' perceptions, and the data were analyzed using structural equation modeling with principal components in order to investigate the correlations between the variables.

3.2 Population and Sample

This study involves participants who are customers of Islamic banks in West Java. The determination of statistical power and the necessity for dependable data processing using SEM-PLS resulted in the selection of 230 respondents as the sample size for the investigation. The sample size is adequate to guarantee trustworthy results, as SEM-PLS can proficiently accommodate tiny to medium-sized samples [25]. The sampling technique used was purposive sampling, targeting respondents who are customers of Islamic banks and have experience with Sharia product innovations and digital banking services.

3.3 Data Collection

The 230 individuals who participated in the survey were given a structured questionnaire to fill out in order to obtain the data. The questionnaire was developed with the purpose of eliciting responses from respondents regarding their perspective on Sharia product innovation, service digitalization, customer satisfaction, and customer loyalty. The Likert scale utilized a 5-point system for evaluating each questionnaire topic, where 1 represented "strongly disagree" and 5 denoted "strongly agree." Participation in the survey was mandated both in-person and online, so enhancing its accessibility to a broad audience.

3.4 Data Analysis

Structural Equation Modeling (SEM) with Partial Least Squares (PLS) version 3 was utilized in order to conduct the analysis of the data obtained from 230 respondents. This method is specifically designed for the

purpose of testing complex models that involve multiple variable associations. The procedure started with the screening of the data to solve the issue of missing values by means of mean imputation and the elimination of outliers. The measuring model was subsequently assessed for reliability and validity. This encompassed convergent validity (assessed using AVE and factor loadings), discriminant validity (utilizing the Fornell-Larcker criterion), and internal consistency (measured with Cronbach's alpha and composite reliability, all deemed satisfactory above 0.70). Subsequent to the validation of the measurement model, the structural model was analyzed through path coefficients, t-values, and p-values to ascertain the significance of the correlations. The Goodness of Fit (GoF) index was employed to assess the overall model fit. The hypothesis was evaluated by analyzing the direct and indirect impacts of Sharia product innovation and service digitization on customer happiness and loyalty. The mediation study results indicated that customer satisfaction serves as a mediator in the relationship between the independent variables and customer loyalty.

4. RESULTS AND DISCUSSION

4.1 Demographic Profile of Respondents

The demographic characteristics of the 230 respondents in this study, including gender, age, education level, occupation, and length of banking relationship with Islamic banks in West Java, provide important context for understanding the sample's diversity. The gender distribution is fairly balanced, with 52.17% male and 47.83% female respondents. In terms of age, the largest group is 26-35 years old (36.96%), indicating a significant presence of young adults who may prefer digital banking services. Education-wise, 43.48% hold a Bachelor's degree, suggesting a well-educated sample that may have higher expectations of banking services. Occupation-wise, nearly half of the respondents (47.83%) are private-sector employees, reflecting the

interest of working professionals in Islamic banking. Lastly, the length of banking relationships shows that 39.13% have been with their bank for 1-3 years, suggesting that most respondents have sufficient experience to provide informed feedback on the services and products offered.

4.2 Measurement Model Discussion

A number of important metrics, including factor loadings, Cronbach's alpha, composite reliability (CR), and average variance extracted (AVE), were utilized in order to assess the measurement model that was the subject of this investigation. The validity and reliability of the constructs may be evaluated with the assistance of these metrics, which also serve to guarantee that the measurement model is secure before moving on to test the structural model.

Table 1. Measurement Model Assessment

Variable	Code	Loading Factor	Cronbach's Alpha	Composite Reliability	Average Variant Extracted
Sharia Product Innovation	SPI.1	0.874	0.929	0.950	0.825
	SPI.2	0.947			
	SPI.3	0.920			
	SPI.4	0.891			
Service Digitalization	SDG.1	0.857	0.894	0.927	0.760
	SDG.2	0.912			
	SDG.3	0.886			
	SDG.4	0.829			
Customer Satisfaction	CSF.1	0.877	0.922	0.939	0.719
	CSF.2	0.845			
	CSF.3	0.857			
	CSF.4	0.849			
	CSF.5	0.840			
	CSF.6	0.820			
Loyalty	LOT.1	0.838	0.890	0.919	0.695
	LOT.2	0.831			
	LOT.3	0.819			
	LOT.4	0.803			
	LOT.5	0.876			

Source: Data Processing Results (2024)

The examination of the components in this study demonstrates robust reliability and validity for Sharia Product Innovation (SPI), Service Digitalization (SDG), Customer Satisfaction (CSF), and Loyalty (LOT). The factor loadings for SPI vary from 0.874 to 0.947, accompanied by a Cronbach's alpha of 0.929, a composite reliability (CR) of 0.950, and an average variance extracted (AVE) of 0.825, indicating that the construct is both well-represented and reliable. Likewise, SDG exhibits factor loadings ranging from 0.829 to 0.912, a Cronbach's alpha of 0.894, a composite reliability (CR) of 0.927, and an average variance extracted (AVE) of 0.760, signifying

robust measurement of service digitalization. CSF demonstrates loadings ranging from 0.820 to 0.877, with a Cronbach's alpha of 0.922, a composite reliability (CR) of 0.939, and an average variance extracted (AVE) of 0.719, substantiating its significant impact on loyalty. Finally, Loyalty (LOT) exhibits factor loadings ranging from 0.803 to 0.876, accompanied by a Cronbach's alpha of 0.890, a composite reliability (CR) of 0.919, and an average variance extracted (AVE) of 0.695, indicating that the construct is effectively quantified and signifies client retention and advocacy for Islamic banking services.

An essential component of the measurement model is known as discriminant validity, which serves to guarantee that the constructs that are being measured in the research are distinct from one another. It examines if the constructs are capturing elements of the phenomenon that are being researched that are unique or whether there is overlap between the conceptions. For the

purpose of this investigation, discriminant validity was assessed by means of the Fornell-Larcker criterion. This criterion stipulates that the square root of the Average Variance Extracted (AVE) for every construct ought to be higher than the correlations that exist between that construct and the other constructs in the model.

Table 2. Discriminant Validity

	Customer Satisfaction	Loyalty	Service Digitalization	Sharia Product Innovation
Customer Satisfaction	0.848			
Loyalty	0.555	0.834		
Service Digitalization	0.694	0.475	0.872	
Sharia Product Innovation	0.789	0.438	0.613	0.909

Source: Data Processing Results (2024)

The Fornell-Larcker criterion is satisfied for all constructs, as the square root of the AVE for each construct is greater than its correlations with other constructs. This confirms that the constructs in this study—

Customer Satisfaction, Loyalty, Service Digitalization, and Sharia Product Innovation—are distinct from one another and measure different dimensions of the customer experience in Islamic banking.

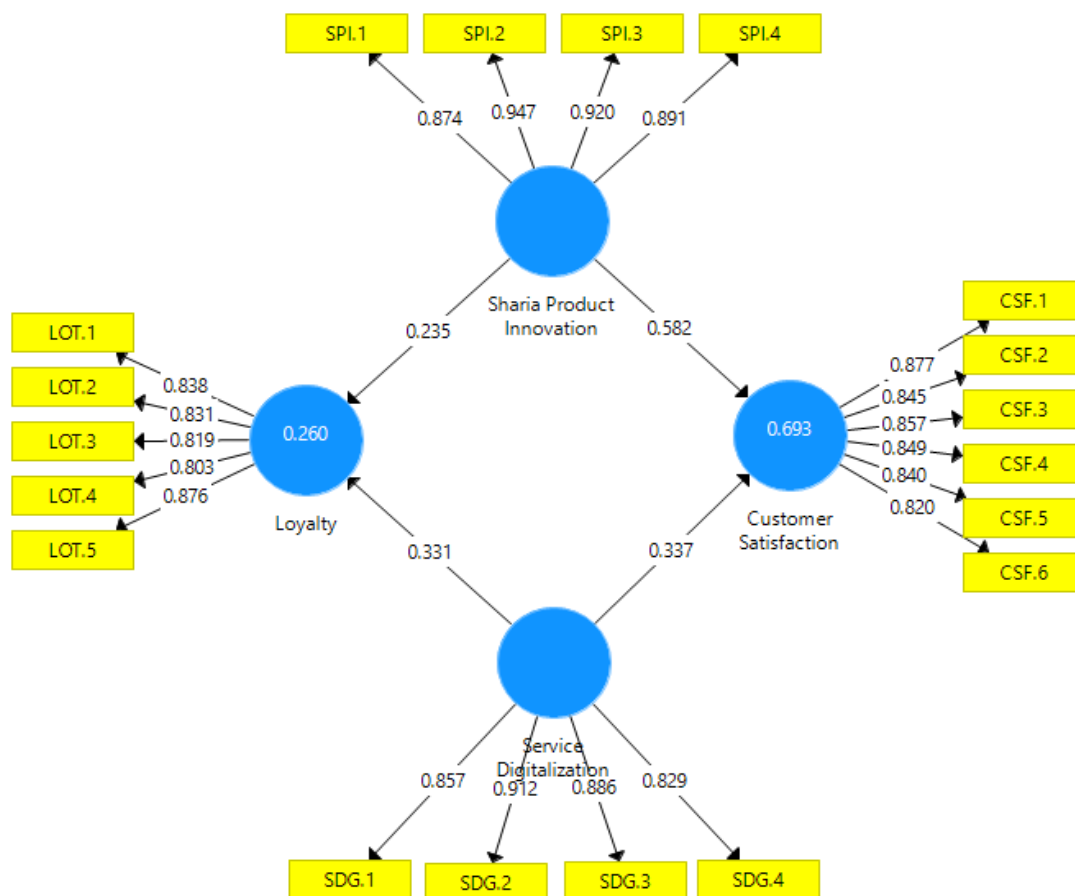


Figure 1. Model Results

Source: Data Processed by Researchers, 2024

4.3 Model Fit

The model fit indicators assess the adequacy of the structural model in relation to the data. This study evaluates various critical model fit indices, including the Standardized

Root Mean Square Residual (SRMR), d_{ULS} , d_G , Chi-Square, and the Normed Fit Index (NFI). These indices enable us to assess if the proposed model accurately represents the relationships among the variables.

Table 3. Model Fit Results Test

	Saturated Model	Estimated Model
SRMR	0.063	0.074
d_{ULS}	0.763	1.042
d_G	0.545	0.564
Chi-Square	382.434	391.307
NFI	0.825	0.821

Source: Process Data Analysis (2024)

Several significant statistics were employed to evaluate the model's fit. The Standardized Root Mean Square Residual (SRMR) values for the Saturated Model (0.063) and the Estimated Model (0.074) are both below the threshold of 0.08, signifying a satisfactory match between the model and the data. The d_{ULS} findings reveal a reduced discrepancy for the Saturated Model (0.763) relative to the Estimated Model (1.042), suggesting that the Saturated Model accounts for a greater degree of variance, but both models remain within acceptable limits. Considering that the d_G values for both the Saturated (0.545) and Estimated (0.564)

models are rather low, it can be inferred that an acceptable correspondence has been attained. Despite the sensitivity of this metric to sample size, the Chi-Square values for the Saturated Model (382.434) and Estimated Model (391.307) are comparatively close, suggesting minimal discrepancy between the two. The Normed Fit Index (NFI) values for both the Saturated Model (0.825) and the Estimated Model (0.821) exceed 0.80, signifying a satisfactory fit. A minor decrease is observed from the Saturated Model to the Estimated Model; nonetheless, it remains within acceptable limits.

Table 4. Coefficient Model

	R Square	Q2
Customer Satisfaction	0.693	0.688

Source: Data Processing Results (2024)

The R^2 values indicate the proportion of variance in the dependent variables explained by the independent variables, with Customer Satisfaction having an R^2 of 0.693, meaning that 69.3% of its variance is explained by Sharia Product Innovation and Service Digitalization. This high value suggests that these two factors are strong predictors of Customer Satisfaction, highlighting the importance of product innovation and digital service quality in shaping customer satisfaction. Loyalty has an

R^2 of 0.460, meaning 46% of its variance is explained by Customer Satisfaction, Sharia Product Innovation, and Service Digitalization. Although this is lower than the R^2 for Customer Satisfaction, it still indicates that these factors play a substantial role in predicting customer loyalty, with Customer Satisfaction being the most significant driver. The Q^2 values assess the model's predictive relevance, with Customer Satisfaction showing a strong Q^2 of 0.688, confirming the model's ability to predict future data points.

Loyalty has a Q^2 of 0.448, indicating good predictive relevance, though other factors beyond those in the model may also influence loyalty.

4.4 Hypothesis Testing

In the context of Islamic banks in West Java, the findings of the hypothesis testing that was conducted provide insights into the linkages that exist between Service

Digitalization, Sharia Product Innovation, Customer Satisfaction, and Loyalty. The Original Sample (O), Sample Mean (M), Standard Deviation (STDEV), T-Statistics, and P-Values are the metrics that are utilized in the evaluation of each association. It is possible to determine whether the hypotheses are supported by the data and the degree to which the associations between the variables are strong with the assistance of these metrics.

Table 5. Hypothesis Testing

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics	P Values
Service Digitalization -> Customer Satisfaction	0.337	0.335	0.076	4.410	0.000
Service Digitalization -> Loyalty	0.331	0.340	0.103	2.803	0.001
Sharia Product Innovation -> Customer Satisfaction	0.582	0.587	0.075	7.770	0.000
Sharia Product Innovation -> Loyalty	0.335	0.236	0.116	2.024	0.004

Source: *Process Data Analysis (2024)*

The study's findings indicate that both Sharia Product Innovation and Service Digitalization significantly enhance customer happiness and loyalty. A statistically significant correlation exists between Service Digitalization and Customer Satisfaction, evidenced by a path coefficient of 0.337, a T-statistic of 4.410, and a P-value of 0.000. This signifies that the relationship is supported by statistical evidence. The path coefficient for Service Digitalization is 0.331, the T-statistic is 2.803, and the P-value is 0.001, signifying a positive impact on Loyalty. This illustrates the importance of Service Digitalization in fostering client loyalty. Sharia Product Innovation exerts a substantial positive influence on Customer Satisfaction, evidenced by a path coefficient of 0.582, a T-statistic of 7.770, and a P-value of 0.000. This underscores its importance in enhancing contentment. Furthermore, Sharia Product Innovation exerts a favorable impact on Loyalty, evidenced by a path coefficient of 0.335, a T-statistic of 2.024, and a P-value of 0.004. These numbers suggest that while the effect is significant, it is not as robust as the other connections. The findings collectively

support the notion that Sharia Product Innovation and Service Digitalization contribute to increased customer satisfaction and loyalty in Islamic financial institutions.

Discussion

The Impact of Sharia Product Innovation on Customer Satisfaction and Loyalty

According to the findings of the study, there is a significant positive correlation between Sharia Product Innovation and Customer Satisfaction. This indicates that product innovation has a significant role in influencing the way customers perceive Islamic banks. This aligns with previous studies [9]–[12], which emphasize the importance of offering innovative, Sharia-compliant financial products to attract and retain customers. The high T-statistics further confirm the significance of this relationship, highlighting that customers value products that adhere to Islamic principles while meeting their financial needs. Consequently, Islamic banks that invest in product innovation are likely to enhance customer satisfaction and foster

loyalty. Although the relationship between Sharia Product Innovation and Customer Loyalty is also significant, it is weaker than its effect on satisfaction, suggesting that while innovation is important, factors such as trust, relationship management, and service quality are also necessary for securing long-term customer loyalty.

The Impact of Service Digitalization on Customer Satisfaction and Loyalty

The relationship between Service Digitalization and Customer Satisfaction is significant, with a moderate positive effect, highlighting the increasing importance of digital services in meeting the needs of tech-savvy customers. Access to banking services via digital platforms, such as mobile apps and online banking, has become a crucial factor in driving customer satisfaction. The T-statistics confirm the strength of this relationship, indicating that enhancing digital service offerings can significantly boost satisfaction, aligning with [5], [14], [16], [18], [26] findings. Additionally, Service Digitalization has a direct positive effect on Customer Loyalty, showing that digital services not only improve satisfaction but also contribute to long-term retention. However, its effect on loyalty is slightly weaker than on satisfaction, suggesting that while digitalization is important, additional factors like personalized customer service are needed to deepen customer loyalty.

Practical Implications for Islamic Banks in West Java

The findings of this study offer practical implications for Islamic banks aiming to enhance customer satisfaction and loyalty. First, investing in Sharia Product Innovation is crucial, as continuously developing innovative financial products that meet customer needs while adhering to Islamic principles can significantly boost satisfaction and foster long-term loyalty. Second, prioritizing digital service enhancements is essential, as user-friendly, secure, and efficient digital platforms play a key role in improving customer experiences

and retaining customers in the growing digital banking landscape. Third, focusing on customer satisfaction is vital, as it serves as a bridge between product innovation, service digitalization, and loyalty—satisfied customers are more likely to remain loyal and recommend the bank to others. Lastly, supplementing innovation with strong customer relationship management can further strengthen loyalty by building trust and providing personalized service.

Theoretical Contributions

Through the provision of empirical information on the significance of Sharia Product Innovation and Service Digitalization in the Islamic banking sector, this study makes a contribution to the current body of literature. This underlines the critical role that customer pleasure plays in moderating the relationship between the aforementioned criteria and customer loyalty. Additionally, the findings highlight the growing significance of digital services in impacting consumer views and behaviors in Islamic banking, which is a domain that has gotten less attention in previous studies.

Limitations and Future Research

This study provides significant information, although it has limits. The study is confined to Islamic banks in West Java, perhaps limiting the applicability of the results to other locations or nations. Future research may broaden the geographical scope of the study to encompass Islamic banks in other regions of Indonesia or internationally.

Additionally, the study focuses on Sharia Product Innovation and Service Digitalization as key drivers of satisfaction and loyalty. Future research could explore other factors, such as trust, reputation, and customer engagement, which may also play a role in influencing customer loyalty in the Islamic banking sector.

5. CONCLUSION

The findings of this study shed light on the significant part that Sharia Product Innovation and Service Digitalization play in

determining the level of customer satisfaction and loyalty offered by Islamic financial institutions. The results show that innovative, Sharia-compliant products significantly enhance customer satisfaction, while digital services play a pivotal role in improving customer experiences. Both factors indirectly contribute to customer loyalty through their impact on satisfaction, emphasizing the need for Islamic banks to prioritize customer satisfaction as a key driver of loyalty. Banks that continuously innovate their product

offerings and enhance their digital services are more likely to retain satisfied and loyal customers. The study also suggests that while digitalization and innovation are important, other factors such as trust and personalized service may further strengthen customer loyalty. The findings provide valuable insights for Islamic banks in West Java and offer a foundation for future research on customer loyalty in the broader Islamic banking industry.

REFERENCES

- [1] D. A. Putra and A. A. Nurdiantoro, "Determinant Profitability of The Islamic Banking Industry in Indonesia: Literature Review," *J. Akunt.*, vol. 14, no. 2, pp. 171–180, 2024.
- [2] M. I. Huda, "Sharia Fintech Business Analysis at PT. Indonesian Sharia Fund," *J. Mediasas Media Ilmu Syari'ah dan Ahwal Al-Syakhsyiyah*, vol. 7, no. 1, pp. 121–135, 2024.
- [3] F. F. Fairul and L. P. Sari, "The Influence of Sharia Compliance, Service Quality, and Promotion on E-Loyalty of Bank Jago Syariah Customers," *KnE Soc. Sci.*, pp. 241–256, 2024.
- [4] O. F. Rahmawati and L. F. L. Nisa, "Analisis Pengetahuan Mahasiswa Dan Lingkungan Keluarga Terhadap Bank Syariah," *J. Ekon. BISNIS DAN Manaj.*, vol. 2, no. 3, pp. 115–126, 2024.
- [5] N. M. Haridan, A. F. S. Hassan, and H. A. Alahmadi, "Financial technology inclusion in Islamic banks: Implication on Shariah compliance assurance," *Int. J. Acad. Res. Bus. Soc. Sci.*, vol. 10, no. 14, pp. 38–48, 2020.
- [6] H. M.-D. Qadri and F. A. Malik, "Emergence of Islamic Digital Economy," in *Islamic Finance in the Modern Era*, Routledge, 2024, pp. 12–25.
- [7] A. Saputra and C. Etika, "Integration of Digital-based Banking Services on Customer Satisfaction (Study of Indonesian Islamic Banks)," *KnE Soc. Sci.*, pp. 626–645, 2024.
- [8] E. Sudarmanto, I. Yuliana, N. Wahyuni, S. R. Yusuf, and A. Zaki, "Transformasi Digital dalam Keuangan Islam: Peluang dan Tantangan," *J. Ilm. Ekon. Islam*, vol. 10, no. 1, pp. 645–655, 2024.
- [9] S. Riptiono and M. Baehaqi, "NURTURING CUSTOMERS LOYALTY ON ISLAMIC BANK: THE ROLE OF SATISFACTION AND TRUST AS MEDIATION.," *J. Ekon. Bisnis Islam*, vol. 10, no. 1, 2024.
- [10] A. Z. Rodhiati, M. Widowati, and A. Windawati, "Increasing Customer Loyalty of Islamic Bank Case Study at PT Bank Syariah Indonesia in Semarang," *AKUNSIKA J. Akunt. dan Keuang.*, pp. 79–90, 2024.
- [11] R. Ramayani, T. Ula, and Z. Maulana, "Determinan Loyalitas Nasabah dengan Efek Mediasi Kepuasan Nasabah Terhadap Produk Perbankan Syariah," *IHTYATH J. Manaj. Keuang. Syariah*, vol. 8, no. 1, pp. 100–115, 2024.
- [12] R. ANDESPA and Y. H. YENI, "FOSTERING CUSTOMER LOYALTY AMONG MUSLIM CLIENTS: STRATEGIES FOR ISLAMIC BANKS," *Hamdard Islam.*, vol. 47, no. 1, 2024.
- [13] A. Syarif, P. Parno, K. Komariah, and I. Yuliani, "Customer Loyalty in Islamic Bank during the COVID-19 Outbreak: The Mediating Role of Trust and Satisfaction," *J. Econ. Business, Account. Ventur.*, vol. 26, no. 2, pp. 236–248, 2023.
- [14] K. I. Hadid, N. K. Soon, and A. A. E. Amreeghah, "The effect of digital banking service quality on customer satisfaction: A case study on the Malaysian banks," *Asian J. Appl. Sci. Technol.*, vol. 4, no. 01, pp. 6–29, 2020.
- [15] M. Dehnert and J. Schumann, "Uncovering the digitalization impact on consumer decision-making for checking accounts in banking," *Electron. Mark.*, vol. 32, no. 3, pp. 1503–1528, 2022.
- [16] C. A. Asamoah, A. Klapalová, and T. K. Nsiah, "Digital Transformation in the Banking Sector: Evaluating Continuance Usage Intention," in *Proceedings of the International Conference on Business Excellence*, 2024, pp. 3332–3342.
- [17] M. A. Laldin and F. Djafri, "Islamic finance in the digital world: Opportunities and challenges (Kewangan Islam dalam Dunia Digital: Peluang dan Cabaran)," *J. Islam Asia (E-ISSN 2289-8077)*, vol. 16, no. 3, pp. 283–299, 2019.
- [18] F. Khanboubi, A. Boulmakoul, and M. Tabaa, "Impact of digital trends using IoT on banking processes," *Procedia Comput. Sci.*, vol. 151, pp. 77–84, 2019.
- [19] R. E. Puspitasari and K. Nisak, "Factors Influencing Customer Satisfaction: Empirical Study at Bank Muamalat Madiun Branch," *Etihad J. Islam. Bank. Financ.*, vol. 3, no. 2, pp. 111–121, 2023.
- [20] E. Keisidou, L. Sarigiannidis, D. I. Maditinos, and E. I. Thalassinos, "Customer satisfaction, loyalty and financial performance: A holistic approach of the Greek banking sector," *Int. J. Bank Mark.*, vol. 31, no. 4, pp. 259–288, 2013.
- [21] K. Bekele, "Assessment of Factors Influencing the Financial Performance of Micro and Small Enterprises in Hawassa-A Case Study of Addis Ketema Sub City, Ethiopia".
- [22] E. I. Khalif, "Formation of consumer loyalty in the field of digital ecosystem products," *Entrep. s Guid.*, vol. 17, no. 3, 2024.

- [23] M. Amin, "Internet banking service quality and its implication on e-customer satisfaction and e-customer loyalty," *Int. J. bank Mark.*, vol. 34, no. 3, pp. 280–306, 2016.
- [24] Y.-L. Lien and H.-H. Tang, "Exploring the Relationship between Customer Experience and Loyalty in Digital-Only Banking," 2023.
- [25] J. F. Hair Jr, M. Sarstedt, L. Hopkins, and V. G. Kuppelwieser, "Partial least squares structural equation modeling (PLS-SEM) An emerging tool in business research," *Eur. Bus. Rev.*, vol. 26, no. 2, pp. 106–121, 2014.
- [26] D. Shcherbatykh, V. Shpileva, M. Riabokin, O. Zham, and V. Zalizniuk, "Impact of digitalization on the banking system transformation," *Int. J. Comput. Sci. Netw. Secur.*, vol. 21, no. 12spc, pp. 513–520, 2021.