adlla Jurnal Ilmiah Ekonomi Syariah
Vol. 9 No. 2, July 2026
p-issn: 2621-8453 e-issn: 2620-9535

Modification of the Servqual Model with Sharia Compliance Dimension in The Digital Services of Indonesian Islamic Bank

Irmadatus Sholekhah[1*], Dibyo Waskito Guntoro[2], Ahmad Alwi[3]
[1]Fakultas Keguruan dan Ilmu Pendidikan, Universitas Jember
[2,3]Fakultas Keguruan dan Ilmu Pendidikan, Universitas Muhammadiyah Palangkaraya
irmadatus@unej.ac.id

Abstract

The digital transformation in the Islamic banking industry presents a unique challenge: harmonizing technological convenience with compliance with Sharia principles. This study aims to test a modified SERVQUAL model by incorporating the Sharia Compliance dimension in assessing the digital service quality of Bank Syariah Indonesia (BSI). A quantitative approach was employed involving 50 active BSI customers in Jember Regency, selected through random sampling. Data were collected using a Likert-scale questionnaire (1–4) and analyzed using multiple linear regression with IBM SPSS 21. Validity and reliability tests indicated that the research instrument fell into the excellent category, with Cronbach's Alpha values exceeding 0.9 for all variables. The main findings reveal that the Sharia Compliance dimension exerts a significant influence on service quality, with an effective contribution of 58.2 percent. In contrast, customer loyalty had no significant effect, accounting for only 5.76 percent. Simultaneously, both variables explained 64 percent of the variation in service quality.

Keywords: Modified SERVQUAL, Sharia Compliance, Customer Loyalty, BSI Digital Services, Sharia Accounting

Abstrak

Transformasi digital dalam industri perbankan syariah menghadirkan tantangan unik: menyelaraskan kemudahan teknologi dengan kepatuhan terhadap prinsip-prinsip Syariah. Studi ini bertujuan untuk menguji model SERVQUAL yang dimodifikasi dengan memasukkan dimensi Kepatuhan Syariah dalam menilai kualitas layanan digital Bank Syariah Indonesia (BSI). Pendekatan kuantitatif digunakan dengan melibatkan 50 pelanggan aktif BSI di Kabupaten Jember, yang dipilih melalui pengambilan sampel acak. Data dikumpulkan menggunakan kuesioner skala Likert (1–4) dan dianalisis menggunakan regresi linier berganda dengan IBM SPSS 21. Uji validitas dan reliabilitas menunjukkan bahwa instrumen penelitian termasuk dalam kategori sangat baik, dengan nilai Alpha Cronbach melebihi 0,9 untuk semua variabel. Temuan utama menunjukkan bahwa dimensi Kepatuhan Syariah memberikan pengaruh signifikan terhadap kualitas layanan, dengan kontribusi efektif sebesar 58,2 persen. Sebaliknya, loyalitas pelanggan tidak memiliki pengaruh signifikan, hanya menyumbang 5,76 persen. Secara simultan, kedua variabel tersebut menjelaskan 64 persen variasi dalam kualitas layanan.

Kata Kunci: SERVQUAL Modifikasi, Kepatuhan Syariah, Loyalitas Nasabah, Layanan Digital BSI, Akuntansi Syariah

INTRODUCTION

The Industrial Revolution 4.0 has fundamentally transformed interactions with financial institutions. Banking sectors, including Islamic banking, must continuously innovate by providing fast, easy, and secure digital services such as mobile banking and digital payment systems.[1] However, Islamic banks face a unique challenge beyond technical and cybersecurity issues: ensuring that every transaction remains compliant with Islamic law (Shariah).[2] Bank Syariah Indonesia (BSI) —the largest Islamic bank in ASEAN, formed from the 2021 merger of three major Islamic banks—exemplifies this tension. Customers demand digital service speeds comparable to those of conventional banks, while BSI is normatively bound by Shariah principles of transparency, fairness, and vertical accountability to God (Shariah Enterprise Theory).[3] Field observations reveal customer complaints about a lack of transparency in profit-sharing mechanisms, limited understanding of Islamic contracts used in mobile banking applications, and concerns that fund distribution is not fully aligned with Shariah principles.[4]

Stronger empirical evidence supports this contradiction. Preliminary observations and documented customer feedback reveal recurring complaints regarding BSI's digital services. For instance, a survey of BSI Mobile users in Jember Regency conducted in early 2024 indicated that approximately 35% of respondents expressed confusion about the specific Shariah contracts (e.g., Murabahah, Mudharabah, or ijarah) underlying digital financing and investment features. Furthermore, analysis of public reviews on the Google Play Store for the BSI Mobile application (period January–March 2024) identified several critical comments, such as: "The profit-sharing calculation for my savings is unclear; there is no detailed breakdown in the app" and "I don't understand which contract is being used for this digital payment feature—is it Qardh or Wakalah?" Another customer stated, "I worry whether my funds are truly channeled to halal sectors because the app never explains the fund distribution mechanism." These empirical data points confirm a tangible gap between customer expectations of Shariah compliance and the perceived reality of digital services.

These indicate a gap between customer expectations of Shariah compliance and perceived service reality—a gap that, according to Parasuraman, Zeithaml, and Berry's classical service quality theory, is the root cause of low service quality assessments.[5] In the context of digital Islamic banking, a lack of clarity about contract terms and profit-sharing

[1] Bagas Dwi Arifin and Muhammad Iqbal Fasa, "Transformasi Digital Era Industri 4.0 Revolusi Layanan Yang Mengubah Lanskap Perbankan Syariah Di Indonesia" 2, no. 3 (2024).

[2] Irmadatus Sholekhah, Faqih Ulil Abshor, and Dibyo Waskito Guntoro, "Pengaruh Kualitas Layanan Digital BSI Terhadap Loyalitas Dan Kepatuhan Nasabah: Analisis Kuantitatif Dalam Perspektif Akuntansi Syariah," 2025.

[3] Iwan Triyuwono, "Metafora Zakat Dan Shari'ah Enterprise Theory Sebagai Konsep Dasar Dalam Membentuk Akuntansi Syari'ah" 5, no. 2 (2001): 131–45.

[4] Admiral Danarhuda and Aslamatis Solekah, "Exploring the Role of Islamic Value Proposition , Digital Customer Experience , and Trust on Customer Satisfaction in Islamic Banking : Evidence from Indonesia ' s Emerging Market" 2, no. 2 (2025): 413–28.

[5] A. Parasuraman, Valarie A. Zeithaml, and Leonard L. Berry, "SERVQUAL: A Multiple-Item Scale for Measuring Consumer Perceptions of Service Quality," *Journal of Retailing* 64, no. 1 (1988): 12–40.

mechanisms has been shown to affect customer trust and satisfaction directly.[6] Previous research on digital Islamic banking adoption has been dominated by the Technology Acceptance Model (TAM) and the Unified Theory of Acceptance and Use of Technology (UTAUT). While useful for explaining technology use intention, these models have a fundamental weakness: they address only financial and operational dimensions, ignoring religiosity, which Sudarsono et al. (2023)[7] and Albort-Morant et al. (2022) identify as the dominant factor driving adoption of digital Islamic banking services.[8] This confirms that Shariah compliance cannot be overlooked when evaluating digital service quality.

Research on Islamic banking service quality using the SERVQUAL model remains limited to the five original dimensions (tangibles, reliability, responsiveness, assurance, empathy) proposed by Parasuraman et al. (1988).[9] These universal dimensions do not specifically accommodate the unique characteristics of Islamic banking.[10] Efforts to adapt SERVQUAL, such as by Ketaren (2021) and Pramesti and Sukardi (2022), merely reinterpreted the five dimensions through Islamic values without positioning Shariah compliance as a separate, standalone construct.[11] Pramesti and Sukardi (2022) further found that, among the six E-SERVQUAL dimensions tested, only one significantly affected customer retention in Islamic banks—underscoring that standard models fail to capture the distinctive features of Islamic banking.[12]

This gap serves as the entry point for the present study. The novelty of this research is the modification of the SERVQUAL model by adding a Shariah Compliance dimension. Unlike previous studies that only reinterpreted existing dimensions, our model positions Shariah compliance as an independent construct with its own measurable indicators. This provides a more contextually relevant measurement instrument for digital Islamic banking.[13] Empirically, this study quantitatively examines the influence of customer loyalty and Shariah compliance on BSI's digital service quality, measuring the effective contribution of each variable. Based on this, the study addresses three questions: (1) To what extent does customer loyalty influence BSI's digital service quality? (2) To what extent does Shariah

---

[6] Abdullah Muhammad Al-Kamal et al., "JEBIS : Jurnal Ekonomi Dan Bisnis Islam Evaluating Service Quality , Customer Satisfaction , And Perceived Trust Of Islamic Digital Banks : indonesia and Malaysia" 11, no. 2 (2025): 604–27, https://doi.org/10.20473/jebis.v11i2.80239.

[7] Heri Sudarsono et al., "The Intention of Muslim Customers to Adopt Mobile Banking : The Case of Islamic Banks in Indonesia," *Cogent Business & Management* 9, no. 1 (2022): 1–17, https://doi.org/10.1080/23311975.2022.2154102.

[8] Gema Albort-morant et al., "Social in Fl Uence or Religiosity ? New Factors Determining the Adoption of Paytech Services in Islamic Countries," no. October (2025), https://doi.org/10.1108/IMEFM-01-2024-0011.

[9] Parasuraman, Zeithaml, and Berry, "Servqual: A Multiple-Item Scale for Measuring Consumer Perceptions of Service Quality."

[10] Dina Ayu Ardana and Ersi Sisdianto, "Implementasi Prinsip Akuntansi Syariah Dalam Lembaga Keuangan Syariah," *Jurnal Media Akademik* 2, no. 12 (2024).

[11] Anggi Anggeriani Br Ketaren, "Pengaruh Kualitas Layanan Terhadap Kepuasan Nasabah Bank Syariah Di Indonesia" 4, no. 1 (2026).

[12] Annastya Ayu Pramesty and Budi Sukardi, "E-Servqual Digitalization Of Islamic Banks And Customer Retention In Surakarta" 4, no. 1 (2024): 13–32.

[13] Nadia Rahma and Hafiez Sofyani, "The Influence of Islamic Banking Digital Service Quality on Intention to Continue Using Islamic Banking : A Case of Indonesia" 25, no. 1 (2024), https://doi.org/10.18196/jai.v25i1.18841.

compliance influence digital service quality? (3) How do the simultaneous and partial contributions of these two variables explain variation in BSI's digital service quality?.

The selection of Jember Regency as the research location is not without reason. Jember is a region in East Java with a large population and diverse levels of Islamic financial literacy. Some of its residents are already familiar with Islamic banking products, while others are still in the early stages of introduction. This condition creates a rich variation in perceptions of BSI's digital services. Furthermore, Jember is also one of the regions with a fairly rapid growth in BSI Mobile users over the past two years, so the data generated is expected to reflect conditions that are relatively representative of areas with similar characteristics.

This study is expected to make contributions at three levels. At the theoretical level, this research will enrich the body of knowledge in Islamic accounting and service management by providing an alternative model for assessing the digital service quality of Islamic banking. At the methodological level, the instrument developed and validated in this study can be adopted or adapted by other researchers for different geographical contexts or types of Islamic financial institutions. At the practical level, the findings of this research can serve as concrete input for BSI and relevant authorities (such as the Financial Services Authority and the National Shariah Council) in formulating digital service standards that are not only fast and efficient but also transparent and Shariah-compliant. Furthermore, this study is relevant to the achievement of Maqashid Shariah, particularly in protecting property (Hifdz Al-Mal) through transparency and accountability, as well as protecting intellect (Hifdz Al-Aql) through better customer education on digital transaction mechanisms in accordance with Shariah.

At the theoretical level, this study's primary contribution is the development and empirical testing of a modified SERVQUAL model that explicitly positions Shariah Compliance as an independent construct, rather than as a derivative of existing dimensions. This modification offers a novel framework for assessing digital service quality in Islamic banking that is more contextually robust than conventional models. At the methodological level, the validated instrument can be adopted or adapted by other researchers for different geographical contexts or types of Islamic financial institutions. At the practical level, the findings can serve as concrete input for BSI and relevant authorities (such as the Financial Services Authority and the National Shariah Council) in formulating digital service standards that are not only fast and efficient but also transparent and Shariah-compliant. Furthermore, this study is relevant to the achievement of Maqashid Shariah, particularly in protecting property (Hifdz Al-Mal) through transparency and accountability, as well as protecting intellect (Hifdz Al-Aql) through better customer education on digital transaction mechanisms in accordance with Shariah.

THEORETICAL FOUNDATIONS

This study is built on three main theories, providing a solid conceptual foundation for modifying the SERVQUAL model with the Shariah Compliance dimension in the context of digital Islamic banking services.

a. Service Quality Theory (SERVQUAL)

The SERVQUAL model developed by Parasuraman et al. (1988) is the most widely recognized framework for measuring service quality. The model operationalizes service quality as the gap between customer expectations and perceptions of actual service performance. The original five dimensions are tangibles, reliability, responsiveness, assurance, and empathy. This theory is rooted in the disconfirmation paradigm, where customers evaluate service quality by comparing expectations with actual performance.[14]

b. Shariah Enterprise Theory and Normative Compliance Theory

Triyuwono (2012) proposed Shariah Enterprise Theory, which asserts that Islamic business entities have a dual accountability: vertical accountability to God (Allah SWT) and horizontal accountability to humans and the environment.[15] Complementing this, Tyler's (2006) Compliance Theory distinguishes instrumental compliance (driven by external factors) from normative compliance (driven by internal belief and value alignment).[16] In Islamic banking, customers are more trusting of banks that demonstrate normative compliance—sincere implementation of Shariah principles, not mere formalities.

c. Customer Loyalty Theory

Oliver (1999) defines loyalty as a deep commitment to repurchase or reuse a preferred service despite situational influences.[17] Griffin (2005) operationalizes loyalty through behavioral indicators: regular repurchase, cross-product purchase, recommendation to others, and immunity to competitors' offers.[18] Dick and Basu (1994) distinguish true loyalty (positive attitude + repeat behavior) from spurious loyalty (repeat behavior without genuine attitude), which is particularly relevant in digital environments with low switching costs.[19]

These three theories are integrated into an analytical framework to answer the research questions. SERVQUAL provides the basic measurement model, which is extended by adding Shariah Compliance as an independent dimension with specific indicators (contract transparency, clarity of profit-sharing, accessibility of Shariah audit). Shariah Enterprise Theory and Normative Compliance Theory support the hypothesis that Shariah compliance has a stronger influence on service quality than conventional dimensions. Customer Loyalty Theory positions loyalty not as an antecedent but as a predictor competing with Shariah compliance, expecting a weak or non-significant effect given low digital switching costs. The integration of these three theories is illustrated in the following research framework:

[14] Parasuraman, Zeithaml, and Berry, "SERVQUAL: A Multiple-Item Scale for Measuring Consumer Perceptions of Service Quality."

[15] Triyuwono, "METAFORA ZAKAT DAN SHARI'AH ENTERPRISE THEORY SEBAGAI KONSEP DASAR DALAM MEMBENTUK AKUNTANSI SYARI'AH."

[16] Tom R Tyler, "Why People Obey the Law," *Yale University*, 1990.

[17] Richard L Oliver, "Whence Consumer Loyalty?" 63 (1999): 33–44.

[18] Jill Griffin, *Customer Loyalty: Menumbuhkan Dan Mempertahankan Kesetiaan Pelanggan* (Jakarta: Erlangga, 2005).

[19] Alan S Dick and Kunal Basu, "Customer Loyalty : Toward an Integrated Conceptual Framework," 1994.

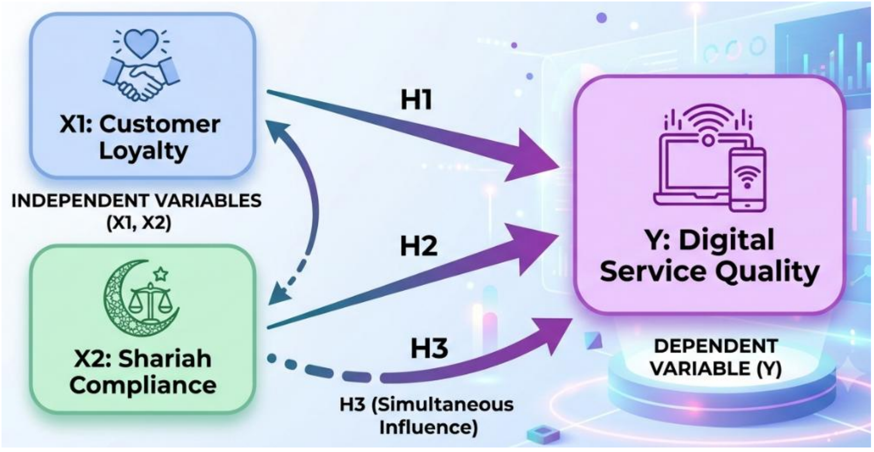

Figure 1. Research Framework

This framework positions Customer Loyalty (X_1) and Shariah Compliance (X_2) as independent variables (predictors), and Digital Service Quality (Y) as the dependent variable. The arrows in the figure indicate direct effects from each independent variable to the dependent variable, consistent with the multiple linear regression model used in this study. The analytical framework enables three specific empirical tests:

1. The simultaneous influence of loyalty and Shariah compliance on digital service quality (F-test).
2. The partial influence of loyalty after controlling for Shariah compliance (t-test).
3. The partial influence of Shariah compliance after controlling for loyalty (t-test).
4. The effective contribution of each variable to the explained variance (R^2 and percentage of partial contribution).

The relevance of these theories has been demonstrated in various previous empirical studies. Othman and Owen (2001) discussed SERVQUAL in Islamic banking as one of the first to adapt SERVQUAL for Islamic banking (the "Qard Hasan" model), noting that customers greatly value compliance with Islamic principles.[20] More recently, Al-Kamal et al. (2022) compared Indonesia and Malaysia and found that perceived service quality, satisfaction, and trust are interrelated, but Shariah-specific factors add unique explanatory power.[21] Furthermore, the dominance of Shariah compliance indicates that religiosity is the primary driver of mobile banking adoption among Islamic bank customers, surpassing technical factors such as perceived ease of use and perceived usefulness.[22] Albort-Morant et al. (2022) found similar results in Saudi Arabia and Palestine, showing that religiosity exerts

[20] Abdulqawi Othman and Lynn Owen, "ADOPTING AND MEASURING CUSTOMER SERVICE QUALITY (SQ) IN ISLAMIC BANKS : A CASE STUDY IN KUWAIT FINANCE HOUSE," *International Journal of Islamic Financial Services* 3, no. 1 (2001).

[21] Al-Kamal et al., "JEBIS : Jurnal Ekonomi Dan Bisnis Islam EVALUATING SERVICE QUALITY , CUSTOMER SATISFACTION , AND PERCEIVED TRUST OF ISLAMIC DIGITAL BANKS : INDONESIA AND MALAYSIA."

[22] Sudarsono et al., "The Intention of Muslim Customers to Adopt Mobile Banking : The Case of Islamic Banks in Indonesia."

a greater influence than social influence on paytech adoption.[23] Fielnanda and Nofriza (2021) reported that Shariah governance (β = 0.277, p = 0.000) has a greater influence on customer loyalty than conventional service quality, reinforcing the centrality of normative compliance.[24]

Several studies on the limited role of loyalty in digital contexts include the following: Hafizh, Rahma, and Jannah (2022) examined BSI Mobile customers and found that service quality did not have a significant direct effect on loyalty (p = 0.254), but operated through customer satisfaction as a mediating variable.[25] Winasih and Hakim (2021) also concluded that service quality affects loyalty only indirectly through satisfaction.[26] These findings support the expectation in this study that the direct effect of loyalty on service quality may be weak or insignificant when Shariah compliance is included. Regarding the application of Shariah Enterprise Theory, Triyuwono's (2012) widely cited work on the Zakat metaphor and Shariah Enterprise Theory has been extensively referenced in Indonesian Islamic accounting research, including by Ardana and Sisdianto (2021), who emphasized that the implementation of Islamic accounting principles requires transparency and accountability both to God and to stakeholders.[27] Citrawardhani (2023) also applied these concepts to demonstrate that Shariah compliance significantly influences Generation Z's loyalty to BSI Mobile.[28]

This theoretical foundation directly addresses the research problem and helps answer the three main research questions. Namely, BSI's digital transformation faces a paradox: customers desire convenience comparable to conventional banks, yet BSI must maintain Shariah compliance. Customer complaints regarding lack of transparency in contracts, unclear profit-sharing mechanisms, and doubts about fund disbursement indicate a gap between expectations and perceptions. SERVQUAL cannot capture Shariah-related expectations, and previous studies using TAM or UTAUT have neglected the spiritual dimension. Therefore, a modified SERVQUAL model rooted in Shariah Enterprise Theory, with loyalty positioned as a predictor, provides conceptual justification and analytical tools to answer the research questions. This framework predicts that Shariah compliance will have a dominant and significant influence, while loyalty will have a weak or insignificant influence after controlling for Shariah compliance.

---

[23] Albort-morant et al., "Social in Fl Uence or Religiosity ? New Factors Determining the Adoption of Paytech Services in Islamic Countries."

[24] Refky Fielnanda and Eri Nofriza, "Integrating Service Quality and Sharia Governance in Building Customer Loyalty in Islamic Banking" 7, no. 2 (2025): 256–75.

[25] Afwan Hafizh, Tri Inda Fadhila Rahma, and Nurul Jannah, "Pengaruh Kualitas Layanan Dan Kemudahan Terhadap Loyalitas Nasabah Mobile Banking BSI Dengan Kepuasan Sebagai Variabel Intervening," no. September (2023): 427–40, https://doi.org/10.30868/ad.v7i02.5133.

[26] Tri Winasih and Luqman Hakim, "Peran Kepuasan Sebagai Variabel Mediasi Kualitas Layanan Dan Kepercayaan Nasabah Terhadap Loyalitas Nasabah Bank Syariah" 8, no. 2 (2021), https://doi.org/10.1905/iqtishadia.v8i2.4152.

[27] Ardana and Sisdianto, "Implementasi Prinsip Akuntansi Syariah Dalam Lembaga Keuangan Syariah."

[28] sabrina Tribuana Citrawardhani, "Pengaruh Keintiman Nasabah, Kemudahan Penggunaan, Kualitas Pelayanan, Dan Kepatuhan Syariah Terhadap Loyalitas Nasabah Dalam Menggunakan Bsi Mobile Pada Generasi Z Di Diy," 2024.

METHOD

This study employs a quantitative, survey-based approach. The quantitative approach was selected because the main objectives of the study are to measure relationships between variables numerically and to test the statistical significance of the independent variables' influence on the dependent variable. The survey design allows the researcher to collect data from multiple respondents at a single point in time (cross-sectional) using a structured questionnaire.[29] This design is appropriate for answering confirmatory research questions, namely, testing whether customer loyalty and Shariah compliance influence the digital service quality of BSI, and determining the magnitude of each variable's contribution.

The population of this study consists of all Bank Syariah Indonesia (BSI) customers in Jember Regency who are registered as active users of digital services (BSI Mobile) during the period from October to December 2025. Due to the large and dispersed population, the researcher employs a random sampling technique to select the sample. The inclusion criteria established in this study are as follows:

1. BSI customers who have used BSI's digital services (BSI Mobile) for at least three consecutive months. This criterion ensures that respondents have sufficient experience in assessing the quality of digital services.
2. Customers have used at least one Shariah digital product, whether funding (savings, deposits) or financing (online loans, investments).
3. Aged at least 17 years, assuming they have legal capacity and financial independence.

Based on these criteria, a total of 50 respondents were collected who were willing to complete the questionnaire fully. The researcher acknowledges that the sample size of 50 respondents, while meeting the minimum requirement of 10–15 cases per independent variable for multiple regression analysis is relatively modest.[30] This limits the generalizability of the findings to the broader population of BSI digital service users in Jember Regency. Therefore, the results should be interpreted as preliminary evidence rather than conclusive proof. Readers and future researchers are encouraged to treat these findings as a foundation for larger-scale studies. Despite this limitation, the study offers a valid and reliable instrument (as demonstrated by the validity and reliability tests). It provides meaningful insights into the role of Shariah compliance in digital Islamic banking services.

The main instrument of this study is a closed-ended questionnaire developed from the theoretical indicators for each variable. The questionnaire uses a Likert scale with four answer options: 1 (Strongly Disagree), 2 (Disagree), 3 (Agree), and 4 (Strongly Agree). The questionnaire consists of three main sections:

---

[29] Muhammad Abduh et al., "Jurnal Pendidikan Sains Dan Komputer Survey Design : Cross Sectional Dalam Penelitian Kualitatif Jurnal Pendidikan Sains Dan Komputer" 3, no. 1 (2023): 31–39.

[30] Joseph F Hair et al., *Multivariate Data Analysis*, 2019.

Part One: Digital Service Quality Variable

Digital Service Quality was measured using 18 statement items, adapted from the SERVQUAL model of Parasuraman et al. (1988), which was modified by adding the Shariah Compliance dimension to the five original dimensions. The detailed distribution of statement items is as follows: Tangibles: 3 items (interface appearance, ease of navigation, icon design); Reliability: 3 items (service availability, transaction timeliness, data accuracy); Responsiveness: 3 items (response speed of chat/call centre features, complaint handling); Assurance: 3 items (transaction security, data confidentiality, system certification); Empathy: 3 items (attention to customer needs, ease of information access); and Shariah Compliance: 3 items (contract transparency, clarity of profit-sharing, compliance with PSAK Syariah 109).

Part Two: Customer Loyalty Variable

Customer Loyalty was measured using 12 statement items referring to the multidimensional concept of loyalty from Oliver (1999) and Griffin (2005). The indicators used include: (1) commitment to continue using BSI Mobile services, (2) recommendation to others, (3) resistance to offers from competing banks, and (4) habit of using BSI Mobile for various transactions.

Part Three: Shariah Compliance Variable

Shariah Compliance was measured using 13 statement items developed based on Islamic accounting principles and the standards of the National Shariah Council (DSN-MUI). The indicators include: (1) perception of contract compliance in digital products, (2) clarity of profit-sharing information, (3) belief that customer funds are channeled to halal sectors, (4) presence and accessibility of the Shariah Supervisory Board on digital platforms, and (5) perception of the quality of digital Shariah audits.

Before being used to collect actual data, the research instrument was tested for validity and reliability through a pilot study involving 30 respondents with characteristics similar to those of the research sample. Validity testing was conducted using the Pearson Product-Moment Correlation method, which correlates the score of each statement item with the total score of the measured construct. A statement item is declared valid if the corrected item-total correlation (r-count) value is greater than 0.3 (the minimum required threshold). Instrument reliability was measured using Cronbach's Alpha coefficient. An instrument is declared reliable if the Cronbach's Alpha value is greater than 0.7.[31]

Data analysis was performed in three stages: descriptive analysis, classical assumption tests, and hypothesis testing using multiple linear regression. All analyses were conducted using IBM SPSS version 21 software.

Stage 1: Classical Assumption Test

[31] Jum Nunnally and Ira Bernstein, *Psychometric Theory (3rd Ed .)*, 3rd ed., vol. 19, 1994.

Before conducting hypothesis testing, the data were tested to ensure that the regression model met the necessary basic assumptions. The classical assumption tests performed include:

a. Normality Test was conducted using the Kolmogorov-Smirnov (K-S) test on the residual values (unstandardized residual). Data are declared to be normally distributed if the significance value (Asymp. Sig. 2-tailed) is greater than 0.05.
b. Linearity Test was conducted using ANOVA to determine whether the relationship between the independent and dependent variables is linear. The linearity criterion is met if the significance value for linearity is less than 0.05.
c. A multicollinearity test was conducted to detect whether there is an excessively high correlation between the independent variables. The benchmarks used are a tolerance value > 0.10 and a Variance Inflation Factor (VIF) < 10.

Stage 2: Hypothesis Testing

Hypothesis testing was conducted using multiple linear regression analysis with the following equation:

$$\mathbf{Y = a + b_1X_1 + b_2X_2 + e}$$

Keterangan:

Y = Digital Service Quality

a = Constant

b_1,b_2 = Regression Coefficients

X_1 = Customer Loyalty

X_2 = Shariah Compliance

e = Error Term (Residual)

Hypothesis testing consists of two types:

a. Simultaneous Test (F-test) was used to examine whether the independent variables simultaneously have a significant effect on the dependent variable. The testing criterion is that if the significance value of the F change statistic is < 0.05, then the hypothesis that loyalty and Shariah compliance simultaneously affect service quality is accepted.
b. Partial Test (t-test) was used to examine the effect of each independent variable individually on the dependent variable, after controlling for the effect of other independent variables. The testing criterion is that if the t-statistic is significant ($p < 0.05$), then the independent variable is declared to have a significant partial effect.

Coefficient of Determination (R^2) and Effective Contribution were used to measure how much of the variation in the dependent variable can be explained by the independent variables simultaneously.

RESULTS AND DISCUSSION

Validity and Reliability Resting

a. Digital Service Quality

Table 1. Digital Service Quality- Item-Total Statistics

Item	CITC*	Alpha if Item Deleted	Status
A1	.441	.920	Valid
A2	.511	.919	Valid
A3	.584	.917	Valid
A4	.597	.917	Valid
A5	.749	.912	Valid
A6	.626	.916	Valid
A7	.660	.915	Valid
A8	.535	.919	Valid
A9	.483	.919	Valid
A10	.620	.916	Valid
A11	.548	.918	Valid
A12	.682	.915	Valid
A13	.613	.916	Valid
A14	.696	.915	Valid
A15	.715	.914	Valid
A16	.616	.916	Valid
A17	.533	.918	Valid
A18	.683	.914	Valid

*CITC = Corrected Item-Total Correlation

The instrument, with a total of 18 items, was tested for validity, and all items were found to be valid and met the requirements for use. This conclusion is based on the Corrected Item-Total Correlation value of each overall item being above the minimum threshold of 0.3. Furthermore, the internal consistency of the entire instrument was also very high, as indicated by the overall Cronbach's Alpha value of 0.917. This value far exceeds the acceptable reliability threshold (>0.7). Overall, this instrument was declared to have excellent validity and reliability for measuring the intended construct.

Table 2. Reliability Statistics Digital Service Quality

Cronbach's Alpha	N of Items
.921	18

The results of the reliability analysis for the digital service quality variable instrument showed a Cronbach's Alpha coefficient of 0.921 with 18 items (N of Items). This figure far exceeds the minimum acceptance threshold of 0.70, indicating an excellent level of reliability and indicating that all items in the questionnaire are consistent in measuring the same construct.

b. Customer Loyalty

Table 3. Customer Loyalty - Item-Total Statistics

Item	CITC*	Alpha if Deleted	Status
B1	.789	.930	Valid
B2	.735	.932	Valid
B3	.599	.937	Valid
B4	.739	.932	Valid
B5	.812	.929	Valid
B6	.768	.931	Valid
B7	.724	.933	Valid
B8	.726	.932	Valid
B9	.643	.935	Valid
B10	.734	.932	Valid
B12	.714	.933	Valid
B13	.702	.933	Valid

*CITC = Corrected Item-Total Correlation

The validity testing results for the instrument, comprising 12 items, are as follows. Based on the validity test analysis presented in the table, it is concluded that all items of the instrument have excellent and satisfactory validity. This is indicated by the Corrected Item-Total Correlation values for each item, all of which far exceed the minimum threshold of 0.3. These item-total correlation values range from 0.599 (for item B3) to 0.812 (for item B5), indicating that each item has strong discriminatory power and is significantly positively correlated with the total score of the measured construct. Thus, all items in this instrument are valid and suitable for use in further measurement.

Table 4. Reliability Statistics Customer Loyalty

Cronbach's Alpha	N of Items
.938	12

Based on the reliability analysis results presented, the entire research instrument has an excellent level of reliability. The Cronbach's Alpha value obtained was 0.938 for all 12 items. This value far exceeds the minimum required threshold (> 0.7) and even exceeds 0.9, indicating very strong and reliable internal consistency. This means that all items in the instrument consistently and cohesively measure the same construct or concept. The entire instrument is declared stable and suitable for data collection in this research, as it produces consistent results when reused under the same conditions.

c. Shariah Compliance

Table 5. Shariah Compliance – Item-Total Statistics

Item	CITC*	Alpha if Item Deleted	Status
C1	.712	.956	Valid
C2	.730	.955	Valid
C3	.775	.954	Valid
C4	.788	.954	Valid
C5	.828	.953	Valid
C6	.777	.954	Valid
C7	.817	.953	Valid
C8	.736	.955	Valid
C9	.765	.954	Valid
C10	.802	.954	Valid
C11	.806	.953	Valid
C12	.819	.953	Valid
C13	.800	.953	Valid

*CITC = Corrected Item-Total Correlation

Based on the validity test analysis results, it is concluded that the research instrument has very high and excellent validity. All items demonstrated outstanding quality, with Corrected Item-Total Correlation values all far exceeding the minimum threshold of 0.3. The overall Cronbach's Alpha value was very high at 0.957. Overall, this instrument is declared highly valid, reliable, and suitable for use in research data collection.

Table 6. Reliability Statistics Shariah Compliance

Cronbach's Alpha	N of Items
.957	13

Based on the reliability analysis results, it is concluded that this research instrument has a very high and excellent level of reliability. The Cronbach's Alpha value was 0.957 for the 13 items. This value far exceeds the minimum required threshold (>0.7), indicating very strong and perfect internal consistency.

Classical Assumption Tests

a. Normality Test

Table 7. Conclusion of Normality Test

Criterion	Value	Remark
Asymp. Sig. (2-tailed)	0.682	
Significance Level (α)	0.05	

Comparison	0.682 > 0.05	**Data is Normally Distributed**

Based on the normality test conducted on the residuals, the data were found to be normally distributed ($p = 0.682$), indicating that the data were normally distributed. Thus, the data are normally distributed.

b. Linearity Test

Table 8. Conclusion of Linearity Test

Criterion	Value	Remark
Linearity F-value	114.000	
Linearity Significance (Sig.)	.000	
Significance Level (α)	0.05	
Comparison	.000 < 0.05	**Linear**

The results of the linearity test on the variables of Loyalty and Shariah Compliance toward Digital Service Quality showed an F linearity value of 114.000 with a significance level (p) of 0.000, meaning (p) < 0.05. Thus, the data are linear, or a straight line can be drawn through the data distribution of these variables.

c. Multicollinearity Test

Table 9. Conclusion of Multicollinearity Test

Model	Variable	B	Std. Error	Beta	t	p	VIF
1	(Constant)	21.191	4.608	-	4.598	.000	-
	Customer Loyalty	.134	.103	.127	1.304	.199	1.246
	Shariah Compliance	.811	.108	.735	7.524	.000	1.246

Dependent Variable: Digital Service Quality

The results of the multicollinearity test on the variables Loyalty and Shariah Compliance toward Digital Service Quality showed a Collinearity Statistics Tolerance value of 0.803, indicating tolerance> 0.10, and a Collinearity Statistics VIF value of 1.246, indicating VIF < 10.00. Thus, it can be concluded that there is no multicollinearity or overlap between the independent variables (X) in influencing the dependent variable (Y).

Hypothesis Testing

a. Simultaneous Test (F-Test)

Table 10. Model Summary of Multiple Linear Regression

Model	R	R^2	Adj. R^2	Std. Error	F Change	Sig.	Predictors
1	.800	.640	.625	4.189	41.756	.000	X1, X2

Note: X1 = Customer Loyalty, X2 = Shariah Compliance

The multiple regression results showed a significant. F Change value of 0.000, thus ($p < 0.05$), which means there is a significant simultaneous effect of Loyalty and Shariah Compliance on Digital Service Quality among Bank Syariah Indonesia customers in Jember Regency. The R value of 0.800 indicates a very strong, positive relationship among the independent variables (Loyalty and Shariah Compliance) and the dependent variable (Digital Service Quality). The coefficient of determination (R Square = 0.640) indicates that 64% of the variation occurring in the Service Quality variable can be jointly explained by the Loyalty and Shariah Compliance variables. Meanwhile, the remaining 36% is explained by other factors not included in this model.

b. Partial Test (t-Test) and Complete Regression Coefficients

Table 11. Model of Complete Regression Coefficients

Model	Unstandardized Coefficients	Standardized Coefficients	t	p-value	Collinearity Statistics		
	B	Std. Error	Beta			Tolerance	VIF
(Constant)	13.347	3.994		3.342	0.002		
Customer Loyalty (X1)	0.127	0.097	0.187	1.308	0.197	0.803	1.246
Shariah Compliance (X2)	0.581	0.099	0.739	5.864	0.000	0.803	1.246

The Effect of Customer Loyalty on Digital Service Quality (Controlling for Shariah Compliance). Based on the partial analysis, an unstandardized coefficient (B) of 0.127 was obtained with a significance level of 0.197 ($p > 0.05$), meaning there is no significant effect of loyalty on Service Quality after controlling for the Shariah Compliance variable among BSI customers in Jember Regency. The standardized coefficient (Beta) of 0.187 indicates a very weak positive relationship. The t-value of 1.308 is below the critical t-table value (approximately 2.01 for df=47 at α=0.05), confirming the lack of statistical significance. In other words, when the effect of Shariah Compliance is controlled, Customer Loyalty does not have a meaningful correlation with Digital Service Quality.

The Effect of Shariah Compliance on Digital Service Quality (Controlling for Customer Loyalty). Based on the partial regression analysis, an unstandardized coefficient (B) of 0.581 was obtained, with a significance value of 0.000 ($p < 0.05$), indicating a significant effect of Shariah Compliance on Service Quality after controlling for Loyalty among BSI customers in Jember Regency. The standardized coefficient (Beta) of 0.739 indicates a very strong positive relationship. The t-value of 5.864 far exceeds the critical t-table value, confirming high statistical significance. This means that a one-unit increase in Shariah Compliance is associated with a 0.581-unit increase in Digital Service Quality, holding Customer Loyalty constant. This finding reinforces the evidence that Shariah Compliance is a highly relevant and important factor closely associated with the perception of Digital Service Quality in the context of this study.

c. Coefficient of Determination

Table 12. Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	F Change	p-value (F Change)
1	0,800	0,640	0,624	2.780	41.333	0.000

The R value (multiple correlation coefficient) of 0.800 indicates a very strong positive relationship between the independent variables (customer loyalty and Shariah compliance) and the dependent variable (digital service quality of BSI). The coefficient of determination (R^2) of 0.640 has a very important statistical meaning: it indicates that 64.0 percent of the variation in the Digital Service Quality variable of BSI can be jointly explained by the Customer Loyalty and Shariah Compliance variables. The Adjusted R Square value of 0.624 accounts for the number of predictors in the model, suggesting that even after adjustment, approximately 62.4% of the variance is explained. The remaining 36 percent is explained by other factors not included in the model. The F Change value of 41.333 with $p = 0.000$ confirms that the addition of these two predictors together significantly improves the model compared to a null model.

Analysis/Discussion

The data analysis results in this study yielded three main findings that require in-depth interpretation. First, customer loyalty and Shariah compliance together significantly affect digital service quality ($F=41.756$, $p<0.001$; $R=0.800$). The model explains 64% of the variance in service quality. Second, and more importantly, partial testing reveals a striking disparity. Shariah compliance has a very strong influence ($\beta=0.735$, $p=0.000$), while customer loyalty is not statistically significant ($\beta=0.134$, $p=0.199$). In the context of BSI digital services in Jember Regency, customer perceptions of service quality are determined by Shariah compliance rather than loyalty. Third, Shariah compliance contributes 58.2% to service quality, compared to only 5.76% from customer loyalty.

Why Does Customer Loyalty Not Have a Significant Effect?

At first glance, this finding contradicts conventional marketing literature, which often positions loyalty as a predictor of service quality. Three explanations are proposed. **First,** some customers exhibit spurious loyalty (Griffin, 2005)—using BSI Mobile for practical reasons (e.g., automatic payroll deposits) rather than genuine commitment. **Second**, a statistical suppression effect occurs: whatever effect loyalty might have on service quality is already "captured" by Shariah compliance. **Third**, digital banking has low switching costs, making loyalty fragile. Hafizh et al. (2022) similarly found service quality did not significantly affect loyalty among BSI Mobile users ($p = 0.254$). [32]

Why Is Shariah Compliance So Dominant?

Several theoretical reasons explain this dominance. *From Shariah Enterprise Theory* (Triyuwono, 2012), Shariah compliance is the core of an Islamic bank's existence—a "hygiene factor" whose absence causes severe dissatisfaction. *From Tyler's (2006) Compliance Theory*, customers value *normative compliance* (sincere commitment to Shariah) over mere formal compliance.[33] Empirically, the correlation between Shariah compliance and service quality is very strong ($r=0.792$ zero-order; $r=0.739$ partial), indicating that in customers' minds, digital service quality cannot be separated from Shariah compliance. This aligns with Fielnanda and Nofriza (2021), who found Shariah governance ($\beta = 0.277$, $p = 0.000$) influences loyalty more strongly than service quality.

Implications for the SERVQUAL Model with Shariah Compliance Dimension

These findings have three important implications. First, adding Shariah Compliance to SERVQUAL is necessary, not optional. With a 58.2% contribution, this dimension potentially carries the highest weight in an adapted SERVQUAL model for Islamic banking. Second, measurement instruments for digital Islamic banking should include specific Shariah compliance indicators: (1) Contract Transparency, (2) Profit-sharing Clarity, (3) Halal Fund Distribution Information, (4) an active Shariah Supervisory Board, and (5) Accessible Shariah Audit Reports. Third, although validation remains preliminary (N=50, single regency), the high reliability (Cronbach's Alpha > 0.9 for all variables) and validity (all corrected item-total correlations > 0.3) indicate that this instrument is promising for further development.

The dominance of Shariah compliance aligns with Citrawardhani (2023), who found that Shariah compliance significantly affects Generation Z loyalty at BSI Mobile in Yogyakarta.[34] Although the dependent variable differs (loyalty vs. service quality), both studies agree that Shariah compliance cannot be ignored. The non-significant effect of loyalty appears to contradict the findings of Caesario and Agustin (2022), who found that service quality increases loyalty at BSI KC Medan.[35] However, this difference is more apparent than real. First, the causal direction differs: their study examined *service quality → loyalty*, while this study examined *loyalty → service quality*. Second, the digital context in this study may create

[32] Hafizh, Rahma, and Jannah, "Pengaruh Kualitas Layanan Dan Kemudahan Terhadap Loyalitas Nasabah Mobile Banking BSI Dengan Kepuasan Sebagai Variabel Intervening."
[33] Tyler, "Why People Obey the Law."
[34] Citrawardhani, "PENGARUH KEINTIMAN NASABAH, KEMUDAHAN PENGGUNAAN, KUALITAS PELAYANAN, DAN KEPATUHAN SYARIAH TERHADAP LOYALITAS NASABAH DALAM MENGGUNAKAN BSI MOBILE PADA GENERASI Z DI DIY."
[35] Muhammad Arief Caesario and Roro Rian Agustin, "Analysis Of The Foundation Of Customer Loyalty : The Influence Of Service Quality , Brand Image And Trust On Customer Loyalty Of Bank Syariah Indonesia KC Medan S . Parman 2025 Analisis Fondasi Loyalitas Nasabah : Pengaruh Kualitas Layanan , Citra Merek Dan Kepercayaan Terhadap Loyalitas Nasabah Bank Syariah Indonesia KC Medan S . Parman 2025" 5, no. 3 (2025): 371–80.

dynamics different from those of conventional (face-to-face) services. This finding supports Winasih and Hakim (2021), who argued that service quality does not always directly affect loyalty but may do so through mediating variables, such as customer satisfaction.[36] In this study, the absence of a direct effect suggests that loyalty is more appropriately conceptualized as a *consequence* rather than an *antecedent* of service quality in digital Islamic banking.

Based on these findings, three practical recommendations are offered: (1) Prioritize Shariah compliance communication. BSI should enhance transparency of contracts, profit-sharing mechanisms, and Shariah audit reports within the BSI Mobile application—not as an afterthought but as a core feature, (2) Do not assume loyalty drives quality perception. Marketing strategies that focus solely on building loyalty may be inefficient. Instead, resources should be allocated to demonstrating and verifying Shariah compliance in digital touchpoints, and (3) Redesign SERVQUAL-based evaluation. BSI's internal service quality monitoring should formally include the Shariah Compliance dimension with the five indicators listed above, weighted more heavily than conventional dimensions.

CONCLUSION

Based on the analysis and discussion, this study yields several important conclusions. First, stock volatility in companies listed on the Indonesia Stock Exchange's Sharia Securities List has a negative and significant impact on the issuer's operating cash flow. Every 1% increase in stock volatility results in a decrease in operating cash flow of Rp12,456 billion. This finding confirms that stock price fluctuations are not simply a market phenomenon, but rather a variable that has real consequences for the company's internal financial health. Second, the company responded to the increased volatility by adjusting its internal financial policies, namely increasing the cash to short-term liabilities ratio as an anticipatory measure, despite facing the challenge of decreasing the accuracy of revenue projections due to high uncertainty. Third, the ARIMA (1,1,1) model proved effective in forecasting stock volatility with a very good level of accuracy (MAPE 3.80%), so it can be integrated into scenario-based financial planning to support more adaptive and anticipatory decision-making.

ACKNOWLEDGMENT

This research was completed successfully thanks to the support and assistance from various parties. The research team expresses their deepest gratitude to the Faculty of Teacher Education, Universitas Jember, and Universitas Muhammadiyah Palangka Raya for their institutional support and permission, which enabled this study to proceed smoothly. Bank Syariah Indonesia (BSI), Jember Branch Office, for granting informal permission to conduct surveys within the branch office environment and for assisting with customer coordination without involving internal bank data. All Bank Syariah Indonesia customers in Jember Regency who willingly took the time to fill out the questionnaire honestly and completely. Their voluntary participation laid the foundation for the availability of empirical data in this study.

[36] Winasih and Hakim, "Peran Kepuasan Sebagai Variabel Mediasi Kualitas Layanan Dan Kepercayaan Nasabah Terhadap Loyalitas Nasabah Bank Syariah."

REFERENCE

Abduh, Muhammad, Tri Alawiyah, Gio Apriansyah, Rusdy Abdullah Sirodj, and M Win Afgani. "Jurnal Pendidikan Sains Dan Komputer Survey Design : Cross Sectional Dalam Penelitian Kualitatif Jurnal Pendidikan Sains Dan Komputer" 3, no. 1 (2023): 31–39.

Al-Kamal, Abdullah Muhammad, Andriani Samsuri, Muhamad Abrar bin Bahaman, Nizar Hosfaikoni Hadi, Muhammad Widyarta Wijaya, and Imran Arshad. "JEBIS : Jurnal Ekonomi Dan Bisnis Islam Evaluating Service Quality, Customer Satisfaction, And Perceived Trust Of Islamic Digital Banks : Indonesia And Malaysia" 11, no. 2 (2025): 604–27. https://doi.org/10.20473/jebis.v11i2.80239.

Albort-morant, Gema, Ana Irimia-diéguez, Mahmoud Yasin, and Francisco Liebana-cabanillas. "Social in Fl Uence or Religiosity ? New Factors Determining the Adoption of Paytech Services in Islamic Countries," no. October (2025). https://doi.org/10.1108/IMEFM-01-2024-0011.

Ardana, Dina Ayu, and Ersi Sisdianto. "Implementasi Prinsip Akuntansi Syariah Dalam Lembaga Keuangan Syariah." *Jurnal Media Akademik* 2, no. 12 (2024).

Arifin, Bagas Dwi, and Muhammad Iqbal Fasa. "Transformasi Digital Era Industri 4.0 Revolusi Layanan Yang Mengubah Lanskap Perbankan Syariah Di Indonesia" 2, no. 3 (2024).

Caesario, Muhammad Arief, and Roro Rian Agustin. "Analysis Of The Foundation Of Customer Loyalty : The Influence Of Service Quality , Brand Image And Trust On Customer Loyalty Of Bank Syariah Indonesia KC Medan S . Parman 2025 Analisis Fondasi Loyalitas Nasabah : Pengaruh Kualitas Layanan , Citra Merek Dan Kepercayaan Terhadap Loyalitas Nasabah Bank Syariah Indonesia KC Medan S . Parman 2025" 5, no. 3 (2025): 371–80.

Citrawardhani, Sabrina Tribuana. "Pengaruh Keintiman Nasabah, Kemudahan Penggunaan, Kualitas Pelayanan, Dan Kepatuhan Syariah Terhadap Loyalitas Nasabah Dalam Menggunakan Bsi Mobile Pada Generasi Z Di DIY," 2024.

Danarhuda, Admiral, and Aslamatis Solekah. "Exploring the Role of Islamic Value Proposition , Digital Customer Experience , and Trust on Customer Satisfaction in Islamic Banking : Evidence from Indonesia ' s Emerging Market" 2, no. 2 (2025): 413–28.

Dick, Alan S, and Kunal Basu. "Customer Loyalty : Toward an Integrated Conceptual Framework," 1994.

Fielnanda, Refky, and Eri Nofriza. "Integrating Service Quality and Sharia Governance in Building Customer Loyalty in Islamic Banking" 7, no. 2 (2025): 256–75.

Griffin, Jill. *Customer Loyalty: Menumbuhkan Dan Mempertahankan Kesetiaan Pelanggan*. Jakarta: Erlangga, 2005.

Hafizh, Afwan, Tri Inda Fadhila Rahma, and Nurul Jannah. "Pengaruh Kualitas Layanan Dan Kemudahan Terhadap Loyalitas Nasabah Mobile Banking BSI Dengan Kepuasan Sebagai Variabel Intervening," no. September (2023): 427–40. https://doi.org/10.30868/ad.v7i02.5133.

Hair, Joseph F, William C Black, Barry J Babin, and Rolph E Anderson. *Multivariate Data Analysis*, 2019.

Ketaren, Anggi Anggeriani Br. "Pengaruh Kualitas Layanan Terhadap Kepuasan Nasabah Bank Syariah Di Indonesia" 4, no. 1 (2026).

Nunnally, Jum, and Ira Bernstein. *Psychometric Theory (3rd Ed .)*. 3rd ed. Vol. 19, 1994.

Oliver, Richard L. "Whence Consumer Loyalty?" 63 (1999): 33–44.

Othman, Abdulqawi, and Lynn Owen. "Adopting And Measuring Customer Service Quality (SQ) in Islamic Banks : A Case Study In Kuwait Finance House." *International Journal of Islamic Financial Services* 3, no. 1 (2001).

Parasuraman, A., Valarie A. Zeithaml, and Leonard L. Berry. "SERVQUAL: A Multiple-Item Scale for Measuring Consumer Perceptions of Service Quality." *Journal of Retailing* 64, no. 1 (1988): 12–40.

Pramesty, Annastya Ayu, and Budi Sukardi. "E-SERVQUAL Digitalization Of Islamic Banks and Customer Retention in Surakarta" 4, no. 1 (2024): 13–32.

Rahma, Nadia, and Hafiez Sofyani. "The Influence of Islamic Banking Digital Service Quality on Intention to Continue Using Islamic Banking : A Case of Indonesia" 25, no. 1 (2024). https://doi.org/10.18196/jai.v25i1.18841.

Sholekhah, Irmadatus, Faqih Ulil Abshor, and Dibyo Waskito Guntoro. "Pengaruh Kualitas Layanan Digital BSI Terhadap Loyalitas Dan Kepatuhan Nasabah: Analisis Kuantitatif Dalam Perspektif Akuntansi Syariah," 2025.

Sudarsono, Heri, Muamar Nur Kholid, Aidha Trisanty, Maisaroh Maisaroh, and David Mcmillan. "The Intention of Muslim Customers to Adopt Mobile Banking : The Case of Islamic Banks in Indonesia." *Cogent Business & Management* 9, no. 1 (2022): 1–17. https://doi.org/10.1080/23311975.2022.2154102.

Triyuwono, Iwan. "Metafora Zakat dan Shari'ah Enterprise Theory Sebagai Konsep Dasar Dalam Membentuk Akuntansi Syari'ah" 5, no. 2 (2001): 131–45.

Tyler, Tom R. "Why People Obey the Law." *Yale University*, 1990.

Winasih, Tri, and Luqman Hakim. "Peran Kepuasan Sebagai Variabel Mediasi Kualitas Layanan Dan Kepercayaan Nasabah Terhadap Loyalitas Nasabah Bank Syariah" 8, no. 2 (2021). https://doi.org/10.1905/iqtishadia.v8i2.4152.