Research Horizon

ISSN: 2808-0696 (p), 2807-9531 (e)

Research Horizon
Volume: 06
Issue: 03
Year: 2026
Page: 1571-1584

Citation:
Silondae, P. A., Abdullah, M. W., Sudirman, & Adwi. (2026). Sharia-compliant digital satisfaction: Linking self-service technology and Islamic bank loyalty. *Research Horizon*, *6*(3), 1571-1584.

Article History:
Received: May 30, 2026
Revised: June 16, 2026
Accepted: June 24, 2026
Online since: June 25, 2026

Sharia-Compliant Digital Satisfaction: Linking Self-Service Technology and Islamic Bank Loyalty

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Abstract

Drawing on technology acceptance logic, Islamic service quality, expectation-confirmation reasoning, and relationship marketing, the study proposes that loyalty in Islamic digital banking emerges from the convergence of technological value and sharia-based service legitimacy. This study examines how self-service technology and Islamic service quality shape customer loyalty through customer satisfaction in Islamic banking. A quantitative explanatory design was used, involving 96 customers of Bank Syariah Indonesia in Kendari City, Indonesia. Data were analyzed using partial least squares structural equation modeling with SmartPLS 4. The findings show that self-service technology and Islamic service quality positively influence customer satisfaction and loyalty, while customer satisfaction also positively influences loyalty. Customer satisfaction partially mediates the effects of both self-service technology and Islamic service quality on loyalty. Self-service technology emerges as the strongest driver of customer satisfaction, indicating that digital banking convenience, security, transparency, accountability, and Sharia compliance are central to customer evaluations. The theoretical contribution of this study lies in advancing the concept of sharia-compliant digital satisfaction, which extends technology acceptance, Islamic service quality, and relationship marketing perspectives by explaining customer loyalty as a value-based outcome of digital service experience, Islamic legitimacy, and *maslahah*-oriented satisfaction.

Keywords

Customer Loyalty, Customer Satisfaction, Islamic Digital Banking, Islamic Service Quality, Self-Service Technology.

1. Introduction

The rapid digital transformation of financial services has changed how customers evaluate value, satisfaction, and loyalty. Rather than relying solely on branch-based interactions, customers increasingly assess banks through digital platforms, self-service technologies, transaction security, service responsiveness, and seamless service integration across channels (Shaikh et al., 2023; Pokhrel & KC, 2024). Studies on digital banking consistently identify service quality, system reliability, perceived usefulness, ease of use, security, trust, and customer satisfaction as key drivers of customer loyalty and post-adoption behavior (Mostafa, 2020; Egala et al., 2021; Palamidovska-Sterjadovska et al., 2025). This transformation is especially significant in emerging markets, where digital banking supports financial inclusion, operational efficiency, and customer retention, despite ongoing challenges related to perceived risk, digital literacy, and service failures (Kaur et al., 2021; Tetteh, 2022; Ayinaddis et al., 2023).

For Islamic banks, digital transformation presents a unique challenge because technological convenience must be aligned with Sharia principles, ethical assurance, transparency, and customers' spiritual confidence. Customers evaluate Islamic banking services not only based on functional performance but also on compliance with Islamic values, fairness, trust, and perceived *maslahah* (Fida et al., 2020). Previous studies have shown that customer loyalty in Islamic banking is influenced by service quality, religiosity, trust, satisfaction, customer engagement, and Sharia compliance (Asnawi et al., 2020; Fianto et al., 2020; Moosa & Kashiramka, 2023). Therefore, self-service technologies such as mobile banking, ATMs, and digital platforms should be viewed as strategic service interfaces that deliver not only efficiency and security but also accountability and Sharia-consistent customer experiences (Mulia et al., 2021; Usman et al., 2025).

The state-of-the-art literature has increasingly examined the intersections between digital banking, Islamic service quality, customer satisfaction, and loyalty, yet it remains fragmented (Fida et al., 2020; Fianto et al., 2020). Studies on mobile banking and digital service quality largely emphasize technological acceptance, service efficiency, continuance intention, and e-satisfaction, while studies on Islamic banking loyalty tend to emphasize religiosity, sharia compliance, trust, service quality, and relationship value (Suhartanto et al., 2020; Moosa & Kashiramka, 2023). Recent Islamic banking studies have begun to connect digital banking with satisfaction and loyalty, but most still treat digital service experience and Islamic service quality as separate explanatory domains rather than as mutually reinforcing sources of loyalty formation. (Andespa et al., 2024; Usman et al., 2025; Zakiy & As'ad, 2026). As a result, current knowledge has not fully explained how self-service technology and Islamic service quality jointly produce customer loyalty through a satisfaction mechanism that is not only functional, but also ethical, spiritual, and *maslahah*-oriented.

This fragmentation highlights an important theoretical and empirical gap. Technology acceptance studies explain digital banking behavior through factors such as usefulness, ease of use, system performance, and trust, whereas Islamic service quality research emphasizes compliance, justice, assurance, empathy, and religious legitimacy. However, the mechanism that integrates these perspectives through customer satisfaction remains insufficiently developed. Empirically, this gap is particularly relevant in regional Islamic banking markets such as Kendari City, where customers increasingly rely on Bank Syariah Indonesia's self-service technologies while continuing to expect Islamic service assurance, transparency, responsiveness, and Sharia-based trust. Previous studies indicate that customer satisfaction mediates the effects of service quality, digital service quality, trust, and Islamic banking values on loyalty, yet the concept of satisfaction in Islamic digital banking remains inadequately specified (Supriyanto et al., 2020; Muflih, 2021; Zouari & Abdelhedi, 2021). Therefore, a more integrative loyalty model is needed.

To address this gap, this study investigates the effects of self-service technology and Islamic service quality on customer loyalty, both directly and indirectly through customer satisfaction. The novelty of this study lies in its integration of self-service technology, Islamic service quality, customer satisfaction, and customer loyalty into a mediation model that conceptualizes loyalty as the outcome of sharia-compliant digital satisfaction. This study argues that customer loyalty in Islamic banking is not produced solely by digital convenience or religious identity, but by the extent to which digital banking services are perceived as useful, secure, transparent, accountable, and sharia-compliant, while Islamic service quality provides trust, fairness, and spiritual reassurance.

2. Literature Review and Hypothesis Development

2.1. Self-Service Technology, Satisfaction, and Loyalty

This study is grounded in an integrative perspective that combines technology acceptance logic, Islamic service quality, expectation-confirmation reasoning, and relationship marketing. Technology acceptance logic explains how users respond to digital banking through perceived usefulness, ease of use, system reliability, security, and trust, while expectation-confirmation reasoning explains how satisfaction emerges when service performance confirms customer expectations. (Raza et al., 2020; Alnaser et al., 2023; Kumar, 2024). Suhartanto et al. (2020) and Khan et al. (2022) stated that Islamic service quality adds a religious and ethical layer by emphasizing sharia compliance, justice, transparency, *amanah*, and moral consistency.

Self-service technology encompasses digital banking facilities that allow customers to perform financial transactions independently through channels such as mobile banking, internet banking, ATMs, and other electronic platforms (Pokhrel & KC, 2024). These technologies enhance service accessibility, efficiency, convenience, and customer autonomy while reducing reliance on face-to-face interactions at bank branches. Previous research by Raza et al. (2020) and Ayinaddis et al. (2023) indicates that factors such as service quality, system reliability, ease of use, security, and perceived usefulness of digital banking services positively influence customer satisfaction and continued usage intentions. Within the Islamic banking context, satisfaction is likely to increase when customers can conduct transactions independently while perceiving the services as secure, transparent, equitable, and aligned with Islamic principles (Mostafa, 2020).

Self-service technology may also foster customer loyalty directly by serving as a primary channel through which customers interact with their banks. Pokhrel and KC (2024) stated that when digital banking services are perceived as reliable, useful, convenient, and secure, customers are more inclined to maintain their relationship with the bank, continue using its services, and engage in positive recommendations (Garzaro et al., 2021; Muflih, 2021). This loyalty can be further reinforced when customers believe that digital transactions uphold Sharia compliance and principles of fairness (Palamidovska-Sterjadovska et al., 2025).

H1: Self-service technology has a positive effect on customer satisfaction.
H2: Self-service technology has a positive effect on customer loyalty.

2.2. Islamic Service Quality, Satisfaction, and Loyalty

Islamic service quality refers to the degree to which banking services are provided in a reliable, responsive, transparent, and ethical manner while adhering to Islamic principles (Abror et al., 2020; Asnawi et al., 2020). Unlike conventional service quality, it incorporates religious dimensions such as Sharia compliance, justice, *amanah* (trustworthiness), transparency, and the avoidance of *riba* (usury/interest), *gharar* (uncertainty/ambiguity), and *maysir* (gambling/speculation). Fida et al. (2020), Zouari and Abdelhedi (2021), and Moosa and Kashiramka (2023) suggest that customer satisfaction is influenced by service quality, Sharia compliance, religiosity, trust, and the achievement of Islamic banking objectives. From a theoretical standpoint, Islamic service quality enhances satisfaction because customers receive not only efficient and professional services but also a sense of ethical assurance and spiritual well-being (Usman et al., 2025).

In addition, Islamic service quality can directly promote customer loyalty by strengthening customers' confidence in the bank's integrity, fairness, and adherence to Islamic values (Sutrisno & Lazuardy, 2024). Customers tend to develop long-term relationships with Islamic banks that consistently demonstrate both service excellence and religious legitimacy. Prior research by Abror et al. (2020), Fianto et al. (2020), and Suhartanto et al. (2020) has shown that loyalty in Islamic banking is shaped by service quality, trust, religiosity, customer engagement, corporate image, emotional attachment, and satisfaction. Therefore, Islamic service quality serves not only as an indicator of operational performance but also as a source of relational trust and religious assurance (Tegambwage & Kasoga, 2023; Zakiy & As'ad, 2026).

H3: Islamic service quality has a positive effect on customer satisfaction.
H4: Islamic service quality has a positive effect on customer loyalty.

2.3 Customer Satisfaction as a Mediating Variable

Customer satisfaction plays a pivotal role in converting service experiences into customer loyalty. In digital banking settings, satisfaction is achieved when customers believe that banking services fulfill or surpass their expectations regarding convenience, security, reliability, efficiency, and overall service effectiveness (Mwiya et al., 2022; Ayinaddis et al., 2023; Kumar, 2024). In the Islamic banking context, however, satisfaction encompasses more than functional performance, incorporating perceptions of fairness, trust, Sharia compliance, spiritual comfort, and *maslahah*. Consequently, customers who are satisfied with both the technological features and Islamic values embedded in banking services are more likely to sustain long-term relationships, continue using the bank's products, and recommend the bank to others. Thus, Raza et al. (2020) and Egala et al. (2021) stated that loyalty in Islamic digital banking can be understood as a value-driven outcome shaped by both digital service experiences and Islamic service legitimacy.

The mediating role of customer satisfaction is particularly significant because self-service technology and Islamic service quality do not automatically translate into loyalty. Customers must first perceive these services as useful, secure, fair, trustworthy, and aligned with their expectations before loyalty can develop. Previous studies by Supriyanto et al. (2020) and Garzaro et al. (2021) have demonstrated that satisfaction acts as an intermediary between service quality, digital service quality, trust, and customer loyalty in banking environments. In Islamic banking, this mediating effect becomes stronger when customers perceive that both digital technologies and service interactions consistently reflect Sharia principles (Khan et al., 2022; Pokhrel & KC, 2024).

H5: Customer satisfaction has a positive effect on customer loyalty.
H6: Customer satisfaction mediates the relationship between self-service technology and customer loyalty.
H7: Customer satisfaction mediates the relationship between Islamic service quality and customer loyalty.

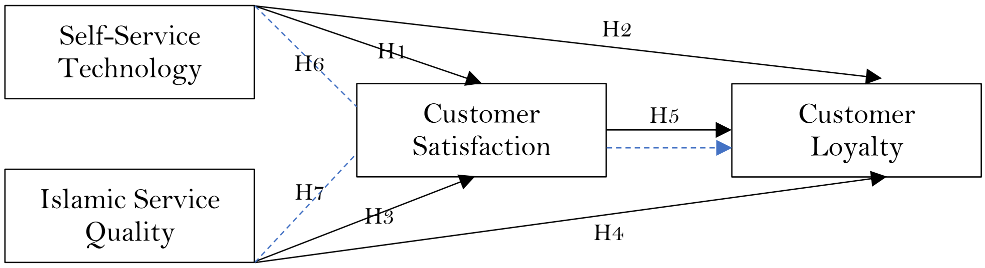

Figure 1. Conceptual Framework

Figure 1 illustrates the conceptual framework of this study, which proposes that self-service technology and Islamic service quality have direct effects on customer satisfaction and customer loyalty. In addition, customer satisfaction is hypothesized to directly influence customer loyalty and to mediate the relationships between both independent variables and customer loyalty. This framework provides the basis for examining both the direct and indirect effects among the proposed constructs.

3. Methods

This study employed a quantitative, cross-sectional, explanatory survey design to examine the relationship between self-service technology, Islamic service quality, customer satisfaction, and customer loyalty in Islamic banking. The study was conducted among customers of Bank Syariah Indonesia in Kendari City, Southeast Sulawesi, Indonesia. The target population comprised BSI customers who had experience using BSI self-service technology, particularly mobile banking or ATM services. Because a complete sampling frame of active digital banking users was not publicly available, purposive sampling was applied. Eligible respondents were active BSI customers, had used self-service banking facilities, were at least 17 years old, and voluntarily agreed to participate. The final sample consisted of 96 respondents, which matched the minimum sample size derived from the Lemeshow formula for an unknown population proportion.

Primary data were collected using a structured questionnaire administered to eligible BSI customers in Kendari City. Before completing the questionnaire, respondents were informed about the academic purpose of the study, the voluntary nature of participation, confidentiality of responses, and the right to decline participation. No personally identifying information was reported in the manuscript. Secondary information was used only to contextualize Islamic banking and digital banking development; all hypothesis testing relied on primary survey data.

All constructs were measured reflectively using a five-point Likert scale ranging from 1, indicating strongly disagree, to 5, indicating strongly agree. The questionnaire measured four constructs: self-service technology, Islamic service quality, customer satisfaction, and customer loyalty. The measurement dimensions were adapted from established concepts in digital banking, Islamic service quality, satisfaction, and loyalty literature and were adjusted to the context of Bank Syariah Indonesia customers in Kendari City. For the measurement model, all constructs were operationalized as multidimensional latent variables based on their respective theoretical dimensions. Self-service technology was measured through six dimensions, namely ease of use and usefulness, security and trust, justice and transparency, user satisfaction, integrity and accountability, and Sharia compliance. Islamic service quality was assessed using nine dimensions consisting of Sharia compliance, reliability, responsiveness, assurance, tangibles, empathy, justice, transparency, and spiritual values. Customer satisfaction was measured through five dimensions, including inner peace, transactional blessing, *maslahah*, spiritual value, fair outcome, and long-term trust. Customer loyalty was evaluated using six dimensions, namely transaction *istiqamah* (consistency), long-term commitment, economic *qana'ah* (contentment/satisfaction), continued support, *tawakkal* (reliance on God), and Islamic economic advocacy.

Data were analyzed using partial least squares structural equation modeling with SmartPLS 4. PLS-SEM was selected because the model involved multiple latent constructs, mediation effects, and a prediction-oriented objective (Dash & Paul, 2021; Benitez et al., 2022). The measurement model was evaluated using outer loadings, Cronbach's alpha, composite reliability, average variance extracted, cross-loadings, and the Fornell-Larcker criterion (Sarstedt et al., 2021). The structural model was evaluated using path coefficients, t-statistics, p-values, R-squared, F-squared, and predictive relevance. The significance of direct and indirect effects was assessed using bootstrapping with 5,000 subsamples, following contemporary PLS-SEM reporting recommendations (Cheah et al., 2024).

4. Results

The results section presents the empirical findings obtained from the analysis of data collected from BSI customers in Kendari City. The analysis was conducted in several stages, including respondent profile analysis, descriptive statistics, assessment of the measurement model, evaluation of the structural model, and hypothesis testing. Respondent characteristics were first examined to provide an overview of the sample composition. Subsequently, descriptive statistics were used to assess respondents' perceptions of the main constructs. The measurement model was then evaluated through validity and reliability tests, followed by a discriminant validity assessment. The structural model was assessed based on its explanatory power and the significance of direct and indirect relationships among the study variables.

Table 1. Respondent Profile

Characteristic	Category	Frequency	Percentage
Age	22-27 years	17	17.7%
	28-33 years	25	26.0%
	34-39 years	23	24.0%
	40-47 years	19	19.8%
	48-58 years	12	12.5%
Gender	Male	43	44.8%
	Female	53	55.2%
Education	Senior high school/vocational school	26	27.1%
	Diploma	14	14.6%
	Undergraduate degree	44	45.8%
	Postgraduate degree	12	12.5%
Length as a BSI customer	1-2 years	19	19.8%
	3-4 years	27	28.1%
	5-6 years	26	27.1%
	More than 6 years	24	25.0%

A total of 96 valid responses were obtained from BSI customers in Kendari City. Based on Table 1, the sample was dominated by customers in productive age groups, particularly those aged 28-33 years and 34-39 years. Female respondents represented slightly more than half of the sample. Most respondents held an undergraduate degree, and more than half had been BSI customers for at least three years. These characteristics indicate that the sample consisted largely of economically active and relatively experienced Islamic banking customers who were able to evaluate both digital and Islamic service aspects of BSI.

Table 2. Descriptive Statistics of Main Constructs

Construct	Mean	Interpretation
Self-Service Technology	3.68	Positive
Islamic Service Quality	3.82	Positive
Customer Satisfaction	3.97	Positive
Customer Loyalty	3.85	Positive

The descriptive results in Table 2 show that all constructs were perceived positively by respondents. Self-service technology had a mean score of 3.68, Islamic service quality had a mean score of 3.82, customer satisfaction had the highest mean score of 3.97, and customer loyalty had a mean score of 3.85. These results indicate that BSI customers generally evaluated the bank's digital services, Islamic service delivery, satisfaction experience, and loyalty tendency positively, although self-service technology still provides room for improvement in user satisfaction, accountability, and sharia-based guidance.

Table 3. Validity and Reliability Test Result

Construct	Outer Loading Range	Cronbach's Alpha	Composite Reliability	AVE
Self-Service Technology	0.821-0.882	0.931	0.945	0.743
Islamic Service Quality	0.780-0.866	0.940	0.949	0.675
Customer Satisfaction	0.883-0.943	0.961	0.969	0.838
Customer Loyalty	0.915-0.951	0.968	0.974	0.861

The measurement model met the required reliability and validity criteria. According to Table 3, all retained indicators had outer loadings above the recommended threshold of 0.70. Cronbach's alpha values ranged from 0.931 to 0.968, while composite reliability values ranged from 0.945 to 0.974. The average variance extracted values ranged from 0.675 to 0.861, exceeding the minimum criterion of 0.50. These results confirm that the constructs demonstrated adequate indicator reliability, internal consistency reliability, and convergent validity.

Table 4. Fornell-Larcker Criterion

Construct	SST	ISQ	CS	CL
Self-Service Technology (SST)	0.862			
Islamic Service Quality (ISQ)	0.665	0.822		
Customer Satisfaction (CS)	0.812	0.734	0.915	
Customer Loyalty (CL)	0.762	0.728	0.786	0.928

Discriminant validity was also supported, based on Table 4. The Fornell-Larcker results showed that the square root of the AVE for each construct was higher than its correlations with other constructs. This indicates that self-service technology, Islamic service quality, customer satisfaction, and customer loyalty were empirically distinct and could be interpreted as separate latent variables in the structural model.

Table 5. Explanatory Power of the Structural Model

Endogenous Construct	R-square	Adjusted R-square	Interpretation
Customer Satisfaction	0.727	0.721	Substantial
Customer Loyalty	0.698	0.688	Substantial

The structural model demonstrated substantial explanatory power. Table 5 shows that self-service technology and Islamic service quality explained 72.7% of the variance in customer satisfaction, while self-service technology, Islamic service quality, and customer satisfaction explained 69.8% of the variance in customer loyalty. The predictive relevance value was 0.918, indicating strong model relevance for explaining the endogenous constructs. The effect size results further showed that self-service technology had a large effect on customer satisfaction, whereas Islamic service quality had a medium effect on customer satisfaction.

Table 6. Direct and Indirect Effects

Hypothesis	Path	β	t-statistic	p-value	Decision
H1	Self-service technology -> Customer satisfaction	0.582	8.488	<0.001	Supported
H2	Self-service technology -> Customer loyalty	0.306	3.290	0.001	Supported
H3	Islamic service quality -> Customer satisfaction	0.347	5.129	<0.001	Supported
H4	Islamic service quality -> Customer loyalty	0.282	2.843	0.005	Supported
H5	Customer satisfaction -> Customer loyalty	0.330	2.865	0.005	Supported
H6	Self-service technology -> Customer satisfaction -> Customer loyalty	0.192	2.508	0.014	Supported
H7	Islamic service quality -> Customer satisfaction -> Customer loyalty	0.114	2.725	0.008	Supported

The direct effect analysis in Table 6 revealed that all hypothesized relationships were positive and statistically significant. Self-service technology had a significant positive effect on customer satisfaction ($\beta = 0.582$, $t = 8.488$, $p < 0.001$). Self-service technology also exerted a significant direct influence on customer loyalty ($\beta = 0.306$, $t = 3.290$, $p = 0.001$). Similarly, Islamic service quality positively affected customer satisfaction ($\beta = 0.347$, $t = 5.129$, $p < 0.001$) and customer loyalty ($\beta = 0.282$, $t = 2.843$, $p = 0.005$). Furthermore, customer satisfaction significantly enhanced customer loyalty ($\beta = 0.330$, $t = 2.865$, $p = 0.005$), confirming that satisfied customers are more likely to remain committed and loyal to their Islamic banking providers.

Regarding the indirect effects, customer satisfaction was found to play a significant mediating role in the relationships between the antecedent variables and customer loyalty. The indirect effect of self-service technology on customer loyalty through customer satisfaction was positive and significant ($\beta = 0.192$, $t = 2.508$, $p = 0.014$), indicating that part of the influence of technology-based services on loyalty operates through increased customer satisfaction. Likewise, customer satisfaction significantly mediated the relationship between Islamic service quality and customer loyalty ($\beta = 0.114$, $t = 2.725$, $p = 0.008$). These findings suggest that improvements in both technological service delivery and Islamic service quality contribute to stronger customer loyalty not only directly but also indirectly by enhancing customer satisfaction. Since both direct and indirect effects remained significant, customer satisfaction can be considered a complementary (partial) mediator.

5. Discussion

This study demonstrates that customer loyalty in Islamic banking is not formed solely through technological convenience or religious service attributes in isolation. Instead, loyalty emerges from the integration of self-service technology, Islamic service quality, and customer satisfaction as a psychological and spiritual mechanism. In the context of Bank Syariah Indonesia customers in Kendari City, the findings suggest that Islamic banking loyalty is built when customers perceive digital services as useful, safe, transparent, accountable, and consistent with sharia principles, while also experiencing service encounters that are ethical, fair, reliable, and spiritually reassuring (Abror et al., 2020). This pattern extends previous Islamic banking studies by Asraf (2014), Riza and Wijayanti (2024), and Rizal et al. (2024), showing that digital banking transformation and Islamic values should not be treated as separate service domains; rather, they jointly create a sharia-compliant service experience that strengthens satisfaction and long-term loyalty.

The dominant role of self-service technology in shaping customer satisfaction indicates that customers of Islamic banks increasingly evaluate satisfaction through digital service experiences, including mobile banking, ATM services, system reliability, transaction security, and ease of access. This result supports the study by Mostafa (2020), Kumar (2024), and Pokhrel and KC (2024), the broader mobile banking literature, which shows that satisfaction is strongly influenced by perceived quality, usefulness, efficiency, and reliability of digital banking services. However, the contribution of this study lies in showing that, in Islamic banking, technology-driven satisfaction is not merely a matter of speed or usability. Customers also expect digital transactions to be transparent, trustworthy, accountable, and free from elements that contradict Islamic financial principles (Mostafa, 2020).

The significant effect of Islamic service quality on satisfaction and loyalty confirms that Islamic banks must protect their religious-service distinctiveness in an increasingly digital financial market. Customers evaluate service quality not only through reliability, responsiveness, assurance, empathy, and tangibility, but also through sharia compliance, justice, honesty, transparency, and *amanah*. This finding is consistent with Abror et al. (2020), Khan et al. (2022), and Tegambwage and Kasoga (2023), showing that service quality, religiosity, trust, and satisfaction are important drivers of Islamic bank loyalty. Islamic service quality functions as religious and relational assurance; it reassures customers that the bank is not only competent in delivering financial services but also legitimate in fulfilling the moral and spiritual expectations attached to Islamic banking (Usman et al., 2025).

Customer satisfaction is the key mechanism that links both self-service technology and Islamic service quality to customer loyalty. The mediation findings indicate that technology and Islamic service quality do not automatically generate loyalty; rather, they become loyalty drivers when they create meaningful satisfaction. This supports electronic banking and service quality studies by Raza et al. (2020), Supriyanto et al. (2020), Mwiya et al. (2022), and Ayinaddis et al. (2023) that position satisfaction as a central pathway between service experience and loyalty outcomes. The present study advances this argument by conceptualizing satisfaction in Islamic banking as more than a conventional evaluation of service performance. Satisfaction in this context reflects functional comfort, spiritual peace, perceived fairness, long-term trust, and perceived *maslahah*.

The findings also expand the meaning of loyalty in Islamic banking. Loyalty is not limited to repeat usage, repurchase intention, or recommendation behaviour; it also reflects long-term commitment, preference for Islamic banking, and support for Islamic economic values (Khan et al., 2022). This interpretation supports Islamic marketing literature by Asraf (2014), Suhartanto et al. (2020), and Tegambwage and Kasoga (2023), suggesting that loyalty in Islamic financial services is shaped by the combination of service quality, satisfaction, trust, religiosity, emotional attachment, and perceived sharia alignment. Therefore, loyalty in Islamic digital banking may be understood as value-based commitment rather than merely behavioural continuity.

This study contributes to Islamic banking literature by demonstrating that self-service technology and Islamic service quality enhance customer loyalty both directly and through customer satisfaction. The findings position satisfaction as a *maslahah*-based mediating mechanism linking digital banking experiences and Islamic service values to loyalty. From a managerial perspective, Bank Syariah

Indonesia should strengthen digital service quality through secure, user-friendly, and transparent platforms while maintaining strong Islamic human services. Integrating technological convenience with Islamic values, trust, and personalized support represents an effective strategy for improving customer satisfaction and long-term loyalty.

6. Conclusion

The findings demonstrate that customer loyalty in Islamic banking is not produced by technological convenience or Islamic service attributes alone, but by the extent to which both service domains generate customer satisfaction. Self-service technology emerged as the strongest driver of customer satisfaction, indicating that digital banking facilities such as mobile banking, ATM services, and other technology-enabled interfaces have become central to how Islamic banking customers evaluate service value. At the same time, Islamic service quality remained a significant determinant of both satisfaction and loyalty, confirming that sharia compliance, fairness, transparency, trustworthiness, and ethical service delivery continue to differentiate Islamic banks from conventional banking institutions.

This study extends Islamic digital banking literature by highlighting sharia-compliant digital satisfaction, which encompasses not only functional service performance but also spiritual comfort, fairness, sharia assurance, and trust. The findings suggest that Bank Syariah Indonesia should strengthen digital service quality through reliable, secure, and user-friendly platforms while maintaining Islamic human services. Integrating technological efficiency with Islamic values and personalized support is essential for enhancing customer satisfaction and fostering long-term loyalty.

This study has several limitations. The research was conducted in one city and focused only on customers of Bank Syariah Indonesia, so the generalization of the findings to other regions, Islamic banks, or national banking populations should be made carefully. The cross-sectional design also limits the ability to capture changes in satisfaction and loyalty over time. Future studies should test the model with larger and more diverse samples, compare Islamic and conventional banking customers, and include additional variables such as religiosity, digital literacy, trust, perceived risk, service recovery, switching cost, and customer engagement. Longitudinal and mixed-methods approaches would also be valuable for explaining how Sharia-compliant digital satisfaction develops and how it sustains long-term loyalty in Islamic banking.

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Acknowledgment
The authors gratefully acknowledge the customers of Bank Syariah Indonesia in Kendari City who participated in this study.

Funding Information
This research did not receive any funding.

Conflict of Interest Statement
The authors declare that there is no conflict of interest.

Ethical Approval and Originality Statement
Ethical approval was obtained for this study. The manuscript represents original work and has not been previously published, nor is it under consideration by another journal.

Data Disclosure Statement
The data that support the findings of this study are available from the corresponding author upon reasonable request.