M-Banking Adoption: Does Sharia law influence Customer Loyalty?

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Abstract. Islamic banks are institutions that offer products and services that are in accordance with Islamic law. Islamic banks operate based on the principles of sharia or Islamic law. These principles include the prohibition of usury (interest), the prohibition of investing in businesses that are forbidden in Islam (such as alcoholic beverages and gambling), as well as various Islamic ethical rules in business. Islamic Banks need to provide the feasibility of these innovative channels in gaining customer satisfaction and loyalty, where non-cash transactions via mobile phones can improve bank efficiency and user quality of life. This study investigates the influence of Sharia compliance on customer loyalty in the context of mobile banking (m-banking) adoption. Employing a qualitative phenomenological approach, data were collected through in-depth interviews with selected users of Islamic m-banking services in Surabaya, Indonesia. The research explores five key factors influencing customer loyalty: perceived usefulness, service quality, Sharia compliance, trust, and user satisfaction. Findings reveal that perceived usefulness and service quality significantly contribute to user satisfaction. Sharia compliance emerges as a critical determinant that not only enhances trust but also reinforces long-term customer commitment through alignment with users' ethical and spiritual values. These findings demonstrate that Sharia adherence is not merely a regulatory requirement but a strategic advantage that strengthens trust and fosters customer loyalty in Islamic digital banking.

Keywords: Islamic Banks, M-Banking, Customer Loyalty, Sharia

Introduction

The rapid growth of digital financial services has significantly transformed the way consumers engage with banking institutions. Among these innovations, mobile banking (m-banking) has emerged as a dominant platform, offering users enhanced convenience, real-time access to financial services, and greater transactional efficiency (Mulia, Usman, & Parwanto, 2020). As adoption rates continue to increase globally, understanding the factors that drive user acceptance and sustained usage becomes critical for both conventional and Islamic financial institutions.

In the context of Islamic banking, the adoption of m-banking is not solely influenced by technological efficiency or service quality, but also by compliance with **Sharia law**, which governs permissible

financial transactions according to Islamic principles. Sharia compliance involves adherence to specific ethical and legal standards, including the prohibition of interest (riba), avoidance of uncertainty (gharar), and the implementation of just and transparent contractual frameworks (Ahmed, Mohiuddin, Rahman, Tarique, & Azim, 2021). These principles are central to the identity and operational legitimacy of Islamic banks and play a key role in shaping consumer trust and loyalty among Muslim customers.

While existing literature has extensively explored the impact of perceived usefulness, ease of use, and service quality on m-banking adoption (Ritonga, Harahap, & Santri, 2025), relatively few studies have examined the unique role of Sharia compliance as a determinant of customer loyalty in the Islamic banking sector. Understanding this relationship is particularly important in regions with large Muslim populations, where religious values often influence financial decision-making and long-term customer engagement.

Previous research demonstrated that e-service quality positively impacts e-satisfaction and e-loyalty among customers of Bank Syariah Indonesia (BSI) in Banda Aceh, with e-satisfaction partially mediating this relationship. To boost e-loyalty, Islamic banks should focus on enhancing customers' e-satisfaction by continuously improving the user experience, ensuring ease of use, efficient transactions, and safeguarding personal information. Additionally, Islamic banking institutions need to consistently deliver high-quality e-services to meet customer expectations. Future research could expand by including larger sample sizes across various regions and incorporating additional variables like financial literacy and banking reputation to deepen insights on e-satisfaction and e-loyalty in Islamic banking (Rezeki, Majid, & Kassim, 2023).

(Mulia, Usman, & Parwanto, 2020) highlights the crucial role of customer intimacy in fostering customer satisfaction and loyalty in Islamic banking. A strong, trust-based relationship between customers and banks not only enhances the acceptance and use of new technology-based services, such as e-banking and m-banking, but also reduces perceived risks and uncertainties in online transactions. The close relationship nurtures satisfaction by aligning customers' expectations with reality, strengthening trust, and ensuring Sharia compliance, which is key for Islamic banking customers. This trust encourages continued use of new services and contributes to long-term customer loyalty. For Islamic banks, investing in relationship marketing programs is essential for building and maintaining customer intimacy. This, in turn, secures customer confidence in the bank's ability to meet their needs and deliver trustworthy services. Policymakers and researchers are encouraged to focus on past efforts that foster customer relationships when studying new products or services. In essence, maintaining customer intimacy is a competitive advantage that Islamic banks must consistently develop to ensure customer satisfaction and loyalty in a dynamic financial environment.

The research of (Mulazid & Fatmawati, 2023) shows that while brand image, service quality, and trust directly influence customer satisfaction, only trust and satisfaction have a direct effect on customer loyalty. Customer satisfaction plays a mediating role between brand image, service quality, trust, and loyalty, indicating its critical importance in fostering loyalty. For Islamic banks, especially in DKI Jakarta, maintaining a strong brand image, delivering consistent service quality, and nurturing customer trust are essential strategies for enhancing satisfaction and building customer loyalty.

This study aims to explore whether and how Sharia law influences customer loyalty in the adoption of m-banking services. By employing a qualitative research approach, the study investigates users' perceptions of Sharia compliance and its effect on customer's loyalty. The findings are expected to contribute to a theoretical contribution and a new strategy to attract customer's loyalty on M-banking adoption.

Methods

The method used in this study is a qualitative method with a phenomenological approach. The steps of the method are as follows.

a. Literature Study

Based on the formulation of the problem that has been identified previously, the next step taken is a literature study. Literature studies are conducted to collect data, information, and theoretical studies to find out previous studies. Literature studies are conducted by reading papers, e-books, and books related to technology adoption. The purpose of the literature study is to gain a deeper understanding of the concept in conducting research. The results of this stage are a conceptual design of the model that will be used for this research.

b. Data Collection

In conducting this research, a planning design was carried out first. Planning in this study is divided into 3 steps, namely, determining the sample, defining the research instrument, and creating an interview protocol

c. Data Analysis

This research was conducted using a qualitative phenomenological method. In conducting the research, the researcher will take the research location in the city of Surabaya. The data collection technique used in this study is in accordance with the technique proposed by (Cresswell, 2014), namely, Documentation; Observation; and Interview.

d. Data Validity test

Testing will be carried out by testing the validity of the data using the triangulation technique, where this technique is recommended in method (Cresswell, 2014). Triangulation is a technique that utilizes something outside the data to help check and compare data. The use of triangulation techniques can further increase the strength of the data compared to using only one approach. The standard for testing the validity of data in qualitative methods includes internal validity testing (credibility), external validity testing (transferability), reliability testing (dependability), and objectivity testing (confirmability).

e. Conclusion and Recommendations

Conclusions and recommendations are prepared based on the results of work sourced from literature studies, theoretical studies, research methods and discussion results that have been processed.

Result and Discussion

This study uses a phenomenological approach, which is an approach that studies subjective experiences and perspectives of others from a phenomenon that has occurred or is felt. In this study, the individual perspective on the domains of this study will be explored more deeply, namely Perceived Usefulness, Service Quality, Sharia Compliance, Trust, and Satisfaction in influencing user loyalty to the use of M-

Banking, especially in Islamic Banks. In determining the criteria and categories of individuals to be selected as informants in this study, considerations and selection of informant characteristics were carried out using purposive sampling, a technique defined as a technique that selects research samples based on certain considerations and is able to represent the information needed. Based on this, the informants are then selected and grouped according to the purpose of the information to be obtained. The following table of informant qualifications is shown in table 1.

Tabel 1: Informant's Data

No	Informant	Explanation
1	Informant 1	Informant 1 is a student who has been using M-Banking at Bank Syariah for 2 years. Informant 1 usually does transaction activities using M-banking such as paying tuition fees and buying and selling goods.
2	Informant 2	Informant 2 is a lecturer who has not been using M-Banking at Bank Syariah for 1 year. She uses M-banking because the payroll from the office is paid using the bank.
3	Informant 3	Informant 3 is a businessman who has been using the M-Banking application at Bank Syariah for 8 years. She chose a sharia bank because the business he built was in collaboration with Bank Syariah.
4	Informant 4	Informant 4 is a private employee who has been using M-Banking at a sharia bank for 3 years. Informant 4 chose a sharia bank because the sharia features offered made him interested in using Bank Syariah.

Data collection using interview techniques was conducted with five informants by asking several in-depth questions related to the influence of Perceived Usefulness, Service Quality, Sharia Compliance, Trust, and Satisfaction in influencing user loyalty towards the use of M-Banking, especially in Islamic Banks. Interviews were conducted face-to-face. Researchers will conduct two interviews with all the informants involved in order to obtain reliable results. The first interview was conducted with the aim of collecting data needed to answer questions in the study. While the second interview was conducted to confirm the findings that had been obtained from the results of the first interview and to ask again about things that wanted to be known in more depth

After the interview was conducted, the next step was to interpret the data. Interpreting data is the process of interpreting the data that has been obtained by connecting the results of the interview to the interpretation according to the research literature. Furthermore, the development of the essence is carried out for the stage of describing the phenomena that occur. Based on the results of data processing, the following research results were found.

A. Perceived Usefulness influencing User Satisfaction
   The following presents the results of the interview regarding the influence of perceived usefulness on user satisfaction.
   "M-banking makes transactions easier. We can do banking activities anywhere and anytime"- informant 3
   "Mobile banking itself is faster and more practical, allowing us to transfer money directly to anyone we need without having to go to a teller"- Informant 1
   "If you want to transfer money using mobile banking, the good thing is you don't have to leave the house or go to the bank. It makes your life easier"- informant 2

"It's very different. The manual system is a hassle. You must go to the bank first, queue, and sometimes, if you arrive late, you're told to come back the next day. So, using mobile banking makes banking activities much easier"-Informant 4

"Using mobile banking is more efficient, saving time and money."-Informant 1

"For example, if I need to transfer money, I don't need to look for the nearest ATM or bank. I have to pay transportation costs to find the nearest ATM. If I transfer via mobile banking, it's easy and I don't have to pay transportation costs."- Informant 2

"With mobile banking, we can automatically check our balance. So, there's no need to go to an ATM to check or pay for parking. We can automatically check our balance and check transactions. we can immediately know where the money is flowing in and out from"

Several keywords were found, such as *"easier"*, *"anywhere and anytime"*, *"money and time effiency"*, *"faster and practical"*. The keywords found indicate that the informant agrees that the use of m-banking simplifies and streamlines their banking activities. The majority of informants indicated that mobile banking offers substantial convenience, speed, and efficiency in conducting financial transactions. Users reported that they no longer need to physically visit bank branches, can avoid long queues, and are able to carry out transactions at any time and from any location. Furthermore, mobile banking helps reduce additional expenses such as transportation and parking costs. Informants emphasized convenience, time efficiency, cost savings, and the ability to perform banking transactions anytime and anywhere without the need to visit a physical branch or ATM. These attributes reflect the perceived usefulness of mobile banking, which significantly contributes to a more efficient and practical banking experience (Nurahmasari, Silfiyah, & Pangaribuan, 2023). These findings strongly align with the concept of perceived usefulness, which refers to the extent to which individuals consider that the use of particular technology will enhance their task efficiency or job performance (Aisyah & Sesunan, 2023), where a system is deemed useful if it enhances users' performance and reduces effort. This is reflected in the segment of the interview *"Using mobile banking is more efficient, saving time and money."*, *"Mobile banking itself is faster and more practical, allowing us to transfer money directly to anyone we need without having to go to a teller"*, or *"With mobile banking, we can automatically check our balance. So, there's no need to go to an ATM to check or pay for parking"*. In this context, informants perceive mobile banking as a tool that streamlines and expedites banking activities, optimizes time and cost efficiency, and provides more flexible access to financial services. Therefore, mobile banking is viewed as delivering clear and practical benefits in users' daily lives.

In relation to user satisfaction, the high level of perceived usefulness leads to positive user experiences, which in turn fosters satisfaction with the service (Althinayyan & Alojail, 2024). When users find that mobile banking not only meets but also exceeds their expectations by simplifying complex banking processes, their overall satisfaction increases particularly during the initial phase of adoption (Nguyen & Hien, 2024). Therefore, the data supports the assertion that perceived usefulness is a critical determinant of user satisfaction in the context of mobile banking services.

B. Service Quality influencing User Satisfaction

"The quality of the mobile banking I use is adequate. Its features meet everyday banking needs and are easily accessible without any issues."- informant 4

"Overall, the mobile banking I use is quite efficient. Basic functions like transfers, balance inquiries, and bill payments work well, although I rarely use some of the additional features."- informant 3

"For me, m-banking services and products are quite interesting because they provide convenience in accessing various financial needs, such as zakat, alms, or opening a new account digitally"- Informant 3

"The features offered by M-Banking are very interesting. There are several features that are useful for our daily lives, such as paying PDAM bills, paying taxes, and paying alms."- informant 2

"From my experience, m-banking is very responsive, especially in terms of transaction speed and access to balance information."- informant 1

"I think that m-banking is quite responsive, but there is still room for improvement, especially in terms of responding to complaints or technical problems reported through the application."-Informant 4

The interview findings indicate that users perceive mobile banking services as generally effective in delivering essential financial functionalities. This can be seen from several keyword found in the interview excerpt above, such as adequate from "*quality of the mobile banking I use is adequate*", "*efficient*", "*meet everyday banking needs*"; Feature fullness from "*features meet everyday banking needs*", "*features that are useful for our daily lives*", "*rarely use some of the additional features*"; Convenience from "*provide convenience in accessing financial needs*", "*opening a new account digitally*", "*paying bills, taxes, alms*"; and also Responsiveness from "*very responsive*", "*transaction speed*", "*access to balance information*", "*room for improvement in handling complaints*"

The quality of mobile banking is viewed as sufficient, with features that address daily banking needs, such as transfers, bill payments, and account inquiries. Informants also appreciate the availability of features tailored to specific financial practices, such as paying zakat and opening new accounts digitally, which add value and relevance to their usage experience. Responsiveness emerged as another crucial aspect, particularly regarding transaction speed and ease of accessing financial information (Marliyah, Ridwan, & Sari, 2021). However, certain limitations remain, especially in the application's responsiveness to user complaints and technical issues. One of the informant stated that "*M-banking is quite responsive, but there is still room for improvement*" suggesting that while core services are effective, support systems could be further optimized.

These findings reflect a strong connection between service quality and user satisfaction. In line with established service quality models, dimensions such as functionality, responsiveness, and feature relevance contribute positively to the overall satisfaction of users. The importance of service quality has been widely recognized as a crucial element in achieving competitive superiority and maintaining positive customer relations (Mulazid & Fatmawati, 2023). When mobile banking platforms provide reliable, accessible, and responsive services, users are more likely to feel content and supported in their financial management tasks. Therefore, enhancing service quality directly influences the degree of user satisfaction and potentially impacts long-term user loyalty. The findings of study (Setani & Yudiana, 2023) provide evidence that service quality contributes positively to customer satisfaction (Setani & Yudiana, 2023)

C. Trust and User Satisfaction as Loyalty Drivers

Trust can be defined as the extent to which one party is prepared to rely on and expose themselves to the actions of another (Muslim, 2022). Trust has been extensively acknowledged as a key determinant in technology adoption and decision-making processes (Althinayyan & Alojail, 2024). Trust also plays a significant role in enhancing user loyalty toward m-banking applications. Below is an excerpt from interviews with several informants regarding the aspect of trust.

"I trust the m-banking app to protect my data. It uses a separate password from my phone — not the password on my phone, but the password for the app. And it can be replaced with biometric authentication. So, even if my phone is lost, my data is still safe and secure."- informant 2

"My confidence in the security of mobile banking is quite high due to the encryption system and regulations from banking authorities. However, I hope banks continue to improve their protection against evolving cyber threats."- Informant 4

"In my experience, the m-banking system has delivered on its commitments, particularly in terms of ease of access and speed of service. The information provided also reflects the reality on the ground"- informant 3

"In general, m-banking has fulfilled most of its promises and obligations. However, in some situations, such as system disruptions or delayed transaction notifications, there are still shortcomings that need to be addressed."- informant 2

From these interview excerpts, several key keywords were identified, namely "Data protection", "Regulatory compliance", "Password security and biometric authentication" and "Service transparency".

The interview findings demonstrate that users generally place a high level of trust in mobile banking services, particularly in terms of data security, system reliability, and compliance with banking regulations. One of the informants stated "*I trust the m-banking app to protect my data. It uses a separate password from my phone — not the password on my phone, but the password for the app. And it can be replaced with biometric authentication*". Informants expressed confidence in the application's protective measures, such as the use of separate passwords, biometric authentication, and encryption technology, all of which contribute to a sense of safety even in the event of device loss. Additionally, participants acknowledged that m-banking systems have largely fulfilled their promises, particularly regarding ease of access and service speed, which contributes to the perception of system credibility and consistency.

These findings support the theoretical understanding of trust as a critical driver of customer loyalty. In the context of mobile banking, trust emerges not only from technological safeguards but also from the bank's ability to deliver on its promises and provide dependable services. When users believe that their data is protected and their banking activities are handled reliably, they are more likely to remain loyal to the platform and continue using it over time. This finding was aligned with the research conducted before (Saputra & Antonio, 2021; Baber, 2019), Therefore, maintaining and enhancing user trust is essential for sustaining long-term customer loyalty.

In the other hand, satisfaction refers to a psychological condition that results from assessing a transaction through both emotional and cognitive lenses (Singh, 2024). (Pooya, Abed Khorasani, & Gholamian Ghouzhdi, 2020) states that customer satisfaction, often understood as the outcome of emotional evaluation, has been widely utilized as a key measure over time. Within the service sector, maintaining customer satisfaction is of critical importance.

"*Until now, I am still satisfied with the existing features and services provided by the m-banking application. - Informant 2*

"*The transaction process was smooth, and the interface was easy to understand and responsive. This made me feel satisfied.*"- Informant 1

"*I find the services provided to be adequate and meet my needs, both for personal and small business use. The simple interface also makes it easy to use on a daily basis.*"- Informant 3

"*I will recommend this m-banking application to my colleagues because so far I am satisfied with the services and convenience offered.*"- Informant 4

"*I might recommend it, depending on my colleagues' needs and preferences. If they prioritize efficiency and quick access, then this app is worth considering.*"- Informant 2

Several keywords were found from the excerpt, namely "user satisfaction" from interview excerpt that states "*I am still satisfied with the existing features and services provided by the m-banking*". other keyword is "easy-to-use interface" from interview that states "*The simple interface also makes it easy to use on a daily basis*". another keyword is "willingness to recommend" and "Feature and services.

The interview responses indicate a high level of user satisfaction with mobile banking services, particularly in relation to the quality of features, user interface, and service convenience. Informants expressed that the application meets both personal and business needs, while also

offering a smooth transaction process and a user-friendly interface. These attributes contribute to positive user experience and overall satisfaction with the service.

Additionally, the sense of satisfaction was reflected in users' willingness to recommend the application to others. While some informants were fully confident in promoting the app to colleagues, others indicated conditional willingness, depending on specific preferences and expectations. Nevertheless, satisfaction with service quality and usability emerged as a foundational factor in encouraging recommendation behavior.

These findings underscore the role of user satisfaction as a significant driver of customer loyalty. According to the loyalty framework in digital services, satisfied users are more likely to continue using a platform and to advocate for it within their social circles. In the context of m-banking, satisfaction derived from efficiency, ease of use, and reliable service translates into increased trust, continued usage, and positive word-of-mouth—key indicators of loyalty. Thus, ensuring consistent user satisfaction is essential for sustaining long-term engagement and loyalty in mobile banking platforms. Previous study (Winata, Thoyib, Rohman, & Yuliarinto, 2024).

D. The Effect of Sharia Compliance on Customer Loyalty

In a similar vein, sharia compliance is characterized by the observance of Islamic legal norms based on the teachings of the Qur'an and Sunnah (Ahmed, Mohiuddin, Rahman, Tarique, & Azim, 2021). According to (Haron & Ibrahim, 2020), Sharia compliance serves as the core element that differentiates Islamic banking from conventional financial systems. The following excerpts provide insights into the influence of Sharia compliance on trust and customer loyalty.

"Yes, I believe that the m-banking I use is in line with the concept of sharia, because all transactions are carried out without usury or practices that contradict Islamic principles." – informant 2

"The m-banking that I use shows a commitment to sharia principles, such as providing zakat, waqf and appropriate contract services."- Informant 1

"The m-banking service I use adequately reflects sharia values. The purchase agreement is clear. There's no usury because it uses a profit-sharing agreement" – Informant 4

"One of the existing m-banking services is that we can donate in every transaction. We can also choose to pay zakat within the app, and there are also sharia-compliant investments. The app also provides prayer reminders and Qibla direction checks." Informant 3

"I believe that the products offered by Islamic banks through the m-banking application are free from usury, because all transactions use contracts that comply with Islamic principles."– Informant 2

The interview excerpts reveal a consistent perception among users that the m-banking services they utilize are strongly aligned with Sharia principles, particularly through the absence of riba, the use of transparent and ethical contracts, and the provision of features such as zakat payments, waqf contributions, and Sharia-compliant investment options. Additional religious features, including prayer reminders and Qibla direction tools, further enhance the perception of religious adherence and spiritual relevance. In addition, Sharia-compliant products are viewed as not only legitimate but also superior in terms of ethical commitment. This multidimensional utility—combining functional efficiency and religious conformity—contributes to overall user satisfaction and strengthens loyalty.

In conclusion, Sharia compliance emerges as a powerful loyalty driver in Islamic mobile banking (Ritonga, Harahap, & Santri, 2025). These findings support the view that Sharia compliance significantly influences customer loyalty in Islamic banking. When customers perceive that their religious values are being respected and upheld in financial services, they are more likely to maintain long-term relationships with the institution (Suhartanto, et al., 2021). In this context,

Sharia compliance functions not only as a regulatory requirement but also as a strategic value proposition that cultivates loyalty through trust, satisfaction, and spiritual alignment.

E. Sharia Compliance Influencing Trust

This finding was found when the researcher conducted interviews with informants. The are several findings support the notion that Sharia compliance influences trust.

"Yes, I believe that the m-banking I use is in line with the concept of sharia, because all transactions are carried out without usury or practices that contradict Islamic principles." – informant 2

"The m-banking service I use adequately reflects sharia values. The purchase agreement is clear. There's no usury because it uses a profit-sharing agreement" – Informant 4

"I believe that the products offered by Islamic banks through the m-banking application are free from usury, because all transactions use contracts that comply with Islamic principles."– Informant 2

"In general, the mobile banking services I use adequately reflect Sharia values. The choice of Sharia-compliant products and socio-religious features gives me greater confidence in my transactions."- informant 3

The findings indicate that Sharia compliance plays a pivotal role in fostering user trust in m-banking services. This alignment fosters a strong sense of trust among users, as it resonates with their religious and ethical values. Trust in Islamic banking goes beyond technical reliability and encompasses moral and ethical dimensions. As articulated by the informants, knowing that transactions are free from exploitative practices (such as riba) and follow clear contractual terms gives them confidence in the safety and legitimacy of their financial interactions (Aisyah & Sesunan, 2023). The findings support the notion that trust acts as a significant mediator between Sharia compliance and customer loyalty. When users believe that their religious values are respected and upheld, they are more inclined to continue using the platform and recommend it to others.

Conclusion

This study highlights the significant role of perceived usefulness and service quality in enhancing user satisfaction in mobile banking (m-banking) services. Users overwhelmingly emphasized the convenience, efficiency, and accessibility of m-banking, citing its ability to streamline financial transactions and reduce physical and monetary burdens. In parallel, the availability of relevant features, responsiveness of the platform, and overall service reliability further contributed to positive user experiences. These findings affirm that when m-banking systems effectively meet functional expectations, user satisfaction increases, laying a strong foundation for sustained usage.

Furthermore, trust emerged as a central factor influencing both user satisfaction and customer loyalty. Participants expressed confidence in the security, integrity, and performance of m-banking services, with secure authentication measures and regulatory compliance being essential trust-builders. Despite minor concerns related to technical support, the overall perception was that the platform delivers on its promises. Satisfied users were also more likely to recommend the service to others, suggesting that trust and satisfaction not only enhance loyalty but also encourage advocacy behavior in social networks.

Importantly, for users of Islamic financial institutions, Sharia compliance served as both a functional and spiritual assurance. The consistent emphasis on ethical finance practices—such as the absence of riba, use of legitimate contracts, and integration of zakat and waqf features—deepened users' trust and commitment to the platform. This alignment between religious values and digital service offers reinforces loyalty by addressing not only the users' practical needs but also their ethical and spiritual

convictions. As such, mobile banking systems—especially those rooted in Islamic principles—can build lasting user relationships by delivering utility, maintaining trust, and honoring religious values.

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