

BUILDING A CUSTOMER BENEFIT MODEL DRIVEN BY CUSTOMER SATISFACTION AND CUSTOMER LOYALTY BASED ON DIGITAL EXPERIENCE

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Abstract

Intense competition in the banking industry drives Islamic banks to offer digital services, boosting their performance and competitiveness. Digitization requires evaluation to measure the expected level of success. This study aims to assess the success of digital banking services in Islamic banks, considering not only financial gains, but also Maqashid Shariah-based indicators. Using the information system success model theory approach, the research began with an evaluation of the dimensions of the digital Shariah bank experience. Subsequently, we examined their influence on customer loyalty and customer satisfaction, as well as the impact of customer loyalty and customer satisfaction on customer benefit, based on Maqashid Shariah. Using a quantitative approach with purposive sampling techniques, data were collected using a questionnaire. Responses from 443 respondents were analyzed using PLS-SEM. The study indicates that the success of digitization can be measured by customer satisfaction and loyalty, based on factors such as service quality, convenience, security, trust, innovation, value, and Sharia compliance, all aligned with Maqashid Shariah principles. Customer loyalty outweighs satisfaction with driving benefits. Hence, enhancing the digital Shariah bank experience is prioritized for successful Sharia digital banking, aiming at sustainable benefits.

Keywords: Islamic Bank, Information System Success Model, Digital Banking, Maqashid Shariah, Digital Shariah Bank Experience

Abstrak

Persaingan yang ketat di industri perbankan mendorong bank-bank syariah untuk menawarkan layanan digital, meningkatkan kinerja dan daya saing mereka. Digitalisasi membutuhkan evaluasi untuk mengukur tingkat keberhasilan yang diharapkan. Penelitian ini bertujuan untuk menilai keberhasilan layanan perbankan digital di bank syariah, dengan



mempertimbangkan tidak hanya keuntungan finansial, tetapi juga indikator berbasis Maqashid Syariah. Dengan menggunakan pendekatan teori model kesuksesan sistem informasi, penelitian ini diawali dengan evaluasi terhadap dimensi-dimensi pengalaman bank syariah digital. Selanjutnya, peneliti menguji pengaruhnya terhadap loyalitas nasabah dan kepuasan nasabah, serta dampak dari loyalitas nasabah dan kepuasan nasabah terhadap keuntungan nasabah, berdasarkan Maqashid Syariah. Peneliti menggunakan pendekatan kuantitatif. Sampel dikumpulkan menggunakan teknik *purposive sampling* dengan pengumpulan data melalui media kuesioner. Tanggapan dari 443 responden dianalisis dengan menggunakan PLS-SEM. Hasil penelitian menunjukkan bahwa keberhasilan digitalisasi dapat diukur dari kepuasan dan loyalitas pelanggan, berdasarkan faktor-faktor seperti kualitas layanan, kenyamanan, keamanan, kepercayaan, inovasi, nilai, dan kepatuhan Syariah, yang semuanya selaras dengan prinsip-prinsip Maqashid Syariah. Loyalitas nasabah lebih penting daripada kepuasan atas manfaat yang diperoleh. Oleh karena itu, peningkatan pengalaman bank syariah digital diprioritaskan untuk kesuksesan perbankan digital Syariah, yang bertujuan untuk mendapatkan manfaat yang berkelanjutan

Kata kunci: Bank Syariah; Model Kesuksesan Sistem Informasi; Perbankan Digital; Maqashid Syariah; Pengalaman Bank Syariah Digital

INTRODUCTION

The digital era has revolutionized the financial industry, including Sharia banking. Amid technological advancements, the fundamental nature of financial services remains unchanged, yet their delivery has undergone significant transformation (Fatimah & Hendratmi, 2020). Islamic banking is becoming increasingly widespread as people become more aware of the advantages of Islamic banking over conventional banking (Maryam et al., 2019; Said et al., 2022). To date, the number of Islamic banking customers has reached approximately 31.89 million people, or approximately 12% of the total Muslim population in Indonesia (OJK, 2019). The large market share of Muslim customers has led to intense competition, prompting Islamic banks to compete by offering the best and most efficient services, including innovative digital services to their customers (Widarwati et al., 2022; Zouari & Abdelhedi, 2021), to improve their performance (Fusva et al., 2020). These digital platforms are key to shaping successful and sustainable Islamic banking. On the one hand, the revolution of digital Islamic bank platforms is eagerly awaited and embraced by customers, but on the other hand, it has also generated negative sentiments and new pessimism regarding digital Islamic banking services. Some studies have shown higher negative sentiments



toward digital Islamic bank platforms than toward conventional digital platforms (Haidar et al., 2022; Mujahidah & Rusydiana, 2022).

Islamic banking products are not immune to controversy due to high costs and claim that these products are not different from conventional ones (Ishaq & Asni, 2020), as there is a high disparity between their goals and practices (Khalish et al., 2020), and they are seen as not fully understanding the objectives of Maqashid Shariah (Hassan et al., 2021). Pessimism is related to numerous issues in Islamic digital banking services, with the most common complaint being the sudden disappearance of funds, hacking, and fraud (OJK, 2019). The recent case of the LockBit 3.0 ransomware attack on Bank Syariah Indonesia (BSI) in early May 2023, which crippled the bank's system for more than ten days, is the latest incident that has added to skepticism regarding digital Islamic banking platforms in Indonesia (Infobank, 2023). These issues are the motivation for this research, particularly to explore the extent to which current digital Islamic bank platforms can provide real benefits (beyond just financial) to customers, particularly with the Maqashid Shariah approach. In this process, it is necessary to evaluate the success of the digital service systems provided by Islamic banking to identify areas that require improvement or potential elements that need to be eliminated.

Previous studies indicate that the evaluation of the success of digital Islamic bank platforms is limited to financial benefits (Alzoubi & Sha'ban, 2023; Fusva et al., 2020; Hussien, 2019). Limited research exists on measuring real benefits, including those derived from the Maqashid Shariah approach (Dandis & Wright, 2020; Hudaefi & Badeges, 2021; Ishaq & Asni, 2020;). The formation of sharia banks is at least based on the principle of interest (*riba'*) but based on Islamic law, deposits (*wadiah*), loans (*gardh*), profit sharing (*mudharabah*), and *ijarah* (Ingratubun, 2022). Given that economic benefits fulfill only one of the four objectives of Islamic banks, it is essential to accurately measure their performance based on Maqashid Shariah (Mursyid et al., 2021).

Several previous studies have successfully measured Islamic banking performance using the Maqashid Shariah Index/MSI (Hudaefi & Noordin, 2019; Mohammed et al., 2008). Extensive research on Digital Islamic Banking (DSB) has been conducted, but contradictory results have been found (Ibrahim & al., 2019; Ibrahim & Ismail, 2020). Moreover, most emphasize the adoption of new technology (Berakon et al., 2022; Mansour, 2020; Yuliana & Aprianingsih, 2022; Yussaivi et al., 2020) rather than exploring the success of DSB systems (Karmawan & Suhaidar, 2019; Nurlinda & Bertuah, 2022). Most studies have focused on customer satisfaction rather than customer experience (Anouze et al., 2019; Zouari & Abdelhedi, 2021). While some



studies have attempted to understand the impact of customer experience on customer satisfaction and loyalty (Abdillah et al., 2020a; Mbama et al., 2018), few have been conducted in the DSB sector (Yussaivi et al., 2021). This research claims to be the first study that will create a new model on how to build real benefits based on Maqashid Shariah, driven by customer loyalty and customer satisfaction based on the digital Shariah bank experience (DSBE). This research has implications for Islamic banking, investors, academics, and regulators, enabling them to invest more ideas and attention in the future development of digital Islamic banking services. It will provide new guidance that will help Islamic banking in formulating holistic strategies to promote new forms of digital platforms in the future, providing not only financial benefits but also social-religious benefits for Maqashid Shariah.

LITERATURE REVIEW

Information System Success Model

Evaluating the success of digital platforms on Islamic banks is crucial. Based on this review, we can determine which aspects of the platform require development, addition, or removal. However, examination also aids in determining the advantages that the platform offers to Sharia banking and its users. DeLone and McLean (2003) provided a model that illustrates how system, information, and service quality affect system use and customer satisfaction metrics, which in turn affect the net benefit to the user. User satisfaction stems from system usage, potentially leading to higher overall satisfaction.

Customer Benefit

Customer benefits encompass the impact, performance outcomes, and advantages a system provides to meet customer needs and success, such as improved support and services, reduced information search time, enhanced experience, cost reduction, and real-time solutions (DeLone and McLean 2003). It is worth noting that the performance measurements have predominantly relied on conventional banking indicators (Fusva et al., 2020). Consequently, there may be inaccurate performance comparisons (Tarique et al., 2021) because Islamic banking differs from conventional banking in theory and practice (Abasimel, 2023). Although they have successfully mobilized financial resources, Islamic banking is considered to have failed to achieve Maqashid Shariah's goals because they have attempted to replicate conventional banking practices (Ishak & Asni, 2020). Therefore, assessing the performance of Islamic digital banking services should be linked to the noble objectives and intentions of Islamic banks, which equip people with good ethical principles by Maqashid Shariah (Mursyid et al., 2021; Taufik et al.,



2023). Ideally, the success of an Islamic banking system should be measured against the goals of Maqashid Shariah for the establishment of Islamic banks: education (tahdhib al-fardh), justice (al-adl), and well-being (al-maslahah) (Mohammed & Taib, 2015). Therefore, in this study, customer benefits are measured using the Maqashid Shariah approach.

Digital Sharia Bank Experience (DSBE)

Digital Sharia Bank Experience refers to customers' cognitive and affective evaluations derived from all direct and indirect interactions with Islamic digital banking services. This experience is a crucial determinant of customer behavior and a strategic objective for banks (Luqmansyah & Hati, 2021). Various scholars have researched the dimensions of experience, including intellectual (Brakus et al., 2009), benefits, accessibility, convenience, trust (Knutson et al., 2007), feel, think (Schmitt et al., 1999), novelty, comfort, safety, stimulation (Otto & Ritchie, 1996), servicescape, convenience, customization, value addition, speed, core service, and online functional elements (Garg et al., 2014). These differing opinions among scholars signify a research gap, providing an opportunity for further investigation, especially in the context of Islamic digital banking. Based on a review of the literature, this study posits that there are seven experiential dimensions of Islamic digital banking services: functional quality, convenience, innovation, trust, value, risk mitigation and security, and Sharia compliance, which will be empirically tested in this study.

Functional quality is related to the functionality, activities, and interactive components of DSB, with indicators such as easy navigation, interactivity, clear, simple, and intuitive interfaces, and user-friendliness (Garg et al., 2014; Lee & Chung, 2009; Keisidou et al., 2013; Mbama et al., 2018; Monferrer-Tirado et al., 2016;). Convenience pertains to the ease of use of DSB services, encompassing comfort, speed, and hassle-free use (Garg et al., 2014; Jun & Palacios, 2016; Karatepe et al., 2005; Keisidou et al., 2013; Klaus & Maklan, 2013; Knutson et al., 2007; Mbama et al., 2018; Shankar & Rishi, 2020). Innovation involves the development of DSB services to provide better service, improve uptake and experience through innovation, and offer recreation, entertainment, and leisure (King, 2018; Mbama et al., 2018; Räsänen, & Tuovinen, 2020; Truong et al., 2020; Windasari et al., 2022). Trust refers to the level at which information propositions of DSB services are considered trustworthy, including image, perceived protection of security, brand credibility, the quality of information, and protection of privacy (Fungáčová et al., 2019; Boonlertvanich, 2019; Haron et al., 2020; Keisidou et al., 2013; Mbama et al., 2018). Value involves a trade-off between costs and benefits, with indicators such as saving money, saving time, usefulness, enjoyment, a



better deal online, and added value (Garg et al., 2014; Li & Shang, 2020; Keisidou et al., 2013; Mbama et al., 2018; Sharma & Klein, 2020). Risk mitigation & security are crucial factors that affect the quality of DSB services, encompassing security, safety, reliability, protection from fraud, and protection from cyber-attacks (Aldammagh et al., 2021; de Souza & Tezza, 2021; Jun & Palacios, 2016; Mbama et al., 2018; Yuan et al., 2021). Sharia compliance entails adherence to Islamic law provisions and is a critical factor in managing Islamic banks (Abou-Youssef et al., 2015; Nizar & Marzouki, 2015; Suhartanto et al., 2020). This means that DSB services comply with the principles of Islamic law, where all policies, manuals, systems, and procedures conform to the fatwas of the National Sharia Council - MUI (Maksum, 2020), and actions support the bank's compliance with all Sharia law provisions (Djuwita et al., 2019). Therefore, this study proposes the following hypotheses:

- H1a. Functional Quality is a dimension of DSBE.
- H1b. Convenience is a dimension of DSBE.
- H1c. Risk mitigation & security is a dimension of DSBE.
- H1d. Trust is a dimension of DSBE.
- H1e. Innovation is a dimension of DSBE.
- H1f. Value is a dimension of DSBE.
- H1g. Sharia compliance is a dimension of DSBE.

Relationship between DSBE, Customer Satisfaction, Customer Loyalty, and Customer Behavior

Mbama et al. (2018) found a significant positive relationship between customer experience and customer satisfaction in the digital banking sector in the UK, consistent with previous research indicating that experiential quality drives satisfaction (Wu et al., 2019) and that experience has a positive effect on satisfaction (Klaus & Maklan, 2013; Garg et al., 2014). To empirically test the relationship between these two variables in the context of Islamic digital banking, the following hypothesis is proposed:

- H2. DSBE positively influences customer satisfaction.

Poor experiential quality in Islamic digital banking services can cause negative impressions, dissatisfaction, and reluctance among customers to engage with these services in the future (Fusva et al., 2020). Experiential quality drives loyalty (Makudza, 2020). It has a positive effect on loyalty and a stronger influence on loyalty than satisfaction (Klaus & Maklan, 2013). However, there are different findings, with Boonlertvanich (2019) suggesting that trust does not affect loyalty. To reexamine the relationship between these two variables, the following hypothesis is proposed:

- H3. DSBE positively influences customer loyalty.



Several studies have shown a significant positive relationship between customer satisfaction and customer loyalty (Leninkumar, 2017; Mbama, 2018). It can be assumed that the relationship between satisfaction and customer loyalty is non-linear (Coelho & Henseler, 2012). However, some researchers have argued differently (Arnett et al., 2003). Therefore, the relationship between satisfaction and loyalty was re-examined using the following hypothesis:

H4. Customer satisfaction positively influences customer loyalty.

According to DeLone and McLean (2003), there is an interdependent relationship between customer satisfaction and usage, which is a determinant that positively affects net benefit. Some studies support this notion, such as satisfaction, which has a direct effect on net benefit in the context of mobile broadband in Taiwan (Wang & Chen, 2011), and finding a positive and significant effect of satisfaction on net benefit in the information lecturer sector in Indonesia (Widiastuti et al., 2019). However, some scholars have opposing opinions (Guo and Jiraporn, 2005; Serumaga-Zake, 2017). Therefore, the relationship between these two variables was reexamined with the following hypothesis:

H5. Customer satisfaction positively influences customer benefit.

Customer loyalty has a significant positive impact on customer benefits in sharia-based banking systems (Lubis et al., 2020). An increase in customer loyalty can significantly enhance profitability (Hegner-Kakar et al., 2018; Mbama et al., 2008). However, contradictory results exist, suggesting that customer satisfaction and customer loyalty may not significantly affect financial benefits (Keisidou et al., 2013). There is no significant relationship between customer loyalty and financial benefits in Bangladeshi Islamic Banks (Rashid et al., 2020). Therefore, the relationship between these two variables will be re-examined with the following hypothesis:

H6. Customer loyalty positively influences customer benefit.

A conceptual framework based on these hypotheses is presented in Figure 1.

METHOD

This study employed online questionnaires to collect data (Shiyab et al. 2023). A pilot test was conducted before the main questionnaire was distributed. Content validity was initially assessed through discussions with experts in Islamic digital banking, research practitioners, and academicians to ensure that the questionnaire items were complete, unambiguous, and comprehensible to the respondents. The research was conducted from August to September 2023 with 84 participants participating in the pilot test. Based on statistical analysis, the Spearman's correlation coefficient was > 0.50 , and



Cronbach's alpha value was ≥ 0.70 (Salloum et al., 2021), indicating that the designed questionnaire had good validity and reliability. Therefore, the main questionnaire was deemed suitable for the distribution of target respondents.

The recommended sample size for test marketing studies is a minimum of 200 (Purwanto & Sudargini, 2022). Partial least squares (PLS) was used to analyze the data, employing a three-step analysis approach: the outer model, inner model, and hypothesis testing. The outer model was used to depict the relationships between the indicator blocks and their latent variables through an examination of three indicators: convergent validity, discriminant validity, and unidimensionality. The inner model aims to predict the causal relationships among the latent variables. A 5-point Likert scale was used for the measurement, with 1 (strongly disagree) and 5 (strongly agree).

The evaluation of the outer model included testing for validity (convergent and discriminant) and unidimensionality of each item used. Convergent analysis was assessed using outer loadings, which were considered valid if the outer loading value for each item was above 0.7, and the Average Variance Extracted (AVE) score was above 0.5, for each construct (Hair et al., 2021). Next, discriminant validity was examined, where the model met the criteria if the square root of the AVE was greater than the correlations between constructs (Fornell & Larcker, 1981). Unidimensionality testing uses composite reliability to ensure that the constructs are unidimensional. The model is considered free from unidimensionality issues if the constructs have composite reliability above 0.7 (Chin, 2010).

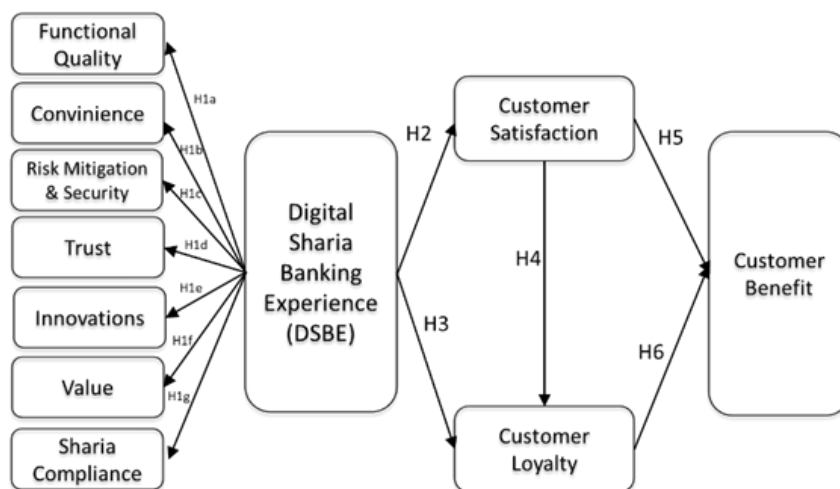


Figure 1. Conceptual Frame Work. (Source: This study adopts the MSI criteria developed by Mohammed et al. (2008), which measures the performance of Islamic banks. The Information System Success Model (DeLone & McLean, 2003) was used as the theoretical foundation of this research. This model directs the enhancement of systems and information quality to achieve success in digital Islamic bank platforms.



The next model evaluation was the inner model evaluation, which involved examining the coefficient of determination (R^2), predictive relevance (Q^2), and GoF. The first test was the coefficient of determination, which was categorized into three classes (Chin et al., 2008): 0.19, 0.33, and 0. The second inner model test was conducted using Stone–Geisser’s predictive relevance (Q^2), which explains predictive relevance (Chin, 2010). Endogenous constructs were considered to have predictive relevance if Q^2 was greater than zero (Hair et al., 2014). The third inner model test used GoFs with values of 0.10 as small, 0.25 as medium, and 0.36 as large. If the evaluations of R^2 , Q^2 , and GoF meet the criteria, it can be concluded that the proposed structural model is strong, thus allowing hypothesis testing to proceed. Decisions regarding the acceptance of the hypotheses in this study were made based on the two-tailed t-table test value, which was set at 1.96 with a significance level of 0.05. If the PLS calculations show that all T-statistics are less than 1.96, with a p-value less than 0.05, at a 95% confidence level, there is sufficient reason to reject H_0 or to accept the alternative hypothesis.

RESULTS AND DISCUSSION

Respondent Profile and Frequency Results

The purpose of this data description is to provide a clear f the structure and content of the dataset, thus facilitating further analysis by researchers and data analysts. Based on the data, 56 % the respondents were female, 58% were aged 17-20 years, and 65% had completed a bachelor's degree. A more detailed demographic profile of respondents is presented in Table 1.

Outer Model Evaluation

The Outer Model Evaluation was conducted to test the validity (convergent and discriminant) and unidimensionality of each item used. The test results indicated that the outer loadings ranged from 0.720 to 0.935, and the Average Variance Extracted (AVE) ranged from 0.620 to 0.861. The test values for the outer model are listed in Table 2. The second step involved testing discriminant validity, as shown in Table 3, where the square root of AVE was greater than the correlations between the constructs. This demonstrates that the model in this study is free of discriminant validity issues. The unidimensionality test used composite reliability to ensure that the construct used was unidimensional. Table 2 shows that the composite reliability is above 0.7 (Chin, 2010), which varies between 0.918 and 0.958. Thus, it can be said that all constructs are unidimensional.

Table 1. Respondent Profile and Frequency Information

Variable	Criteria	Frequency	Percentage
Gender	Male	195	44%
	Female	248	56%
Age	17-20	258	58.2%
	21-25	63	14.2%
	26-30	16	3.6%
	31-35	17	3.8%
	36-40	21	4.7%
	41-45	22	5%
	46-50	29	6.5%
	51-55	13	2.9%
	56-60	4	0.9%
	Education	Junior High School	2
Senior High School		109	24.6%
Bachelor		289	65.2%
Master/ Doctor		43	9.7%
Duration of Sharia Bank Application usage	< 3 months	82	18.5%
	3 months – 12 months	237	53.5%
	> 12 months	124	28%
Allowance/ month	< Rp 1,200,000	172	38.8%
	Rp1,200,001 – Rp 2,000,000	99	22.3%
	Rp2,000,001 – Rp 3,000,000	59	13.3%
	Rp3,000,001 – Rp 5,000,000	43	9.7%
	Rp5,000,001 – Rp 7,500,000	24	5.4%
	>Rp 7,500,000	46	10.4%
Usage intensity of Sharia Bank Applications	< 5 times / month	185	64.3%
	5 – 15 times / month	111	25.1%
	> 15 times/ month	47	10.6%
Frequently Used Sharia Bank Applications	BSI Mobile	150	34%
	BTN Syariah Mobile	33	7%
	BCA Syariah Mobile	97	22%
	PANIN DUBAI Mobile	42	9%
	JAGO	57	13%
	ALADIN	11	2%
	MUAMALAT DIN	20	5%
	OCTO (CIMB) Syariah	10	2%
	M-MEGA Syariah	9	2%
	Others	14	3%

Source: Authors (2024)

Table 2. Outer Loading, AVE, Composite Reliability

Variable	Dimension	Indicator	Outer Loading	AVE	Composite Reliability
Digital Sharia Bank Experience (DSBE)	Functional Quality (FQ)	(FQ1) Easy to Navigate	0.804	0.620	0.958
		(FQ2) Simple and Intuitive Interface	0.828		
	Convenience (CON)	(CON1) Comfort	0.844		
		(CON2) Speed	0.727		



Table 2 Continued

Variable	Dimension	Indicator	Outer Loading	AVE	Composite Reliability
	Innovation (INO)	(INO1) Better services	0.795	0.861	0.926
		(INO2) Improving uptake and experience through innovation	0.768		
	Trust (TR)	(TR1) Using and staying with a bank due to branding and trustworthiness	0.832		
		(TR2) Protection of privacy	0.823		
	Value (VAL)	(VAL1) Saving Money	0.720		
		(VAL2) Saving time	0.774		
	Risk Mitigation and Security (RS)	(RS1) Security	0.834		
		(RS2) Cyber-attack	0.733		
	Sharia Compliance (SC)	(SC1) In accordance with the MUI fatwa	0.780		
		(SC2) Free from Riba	0.748		
Customer Loyalty (CL)	(CL1) Recommendation	0.925	0.861	0.926	
	(CL2) Use regularly	0.931			
Customer Satisfaction (CS)	(CS1) Fewer complaints	0.908	0.849	0.918	
	(CS2) Overall satisfaction with products and services	0.935			
Customer Benefit (CB)	(CB1) Advanced knowledge	0.858	0.711	0.925	
	(CB2) Creating awareness of Islamic banking	0.874			
	(CB3) Fair return	0.861			
	(CB4) Cheap products and services	0.787			
	(CB5) Profitability	0.834			

Source: Authors (2024)

**Table 3. The comparison between square root of AVE and correlations**

	DSBE	Customer Loyalty (CL)	Customer Satisfaction (CS)	Customer Benefit (CB)
DSBE	(0.787)			
Customer Loyalty (CL)	0.767	(0.928)		
Customer Satisfaction (CS)	0.765	0.675	(0.921)	
Customer Benefit (CB)	0.841	0.761	0.736	(0.843)

Source: Authors (2024)

Inner Model Evaluation

The next step was the evaluation of the inner model, which involved examining the coefficient of determination (R^2), predictive relevance (Q^2), and Goodness of Fit (GoF). Based on the PLS estimation values, the coefficient of determination for customer loyalty and customer satisfaction was moderate ($R^2 = 0.608$ and 0.585 , respectively), while customer benefit was substantive ($R^2 = 0.670$).

The second inner model test was conducted using Stone-Geisser predictive relevance (Q^2), which explains how to measure the level of value of observed variables restructured by the model and its parameters (Chin, 2010). In this study, Q^2 values varied between 0.467 and 0.518. Since the Q^2 values are greater than 0, this indicates that all constructs have predictive relevance. The third inner model test used the Goodness of Fit (GoF), and based on the calculated GoF value of 0.687, it was considered large.

Based on the evaluation of R^2 , Q^2 , and GoF, it can be concluded that the proposed structural model is strong; therefore, hypothesis testing can proceed. Table 4 summarizes the results of the evaluation of the inner model.

Table 4. Summary of Inner Model Evaluation

Variable	R^2	Q^2
Customer Loyalty (CL)	0.608	0.518
Customer Satisfaction (CS)	0.585	0.491
Customer Benefit (CB)	0.670	0.467

Source: Authors, 2024

Hypothesis Testing

The PLS calculations indicate that all T-statistics are less than 1.96, with p-values less than 0.05 at a confidence level of 95%. This provides sufficient reason to reject H_0 or accept all alternative hypotheses. In conclusion, these results support Hypotheses 1 to 6. A summary of the hypothesis test results is provided in Table 5.



Table 5. Summary of Hypothesis Test Results

Hypothesis	Path	Original Sample (O)	STDEV	T Statistics	P-Values
H1a	DSBE → Functional Quality	0.869	0.020	42.962	0.000*
H1b	DSBE → Convenience	0.880	0.016	55.004	0.000*
H1c	DSBE → Risk mitigation & security	0.855	0.019	44.808	0.000*
H1d	DSBE → Trust	0.892	0.014	63.128	0.000*
H1e	DSBE → Innovation	0.877	0.016	54.642	0.000*
H1f	DSBE → Value	0.859	0.018	48.459	0.000*
H1g	DSBE → Sharia compliance	0.823	0.026	32.248	0.000*
H2	DSBE → CS	0.765	0.029	26.072	0.000*
H3	DSBE → CL	0.605	0.069	8.767	0.000*
H4	CS → CL	0.212	0.074	2.866	0.004*
H5	CS → CB	0.407	0.049	8.266	0.000*
H6	CL → CB	0.486	0.052	9.328	0.000*

Source: Authors (2024)

Discussion

The main objective of this study is to address real-world issues that are systematically framed in the research questions. Based on the constructed theory and assumptions, as well as the empirical data successfully gathered in this research, the research findings and their implications are elaborated in this section.

Functional quality has proven to be a dimension of the Digital Sharia Banking Experience (DSBE), confirming previous research (Abdillah et al., 2020b; Garg et al., 2014; Mbama et al., 2018). It also reflects Islamic teachings because Islamic Sharia instructs its followers to do things in the best possible way (QS: Al-Insyirah: 7); competently (QS Al Ahzab: 21); and with a guarantee of high quality (QS Al-Syu'ara: 181-182). The reflective indicator "simple and intuitive interface" has the strongest influence on functional quality, indicating that Sharia banks should design digital applications with a simple, user-friendly interface that avoids confusion. Convenience has been identified as a DSBE dimension, aligning with previous research (Ameen et al., 2021; Garg et al., 2014; Klaus & Maklan, 2013), but contradicting the findings of Mbama et al. (2018) on digital banking in the UK, where no significant positive relationship between convenience and experience was found. Offering services with high convenience implies creating a comfortable and peaceful environment, which fundamentally follows Islamic teachings (QS ar-Ra'd: 28) because Islamic banking has one of its goal is achieving welfare (al-maslahah) (Muhammed & Taib, 2015). The reflective indicator "comfort" has the



strongest influence on convenience, suggesting that Sharia banks should provide a digital platform that is enjoyable, comfortable to use, free from confusion, and trouble-free. Risk mitigation & security were found to be dimensions of DSBE, supporting prior research (Mbama et al.,2018; Park et al.,2019). Providing secure digital services in Islamic banks is in line with Islamic teachings (QS Al-Quraisy: 4) and brings them closer to fulfilling the objectives of Islamic banks (Muhammed and Taib, 2015). The "security" indicator is the strongest, emphasizing that Islamic banks should offer reliable and secure services, free from fraud and cybercrime risks. Trust has been proven to be a dimension of DSBE, supporting prior research (Cuong and Khoi, 2019; Eriksson et al., 2020) while contradicting others (Boonlertvanich, 2019; Mbama et al.,2018). Trust was found to be the strongest dimension in DSBE, aligning with Islamic principles since maintaining trust is a fundamental factor in Islamic transactions (QS al-Shu'ara': 107, 125, 143, 162, 178 and QS al-Dukhaan: 18). Therefore, Islamic banks are required to uphold their reputation, brand, and reputation, ensuring that all transactions comply with Islamic principles. Innovation has been proven as a dimension of DSBE, supporting previous research (Foroudi et al., 2016; Valdez-Juárez et al., 2021), but contradicting other studies (Mbama et al., 2018). Innovation is a reflection of Maqashid Sharia, in which innovation (al-Mushawwir) and creation (al-Khaliq) are divine attributes (QS. al-An'am: 1; QS. an-Najm: 39-40; QS. al-Ra'd: 11; QS. al-Jumu'ah: 62). The reflective indicator "better service" has a stronger influence on innovation, implying that Islamic banks should continuously improve their services, making them superior, faster, and efficient.

Value has been proven to be a dimension of DSBE, strengthening previous research (Afonso, 2019; Garg et al., 2014; Keisidou et al., 2013; Mbama et al., 2018). Meeting customer value aligns with Maqashid Sharia because it leads to customer well-being (al-maslahah), fulfilling the objectives of digital Sharia banking services (Mohammed & Taib, 2015). The reflective indicator "saving time" was found to be stronger than "saving money," suggesting that Islamic banks should create services that are faster and more accurate than merely offering cheaper transaction costs. Sharia compliance has been proven as a DSBE dimension, aligning with previous research (Alam et al., 2019; Ribadu & Rahman, 2019; Usman et al., 2022). Adherence to Sharia principles brings Islamic banks closer to achieving their objectives (Mohammed & Taib, 2015). Therefore, Islamic banks are advised to strengthen Sharia in their operations and continually raise awareness among their customers that their digital services comply with Islamic principles.

DSBE has been proven to have a positive impact on customer satisfaction, supporting previous research (Abdillah et al., 2020; Garg et al., 2014; Klaus & Maklan, 2013; Wu et al., 2019). From an Islamic perspective, achieving high



customer satisfaction requires attention to several factors, such as ensuring that services comply with Sharia, are not extravagant (*israf*), and are not wasteful (*tabzir*) (Amin et al., 2011). This should be based on the value of worship (QS Al-Mā'idah: 87 & Al Furqon: 67) that customers receive from using Sharia-based digital services. DSBE has been proven to have a positive impact on customer loyalty, validating previous studies (Dandis & Wright, 2020; Klaus & Maklan, 2013; Makudza, 2020) and contradicting Boonlertvanich (2019). To achieve true customer loyalty, every DSBE muamalah activity must be based on compliance with sharia which is full of Islamic moral and ethical values that are adapted to the Al-Quran and Al-Hadith (Nugroho, 2021)

Customer satisfaction has a positive impact on customer loyalty, validating previous research (Coelho & Henseler, 2012; Leninkumar, 2017; Mbama, 2018) and rejecting other opinions (Arnett et al., 2003). High customer satisfaction leads to increased customer loyalty in two ways: regular use and recommendations to others. Customer satisfaction has a positive impact on customer benefits, validating previous research (Otto et al., 2020; Wang & Chen, 2011; Widiastuti et al., 2019) and contradicting others (Guo & Jiraporn, 2005; Serumaga-Zake, 2017). Customer loyalty has a positive impact on customer benefits, corroborating previous studies (Hegner-Kakar et al., 2018; Lubis et al., 2020; Mbama et al., 2008) and contradicting others (Keisidou et al., 2013; Rashid et al., 2022).

This study confirms the DeLone & McLean's success model (2003). The research findings strengthen the model's constructs and their relationships, making it effective for measuring the real success of digital Sharia banking platforms. It is important to note that the success measurement in this study is not solely based on financial performance but rather on the criteria of the Maqashid Sharia Index, including "tahzib al-fard" (knowledge), "iqamah al-adl" (integrity and justice), and "maslahah" (welfare). This research demonstrates that real benefits, aligned with Maqashid Sharia and serving as indicators of the success of digital Sharia banking platforms, can be driven by customer satisfaction and customer loyalty, both of which can be triggered by Digital Sharia Banking Experience (DSBE). In other words, for Islamic banks' digital services to succeed, they must prioritize improving DSBE through seven dimensions: functional quality, convenience, risk mitigation & security, trust, innovation, value, and Sharia compliance. Customer loyalty has a greater impact on customer benefits than customer satisfaction, emphasizing the need to prioritize customer loyalty for long-lasting benefits.

CONCLUSION

The results show that the success of digitalization can be evaluated through the level of customer satisfaction and loyalty, which is based on



factors such as service quality, convenience, security, trust, innovation, value, and compliance with sharia principles aligned with Maqashid Shariah. Customer loyalty is proven to have a more significant impact than satisfaction in driving benefits. Therefore, improving DSBE is a top priority to ensure the continued success of Islamic digital banking, with the aim of achieving persistent benefits.

This study used an online questionnaire to collect data. The issues commonly encountered in online surveys include low response rates. Data integrity may be compromised if questionnaires are improperly completed, or if responses do not accurately reflect respondents' opinions. Thus, the purposive sampling method may be a less representative sample group. Using the same method, this research could yield different results if the proportions of the respondent groups were different. Future research could explore mixed methods, including interviews with officials from Islamic banks, regulators, and customers, to provide a comparative perspective. Additionally, this research can serve as a benchmark for similar studies because digital Sharia banks are still in the growth phase, making this research relevant and necessary. Further research can expand this by considering new dimensions that may emerge with the development of digital Sharia banks. This conceptual framework can also be adopted, replicated, or applied to other Islamic financial industries such as Islamic pawnshops, Sharia fintech, and Sharia insurance.

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