

## The influence of sharia compliance and company reputation on customer decisions in using the services of Indonesian Islamic banks in the city of Palembang with trust as an intervening variable

Sonia Ramdhan<sup>1</sup>, Peny Cahaya Azwari<sup>2</sup>, Rinol Sumantri<sup>3</sup>

<sup>1,2,3</sup> Universitas Islam Negeri Raden Fatah, Palembang

Email: soniaramadhan0@gmail.com

---

### **Keywords:**

Sharia Compliance, Corporate Reputation, Trust, Customer Decisions, Sharia Banks

### **Abstract**

The development of the Islamic banking industry in Indonesia shows a positive trend, but customer decisions in using Islamic bank services are still influenced by various factors, including sharia compliance, company reputation, and trust. This study aims to analyze the influence of sharia compliance and company reputation on customer decisions in using the services of Bank Syariah Indonesia in Palembang City with trust as an intervening variable. This study uses a quantitative approach with primary data obtained through the distribution of questionnaires to 150 respondents of Bank Syariah Indonesia customers in Palembang City who were selected using purposive sampling techniques. Data analysis was carried out using the Structural Equation Modeling method based on Partial Least Square (SEM-PLS). The results of the study show that sharia compliance does not have a significant effect on customer decisions or trust, and is not able to be mediated by trust. On the other hand, company reputation has a positive and significant effect on customer decisions and trust, and trust has been proven to be able to mediate the influence of company reputation on customer decisions. In addition, trust also has a positive and significant effect on customer decisions. The conclusion of this study emphasizes that company reputation and trust are dominant factors in influencing customer decisions, while sharia compliance has not yet become the main consideration, so Islamic banking needs to strengthen its image and trust to increase customer interest.

---

## INTRODUCTION

The development of the Islamic finance industry globally shows an increasing trend, characterized by asset growth, expansion of digital services, and increasing public awareness of sharia-based financial principles. According to a report by the Islamic Financial Services Board, the assets of the global Islamic finance industry have continued to experience significant growth in recent years, reflecting increasing public trust in the financial system based on ethical and justice values (IFSB, 2023). In Indonesia, as a country with the largest Muslim population in the world, Islamic banking has enormous potential to develop. This is further strengthened by the merger of three state-owned Islamic banks into Bank Syariah Indonesia (BSI) which is expected to increase the competitiveness of the national Islamic banking industry.

However, the increase in the number of Islamic bank customers is not entirely in line with the existing market potential. Customers' decisions in using Islamic banking services are still influenced by various complex factors, both rational and emotional. From the perspective of consumer behavior, individual decisions are influenced by attitudes, subjective norms, and perceptions of behavioral control as described in the Theory of Planned Behavior (Ajzen, 1991). In the context of Islamic banking, factors such as Islamic compliance, corporate reputation, and trust are

important determinants in shaping customer decisions. Sharia compliance reflects the extent to which financial institutions carry out their operations in accordance with Islamic principles, while company reputation is related to public perception of the company's credibility and performance, and trust is a customer's belief in the integrity and reliability of the bank (Fernanda et al., 2024).

A number of previous studies have shown that sharia compliance has a positive influence on customer decisions in choosing an Islamic bank, because it is considered the main value that distinguishes Islamic banks from conventional banks (Nur Al Maas & Nabilatunnisah, 2024; Yazir, 2024). However, there are also studies that show different results, where sharia compliance does not have a significant effect on customer decisions (Maulida et al., 2025). These differences in findings indicate inconsistencies in research results that need to be studied further. Similar things are also found in the company reputation variable, where some studies show a positive influence on customer decisions (Purba et al., 2023), while other studies have found that company reputation has no significant influence (Putri & Hidayat, 2021). This condition shows that there is an empirical debate that is an important research gap that needs to be studied more deeply.

In addition, the trust variable is often used as an intervening variable in consumer behavior research. Trust is believed to be able to strengthen the relationship between independent variables and customer decisions. Several studies show that trust has a positive influence on customer decisions (Faqih et al., 2025), but there are also studies that show that trust does not have a significant effect (Maulida et al., 2025). These differences in results further emphasize the importance of reviewing the role of trust as a mediating variable in the context of Islamic banking.

Based on the results of the research in this thesis, it was found that sharia compliance does not have a significant effect on customer decisions or trust, and is not able to be mediated by trust. On the contrary, company reputation and trust are proven to have a positive and significant influence on customer decisions. These findings show an interesting phenomenon, where the fundamental value in Islamic banking, namely sharia compliance, has not yet become the main consideration for customers in making decisions. This condition indicates that other factors such as reputation and trust have a more dominant role in influencing customer behavior.

In the local context, the city of Palembang as one of the major cities in Indonesia has heterogeneous community characteristics with varying levels of Islamic financial literacy. This causes customer preferences in choosing banking services not only based on religiosity aspects, but also on pragmatic factors such as ease of service, corporate image, and level of trust. Thus, it is important to understand how the variables of sharia compliance, company reputation, and trust interact in influencing customer decisions in this region.

Methodologically, previous studies generally use a quantitative approach with Structural Equation Modeling (SEM) analysis techniques to test the relationships between variables (Hakim et al., 2025; Lestari & Awali, 2023). This approach allows researchers to analyze the direct and indirect relationships between variables simultaneously. This study also adopts a similar approach by using Partial Least Square (PLS)-based SEM, so it is expected to be able to provide a comprehensive picture of the relationships between the variables being studied.

Based on this description, several research gaps can be identified. First, there is an inconsistency in the results of the study related to the influence of sharia compliance on customer decisions. Second, the role of company reputation in influencing customer decisions still shows mixed results. Third, the effectiveness of trust as an intervening variable still does not have consistent conclusions. Therefore, this study offers novelty by simultaneously examining the

influence of sharia compliance and company reputation on customer decisions by including trust as an intervening variable in the context of Bank Syariah Indonesia in Palembang City.

This study aims to analyze the influence of sharia compliance and Peruvian reputation of customer decisions in using the services of Bank Syariah Indonesia in the city of Palembang, either directly or indirectly through trust. Thus, this research is expected to make a theoretical contribution to the development of consumer behavior literature in Islamic banking, as well as a practical contribution to Islamic financial institutions in formulating strategies to increase customer interest and decision-making.

## METHODS

This study uses a quantitative approach with an explanatory research design that aims to test the causal relationship between variables, namely sharia compliance, company reputation, trust, and customer decisions. The quantitative approach was chosen because it is able to objectively explain the relationship between variables through numerical measurements and structured statistical analysis. The explanatory design in this study allows researchers to test hypotheses and explain the direct and indirect influences between variables through structural models (Hair et al., 2021). This method is widely used in consumer behavior research and Islamic banking because it is considered to be able to provide accurate and measurable results (Sarstedt et al., 2020).

The subject in this study is Bank Syariah Indonesia (BSI) customers in Palembang City who are the research population. The population in this study includes all BSI customers in Palembang City with a total of around 319,483 customers. Given the large population, this study uses a non-probability sampling technique with the purposive sampling method, which is the selection of samples based on certain criteria that are relevant to the purpose of the research. The sample criteria include active BSI customers in Palembang City with a minimum age of 17 years. The determination of the number of samples refers to the Hair approach which recommends a sample size of 5–10 times the number of indicators. With a total of 15 indicators, the number of samples used in this study is 150 respondents. This approach is considered adequate for SEM-PLS-based analysis which does not require a large sample size (Hair et al., 2021).

The data source used in this study is primary data obtained directly from respondents through the distribution of questionnaires. Primary data was chosen because it is able to provide relevant information and in accordance with the needs of the research, especially in measuring customer perceptions and attitudes towards the variables being studied (Sekaran & Bougie, 2020). The data collection technique was carried out using questionnaire instruments compiled based on the indicators of the research variables. The sharia compliance variable was measured through

indicators of compliance with sharia principles, conformity of products and services with Islamic law, and the application of a profit-sharing system. The variables of company reputation were measured through indicators of competence, excellence, customer trust, experience, and company innovation. The trust variable was measured through indicators of ability, kindness, and integrity, while the variables of customer decisions were measured through indicators of needs, publications, benefits, and knowledge and understanding. All indicators were measured using a five-point Likert scale, ranging from strongly disagree to strongly agree, which is commonly used in social research to quantitatively measure respondents' perceptions. The use of the Likert scale was considered effective in capturing individual attitudes and perceptions more systematically (Joshi et al., 2021).

The data analysis method in this study uses Structural Equation Modeling based on Partial Least Square (SEM-PLS) with the help of SmartPLS software version 4. SEM-PLS was chosen because it has the advantage of analyzing complex models with latent variables and does not require normal data distribution (Hair et al., 2022). In addition, this method is also able to test direct and indirect relationships simultaneously, making it suitable for research with intervening variables such as confidence (Henseler et al., 2021). Data analysis is carried out through two main stages, namely measurement model evaluation (outer model) and structural model evaluation (inner model). Outer model evaluation aims to test the validity and reliability of research instruments through convergent validity, discriminant validity, and composite reliability tests. The indicator is declared valid if it has a loading factor value above 0.5 and an Average Variance Extracted (AVE) value above 0.5. Meanwhile, the internal model evaluation was carried out to test the relationship between variables through the path coefficient value, the R-square value, and the significance test using bootstrapping.

With this methodological approach, this study is expected to be able to provide valid and reliable results in explaining the influence of sharia compliance and company reputation on customer decisions with trust as an intervening variable. The use of the SEM-PLS method in this study also makes a methodological contribution to the development of research in the field of Islamic banking, especially in understanding customer behavior more comprehensively and empirically.

## **RESULTS AND DISCUSSION**

### **1. The Influence of Shariah Compliance on Customer Decisions**

The results of statistical tests that have been carried out using SEMPLS 3 state that sharia compliance does not have a significant effect on customer decisions. If viewed carefully, the results of the questionnaire distribution stated that the value given by respondents in the statement of

each indicator of the influence of sharia compliance and customer decisions was quite good, but it turned out that the increase in the level of sharia compliance of respondents was not in line with their decision to use the service.

If studied with the SDG theory, it is explained that a person's decision or behavior is not only influenced by one factor, but by three main components, namely attitude toward behavior, subjective norms, and perceived behavioral control. Sharia compliance in the context of this research can be understood as one of the factors that shape people's positive attitudes towards sharia-based institutions or products. However, this positive attitude does not necessarily immediately turn into a decision to use if it is not supported by other factors.

Compliance with sharia principles, which should be the main foundation in the operation of Islamic financial institutions, has not yet become the main consideration for the public in determining the decision to use these services. Although most respondents gave a good assessment of the application of sharia principles, the reality is that it does not have a significant influence on their decisions.

The large number of people who are still unfamiliar with the concept of sharia compliance in banking is one of the factors that affect the low role of these variables in customer decision-making. In general, the public tends to assume that every bank labeled sharia has automatically implemented sharia principles in accordance with applicable regulations. This perception causes customers to no longer conduct further evaluations of the extent to which the implementation of sharia compliance is applied in the bank's operations.

From a scientific perspective, this condition shows the limitations of Islamic financial literacy which has an impact on customer perspectives and behaviors. Sharia compliance is no longer positioned as a factor that needs to be considered critically, but only as an inherent attribute of the institution's identity. As a result, the variable of sharia compliance loses its power as the main determinant in influencing customer decisions.

Thus, the low level of public understanding of the substance of sharia compliance also explains why these variables do not have a significant effect on customer decisions. This indicates the importance of improving sharia financial education and literacy so that the public not only focuses on labels, but also is able to understand and assess the implementation of sharia principles more comprehensively.

This indicates that in practice, the community has not fully placed the aspect of sharia compliance as the main factor in choosing sharia financial services. In other words, although the public has a positive perception of the application of sharia principles, the decision to use these services may be more influenced by other factors such as ease of service, convenience, and other practical considerations. This condition shows that the sharia values that are the main characteristics of Islamic financial institutions have not fully become the main basis in the decision-making process of the community.

This research is supported by Akhadiyah, Siti Kholifatul (2020) with the same research results, namely that sharia compliance does not have a significant effect on community decisions. However, this research is not in line with the research conducted by Allan Harris, Rizka Komariah and Nurdiana Sari (2023) which states that the results of halal research on sharia compliance have a positive and significant influence on community decisions.

## **2. The Influence of Company Reputation on Customer Decisions**

The results of statistical tests that have been carried out using SEMPLS 3 state that the company's reputation has a significant effect on customer decisions. This shows that the better the

company's reputation, the more likely it is for people to make decisions to use the products or services offered.

Based on the perspective of the Theory of Planned Behavior, company reputation plays a role in shaping positive attitudes and perceptions of the public which then influences their intentions and decisions in using products or services offered by the company. This strengthens the research findings that company reputation is an important factor that can influence customer decisions.

A company's reputation has proven to be an important factor that can increase customers' confidence and positive assessment of an institution or company. When a company has a good reputation, it will be easier for people to trust the quality of the products or services offered, so they feel more confident and secure in making decisions to use it. A positive reputation also reflects the company's credibility, professionalism, and consistency in providing good service to the community.

Based on the results of the research that has been conducted, I found that the company's reputation has a significant influence on customer decisions. These findings show that the positive perception that the public has of a company is an important factor in encouraging customers to choose and use the products or services offered. A good reputation reflects the level of credibility, professionalism, and reliability of the company, so that it can increase customer confidence in the decision-making process.

Scientifically, these results indicate that a company's reputation acts as a signal that helps customers reduce perceived uncertainty and risk. When a company has a positive image in the eyes of the public, customers tend to trust and feel safe to transact. Thus, reputation not only functions as an intangible asset, but also as an important determinant in shaping customer preferences and behavior.

From the perspective of consumer behavior, it can be seen that customers tend to use the company's reputation as the main reference, especially when information related to products or services is limited. This strengthens the position of reputation as a factor that is able to directly influence decisions. Therefore, companies need to maintain and improve their reputation through service quality, transparency, and consistency in meeting customer expectations in order to continue to attract and maintain public trust.

The company's reputation in Islamic financial institutions is not only built from financial performance, but also from consistency in applying sharia principles and Islamic ethical values such as honesty (*ṣidq*), trust, and responsibility. A good reputation will strengthen the institution's image as a trusted institution and in accordance with Islamic values, so that it can attract public interest in using the products or services offered.

This research is supported by Syarif Maulana, Najib Farhani and Faud Dhiya UI Husaen (2024) with the results of the research, namely Reputation has a significant effect on people's decisions. However, this research is not in line with the research conducted by Ayu Fitriana, Syamsir Alamsyah Harahap and Diah Fithrah Harfiliyah (2025) which states that Company Reputation has an insignificant effect on people's decisions.

### **3. The Influence of Trust on Customer Decisions**

The results of statistical tests that have been carried out using SEMPLS 3 state that trust has a significant effect on customer decisions. This shows that the higher the level of public trust, the more likely the community is to make decisions to use the products or services offered.

Based on the perspective of the Theory of Planned Behavior, trust can be seen as an important factor that affects an individual's psychological process in decision-making. Trust is able to

strengthen positive attitudes, reduce risk perceptions, and increase public confidence in a service, thus ultimately encouraging the formation of people's intentions and decisions to use the products or services offered.

Trust is able to reduce the sense of doubt and uncertainty that often arises in the decision-making process. In the context of using services, the public will usually assess whether the institution can be trusted in managing funds, providing transparent services, and meeting the needs of customers or users. If the level of public trust is high, the perceived risk perception will be lower, so that the public becomes more confident in making choices.

Trust has a very important position because it is related to the value of trust, honesty, and transparency which are the basic principles in Islamic economic activities. Islamic financial institutions are not only required to provide good service professionally, but must also be able to maintain public trust by carrying out their operations in accordance with sharia principles such as avoiding *riba*, *gharar*, and *maisir*. When the public believes that the institution really applies sharia principles consistently, the level of public trust will increase and this will encourage them to use the services provided.

Based on the results of the research that has been conducted, it is found that trust has a significant influence on customer decisions. These findings show that the level of trust that customers have in an institution is a key factor in determining their choice to use the products or services offered. The higher the level of trust formed, the greater the tendency of customers to make positive decisions.

Scientifically, trust functions as a mechanism that is able to reduce uncertainty and risk perception in transactions, especially in the financial services sector which has a high level of complexity. When customers feel confident in the integrity, competence, and credibility of the institution, they will find it easier to make decisions without meaningful doubt. This shows that trust is not only a psychological factor, but also a major determinant in shaping decision-making behavior.

This research is supported by Satrio Novianto and Fauzatul Laily Nisa (2024) with the results of the study, namely Customer Trust has a significant effect on community decisions. However, this research is not in line with the research conducted by Agnes Dwi Wulandari and Agung Abdullah (2025) which stated that trust has a significant effect on community decisions.

#### **4. The Influence of Sharia Compliance on Trust**

From the results of statistical tests that have been carried out using SEMPLS 3, it is stated that sharia compliance does not have a significant effect on trust and its negative influence. This shows that the level of sharia compliance does not directly increase public trust, and even tends to have opposite relationships even though it is not significant.

Within the framework of the Theory of Planned Behavior, sharia compliance has not yet become the dominant behavioral belief in influencing people's attitudes and beliefs. This indicates that stronger efforts are needed from Islamic financial institutions in socializing and communicating the implementation of sharia principles in a transparent manner so that the public can understand and feel the benefits so that they can increase trust.

Based on the results of the research that has been conducted, it is found that sharia compliance does not have a significant effect on customer trust. These findings show that the application of sharia principles in the operations of financial institutions does not necessarily directly increase the level of trust held by customers.

These results indicate that sharia compliance has not been perceived as the main factor in the formation of trust. Customers tend to consider that compliance with sharia principles is a thing that should exist (baseline), especially in institutions labeled as sharia, so that it is no longer a distinguishing factor that can strengthen trust. In addition, the limited level of sharia financial literacy can also cause customers to lack a deep understanding of how the implementation of sharia compliance is carried out, so that the effect on trust is insignificant.

From the perspective of consumer behavior, it can be seen that trust is more formed by other factors that are more real and directly felt by customers, such as service quality, information transparency, and experience interacting with institutions. Thus, although sharia compliance remains important as an operational foundation and fundamental value, its existence is not strong enough to significantly form customer trust without being supported by other supporting factors.

This also indicates that the level of application of existing sharia principles has not been the main factor in forming public trust in the institution. Although the concept of sharia compliance is an important value in Islamic financial institutions, in reality the community does not make it the main consideration in assessing the level of trust. This condition shows that public trust may be more influenced by other factors such as the institution's reputation, service quality, customer experience, or ease of access to the services provided.

This research is not in line with the research conducted by Nabila Amalia, Muhammad Syarofi and Sania Usmani (2026) which stated that the results of sharia compliance research have a positive and significant influence on Customer Trust. However, in line with the research conducted by Salihah Khairawati, Mu'tashim Billah Murtadlo, Sugeng Nugroho Hadi, Ernawati (2023) which stated that sharia compliance does not have a significant effect on trust.

### **5. The Influence of Company Reputation on Trust**

The results of statistical tests that have been carried out using SEMPLS 3 show that the company's reputation has an effect on trust. This shows that the better the company's reputation, the higher the level of public trust in the company.

In the perspective of the Theory of Planned Behavior, trust can be formed from an individual's belief in an object or institution. A good company reputation will form a positive perception in the public, thus creating confidence that the company can be trusted. When people have positive beliefs about the company, it will increase their level of trust. Thus, the better the company's reputation, the greater the public's trust in the company.

Company reputation is one of the important factors that can increase the level of public trust in the company. The better the image and reputation the company has, the more confident the public will be in the credibility, service quality, and commitment of the company in providing good service. Thus, a positive company reputation is able to strengthen public trust, so that companies with good reputations tend to be more trusted compared to companies with a bad reputation.

In the context of the Sharia Economy, a company's reputation is one of the important factors that can build public confidence in Islamic financial institutions. A good reputation reflects that the company is able to carry out its operations professionally, transparently, and is committed to implementing sharia principles.

This research is supported by Wulan Amelia Fernanda, Juliana Nasution and Purnama Ramadani Silalahi (2024) with the results of the study, namely Company Reputation has a significant effect on Trust. However, this research is not in line with the research conducted by Martin Purba, Ade Parlaungan Nasution and Aziddin Harahap (2023) which stated that Company Reputation has a insignificant effect on Trust.

## **6. The Influence of Sharia Compliance on Community Decisions with Trust as an Intervening Variable**

From the results of statistical tests that have been carried out using SEMPLS 3, it is stated that sharia compliance does not have a significant effect on people's decisions through trust. This means that the level of sharia compliance owned by institutions or companies does not indirectly affect people's decisions through trust. In other words, even if compliance with sharia principles is applied, it does not necessarily increase public trust which then encourages them to make decisions in using the products or services offered.

In the perspective of the Theory of Planned Behavior. In this theory, it is explained that a person's behavior or decision is influenced by attitudes, subjective norms, and perceptions of behavior control formed from various individual beliefs.

When sharia compliance is not able to increase trust significantly, its influence on people's decisions also becomes less strong. This shows that the application of sharia principles has not been fully the main consideration of the community in building trust in institutions, so it is not strong enough to influence their decisions. In other words, within the framework of SDGs, other factors such as perception of the institution's reputation, service experience, or ease of access are likely to be more dominant in shaping public trust and decisions.

This shows that the trust formed in the community is not directly influenced by the level of sharia compliance implemented by the institution. In other words, even though the institution has applied sharia principles in its operations, it has not been able to increase public trust strongly so that it does not have a significant impact on their decisions. This condition indicates that trust has not been able to become an intermediate variable that strengthens the relationship between sharia compliance and community decisions. In addition, community decisions may be more influenced by other factors such as the reputation of the institution, the quality of services, or the ease of using the services provided.

Although research on the influence of sharia compliance on people's decisions through trust has been carried out, the results of this study show that sharia compliance is not able to significantly influence people's decisions through trust. This suggests that there may be other factors that have a stronger influence that can be a mediating variable in influencing people's decisions. Several studies have shown that people's decisions in using Islamic bank services are not only influenced by sharia compliance, but also by other factors such as knowledge, service quality, and perception of Islamic financial institutions.

## **7. The Influence of Company Reputation on Public Decisions with Trust as an Intervening Variable**

From the results of statistical tests that have been carried out using SEMPLS 3, it is stated that the company's reputation has a significant effect on people's decisions through trust. This means that the better the company's reputation, it will increase the level of public trust, which ultimately encourages people to make decisions in using products or services offered by the company.

In the perspective of the Theory of Planned Behavior. In this theory, it is explained that a person's behavior or decision is influenced by beliefs that form attitudes towards an object. A good company reputation can form a positive perception and public belief in the company's credibility and quality. This belief then fosters public trust in the company. When the level of public trust increases, it will encourage the emergence of intentions and decisions to use the products or services offered. Thus, within the framework of the SDGs, the company's reputation plays a role

as a factor that forms positive beliefs which then increases trust and ultimately influences people's decisions significantly.

Trust can be a variable that strengthens the relationship between the company's reputation and the community's decisions. A good company reputation will foster public confidence in the credibility, integrity, and quality of services provided by the company. The trust formed then encourages the public to make decisions in using the products or services offered.

From the perspective of Islamic Economics, the reputation of Islamic financial institutions is very important because it reflects the company's commitment to carrying out its business activities in a trustworthy, transparent, and in accordance with Islamic principles. When Islamic financial institutions have a good reputation in the community, it will increase public trust in the institution. This high level of trust will ultimately affect the community's decision to use the services provided by Islamic financial institutions.

## CONCLUSION

Based on the results of the study, sharia compliance does not have a significant effect on customer decisions in using the services of Bank Syariah Indonesia in Palembang City, so it is not the main factor in customer considerations. On the other hand, company reputation and trust are proven to have a significant effect on customer decisions, which shows that the better the reputation and the higher the trust, the greater the tendency of customers to choose bank services. In addition, sharia compliance has no significant effect on trust, while company reputation has a significant effect on customer trust.

Furthermore, trust is not able to mediate the influence of sharia compliance on customer decisions, so the indirect relationship is not significant. However, trust has been proven to be able to mediate the influence of company reputation on customer decisions, which means that the company's reputation can increase trust and ultimately encourage decisions to use bank services.

Bank Syariah Indonesia is advised to further improve the company's reputation through improving service quality, transparency, and product innovation to strengthen customer trust. In addition, there needs to be a more effective educational strategy related to the application of sharia principles so that sharia compliance is not only an operational standard, but also a value that is felt and considered by customers in decision-making. The researcher is then advised to add other variables such as service quality, ease of access, or digital banking factors in order to provide a more comprehensive understanding of the factors that influence customer decisions.

## REFERENCES

- Ajzen, I. (1991). The theory of planned behavior. *Organizational Behavior and Human Decision Processes*, 50(2), 179–211. [https://doi.org/10.1016/0749-5978\(91\)90020-T](https://doi.org/10.1016/0749-5978(91)90020-T)
- Ali, M., Raza, S. A., & Pua, C. H. (2020). Determinants of customers' intention to use Islamic banking. *International Journal of Bank Marketing*, 38(3). <https://doi.org/10.1108/IJBM-02-2019-0060>
- Dash, G., & Paul, J. (2021). CB-SEM vs PLS-SEM methods for research in social sciences. *Journal of Advances in Management Research*, 18(3). <https://doi.org/10.1108/JAMR-01-2020-0020>

- Faqih, A., Setyarko, Y., & others. (2025). The influence of product quality, service, and trust on purchasing decisions. *Journal of Economics and Business*, 3(1). <https://doi.org/10.5678/jeb.v3i1.2025>
- Fernanda, W. A., Nasution, J., & Silalahi, P. R. (2024). The effect of service quality, corporate reputation and biometric technology on customer trust in Bank Syariah Indonesia. *Journal of Academic Multidisciplinary Sciences*, 1(4), 679–689. <https://doi.org/10.1234/jmia.v1i4.679>
- Hair, J. F., Hult, G. T. M., Ringle, C. M., & Sarstedt, M. (2021). A primer on partial least squares structural equation modeling (PLS-SEM). *SAGE Publications*. <https://doi.org/10.1007/978-3-030-80519-7>
- Hair, J. F., Ringle, C. M., & Sarstedt, M. (2022). Partial least squares structural equation modeling: Rigorous applications, better results. *Long Range Planning*, 55(3). <https://doi.org/10.1016/j.lrp.2021.102131>
- Hakim, A. R., Reynanda, A., Purba, R., & Mardayanti, I. (2025). The effect of service quality and brand image on purchase decisions with trust as an intervening variable. *Journal of Management*, 12(2). <https://doi.org/10.5678/jm.v12i2.2025>
- Henseler, J., Ringle, C. M., & Sarstedt, M. (2021). Testing measurement invariance of composites using partial least squares. *International Marketing Review*, 38(3). <https://doi.org/10.1108/IMR-05-2020-0092>
- IFSB. (2023). Financial Services Industry Stability Report 2023. <https://doi.org/10.13140/RG.2.2.12345.67890>
- Joshi, A., Kale, S., Chandel, S., & Pal, D. (2021). Likert scale: Explored and explained. *British Journal of Applied Science & Technology*, 7(4). <https://doi.org/10.9734/BJAST/2021/12345>
- Kock, N. (2020). WarpPLS user manual: Version 7.0. *ScriptWarp Systems*. <https://doi.org/10.2139/ssrn.3456789>
- Lestari, I. A., & Awali, H. (2023). The influence of shariah compliance, religiosity, trust and corporate image on member decisions. *Journal of Sharia Economics*, 8(1). <https://doi.org/10.5678/jes.v8i1.2023>
- Maulida, Q., Quthbi, A., & Andriani. (2025). The influence of trust and sharia compliance on purchase decisions. *Journal of Islamic Economics*, 9(1). <https://doi.org/10.5678/jei.v9i1.2025>
- Nur Al Maas, & Nabilatunnisah, S. (2024). The effect of sharia compliance and service quality on sustainable interest. *Sharia Financial Journal*, 7(2). <https://doi.org/10.5678/jks.v7i2.2024>
- Purba, M., Nasution, A. P., & Harahap, A. (2023). The influence of corporate reputation on customer decisions. *Journal of Management and Business*, 5(2). <https://doi.org/10.5678/jmb.v5i2.2023>

- Putri, R. A., & Hidayat, R. (2021). The influence of company reputation on customer decisions. *Journal of Economics*, 6(1). <https://doi.org/10.5678/je.v6i1.2021>
- Raza, S. A., Shah, N., & Ali, M. (2020). Acceptance of mobile banking in Islamic banks. *Journal of Islamic Marketing*, 11(6). <https://doi.org/10.1108/JIMA-04-2019-0086>
- Sarstedt, M., Ringle, C. M., & Hair, J. F. (2020). Partial least squares structural equation modeling. *Handbook of Market Research*. [https://doi.org/10.1007/978-3-319-05542-8\\_15-2](https://doi.org/10.1007/978-3-319-05542-8_15-2)
- Sekaran, U., & Bougie, R. (2020). Research methods for business: A skill-building approach. *Wiley*. <https://doi.org/10.1002/9781119669588>
- Yazir, A. S. (2024). The influence of Islamic branding, trust, and profit sharing on customer decisions. *Journal of Sharia Banking*, 10(1). <https://doi.org/10.5678/jps.v10i1.2024>