Al-Kharaj: Journal of Islamic Economic and Business
Volume 8 (1), 2026
P-ISSN: 2686-262X; E-ISSN: 2685-9300

Building Consumer Perception and Satisfaction Through Sharia Compliance and Security of Sharia Digital Banking

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Keywords:
Sharia compliance, consumer perception, customer satisfaction, security, digital banking, Islamic banking

Abstract
The rapid advancement of financial technology is fundamentally transforming global banking, with Islamic institutions leading Sharia-compliant digital platforms designed specifically for Muslim consumers. This research investigates how rigorous Sharia compliance and robust cybersecurity frameworks shape customer perceptions and satisfaction within Islamic digital banking services. Utilizing primary data from 103 Muslim customers across Jabodetabek (Jakarta, Bogor, Depok, South Tangerang, Bekasi), partial least squares structural equation modeling (PLS-SEM) analysis was conducted via SmartPLS 4.0. Key findings reveal that both Sharia compliance and security serve as primary drivers of favorable consumer perceptions, with security demonstrating the most substantial impact. Consumer perceptions fully mediate the relationship between Sharia compliance and satisfaction, while security exerts both direct and indirect effects on satisfaction. Notably, Sharia compliance exhibits no direct influence on satisfaction, positioning perceptions as the essential transmission mechanism. These results establish Sharia governance and cybersecurity as cornerstone elements of competitive advantage in Islamic fintech. Strategic recommendations emphasize transparent communication from Sharia Supervisory Boards, coupled with implementation of advanced security measures including biometric authentication, AI-powered threat detection, and blockchain-secured transactions to build robust trust ecosystems and enhance customer loyalty within increasingly complex digital environments

INTRODUCTION

Financial technology (FinTech) has emerged as one of the fastest-growing sectors in global finance, fundamentally reshaping banking services through digital platforms (Thakor, 2020). Digital banking—delivered via mobile applications, websites, internet banking, and digital wallets—enables customers to execute transactions, access account information, and manage finances seamlessly using smartphones, tablets, and computers (Zouari & Abdelhedi, 2021). Islamic banks worldwide are actively adapting to this digital transformation to meet the growing financial needs of Muslim populations, particularly in emerging markets like Indonesia, the world's largest Muslim-majority country with significant Islamic banking penetration (Tanash et al., 2025; Mulazid et al. 2024). Unlike conventional banks, Islamic banking operates under distinct marketing strategies and business models rooted in Sharia principles. All products, services, and operational processes must comply with Islamic law, prohibiting riba (interest), gharar (excessive uncertainty), and maysir (gambling) while emphasizing risk-sharing, transparency, and ethical conduct (Aldarabseh, 2019; Amin et al., 2013).

Five core characteristics distinguish Islamic banks: (1) philosophical foundation in Islamic

teachings, (2) freedom from interest-based transactions, (3) restriction to Sharia-compliant activities, (4) commitment to social welfare and community development, and (5) oversight by a Sharia Supervisory Board (SSB) ensuring compliance (Haniffa & Hudaib, 2007;Ahmed et al., 2022; Syah & Rahmadani, 2024). The hallmark of Islamic digital banking lies in its seamless integration of technological innovation with Islamic jurisprudence (fiqh muamalat), enabling services like mobile banking, internet banking, and Sharia-compliant digital wallets. These platforms enhance financial inclusion by removing geographical barriers and providing 24/7 access while maintaining Sharia integrity. Indonesian Islamic banks, for instance, have increasingly offered features like zakat/infaq/sadaqah payments and profit-sharing (mudharabah) accounts through digital channels, aligning with national financial inclusion goals (Mulazid et al., 2024; Muttaqien, Anam, et al., 2023).

Sharia Compliance as Competitive Foundation

Sharia compliance—defined as adherence to Qur'an, Sunnah, and established Islamic jurisprudence across products, delivery systems, operations, and public representation—forms the bedrock of Islamic banking legitimacy (Derigs and Marzban 2008;Haniffa & Hudaib, 2007;Ahmed et al., 2023; Ahmed et al., 2022; Usman et al., 2022). Research confirms that compliance enables competitive positioning without compromising ethical standards (Ullah, 2014). Muslim customers consistently prioritize Sharia adherence and service quality over profit motives; violations erode trust and drive customers to conventional alternatives (Ahmed et al., 2022). Indonesian studies reinforce this: Sharia compliance significantly influences e-banking/m-banking adoption and loyalty (Mulia et al., 2020;Usman et al., 2022).

Digital Security in the Cyber Threat Era

Amid digitalization benefits, cybersecurity emerges as equally critical. Islamic banks must deploy advanced security measures—encryption, digital signatures, multifactor authentication, and hash algorithms—to protect sensitive customer data from escalating cyber threats (Haliwela, 2023;Teoh et al., 2013; Quynh & Truong, 2023). Security encompasses technical safeguards ensuring data integrity, confidentiality, authentication, and non-repudiation, vital for sustaining consumer confidence in digital transactions.

Research Gap and Conceptual Framework

Despite digital banking's transformative potential, significant gaps persist regarding how Sharia compliance and security jointly shape consumer perceptions—customers' cognitive interpretations of service reality—and satisfaction—their post-consumption emotional responses (Qiong, 2017;Zouari & Abdelhedi, 2021). While prior studies confirm individual effects (Rahman et al., 2023;Rizqiyah and Anggraini, 2025), Indonesia-specific research examining mediating relationships remains limited, particularly amid global cybersecurity challenges (Legass et al., 2025). This study addresses these gaps by modeling Sharia compliance (X1) and digital security (X2) effects on consumer perceptions (Y1) and satisfaction (Y2) among Jabodetabek Islamic bank users. Based on established evidence, we propose:

Hypotheses:

H1: Sharia compliance positively affects consumer perceptions.

H2: Sharia compliance positively affects consumer satisfaction.

H3: Consumer perceptions positively affect satisfaction.

H4: Perceptions mediate Sharia compliance's effect on satisfaction.

H5: Security positively affects consumer perceptions.

H6: Security positively affects consumer satisfaction

METHODS

This research utilized quantitative statistical methods to examine hypothesized relationships within a specified conceptual framework. Numerical data from an online survey were analyzed using advanced statistical techniques to interpret findings comprehensively. The study focused on Jakarta, Bogor, Depok, South Tangerang, and Bekasi (Jabodetabek)—urban centers with substantial Muslim populations, dynamic economic activity, rapid infrastructure development, and widespread adoption of technology-driven services. Due to challenges in obtaining a comprehensive sampling frame, non-probability purposive and snowball sampling methods were employed. From 173 initial responses, 10 cases were excluded for non-use of Islamic banking services, yielding 103 valid responses for analysis. Data collection utilized a structured online questionnaire comprising demographic variables (age, gender, income) and 17 measurement items assessing four latent constructs: Sharia compliance (X1), security features (X2), consumer perception (Y1), and satisfaction (Y2). All items employed a 5-point Likert scale (1=Strongly Disagree to 5=Strongly Agree), adapted from established literature. Sharia compliance (6 items) measured adherence to Islamic principles—no interest (riba), Sharia-compliant products/services, interest-free loans, profit-sharing investments, and Qur'an/Hadith-based fairness (adapted from Ahmed et al., **(**2022). Security (4 items) evaluated system updates, unauthorized access prevention, transaction safety, and data privacy protection (adapted from Rahman et al., (2023); Bankuoru Egala et al., (2021) and Musyaffi et al., (2024). Perception (4 items) assessed preference for Islamic banking products, community welfare support, professional digital services, and promise fulfillment (Rahman et al. 2023). Satisfaction (3 items) measured service satisfaction, decision confidence, and recommendation intention (Rahman et al. 2023;Bankuoru Egala et al. 2021; Hammoud et al. 2018). Partial Least Squares Structural Equation Modeling (PLS-SEM) via SmartPLS 4.0.0 analyzed variable interrelationships. This approach was selected for its robustness in handling complex latent variable models, small sample sizes, and non-normal data distributions—ideal for social science research (Sarker et al., 2024).

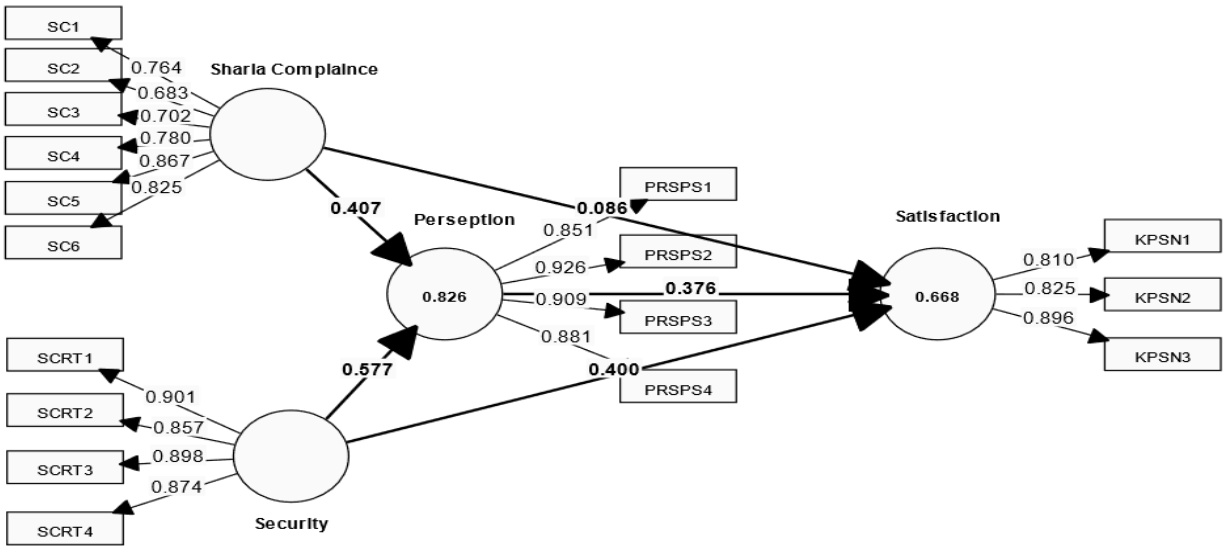
RESULTS AND DISCUSSION

Results

Measurement Model Evaluation Results (Outer Model)

Before conducting Structural Equation Modeling (SEM) analysis, the measurement model was first evaluated to assess the construct validity, reliability, and internal consistency of the research instrument. Internal consistency and construct reliability were measured using Cronbach's alpha values and composite reliability (CR), where a threshold of ≥0.7 indicates adequate reliability. The evaluation results showed that all constructs achieved Cronbach's alpha and CR values above 0.7, thus meeting the minimum criteria for reliability and internal consistency. Subsequently, three main statistical tests were performed: convergent validity, discriminant validity, and construct validity. Convergent and construct validity were established through analysis of outer loadings and average variance extracted (AVE), where indicators are considered acceptable if outer loading ≥0.7, and constructs meet convergent validity requirements if AVE ≥0.5. (Hair, J. F., Hult, G. T. M., Ringle, C. M., & Sarstedt, 2017). Figure 1 presents the measurement model results, demonstrating that all outer loadings exceeded 0.7 and AVE values surpassed 0.5, thereby satisfying both construct validity and convergent validity criteria (Table 1).

Figure 1. Outer Models Test Results



Source: Data processed, 2025

Table 1. Cronbach's Alpha, CR and AVE

	Cronbach's alpha	Composite Reliability	AVE
Perseption	0.914	0.940	0.796
Satisfaction	0.800	0.882	0.713
Security	0.905	0.934	0.779
Sharia Complaint	0.866	0.898	0.597

Discriminant validity was also evaluated in the measurement model analysis by examining all cross-loading values of the construct indicators. According to Hair et al. (2017) each indicator in a PLS-SEM model should exhibit the highest loading on its respective underlying latent construct compared to other constructs. The Fornell-Larcker criteria results confirmed that all scale items loaded more strongly on their corresponding constructs than on other constructs within the structural model. Specifically, the square roots of AVE values exceeded the inter-construct correlations: Shariah compliance (0.773), perception (0.892), satisfaction (0.845), and security (0.883). Thus, the reflective measurement model successfully demonstrated adequate discriminant validity.

Table 2. Fornell-Larcker Criterion

	Perseption	Satisfaction	Security	Sharia Complaint
Perseption	0.892			
Satisfaction	0.790	0.845		
Security	0.861	0.783	0.883	
Sharia Complaint	0.809	0.669	0.697	0.773

Structural Model Evaluation Results (Inner Model)

Following the successful validation of the measurement model, the study proceeded to structural model analysis via hypothesis testing. The R-squared (R^2) value, indicating the proportion of variance in dependent variables explained by independent variables in regression and SEM frameworks, was utilized to assess the model's predictive power and accuracy. Additionally, model predictive relevance was evaluated using the Q-square (Q^2) value, calculated through blindfolding technique as a cross-validation method to address model redundancy. The magnitude of influence from each exogenous construct on endogenous constructs was quantified using Effect Size (f^2). According to established guidelines Cohen (1988) and Hair et al. (2014), R^2 values exceeding 0.26 demonstrate substantial explanatory power, while Q^2 values greater than 0 indicate adequate predictive capability. Effect size (f^2) interpretations are as follows: 0.02 (small), 0.15 (medium), 0.35 (large), and values below 0.02 signify negligible effects (Hair et al., 2019).

Table 2. R square value, and predictive relevance (Q^2)

	R^2	Predictive relevance (Q^2)
Perseption	0.826	0.647
Satisfaction	0.668	0.444

The PLS-SEM analysis reveals that Sharia compliance and security collectively account for 82.6% of the variance in consumer perception ($R^2 = 0.826$), while perception and security explain 66.8% of the variance in consumer satisfaction ($R^2 = 0.668$). Table 2 results further confirm the model's robust predictive capability through favorable Q^2 values.

Tabel 3. Nilai f^2

Hipotesis hubungan koefisien jalur	Stone–Geisser indicator (f^2)	Effect Size
H1 Sharia Complaint -> Perseption	0.492	Besar
H2 Sharia Complaint -> Satisfaction	0.008	Kecil
H3 Perseption -> Satisfaction	0.074	Kecil
H5 Security -> Perseption	0.985	Besar
H6 Security -> Satisfaction	0.125	Kecil

Table 3 shows the Effect Size (f^2), where the influence of Shariah compliance on perception and the influence of perception on satisfaction are in the moderate category. Conversely, Shariah compliance did not affect satisfaction. The security variable has a large influence on perception but only a moderate influence on consumer satisfaction. To check whether the ideas were connected, the researcher used a method called bootstrapping with 5,000 samples (Hair et al., 2014).

Table 4. Hypothesized path coefficients

Path coefficient relationship hypothesis	Coefficient (b)	t-value	p-values

H1 Sharia Complaint -> Perseption	0.407	5.182	0.000
H2 Sharia Complaint -> Satisfaction	0.086	0.714	0.475
H3 Perseption -> Satisfaction	0.376	2.424	0.015
H4 Sharia Complaint -> Perseption -> Satisfaction	0.217	2.375	0.018
H5 Security -> Perseption	0.577	7.645	0.000
H6 Security -> Satisfaction	0.400	3.284	0.001

Figure 1 and Table 4 illustrate that the majority of hypothesized relationships exhibited positive and statistically significant effects at the 0.05 significance level. Notably, Sharia compliance demonstrated a strong positive influence on consumer perception ($\beta = 0.407$, $t = 5.182$, $p < 0.05$), supporting H1 acceptance. However, its direct effect on consumer satisfaction proved insignificant ($\beta = 0.086$, $t = 0.714$, $p > 0.05$), leading to H2 rejection. Consumer perception significantly influenced satisfaction ($\beta = 0.376$, $t = 2.424$, $p < 0.05$), confirming H3. Perception also served as a significant mediator in the Sharia compliance-satisfaction relationship ($\beta = 0.153$, $t = 2.108$, $p < 0.05$), validating H4. Security exhibited robust effects on both perception ($\beta = 0.577$, $t = 7.645$, $p < 0.05$) and satisfaction ($\beta = 0.400$, $t = 3.284$, $p < 0.05$), supporting H5 and H6 respectively.

DISCUSSION

The significance of Sharia compliance on consumer perceptions and satisfaction.

To provide an unbiased measurement of Sharia compliance, only Muslim customers of Islamic banks were selected to participate in this study. The results indicate that Sharia compliance significantly shapes positive consumer perceptions of Islamic banks but does not significantly influence customer satisfaction with Islamic banks. Therefore, Hypothesis 1 (H1) is accepted and Hypothesis 2 (H2) is rejected. These findings confirm that Sharia compliance is crucial in shaping positive consumer perceptions that prioritise Sharia aspects, although it has not been proven to directly increase customer satisfaction. Nevertheless, Sharia compliance must remain the primary foundation of Islamic banking operations, as it fundamentally differentiates Islamic banks from conventional banks (Usman et al., 2022).

Impact of Consumer Perception on Satisfaction

This study's findings confirm a significant positive relationship between favorable consumer perceptions and customer satisfaction, supporting Hypothesis 3 (H3). These results are consistent with prior research by Alam and Al-Amri (2020), Fida et al. (2020), and Rahman et al. (2023) which similarly demonstrated the influence of digital Islamic banking services on customer contentment. Analysis reveals that customers prefer Islamic banks' digital platforms due to their dual focus on profitability and community welfare, effectively serving as commercial banks, investment institutions, and social development facilitators. The growing adoption of Islamic digital banking underscores its competitive advantages over conventional alternatives. Notable features include flexible installment options with fixed fees and risk-free financing structures (Rahman et al., 2023) alongside seamless zakat, infaq, and sadaqah payments through digital channels (Muttaqien, Syaifullah, et al., 2023; Muttaqien & Mas'ud, 2021). Consequently, Islamic banks should prioritize continuous enhancement of digital service quality through faster transaction processing, improved responsiveness, and simplified user access to sustain and elevate customer satisfaction levels.

Consumer Perception as Mediator in Sharia Compliance-Satisfaction Relationship

This research further investigated the mediating role of favorable consumer perceptions in the relationship between Sharia compliance and customer satisfaction. Findings confirm that positive perceptions significantly mediate this pathway, supporting Hypothesis 4 (H4). These results corroborate Ahmed et al. (2022), who demonstrated that service quality perceptions serve as an intermediary between Sharia compliance and satisfaction. The mediating effect is particularly pronounced among Muslim customers of Sharia banks, who place substantial emphasis on Islamic compliance and values in their banking choices. Given perception's pivotal role in this causal chain, Islamic banks must prioritize transparent communication of Sharia-compliant benefits and distinctive service features. Beyond maintaining regulatory compliance, banks should enhance operational efficiency through user-friendly interfaces, expedited transaction processing, and improved customer responsiveness to sustain and strengthen satisfaction levels.

Security's Impact on Perceptions and Satisfaction in Islamic Banking

Findings demonstrate that security exerts significant influence on both consumer perceptions and satisfaction, confirming acceptance of Hypotheses 5 (H5) and 6 (H6). These results align with Rahman et al. (2023), who established security's role in shaping perceptions of digital Islamic banking services, and Naeem (2021), who underscored its critical importance for customer satisfaction. The evidence suggests Islamic banks have successfully implemented advanced technologies, including biometric authentication, to safeguard transactions, thereby cultivating positive consumer perceptions and enhancing satisfaction with digital banking operations and deposit services. To maintain this competitive advantage, Islamic banks must fortify cybersecurity infrastructure through robust data encryption, multi-factor authentication, and biometric verification systems to counter cyber threats that could erode customer trust and operational integrity. Security features emerge as fundamental drivers of consumer adoption of Islamic digital banking platforms (Mansour et al., 2016; Naeem, 2021; Rahman et al., 2023; Raza et al., 2020). Additionally, comprehensive security education programs are essential, equipping customers with knowledge of digital risks and protective measures to bolster their confidence in utilizing these services effectively.

CONCLUSION

The comprehensive analysis confirms that Sharia compliance exerts a substantial influence on consumer perceptions and, through this mediation, impacts satisfaction with Islamic digital banking services. Security emerges as a critical direct determinant of customer satisfaction. While Sharia compliance demonstrates no direct effect on satisfaction, favorable consumer perceptions effectively transmit its influence, highlighting perception's pivotal mediating role. This study acknowledges several limitations that temper result generalizability. The research was confined to Muslim consumers within the Jabodetabek region (Jakarta, Bogor, Depok, South Tangerang, and Bekasi), employing non-probability purposive and snowball sampling techniques. Consequently, findings may not represent the broader metropolitan population. Additionally, the online data collection methodology excluded less tech-savvy consumers, potentially introducing selection bias. Future research should expand geographical scope beyond Jabodetabek, adopt probability sampling for enhanced representativeness, and incorporate mediating/moderating variables such as trust, loyalty, and service innovation to provide more comprehensive insights into Islamic digital banking dynamics.

ACKNOWLEDGE

We extend our heartfelt thanks to the Institute for Research and Community Service (LPPM) at the University of Muhammadiyah Jakarta (UMJ) for funding this research. This assistance is mentioned in Research Contract Number 92/R-UMJ/XI/2024, dated 11 November 2024.

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