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Islamic Banking Innovation and Customer Satisfaction: A Case Study of Indonesia and Nigeria

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ABSTRACT

Purpose - The study examined the impact of digital accessibility, transparency, security, and product innovation on consumer trust and engagement.

Method - This study utilized a qualitative research methodology, incorporating in-depth interviews and thematic analysis to extract insights from Islamic banking clients and industry specialists. The data gathering emphasized consumer experiences, opinions of service quality, and expectations for digital financial services.

Findings - The results demonstrated that users of Islamic banking prioritize service quality, security protocols, and digital accessibility. Customers demonstrate a pronounced inclination towards mobile banking services that incorporate sophisticated yet intuitive features, as well as more transparency in financial transactions and investment methodologies. Moreover, proficient risk management and the use of fintech technologies enhanced client trust and happiness.

Practical Implications - The study advances consumer behavior theories in Islamic banking by linking technology adoption, institutional trust, and Shariah compliance. It calls for Islamic banks to invest in advanced digital security, enhance financial transparency, and innovate Shariah-compliant products in line with SDG 8 (Decent Work and Economic Growth) and SDG 9 (Industry, Innovation, and Infrastructure)

Originality/value - an innovative, comprehensive analysis of the convergence of Islamic banking services, technological progress, and consumer expectations by incorporating numerous variables, including security, transparency, and innovation, into a coherent framework

A. Introduction

Islamic banking in Indonesia has experienced substantial growth in recent years, indicating a notable change in public preference for a banking system founded on Sharia principles. By emphasizing the principles of justice, collaboration, and transparency, Islamic banking has effectively garnered public interest, as individuals increasingly acknowledge the significance of a more ethical and sustainable financial system. To fortify this stance, comprehensive research is essential to investigate public expectations concerning improvements in Islamic banking services, while discerning how Islamic banks might adjust in the face of numerous prevailing problems (Faishol & Mujib, 2024). This expansion aligns with international initiatives, including the Sustainable Development Goals (SDG 8: Decent Work and Economic Growth, SDG 9: Innovation and Infrastructure) and the Governance component of ESG, emphasizing innovation and customer-focused services as essential avenues for inclusive and resilient Islamic banking.

In Nigeria, where there is a substantial Muslim demographic, the potential for Islamic banking expansion is considerable; nevertheless, it encounters comparable obstacles such as insufficient infrastructure, poor laws, and little literacy in Islamic finance. Consistent with these findings, Yusuf et al. (2023) in their study on Islamic banking innovations in Indonesia underscored the need to comprehend public expectations for new Islamic financial services. Sungai Penuh City, characterized by a predominantly Muslim demographic (95%), presents a substantial opportunity for the expansion of Islamic banking services. The Islamic financial market in Nigeria exhibits tremendous potential; however, it confronts obstacles similar to those previously faced by Indonesia (Jamil et al., 2022). Notwithstanding its promising accomplishments, Islamic banking in Indonesia confronts significant obstacles, including fierce rivalry from traditional financial institutions and fintech. Fintech, specifically, provides expedited and more inventive services, appealing to younger clientele who value accessibility. Moreover, Islamic banking must address Sharia-compliant risk management challenges, necessitating a balance between adhering to Sharia principles and maintaining financial stability. Liquidity challenges are a significant concern, particularly in light of global economic dynamics. Addressing these issues is crucial for Islamic banking to maintain its relevance and expand its market share in Indonesia's financial sector (Ray et al., 2024).

Within this framework, Islamic finance has significant potential for innovation through the use of digital technology. Service innovation represents a primary opportunity for Islamic banking. Fintech facilitates the creation of innovative services, including mobile banking and peer-to-peer financing, that adhere to Sharia norms, thus broadening client access (Ayuningtyas et al., 2023). Moreover, digital technology enhances the accessibility of Islamic banking services, particularly for communities that traditional banks have previously overlooked. Public participation with Islamic financial products can be enhanced through digital channels, appealing to the increasingly technologically adept younger population. Nonetheless, Islamic banking encounters considerable obstacles. Sharia compliance presents a significant challenge, as it requires that all products and

services adhere to Sharia standards. Moreover, the escalating reliance on technology renders data security and customer information protection vital concerns that require attention. Insufficient financial literacy about Islamic banking products among the public may impede the sector's expansion (Mokoagow, 2024). From an Islamic standpoint, innovation and customer satisfaction represent *maqāṣid al-shari'ah*: *ḥifẓ al-māl* (safeguarding wealth through secure and transparent transactions), *ḥifẓ al-'ird* (upholding dignity through trust and equity), and *ḥifẓ al-dīn* (ensuring adherence to Shariah norms). Consequently, technological innovation is both a competitive necessity and an ethical obligation in Sharia banking.

To tackle these problems, Islamic banks must cultivate partnerships between fintech and Islamic banking to develop more adaptable and innovative solutions. Regulatory frameworks must be reinforced to promote the advancement of Islamic fintech and safeguard consumer interests. Furthermore, enhancing public financial awareness via educational initiatives on Islamic banking and its advantages will be essential (Irma Muzdalifa, Inayah Aulia Rahma, 2018). A primary catalyst for the expansion of Islamic banking in Indonesia is its substantial market potential, particularly in areas with predominantly Muslim populations. Sungai Penuh City in Jambi Province, with a population of roughly 95% Muslims, presents a substantial opportunity for the expansion of Islamic banking services (Masruron & Safitri, 2021). The need for Sharia-compliant financial services in this region is substantial, presenting a lucrative opportunity for the development of innovative products and services.

Nigeria's Islamic finance market exhibits encouraging potential. Nigeria, possessing a substantial Muslim demographic, has a considerable opportunity to establish an innovative Islamic banking system. Nigeria encounters obstacles such as insufficient infrastructure, weak laws, and limited knowledge in Islamic finance, similar to those previously faced by Indonesia (Trimulato et al., 2023). Indonesia's experience in surmounting these challenges can provide a significant reference for Nigeria in advancing its Islamic financial system. To capitalize on these opportunities, Islamic banking must continue to innovate in product creation and optimize services through technology. The digitalization of banking software can enhance accessibility, ensure transaction security, and improve operational efficiency. This technology promotes client convenience while also reinforcing their trust and loyalty towards Islamic financial institutions (Pramono & Wahyuni, 2021).

In Sungai Penuh City, comprehensive research is necessary to understand public expectations regarding Islamic banking services, particularly in relation to innovation. Public expectations encompass accessibility, transaction security, confidence in financial institutions, and compliance with Sharia standards. The study's findings are anticipated to provide insights that will assist the Bank Syariah Indonesia (BSI) Sungai Penuh branch and other Islamic banks in formulating more relevant and competitive service strategies. In the long run, Islamic banking in Indonesia possesses significant potential to emerge as a pivotal entity in the national financial sector, bolstered by governmental support, favorable laws, and ongoing innovation. This achievement would positively

influence the national economy and inspire other nations, including Nigeria, to enhance their Islamic finance industry (Ungusari, 2015).

The initial hypothesis of this study posits that the Nigerian populace harbors elevated expectations for advances in Islamic banking services, influenced by their recognition of the significance of ethical and sustainable finance. This research highlights the needs and aspirations of the people in both nations, providing strategic insights to enhance the role of Islamic banking as a vital component of inclusive and sustainable global economic development. Nigeria's Islamic financial market exhibits significant growth potential, driven by increasing public awareness and a growing demand for Sharia-compliant financial services. Nigeria, possessing a substantial Muslim demographic, has the potential to create innovative Islamic financial products and services. This market faces numerous challenges, including inadequate infrastructure, insufficient regulatory frameworks, and low literacy and public understanding of Islamic finance (Trianda, 2020). In comparison to Indonesia, the advancement of Islamic financial services in Indonesia is superior, attributable to robust regulatory backing and diverse governmental initiatives. Indonesia's experience may provide a framework for Nigeria to address its challenges, including the adoption of best practices in developing Islamic financial products and fostering collaboration between the government and financial institutions (Talba et al., 2019).

Existing research has explored public expectations of Islamic banking innovations, yet comparative studies between countries with differing contexts remain scarce. Most previous studies focus on single-case analyses or sectoral examinations without delving into the socio-economic and cultural dimensions that influence consumer preferences. This study fills the gap by utilizing Innovation Diffusion Theory and Expectation–Confirmation Theory (ECT) to examine how innovation influences satisfaction in Indonesia and Nigeria. Additionally, little research has assessed how Indonesia's experience in developing its Islamic banking sector can serve as a model for Nigeria's emerging Islamic finance industry. This gap highlights the need for a comparative study that examines public expectations of Islamic banking innovations in both countries.

This study aims to fill this gap by investigating and comparing public expectations regarding Islamic banking service innovations in Indonesia, with a case study in Sungai Penuh City, and Nigeria. Sungai Penuh City, where approximately 95% of the population is Muslim, offers a strategic location to examine the demand for Sharia-based financial services (Masruron & Safitri, 2021). On the other hand, Nigeria's Islamic banking sector, though in its developmental stage, faces challenges similar to those previously encountered in Indonesia (Trimulato et al., 2023). By analyzing these two cases, this study seeks to provide insights into the strategies that can strengthen Islamic banking's role as a key pillar of inclusive and sustainable economic development.

The findings of this research are expected to contribute both theoretically and practically. Theoretically, this study expands the discourse on Islamic financial innovation by integrating a cross-country comparative approach. Practically, it offers policy recommendations for financial

institutions and regulators to enhance service innovations in Islamic banking, ensuring their competitiveness in the rapidly evolving global financial landscape. In this regard, Indonesia's success in overcoming key challenges can provide valuable lessons for Nigeria in developing a more robust and adaptive Islamic banking system.

B. Literature Review

Upon examining numerous studies, the researcher identified several pertinent to the current investigation. The initial study mentioned is by Tuzzuhro et al. (2023), entitled "The Development of Islamic Banking in Indonesia." Islamic banking in Indonesia has undergone substantial and favorable expansion over the past decade, primarily attributed to increased public awareness of Sharia principles and governmental support through strategic initiatives, such as the Islamic Banking Master Plan 2016–2020, which establishes a regulatory framework. The advancement of Islamic banking products signifies the evolution of Sharia law within the national banking framework, as demonstrated by the rising number of Islamic Commercial Banks (Bank Umum Syariah), Islamic Business Units (Unit Usaha Syariah), and Islamic Rural Banks (Bank Pembiayaan Rakyat Syariah). This growth encounters obstacles, including human resource constraints, technical factors, and legal or structural issues. Bank Syariah Indonesia (BSI) employs specific techniques, particularly those related to zakat payments, to garner public attention. The evolution of Islamic banking is shaped by governmental policies, regulatory frameworks, innovation, and public reaction (Handida & Sholeh, 2019).

The growing understanding of Sharia rules primarily drives the expansion of Islamic banking in Indonesia. This is seen in the advancement of Islamic banking products, which demonstrate the progression of Sharia law within the banking framework. The primary sign of this increase is the increasing number of Islamic banks and Islamic business entities (Tuzzuhro et al., 2023). Factors affecting the evolution of Islamic banking include public understanding, the quality of human resources, and prevailing legislation. The government plays a vital role through its initiatives, including the Islamic Banking Master Plan and the Islamic Banking Law. Theoretically, the proliferation of Islamic banking is expected to enhance financial stability and inclusivity. Bank Syariah Indonesia (BSI) employs various strategies to foster public interest in the dual-banking system (Werdi Apriyanti, 2018).

Public expectations concerning Islamic banking services are a critical factor that requires attention. Numerous studies suggest that individuals require more open, secure, and responsive services customized to their needs. Agrosamdhyo (2021) emphasizes that transparency in banking operations can improve consumer trust and happiness. The accessibility of services, which denotes the ease with which clients can access banking products and services, both physically (through branches and ATMs) and digitally (via mobile/internet banking), has improved due to technological advancements. Mobile banking, once reliant on branches and ATMs, has now emerged as essential, exemplified by platforms like BSI Mobile and SuperApp BYOND by BSI. Research suggests that

mobile banking security increases user engagement. Islamic banks enhance accessibility by expanding their physical and digital networks and utilizing big data to understand consumer needs, as exemplified by BCA Syariah's mobile banking application. Research on accessibility aids in comprehending methods to engage a broader consumer base and improve Islamic financial inclusion, encompassing aspects of digital adoption and techniques for addressing underserved communities. Consequently, the public requires readily available services, both digitally (intuitive applications) and physically (extensive ATM networks), for convenient transactions at any time and place.

Aida et al. (2024) argue that openness is more crucial in Islamic banks compared to conventional banks due to the profit-sharing model. Nonetheless, studies indicate that Islamic banks continue to exhibit deficiencies in transparency and risk disclosure to the public. Surveys indicate that clients are generally content with the product architecture and profit-sharing arrangements, although they exhibit dissatisfaction with risk disclosure. Transparency is essential in Islamic banking, particularly due to the profit-sharing model, which requires banks to provide consumers with adequate and relevant information to evaluate the bank's performance, encompassing Sharia compliance, funding types, and investment strategies. Transparency diminishes information disparities and enhances market discipline, guided by disclosure guidelines established by the Islamic Financial Services Board (IFSB).

Numerous studies indicate that transparency is more crucial in Islamic banking than in traditional banking. In practice, risk disclosure is inadequate, despite customers typically valuing transparency about product structures and profit-sharing mechanisms. Islamic banks strive to adhere to the transparency standards set by Bank Indonesia, including the provision of comprehensive written information and assurance that their products align with the fatwas issued by the National Sharia Board - Indonesian Ulema Council (DSN-MUI).

This study elucidates how information sharing might augment customer trust and adherence to Sharia values. Consequently, transparent communication regarding products, services, and transactions is crucial to guarantee that customers comprehensively grasp the associated benefits and risks, thereby enhancing trust in Islamic banking. Customer data security, vital for public trust and increasingly imperative in the digital age, entails safeguarding personal information from cyber threats, bolstered by regulations such as the Personal Data Protection Law (UU PDP) and Sharia principles that mandate the secure and responsible handling of personal data. Recent advancements encompass investments in sophisticated technology, such as encryption and artificial intelligence for threat detection. Research suggests that security levels affect interest in Islamic mobile banking. Islamic banks implement safeguards, including encryption and firewalls, that are underpinned by robust IT risk management frameworks. Prior studies indicate that an increase in security measures correlates with heightened interest among millennials in utilizing Islamic mobile banking. Islamic banks acknowledge that utilizing technology improves service efficiency, security, and consumer convenience (Amanda & Hidayat, 2023). This research aids in policy formulation and optimal

practices, highlighting the interplay between technology, regulation, and Sharia principles. Ensuring transaction security and data protection is paramount, requiring a robust IT infrastructure and thorough data safeguarding to foster customer trust.

The development of Islamic banking products, which includes the creation or modification of offerings in alignment with Sharia principles to meet market demands, has progressed beyond simply adapting traditional products to produce more innovative solutions. Research emphasizes the necessity for innovation in product development, which can be achieved through adaptive methods (Sharia-compliant with conventional banking references) or original methods (Sharia-compliant with references to contract attributes and *Maqāṣid al-shari'ah*). Prior research suggests that Islamic banks must adopt proactive measures in product innovation to enhance Islamic banking (Saragih et al., 2022). Research in this domain enhances our understanding of the application of Sharia principles in contemporary products and identifies critical success factors in development, including human resources, finance, and governance. Consequently, the launch of innovative products, such as Sharia-compliant microfinance for SMEs or advanced banking functionalities, is eagerly anticipated. Strategies such as repackaging or innovating new products enable Islamic banks to compete effectively in the financial services sector.

Service quality refers to the set of actions undertaken by a corporation to fulfill client expectations. The quality of service has a significant impact on customer satisfaction, with improvements in service quality corresponding to increased consumer satisfaction. A favorable customer evaluation of a company's services indicates compliance with anticipated standards (Sari et al., 2021). A study conducted by Misbach et al. (2013) examined the influence of Islamic Bank service quality in Makassar on customer satisfaction and trust, demonstrating that service quality has a substantial effect on both customer satisfaction and trust. Responsive, amicable, and timely customer service is essential for augmenting consumer happiness. Islamic banks are anticipated to resolve client needs and grievances with efficiency and efficacy. A separate study employed the CARTER model to evaluate service quality and customer satisfaction in Islamic banks, revealing a substantial positive correlation between the model's components and the quality of Islamic banking services (Meilani & Sugiarti, 2022).

C. Research Method

This study employed a field research methodology in Lawang Agung, Sungai Penuh, Kerinci, to gain a direct and comprehensive understanding of the public's expectations regarding advances in Islamic banking services. Field research permitted researchers to interact directly with the subjects or objects of study, facilitating immediate observation, documentation, and analysis of existing situations (Sugiyono, 2017). This approach generated substantial empirical data by engaging with the local community and pertinent stakeholders, accurately representing real-world dynamics.

The study employed a qualitative descriptive methodology, focusing on the collection of non-numerical data via interviews, field observations, and document analysis. Qualitative research aims

to comprehensively investigate and articulate social reality, revealing the complex interrelations among factors (Creswell, 2018). The principal objective of this study was to deliver a systematic and precise representation of public expectations for service developments in Islamic banking. This methodology delineated essential customer requirements, market dynamics, and prospective enhancements in Islamic banking services.

Data collection was conducted through semi-structured interviews with stakeholders in the Islamic banking sector, including banking personnel, clients, and community leaders. This ensured a thorough understanding of the challenges and opportunities in Islamic banking advancements. Furthermore, supporting documents, reports, and policy guidelines were examined to enhance the findings. Data validation was achieved through triangulation approaches, which involved cross-referencing information from multiple sources (Patton, 2019).

This research primarily aimed to comprehend the expectations, demands, and views of the local community concerning Islamic banking developments, specifically in relation to customer satisfaction and market expansion. Innovations in Islamic banking services were influenced not only by technical progress but also by the imperative to conform financial products to Sharia principles and regulatory standards. This study assessed diverse innovation tactics, encompassing digital banking solutions (mobile banking, online banking, and digital payments), profit-sharing financing models, and Islamic-compliant savings products. The research conclusions were based on a synthesis of literature review, stakeholder interviews, and customer surveys, guaranteeing a comprehensive examination of advances in Islamic banking. This study integrated various research approaches to provide significant insights into how Islamic banks can enhance service quality, optimize client engagement, and differentiate themselves from traditional banking institutions.

D. Results

1. Accessibility and Services

Interviews with respondents indicated that accessibility and services are crucial in the interaction between clients and Islamic banks. Customers preferred to execute transactions through mobile banking without the need to visit branch offices. Customers eagerly anticipate advanced features that are simultaneously straightforward and user-friendly. In addition to intuitive access and services, security in mobile banking was a paramount concern. Bank Syariah Indonesia (BSI) must have augmented the security of its application by deploying cutting-edge technologies to safeguard client data. This is essential for preserving client trust and promoting continued usage of mobile banking services (Utami et al., 2024).

These findings align with prior research indicating that usability, trust, security, utility, and Sharia-compliant product attributes substantially influence consumer satisfaction when utilizing the BSI Mobile application. The caliber of mobile banking services significantly influences client happiness, which in turn affects consumer loyalty to Islamic banks (Muzdalipah & Mahmudi, 2023).

Interviewed respondents underscored the significance of accessibility and services in fostering partnerships with Islamic banks. FW expressed a desire to execute all transactions through mobile banking to avoid visiting a bank location. NP stated, "If Islamic banks can offer sophisticated features that are still straightforward, it would be immensely advantageous." The MP concurred, stating, "Numerous individuals currently utilize mobile banking; however, enhancing its intuitiveness and user-friendliness would significantly improve the experience."

These findings align with innovation acceptance theory, which posits that individuals are more inclined to adopt technologies that fulfill their needs. This theory also endorses the qualitative methodology employed in this research, facilitating a profound comprehension of individuals' thoughts and expectations. The idea supports the qualitative approach, enabling researchers to understand how individuals evaluate and interpret the benefits of service changes. Individuals seek convenient access to services, encompassing mobile applications and digital platforms that enable transactions without necessitating visits to physical locations. This discovery supports the notion that the increased internet penetration rate presents Islamic banks with an opportunity to innovate in service delivery (Hidayah et al., 2024).

In conclusion, Islamic banking in Indonesia and Nigeria holds considerable promise; however, it must innovate and address its specific challenges to meet public expectations and drive economic progress.

2. Clarity

Customers emphasized the importance of transparency in fund management and investments by Islamic banks, as well as transparency regarding products and charges. Clients sought clarity regarding the investment of their funds, the inherent risks, and the measures banks take to guarantee adherence to Sharia standards in each transaction (Aida et al., 2024). These findings were corroborated by research demonstrating that transparency not only bolsters client trust but also fortifies market discipline. Transparency enabled customers and investors to assess and respond to banking risks and performance effectively. Consequently, Islamic banks must have enhanced governance and furnish sufficient information to stakeholders (Hasan, 2013). Nonetheless, there remained potential for improvement, especially in the proactive distribution of information and education regarding the advantages of each product and the associated costs. BSI aimed to enhance transparency measures through a range of activities, including seminars, workshops, and the dissemination of information through print and digital media. This would help customers understand the calculation of costs and how Islamic financial solutions can equitably and transparently meet their requirements.

Interviews with numerous respondents revealed that customers have elevated expectations regarding transparency. For example, FS underscored the necessity of comprehensive charge disclosures, whereas MFA highlighted the value of transparent product information. These findings corresponded with the research conducted by Islam et al. (2024), which underscored the

importance of transparency in enhancing service quality. The theory further endorsed the qualitative methodology employed in this study, aiding researchers in comprehending the impact of transparency in Islamic banking services on customer perception and satisfaction. Islamic banks in Nigeria were striving to meet client expectations regarding transparency. They implemented several initiatives to improve openness, including the provision of transparent financial reports and comprehensive product and fee information. Nonetheless, obstacles persisted, such as insufficient infrastructure and stringent rules within the Islamic banking sector. Research has demonstrated that, despite attempts to enhance openness, deficiencies in information distribution to customers persist. A significant number of clients perceived that product and charge information was often not easily accessible or comprehensible, potentially eroding trust in Islamic banks.

Research by Amaro (2016) demonstrated that transparency in financial reporting has a substantial impact on client choices regarding the utilization of Islamic banking services. The study emphasized the importance of efficient information management to ensure that buyers have a comprehensive understanding of the available products.

3. Safeguarding

The public fervently sought a comprehensive security solution to safeguard their data and transactions. BSI Indonesia made substantial progress in establishing a robust security system and enhancing customer knowledge of security procedures (Aida et al., 2024). Nonetheless, Islamic banking in nations like Nigeria continued to face challenges related to infrastructure and digital security education. Interview findings revealed that BSI clients have elevated security expectations, valuing capabilities such as multi-factor authentication and real-time transaction monitoring.

Interviews with numerous respondents revealed heightened security demands among BSI clients. MTP remarked, "The implementation of multi-factor authentication enhances my sense of security during transactions." NRP remarked, "Real-time transaction monitoring is an excellent measure for fraud prevention."

This study affirmed that public expectations regarding banking security, particularly at BSI, were exceedingly elevated. Customers anticipated the deployment of sophisticated security solutions, like multi-factor authentication and real-time transaction monitoring, to safeguard their data and transactions. These findings align with the research conducted by Novarianti & Tengah (2025), which suggests that implementing encryption techniques, ensuring transparency in data collection and utilization, and providing staff training on data protection rules are essential measures for fostering client trust in technology-driven financial services.

4. Product Innovation

Research findings demonstrated that innovation in products and services is a method to augment the competitiveness of Islamic banks in Indonesia. Wahyuningsih & Iqbal (2024) asserted that the implementation of encryption techniques, transparency in data gathering and utilization,

and staff training on data protection policies were essential measures for fostering client trust in technology-driven financial services. Interviews with multiple respondents regarding product innovation revealed that BSI consumers had elevated expectations for security. MFA expressed, "I hope the bank consistently updates its security system to ensure customer protection."

This research revealed that populations surrounding the BSI Sungai Penuh branch possessed varied expectations for innovation in Islamic banking services. Primary expectations encompassed enhanced public understanding of Islamic financial principles and offerings, the development of services tailored to local needs, and the integration of digital technology into banking services. In addition to product and service innovation centered on security and local requirements, digital innovation was a significant catalyst for the growth of Islamic banking. BSI achieved substantial advancements in digital banking technologies, facilitating online account openings and enhancing consumer accessibility. Innovations in BSI Mobile included new functionalities such as gold savings options (E-mas savings and gold pawning) and cardless cash withdrawals at Indomaret. Customers anticipated cohesive digital services, including tuition and zakat payments via a singular application, underscoring the demand for ease and efficiency. These advances corresponded with Islamic banking's initiatives to adopt green banking concepts.

To fulfill public expectations, BSI could enhance the function of the Working Group on Islamic Banking (WGPS) in advancing product and service innovations designed to meet public demands. This included comprehensive analyses of client expectations and requirements, as well as partnerships with fintech firms and local enterprises.

5. Client Support

This study highlighted the importance of customer service at BSI Sungai Penuh and in Nigeria, where public expectations for superior service were exceptionally high. Several respondents noted that BSI customers possess elevated expectations regarding customer service. NRP remarked, "A prompt response from customer service is essential for me." MFA stated, "My primary expectation from a bank is its prompt and efficient service."

In the international context, Islamic banks in Nigeria encountered difficulties in customer service. Infrastructure deficiencies and a lack of qualified personnel often hinder the delivery of efficient services. Several Islamic banks in Nigeria endeavored to enhance service quality by implementing digital technology and augmenting personnel training. By enhancing customer service, Islamic banks in Nigeria can bolster client trust and happiness.

Optimal customer service was essential for sustaining client loyalty and enhancing the competitiveness of Islamic institutions. By ensuring that every interaction with customers takes place efficiently, quickly, and professionally, Islamic banks can strengthen their position in the increasingly competitive banking industry.

E. Discussion

1. Trust, Technology, and Transparency: Redefining Islamic Banking in a Digital

This study's findings underscore the essential importance of accessibility, service quality, transparency, security, product innovation, and customer assistance in influencing customer opinions of Islamic banking. Clients anticipated a cohesive digital banking experience, characterized by sophisticated yet intuitive features that augment ease. Nonetheless, security worries persist as clients require stringent data protection protocols, multi-factor authentication, and real-time transaction oversight to protect their financial information. Transparency in fund management is essential, as clients demand explicit disclosures regarding service costs, investing strategies, and Sharia compliance. Moreover, product innovation significantly contributes to competitiveness, as consumers seek financial solutions customized to local requirements and integrated digital services. The quality of customer service is a crucial factor in establishing trust, since clients appreciate prompt, effective, and tailored support in addressing banking concerns. These findings align with the overarching sustainability agenda, specifically SDGs 8 and 9, as well as the ESG Governance dimension, where digital innovation, transparency, and accountability are crucial for fostering consumer trust in Islamic banking.

The intricacy of consumer impressions can be ascribed to multiple interconnected causes. The rising prevalence of digital banking has transformed client expectations towards enhanced convenience and efficiency. The increase in financial fraud and cybersecurity threats has heightened public awareness of data protection and online transaction security. Individuals who have encountered or are aware of fraudulent banking activity generally exhibit increased skepticism and require enhanced security guarantees. Concerns with transparency arise from insufficient financial literacy and inadequate information distribution, resulting in misconceptions about service prices and product advantages.

Furthermore, the emergence of fintech innovations has heightened competitiveness, necessitating that Islamic banks update their services while adhering to Shariah norms. Ultimately, the quality of customer service directly influences banking credibility, since clients link timely responses, efficient problem resolution, and clear communication with overall institutional dependability. These findings demonstrate that customer trust in Islamic banking is affected by both religious adherence and factors such as technology reliability, transparency, and service quality.

This study corresponds with multiple recognized theories that elucidate consumer behavior in financial services. The Innovation Acceptance Theory posits that customers are more inclined to adopt technology when it satisfactorily fulfills their needs, highlighting the desire for Islamic banks to offer well-structured, secure, and user-friendly digital platforms (Hidayah et al., 2024). The results further corroborate Institutional Theory, which asserts that robust regulatory frameworks enhance customer trust in financial institutions (Hasan, 2013). The juxtaposition of Indonesia and

Nigeria illustrates that nations with stringent regulatory frameworks tend to exhibit greater public confidence in Islamic banking services (Islam et al., 2024). Furthermore, Stakeholder Theory is pertinent in examining the involvement of banks, customers, regulators, and technology suppliers in ensuring transaction security and financial transparency (Novarianti & Tengah, 2025). Confidence in banking services is established not only by the organization itself but also through a collaborative effort involving politicians, technological advancements, and customer education programs. These theoretical approaches provide a robust foundation for understanding how accessibility, openness, security, and innovation collectively influence client trust and satisfaction in Islamic banking.

The results of this study align with prior research about the quality of Islamic banking services, security, and financial transparency. Research indicates that confidence in banking security and service dependability is crucial for customer retention (Utami et al., 2024). Research on Brunei's Islamic banking system reveals that stringent Sharia compliance and robust regulatory oversight enhance financial stability and consumer confidence (N. Utami & Kamal, 2023). Conversely, research on Islamic banking in Nigeria highlights the challenges posed by legal restrictions and infrastructural deficiencies, which impact customer perceptions of security and service quality (Aida et al., 2024). Furthermore, studies on the adoption of Islamic fintech in Southeast Asia highlight the significance of digital innovation in sustaining competitiveness, corroborating this research's conclusions that mobile banking functionalities and integrated digital services are paramount client objectives (Wahyuningsih & Iqbal, 2024). This study builds upon current work by including various characteristics of consumer concerns—security, transparency, service quality, and digital banking usability—into a cohesive model.

This study provides innovative insights into consumer behavior in Islamic banking by examining the interplay of technological, legal, and service-related aspects. This study builds upon prior research, which primarily focused on transaction security and service quality, by integrating digital accessibility, financial transparency, cybersecurity expectations, and customer service responsiveness into the analysis. The comparative analysis of Indonesia and Nigeria presents a global perspective, illustrating how variations in legislative frameworks and technical readiness influence customer perceptions. The results indicate that although Islamic banking is founded on ethical financial principles, consumer trust is influenced by service reliability, security measures, and contemporary banking advances. The comparison results indicate that Indonesia leads in digital innovation, whereas Nigeria emphasizes accessibility. Both instances exemplify *maqāṣid al-shari'ah*: safeguarding wealth (*ḥifẓ al-māl*) via secure systems, maintaining dignity (*ḥifẓ al-'ird*) through transparency, and defending faith (*ḥifẓ al-dīn*) through Shariah governance.

This study's conclusions include both theoretical and practical significance. The study theoretically enhances the comprehension of financial trust in Islamic banking, bolstering theories related to technology adoption, institutional governance, and stakeholder engagement. It offers a thorough approach for examining customer views, incorporating elements such as service

accessibility, security issues, and financial literacy within the overarching context of Islamic banking consumer behavior (Amaroh, 2016). Trust Theory (Mayer et al., 1995) suggests that consumer confidence is derived from three key factors: ability (technological reliability), integrity (Shariah compliance), and compassion (customer support). In the SERVQUAL paradigm, the aspects of reliability, assurance, and responsiveness are critical for maintaining satisfaction in Islamic banking services. The report offers substantial recommendations for Islamic banks to enhance their competitiveness and customer satisfaction. Financial institutions must emphasize security improvements, including biometric authentication, AI-driven fraud detection, and blockchain-based transaction security (Novarianti & Tengah, 2025).

Furthermore, regulatory authorities aim to enhance transparency in financial activities, ensuring that consumers have clear and accessible financial information. Enhancements in customer care, encompassing digital support solutions and tailored banking assistance, are crucial for sustaining long-term customer loyalty. Moreover, partnerships among Islamic banks, fintech firms, and regulatory bodies can enhance financial security protocols and optimize service provision. Implementing this paradigm can help Islamic banks enhance innovation-driven satisfaction, align with *maqāṣid al-sharī'ah*, and contribute to global initiatives on ethical and resilient banking.

F. Conclusion

This study's findings suggest that service excellence in the Islamic banking sector is crucial for enhancing customer satisfaction and loyalty. These findings not only encapsulate the principal research outcomes but also offer pragmatic insights for enhancing policies and tactics within Islamic banks. To remain competitive, Islamic banks must enhance their risk management systems by utilizing advanced information technology for real-time risk monitoring and management. This will facilitate expedited and precise decision-making, enabling institutions to proactively mitigate financial concerns. The application of data analytics can enhance operational efficiency by pinpointing areas for improvement and optimizing resource allocation. These strategic improvements will enable Islamic banks to achieve sustainable growth while adhering to Shariah principles.

Islamic banks are anticipated to spearhead service innovation by not only adapting to technical advancements but also by addressing changing social and economic dynamics. This includes the development of novel Sharia-compliant financial instruments, such as microfinance solutions tailored for marginalized communities. Moreover, more assertive marketing techniques are essential to enhance public awareness of Islamic banking products, including educational initiatives on the advantages and ethical principles of Sharia-compliant finance. Enhancing customer involvement via digital platforms and focused outreach initiatives can improve consumer trust and market penetration. By synchronizing service innovations with consumer requirements and evolving financial trends, Islamic banks can establish themselves as frontrunners in the financial sector while upholding their ethical obligations.

Future studies should investigate the integration of new technology with Sharia principles, ensuring compliance, as exemplified by the application of blockchain in Islamic financial operations. Comparative analyses of Islamic banks in Indonesia and other countries are crucial for identifying best practices and innovations that can be adopted. Moreover, subsequent studies should investigate the influence of technology advancements on client loyalty in the Islamic banking sector. Quantitative studies may be undertaken to corroborate the qualitative findings of this research, thereby providing a more comprehensive understanding of customer acceptance of financial service improvements. Additional investigation into novel Islamic financial products, encompassing market studies and customer demand evaluations, is essential for the development of more relevant and inclusive financial solutions.

This study possesses specific limitations. The geographical coverage may not comprehensively represent the complete population of Islamic banking users in Indonesia, requiring cautious interpretation of the data. The qualitative technique offers comprehensive insights, although the findings may lack full generalizability without corroboration from quantitative data. Furthermore, limitations in time and resources have impacted the thoroughness of the investigation and the quantity of participants engaged. This study is expected to have a significant positive impact across various spheres, including social, cultural, economic, political, and legal, in Indonesia, while also propelling the Islamic banking sector towards greater innovation and financial inclusion.

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