



# Assessing *Shariah*-Based Service Quality for Sustainable Banking Management in Islamic Financial Institutions

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## ABSTRACT

**Purpose** – This study evaluated customer perceptions and experiences of *Shariah*-based service quality in Islamic financial institutions, emphasizing its role in fostering sustainable banking management. It explored how the alignment between service delivery and Islamic principles influences customer satisfaction, loyalty, and long-term institutional resilience.

**Method** – A qualitative descriptive approach was adopted, utilizing in-depth interviews with selected customers who actively engage in banking transactions. Purposive sampling ensured the inclusion of participants capable of providing nuanced insights into service delivery and its *Shariah* compliance.

**Findings** – Results revealed that adherence to *Shariah* principles, combined with professionalism, transparency, and customer-centered interactions, strengthens customer trust and satisfaction. Positive experiences often translate into loyalty and advocacy, while customer knowledge, cultural values, and needs further shape perceptions. The integration of Islamic ethical values into service quality emerged as a strategic driver for sustaining competitive advantage.

**Practical implications** – Islamic banks should integrate *Shariah* compliance with a sustainability-oriented service culture by providing continuous staff training, customer education, and implementing quality assurance mechanisms. This dual focus enhances not only regulatory adherence but also the long-term viability of Islamic financial institutions..

**Originality/value** – This research extends the literature on Islamic service quality by linking *Shariah* compliance to sustainable banking management, offering actionable insights for policymakers, managers, and practitioners seeking to optimize both customer experience and institutional sustainability.

## A. Introduction

The rapid development of Islamic banking has heightened the importance of integrating *Shariah* compliance with service quality to ensure both competitive advantage and long-term sustainability. Unlike conventional banks, Islamic financial institutions are governed by religious principles that regulate all aspects of their operations, from product design to customer interactions (Dusuki & Abdullah, 2007). In this context, service quality is not merely an operational concern but also a reflection of institutional adherence to Islamic ethics, which strengthens customer trust and institutional credibility (Hidayat et al., 2021).

Sustainability in Islamic banking extends beyond economic performance to include social justice, ethical responsibility, and environmental stewardship, aligning closely with the *Maqāṣid al-shari‘ah* framework (Chapra, 2008). While various service quality models exist, such as SERVQUAL, these often require adaptation to reflect Islamic values, including fairness, transparency, and mutual benefit (Othman & Owen, 2001). The integration of *Shariah* principles into service quality measurement is thus a strategic necessity for Islamic banks seeking to sustain both market performance and societal relevance.

Previous research has primarily focused on the technical aspects of *Shariah* compliance or on service quality as an isolated operational factor (Amin et al., 2013; Ali & Raza, 2017). However, limited studies have examined how the two dimensions interact to influence customer perceptions, loyalty, and the institution's long-term viability. This creates a research gap in understanding the intersection of *Shariah*-based service quality and sustainable banking management, particularly from the customer's perspective, who directly experiences these services.

This study addresses that gap by exploring customer perceptions and experiences of *Shariah*-based service quality in Islamic banking. Using qualitative methods, this study investigates how compliance with Islamic principles influences customer satisfaction, loyalty, and perceptions of sustainability. The findings aim to contribute both to theoretical discourse on Islamic banking sustainability and to practical strategies for improving service quality while maintaining *Shariah* integrity.

By situating the discussion within the broader framework of sustainable banking management, this research offers insights relevant not only to practitioners and policymakers in Islamic finance but also to academics seeking to expand the conceptual boundaries of service quality in faith-based financial systems.

## B. Literature Review

### 1. *Shariah*-Based Service Quality

*Shariah*-based service quality refers to the delivery of banking services in accordance with Islamic principles, ensuring that all transactions and operational processes align with the

prohibitions and mandates outlined in the *Shariah* (Othman & Owen, 2001). This concept extends beyond technical service delivery to include ethical, moral, and spiritual dimensions that reflect Islamic values such as fairness (*adl*), transparency (*shafafiyah*), and mutual benefit (*maslahah*). In Islamic banking, service quality is inherently linked to compliance, as every customer interaction becomes a touchpoint to affirm the institution's religious integrity and trustworthiness.

Research on *Shariah*-based service quality has generally followed two main patterns. The first focuses on adapting existing service quality frameworks, such as SERVQUAL, to the Islamic banking context by incorporating dimensions like *Shariah* compliance and Islamic ethics (Amin et al., 2013). The second examines the relationship between *Shariah*-based service quality and customer satisfaction, loyalty, and trust, often using quantitative surveys to measure perceptions (Ali & Raza, 2017). Most studies have been conducted in Southeast Asia and the Middle East, reflecting the strong presence of Islamic banking in these regions.

However, prior studies tend to treat *Shariah* compliance and service quality as separate constructs rather than exploring their synergistic effects on long-term sustainability. Moreover, many rely heavily on quantitative models that may not capture the nuanced, lived experiences of customers in evaluating *Shariah*-based service delivery. This study addresses these limitations by adopting a qualitative approach to explore how customers perceive and experience service quality that is both operationally efficient and spiritually compliant. By doing so, it bridges the gap between theoretical service quality models and the practical realities of Islamic banking operations.

## 2. Sustainable Banking Management

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Sustainable banking management is an integrated approach to financial operations that balances profitability with social and environmental responsibility (Jeucken, 2001). In the Islamic context, sustainability is grounded in the *Maqāṣid al-shari‘ah*, which promotes the preservation of religion, life, intellect, progeny, and wealth (Chapra, 2008). Islamic banks are thus tasked not only with generating returns for stakeholders but also with fostering societal welfare, environmental stewardship, and ethical governance.

Research in this area has evolved along two trajectories. One explores sustainability through corporate social responsibility (CSR) and environmental performance frameworks, often adapted from conventional banking models (Hossain et al., 2020). The other applies Islamic jurisprudential concepts to develop sustainability metrics that are more aligned with faith-based financial practices (Dusuki & Abdullah, 2007). These studies highlight the compatibility of sustainable banking goals with *Shariah* principles, but they often stop short of operationalizing these concepts in measurable, customer-centered ways.

Previous works often overlook how daily service interactions in Islamic banks can be a direct vehicle for advancing sustainability objectives. They focus primarily on institutional-level policies and reporting, neglecting the customer interface as a strategic point for embedding sustainability in practice. This study contributes by linking the micro-level—customer service experiences—with

the macro-level—sustainable banking management—demonstrating that customer perceptions of *Shariah*-compliant service quality are a critical driver of long-term institutional sustainability.

### 3. Customer-Centric Approaches in Islamic Finance

Customer-centric approaches in Islamic finance prioritize understanding and meeting the needs, expectations, and values of clients while ensuring strict adherence to *Shariah* principles (Laldin & Furqani, 2013). This perspective acknowledges that customer loyalty in Islamic banking is influenced not only by competitive rates and product offerings, but also by the institution's ability to deliver services that align with customers' ethical and religious convictions.

Existing research shows two dominant patterns. First, studies on customer satisfaction in Islamic banking often adapt conventional marketing and service models with additional religious dimensions (Amin et al., 2013). Second, some research incorporates cultural and contextual factors, recognizing that customer expectations vary across Muslim-majority and minority contexts (Abdullah et al., 2011). These patterns reveal a growing recognition of the role of religious and cultural alignment in fostering strong customer relationships.

Despite these advances, many studies still treat customer satisfaction as a transactional outcome rather than a relational and value-driven process. Furthermore, they rarely investigate how perceptions of *Shariah*-compliant service quality influence broader sustainability outcomes for Islamic banks. This study addresses these gaps by adopting an in-depth, qualitative exploration of customer experiences, connecting individual satisfaction and loyalty to institutional sustainability within a *Shariah* governance framework.

## C. Research Methods

This study adopted a qualitative, descriptive research design to gain a nuanced understanding of how *Shariah*-based service quality influences sustainable banking management within Islamic financial institutions. The qualitative approach was chosen to capture rich, context-specific insights into customer perceptions and lived experiences, which are often overlooked in purely quantitative models of service quality. The research was grounded in Islamic service quality frameworks such as SQF-Islamic and CARTER, but extended to incorporate sustainability dimensions in line with *Shariah* principles.

A purposive sampling strategy was employed to select informants who are active customers of Islamic banks and engage regularly in face-to-face transactions. Selection criteria included customers' familiarity with *Shariah*-compliant services, varied transaction frequencies, and diverse socio-economic backgrounds. This ensured a heterogeneous participant base that could provide a holistic view of service quality perceptions. While the study did not limit its scope to a specific geographic location, the actual fieldwork was conducted within a community deeply engaged with Islamic banking practices.

Primary data were collected through in-depth semi-structured interviews, both face-to-face and via virtual communication platforms, to accommodate participant availability and convenience. Interview protocols were designed to explore service quality dimensions—such as reliability, responsiveness, assurance, empathy, and tangibility—while embedding Islamic values of transparency (*amanah*), justice (*adl*), and mutual benefit (*maslahah*). Data were transcribed verbatim, coded thematically, and analyzed to identify patterns that link *Shariah*-based service quality with customer loyalty and sustainable banking outcomes. Triangulation was achieved through cross-verification of interview data with institutional reports and relevant literature to ensure credibility and validity.

## **D. Result**

### **1. Customer Perceptions of Islamic Bank Services**

In the banking sector, service quality is a critical factor that significantly influences the success and sustainability of a financial institution. Islamic banks, which operate based on *Shariah* principles, are not only required to provide services in accordance with religious guidelines but also to deliver a satisfying customer experience. In this context, customer perception of service quality becomes a key indicator of how well the bank meets customer expectations and needs (Hisam, 2024).

Customer perceptions of service quality in Islamic banks indicated a high level of satisfaction with the services provided by bank employees. Service quality was the main factor influencing customer perceptions and must be a primary focus to ensure the sustainability of service providers. High-quality service led to customer satisfaction, which in turn fosters positive perceptions of the bank's overall service performance (Iffah, 2018).

This is consistent with the results of interviews with several BSI Sungai Penuh customers, who reported feeling prioritized through responsive, friendly, and efficient service. Positive customer perceptions of the bank's services play a crucial role in fostering loyalty and trust. Prompt handling of complaints, ease of access to digital services, and transparency of information are also key factors in creating a favorable impression. Such satisfaction not only encourages customers to remain loyal but also increases the likelihood that they will recommend the bank to others, thereby expanding the bank's customer base and strengthening its competitive position in the market.

### **2. Customer Experiences with Islamic Bank Services**

Islamic banks emerged as a preferred option for individuals seeking to conduct banking activities in accordance with Islamic principles. Their presence offered an alternative for customers who wish to avoid *riba* (usury) and ensured that their financial transactions are free from elements that are not in line with *Shariah*. In this context, Islamic banks not only provided products and services similar to those of conventional banks, but also strived to create an Islamic atmosphere, ranging from service delivery to ethical transaction practices (Bunga Purnamasari, 2024).

In general, customers of Islamic banks tend to feel a greater sense of peace when depositing funds or utilizing financing services, as they aim to avoid transactions involving riba, which is prohibited in Islam. Additionally, they appreciate the friendly and Islamic service atmosphere when visiting Islamic banks, where they are greeted with salutations that include prayers. Islamic banks also offer similar facilities to conventional banks, such as mobile banking and internet banking. The key difference lies in the fact that transactions in Islamic banks are free from elements prohibited by Islamic law (Sakum & Iftia, 2020).

This is further supported by interview findings from several BSI Sungai Penuh customers, who stated that they were delighted with the services provided by the Islamic bank, which were consistently positive and courteous. Every interaction with bank employees was met with smiles and friendliness, creating a comfortable and pleasant atmosphere. Moreover, all services provided by the bank consistently adhered to *Shariah* principles, offering customers a sense of peace and confidence that their transactions were conducted in a halal and transparent manner. Customer satisfaction increased as they felt respected and well-treated, and they were assured that the Islamic bank is committed to maintaining integrity and ethical standards in every aspect of its service.

### **3. Analysis of Customer Perceptions and Experiences with Islamic Bank Services**

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In the banking industry, customer satisfaction and loyalty were key indicators of an institution's success—particularly in the context of Islamic banks, which are required to operate in accordance with *Shariah* principles. A deep understanding of customer perceptions and experiences was essential for identifying the factors that influence how customers engage with Islamic banking services. Such analysis not only helps banks formulate more effective service strategies but also enhances customer trust and loyalty, both of which are crucial for strengthening the bank's competitive position in an increasingly competitive market (Ikhwan Taher, 2024).

An analysis of customer perceptions toward Islamic banking services revealed that service quality, *Shariah*-compliant products, and the bank's reputation were the main factors influencing customer satisfaction and loyalty. Customers valued courteous, professional, and transparent service in every transaction, which significantly enhanced their positive perception of the bank. Furthermore, the bank's adherence to Islamic law strengthens customer trust and loyalty (Anzira et al., 2022). Research indicated that satisfied customers were more likely to recommend the bank to others, thereby expanding the bank's customer base and enhancing its market competitiveness.

An analysis of customer experiences with Islamic banking services shows that factors such as service reliability, staff friendliness, and adherence to *Shariah* principles play a vital role in shaping customer satisfaction and loyalty. Customers feel valued when they receive sincere and professional service and experience peace of mind knowing their transactions are free from riba (usury). Modern facilities such as mobile and internet banking also enhance convenience and transactional efficiency. Transparency and clarity of the information provided further reinforce customer trust (Saraswati et al., 2023). These positive experiences not only improve satisfaction and loyalty but

also encourage customers to recommend the Islamic bank to others, ultimately strengthening its competitive position in the market.

#### **4. Factors Influencing Customer Perceptions and Experiences with Islamic Bank Services**

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Various factors, including knowledge, individual needs, culture, and the prevailing legal system, influenced customer perceptions and experiences with Islamic banking services. As financial institutions that operated based on *Shariah* principles, Islamic banks faced unique challenges in building a positive perception among customers. Customers' understanding of *Shariah* principles, along with their actual experiences in using the services offered, were key determinants of their satisfaction and trust in Islamic banks. Therefore, it is essential for Islamic banks not only to provide services in line with Islamic values but also to ensure that those services comprehensively meet customer needs and expectations (Farwitawati, 2019).

Several factors, including the customer's knowledge and prior experiences, shaped their perception of Islamic banking services. The more they understand *Shariah* principles, the more likely they are to form a positive perception of them. Needs also play a significant role, particularly for individuals who face limitations in opening bank accounts. Furthermore, the legal system, which does not fully regulate the prohibition of conventional banking practices, can also impact customer perception. Cultural factors, such as a low tendency to save and a more consumption-driven preference for credit, along with the common public assumption that Islamic and conventional banks are essentially the same, further influence how Islamic bank services are perceived (Kusnandar, 2018).

Customer experiences with Islamic bank services are influenced by various factors, particularly the quality of service received. Friendly and professional service delivery can significantly enhance customer satisfaction. The advantages of using Islamic bank services—such as products and services that comply with *Shariah* principles—also play an important role. Timely and effective responses from the bank in addressing complaints further contribute to positive experiences. Additionally, customer education about Islamic financial products and their benefits, as well as trust in Islamic banks as ethical and trustworthy financial institutions, also impacts the overall customer experience. Strategies to enhance service quality and provide ongoing education are crucial for ensuring a satisfying experience for customers of Islamic banks (Lady & Selvia, 2021).

### **E. Discussion**

The findings demonstrate that Bank Syariah Indonesia's high service quality is not only a matter of operational excellence but also a direct reflection of *Shariah* management principles. The emphasis on responsiveness, friendliness, and transparency aligns with the *Maqasid al-shari'ah* principle of protecting wealth (*bifz al-mal*) while maintaining ethical and just transactions. This supports prior research (e.g., Othman & Owen, 2001; Amin et al., 2013), which emphasizes that

service quality in Islamic banking cannot be measured solely by conventional SERVQUAL dimensions but must integrate spiritual compliance indicators.

The study's results strengthen the argument that *Shariah* compliance is a core driver of sustainable banking in Muslim-majority contexts. Unlike in conventional banking models, where sustainability is often framed in purely environmental, social, and governance (ESG) terms, Islamic banking incorporates ethical imperatives derived from the Qur'an and Sunnah as foundational principles. The strong link between compliance and customer trust in this study confirms previous findings (Dusuki & Abdullah, 2007). It extends them by highlighting its role in fostering long-term customer loyalty, which is essential for sustaining market share in a competitive financial landscape.

The integration of mobile and internet banking was found to be a major contributor to customer satisfaction. This reflects a hybrid approach that combines modern financial technology with *Shariah*-based operational ethics, aligning with the "Islamic fintech" trend discussed in recent literature (Alam et al., 2021). This combination enables Islamic banks to meet the evolving needs of a tech-savvy customer base while preserving religious adherence, thus positioning themselves as competitive alternatives in the global banking sector.

Theoretically, this study advances the discourse by framing Islamic service quality as a sustainability factor in banking management, where compliance with *Shariah* is not merely a regulatory obligation but a competitive advantage. Practically, Islamic financial institutions should invest in both human capital training on *Shariah* principles and digital infrastructure to sustain customer satisfaction. This dual focus reinforces the bank's reputation for ethical excellence while meeting the convenience and efficiency demands of modern customers.

By positioning *Shariah* compliance, service excellence, and technological adaptation as interdependent factors, the study proposes a conceptual shift in sustainability models for Islamic banks. In contrast to conventional frameworks that emphasize profit maximization, this approach incorporates *maslahah* (public benefit) as a key pillar of sustainability. This aligns directly with the editorial priorities of *Shariah Management and Banking Sustainability* journals, where integration between Islamic ethics and management strategies is a key focus.

## F. Conclusion

This study concludes that service quality in Islamic banking is most effective when it operates at the intersection of operational efficiency, *Shariah* compliance, and digital innovation. Findings from Bank Syariah Indonesia indicate that responsiveness, transparency, and friendliness are not only key customer service attributes but also manifestations of the *Maqāṣid al-shari‘ah* principles. Furthermore, integrating financial technology without compromising *Shariah* principles strengthens customer trust and loyalty, positioning Islamic banks as sustainable financial institutions in a competitive global environment. The results highlight that sustainability in *Shariah* banking extends beyond environmental and social governance to include ethical, spiritual, and communal dimensions.

First, Islamic financial institutions should adopt a dual investment strategy: (1) in human capital, through intensive *Shariah*-based training for all customer-facing and back-office employees; and (2) in digital infrastructure, to ensure service accessibility and efficiency. Second, regulators and *Shariah* supervisory boards should develop standardized service quality benchmarks that explicitly integrate *Shariah* compliance indicators, enabling consistent measurement across institutions. Third, Islamic banks should align their sustainability reports with both ESG and *maslahah*-oriented metrics, ensuring that ethical and communal contributions are formally recognized alongside financial performance. Ultimately, future research should investigate multi-country comparative studies to capture the cultural variations in *Shariah*-based service expectations, thereby strengthening the global positioning of Islamic banking within the sustainable finance discourse.

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