




## Digital Service Impact on Islamic Bank Customer Loyalty in Urban Communities: A Comparative Study in Bandar Lampung and Metro

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Article History:	Abstract
<p><b>Corresponding:</b> Muhammad Afani Adam <a href="mailto:afaniieadam@gmail.com">afaniieadam@gmail.com</a></p> <p><b>Submitted:</b> March 10<sup>th</sup>, 2026</p> <p><b>Revised:</b> June 26<sup>th</sup>, 2026</p> <p><b>Accepted:</b> June 28<sup>th</sup>, 2026</p> <p><b>Published:</b> June 30<sup>th</sup>, 2026</p> <p><b>Keywords:</b> <i>Customer Loyalty; Digital Services; Mobile Banking; PLS-SEM; Sharia Bank; Urban Society.</i></p> <p><b>Copyright:</b> ©2026. Muhammad Afani Adam, Hotman, Ahmad Hazas Syarif, Agus Kurniawan.</p>  <p>This article is licensed under the Creative Commons Attribution-Share Alike 4.0 International License. <a href="http://creativecommons.org/licenses/by-sa4.0">http://creativecommons.org/licenses/by-sa4.0</a></p>	<p><b>Objective:</b> This study aims to analyze the impact of digital services, including mobile banking, internet banking, and app-based services, on customer loyalty in Islamic banks operating in urban areas. Bandar Lampung and Metro City in Lampung Province were selected as study locations to examine differences in digital banking adoption and customer behavior within distinct urban ecosystems.</p> <p><b>Method:</b> This study employs a quantitative survey design using a Structural Equation Modeling (SEM) approach based on Partial Least Squares (PLS-SEM). A total of 320 active customers of Islamic banks in Bandar Lampung and Metro City were selected through purposive sampling. The variables examined include ease of use, transaction security, digital service quality, trust, customer satisfaction, and customer loyalty. Data analysis was conducted to assess direct, mediating, and moderating relationships among the variables.</p> <p><b>Result:</b> The findings reveal that ease of use (<math>\beta = 0.312, p &lt; 0.01</math>), transaction security (<math>\beta = 0.289, p &lt; 0.01</math>), and digital service quality (<math>\beta = 0.341, p &lt; 0.01</math>) positively and significantly influence customer satisfaction. Customer satisfaction serves as a strong mediating variable in the relationship between digital services and customer loyalty (<math>\beta = 0.427, p &lt; 0.001</math>). Trust was also found to moderate this relationship significantly (<math>\beta = 0.198, p &lt; 0.05</math>). Moreover, customers in Bandar Lampung exhibit higher levels of digital service adoption than those in Metro City.</p> <p><b>Implication:</b> This study has practical implications for Islamic bank management, including increasing investment in digital infrastructure to build sustainable customer loyalty and developing structured digital literacy programs, particularly in areas with lower adoption rates, such as Metro City.</p> <p><b>Novelty:</b> This study contributes to the literature by adopting a comparative urban ecosystem perspective, contrasting a regional economic center with a developing satellite city. It also integrates trust as a moderating variable within the PLS-SEM framework, providing a more comprehensive understanding of customer loyalty formation in the context of digitalization in Islamic banking in Indonesia.</p>

### Introduction

The development of digital technology has fundamentally transformed the banking landscape, including Indonesia's sharia banking industry. (Gull et al., 2025). In the last decade, the adoption of digital banking services among urban communities has

accelerated significantly, driven by rising smartphone penetration, broadband internet access, and shifting consumer preferences for convenience and speed in transactions (Financial Services Authority, 2023). Sharia banks, as financial institutions operating on Islamic principles, face a twofold challenge: maintaining compliance with sharia principles while adopting technological innovations to remain competitive in the marketplace (Rodrigues et al., 2025).

Indonesia has the largest Muslim population in the world, at 237 million, or around 87% of the total population. (Unknown, 2024) It has enormous potential in the Sharia banking market. However, the market share of Islamic banks has only reached 7.3% of total national banking assets as of December 2023 (OJK, 2024). One of the crucial factors determining the ability of Islamic banks to increase their market share is their capacity to provide superior digital services, especially to the urban customer segment, which has a higher level of technology literacy (Triwibowo & Sya'adi, 2025).

Lampung Province, with its two main city centers, namely Bandar Lampung as the provincial capital and Metro as a developing satellite city, presents an interesting context to study. These two cities exhibit distinct urban characteristics: Bandar Lampung is a regional economic center with a population of more than 1.1 million and more mature digital infrastructure, while Metro is a medium-sized city with a population of around 174,000 undergoing digital transformation. These contexts enable a meaningful comparative analysis of how Islamic bank digital services affect customer loyalty in two urban ecosystems. (Swandini & Ulva Anggara, 2023).

Customer loyalty is a strategic asset for banking institutions because the cost of acquiring new customers is much higher than that of retaining existing ones. Research by (Himmah et al., 2023) shows that a 5% increase in customer retention can increase profitability by 25%-95%. In the context of Sharia banks, customer loyalty has a unique additional dimension: religiosity and compliance with Islamic values, which also influence customers' decisions to remain loyal to a particular institution. (Nursiana, 2015).

Digital banking services are those provided through electronic platforms, including mobile banking, internet banking, automated teller machines (ATMs), electronic funds transfer, and other application-based services. (Laukkanen, 2016). In the context of sharia banking, digital services must continue to comply with the basic principles of sharia, including the prohibition of usury, gharar, and maysir. They must uphold the principles of justice and transparency, which are the foundations of the Islamic economy. (Bashori et al., 2024; Widjaja, 2024).

Digital service quality (e-service quality) is a multidimensional construct that includes reliability (reliability), responsiveness (responsiveness), assurance (assurance), empathy (empathy), and physical evidence (tangibles), adapted into a digital context. (Dian Sudiantini et al., 2023; Parasuraman et al., 2005). In this research, the quality of digital services is operationalized through three main dimensions: ease of use, transaction security, and quality of information provided by Islamic bank digital platforms.

(Oliver, 1999) defines loyalty as a deep commitment to consistently repurchase or subscribe to a product or service in the future, regardless of situational influences or competitors' marketing efforts that could lead to behavioral shifts. In the context of Sharia banking, customer loyalty has an additional dimension: religious commitment, namely the preference to continue using banking services that align with Islamic values. (Abror et al., 2020)

Research by (Kashif et al., 2015) A study conducted in Malaysia found that customer satisfaction is a significant mediator between digital service quality and Islamic bank customer loyalty. Meanwhile (Da Silva et al., 2022). In their study in Indonesia, they confirmed that trust plays an important moderating role in the relationship between digital services and Sharia bank customer loyalty. These findings are consistent with research by (Mukminin et al., 2026), which shows that Islamic banks that successfully utilize digital technology effectively tend to have higher levels of customer loyalty.

Although several studies discuss the relationship between digital services and Sharia bank customer loyalty (Abror et al., 2020). Studies on the context of urban communities in Indonesia, especially in the Lampung region, remain very limited. This research gap is even more significant given the distinct demographic, economic, and technological characteristics of each region of Indonesia. Therefore, this research is here to fill this gap by comprehensively analyzing the impact of digital services on the loyalty of sharia bank customers in Bandar Lampung and Metro.

This research is based on several main theories. The Technology Acceptance Model (TAM), developed by (Davis, 1989), is the primary framework for understanding the adoption of digital technology by banking customers. TAM explained that perceived ease of use (perceived ease of use) and perceived usefulness (perceived usefulness) are the main determinants of user acceptance of a technology. In the context of Sharia banking, TAM has been modified to include a religiosity dimension as an additional factor influencing technology adoption (Abror et al., 2020).

The Unified Theory of Acceptance and Use of Technology (UTAUT) was proposed by (Broby, 2021) Expands TAM by adding constructs of performance expectations, business expectations, social influences, and facilitation conditions as determinants of behavioral intentions and technology use. UTAUT has been shown to have stronger predictive power than TAM in explaining the adoption of digital banking technology (Zhou, 2026). Meanwhile, Expectation Confirmation Theory (ECT) or Confirmation of Expectations Theory (Oliver, 1999) is used to explain the relationship between customer satisfaction and loyalty after the adoption of digital services

This research contributes to the literature in several ways. First, this research is the first comparative study to examine the impact of digital services on the loyalty of sharia bank customers in Bandar Lampung and Metro. Second, this research integrates trust as a moderator in the research model, a variable that has not been explored extensively in the context of digital sharia banking in Indonesia. Third, the use of PLS-SEM allows a more comprehensive analysis of the complex causal relationships among the study variables.

### **Research Methodology**

This research uses a quantitative approach with a cross-sectional survey design. The Partial Least Squares Structural Equation Modeling (PLS-SEM) method was chosen as the primary analytical technique because of its ability to handle both reflective and formative constructs simultaneously, its tolerance for non-normality in the data, and its efficiency in estimating parameters across various sample sizes. (Hair et al., 2019). SmartPLS 4.0 is used as analysis software. The research population is active Sharia Bank customers in Bandar Lampung City and Metro City who are at least 17 years old and have used Sharia Bank digital services for at least the last 6 months. Referring to the sample size guidelines in PLS-SEM, which recommend a minimum of 10 times the largest number of indicators in a construct, and considering the need for comparative analysis between two cities, the total sample size was set at 320 respondents, comprising 180 in Bandar Lampung and 140 in Metro.

The sampling technique uses purposive sampling with inclusion criteria: (1) active sharia bank customers with savings or checking accounts, (2) active users of at least one sharia bank digital service (mobile banking, internet banking, or SMS banking), (3) domiciled in Bandar Lampung or Metro, and (4) willing to participate in research. Data collection was carried out in the July–September 2024 period.

The questionnaire was developed from instruments validated in prior research and adapted to the context of Indonesian digital sharia banking. All statement items use a 5-point Likert scale (1=Strongly Disagree to 5=Strongly Agree). There are six main constructs with a total of 28 indicator items: Ease of Use (5 items, adapted from Davis, 1989), Transaction Security (4 items, adapted from Kim et al., 2010), Digital Service Quality (6 items, adapted from Parasuraman et al., 2005), Trust (5 items, adapted from Morgan & Hunt, 1994), Customer Satisfaction (4 items, adapted from Oliver, 1999), and Customer Loyalty (4 items, adapted from Zeithaml et al., 1996).

Validation of the instrument was carried out in two stages: first, content validity testing through expert judgment by three academics in sharia banking and two industry practitioners; second, a test of construct validity and reliability through a pilot study with 45 respondents. The results of the pilot study showed that the Average Variance Extracted (AVE) ranged from 0.612 to 0.741, and the Composite Reliability (CR) ranged from 0.821 to 0.893, all of which met the required thresholds.

## Results and Discussion

### Results

#### *Profile Respondents*

Table 1 presents the demographic profile of the research respondents. The majority of respondents were women (58.4%), aged 26-35 years (42.8%), had a bachelor's degree (48.1%), worked as private employees (31.3%), and had a monthly income of between IDR 3-5 million (35.6%). The average length of use of Islamic bank digital services is 2.8 years, with an average usage frequency of 4.3 times per week.

**Table 1.**  
**Demographic Profile of Respondents (n=320)**

Characteristic	Category	n	Percentage (%)
Gender	Man	133	41,6
	Female	187	58,4
Age Group	17-25 years	76	23,8
	26-35 years	137	42,8
	36-45 years	73	22,8
	> 45 years	34	10,6
Location	Bandar Lampung	180	56,3
	Metro	140	43,7

Source: SmartPLS output, processed by the authors (2026)

*Measurement Model Test Results (Outer Model)*

Evaluation of the measurement model was conducted using tests of convergent validity, discriminant validity, and construct reliability. Table 2 presents the results of the validity and reliability tests of all constructs.

**Table 2.**  
**Construct Validity and Reliability Test Results**

Construct	Cronbach's $\alpha$	CR	AVE	VIF Max.
Ease of Use (KP)	0.847	0.871	0.629	2,341
Transaction Security (KT)	0.819	0.856	0.612	2,187
Digital Service Quality (KLD)	0.873	0.893	0.741	2,564
Trust (KEP)	0.831	0.867	0.638	2,219
Customer Satisfaction (KN)	0.821	0.858	0.647	2,403
Customer Loyalty (LN)	0.856	0.878	0.693	—
<i>Note: CR = Composite Reliability; AVE = Average Variance Extracted; VIF = Variance Inflation Factor. Threshold: <math>\alpha &gt; 0.70</math>; CR &gt; 0.70; AVE &gt; 0.50; VIF &lt; 3.3</i>				

Source: SmartPLS output, processed by the authors (2026)

All constructs met the convergent validity criteria with AVE values above 0.60 and Composite Reliability above 0.85, indicating good internal consistency (Hair et al., 2019). Test discriminant validity using the Heterotrait-Monotrait (HTMT) criterion indicates that all HTMT values are below the threshold of 0.85, confirming adequate discriminant validity. A maximum VIF value of 2.564 indicated no serious multicollinearity problems in the model.

*Structural Model Test Results (Inner Model)*

Table 3 presents the results of hypothesis testing through bootstrapping with 5,000 subsamples using a two-tailed test at a significance level of 5%.

**Table 3.**  
**Hypothesis Test Results (PLS-SEM Bootstrapping)**

Hypothesis	$\beta$	SE	t-stat	p-value	Decisions
H1: KP → Satisfaction	0.312	0.071	4,394	0.000	Accepted
H2: KT → Satisfaction	0.289	0.068	4,250	0.000	Accepted
H3: KLD → Satisfaction	0.341	0.074	4,608	0.000	Accepted
H4: Satisfaction → Loyalty	0.427	0.063	6,778	0.000	Accepted

H5: KEP × Satisfaction → Loyalty	0.198	0.082	2,415	0.016	Accepted
H6: Bandar Lampung vs. Metro	—	—	3,127	0.002	Accepted
<i>Note: <math>\beta</math> = path coefficient; SE = standard error; t-stat = t-statistic; KP = Ease of Use; KT = Transaction Security; KLD = Digital Service Quality; KEP = Trust. Model: <math>R^2</math> Satisfaction = 0.571; <math>R^2</math> Loyalty = 0.612; <math>Q^2</math> Satisfaction = 0.341; <math>Q^2</math> Loyalty = 0.387</i>					

Source: SmartPLS output, processed by the authors (2026)

The test results showed that all six hypotheses proposed were accepted at the required level of significance. The model has strong predictive power, with an  $R^2$  Satisfaction value of 0.571, indicating that the three independent variables (ease of use, transaction security, and quality of digital services) explain 57.1% of the variance in customer satisfaction. A positive  $Q^2$  value confirms the model's predictive relevance.

#### *Comparative Analysis of Bandar Lampung and Metro*

Multi-group analysis (MGA) using PLS-SEM showed significant differences between customers in Bandar Lampung and Metro ( $t=3.127$ ,  $p=0.002$ ). Customers in Bandar Lampung showed higher average values for ease of use ( $M=4.12$  vs. 3.87), transaction security ( $M=4.08$  vs. 3.74), and digital service quality ( $M=4.21$  vs. 3.91) than those in Metro. Nevertheless, the effect of satisfaction on loyalty did not differ significantly between the two cities ( $p=0.342$ ), indicating that the mechanism of loyalty formation is universal even when satisfaction levels differ.

## **Discussion**

### *The Effect of Ease of Use on Customer Satisfaction*

The findings of this research confirm that ease of use of digital services has a positive and significant effect on Sharia Bank customer satisfaction ( $\beta=0.312$ ,  $p<0.01$ ), in line with TAM predictions (Davis, 1989). Customers who find mobile and internet banking interfaces easy to understand and use tend to report higher satisfaction with their interactions with Islamic banks. This is consistent with the findings of Abror et al. (2020) in West Sumatra and Hamdan et al. (2021) in Malaysia, but with slightly different degrees of influence, possibly due to differences in respondents' demographic characteristics and the level of technological maturity in each region.

### *The Effect of Transaction Security on Customer Satisfaction*

Transaction security was shown to have a significant effect on customer satisfaction ( $\beta = 0.289$ ,  $p < 0.01$ ). This finding has important implications considering the increasing

incidence of cybercrime and digital fraud in Indonesia in recent years. Sharia bank customers, who, in addition to having financial security needs, also consider halal aspects when using technology, show high sensitivity to security perceptions in digital transactions. Sharia banks, which can provide strong security guarantees through features such as two-factor authentication, data encryption, and real-time transaction notifications, have been shown to significantly increase customer satisfaction.

#### *The Role of Satisfaction Mediation and Trust Moderation*

Customer satisfaction was proven to be a strong mediator in the relationship between digital services and loyalty ( $\beta=0.427$ ,  $p<0.001$ ), with a full mediating effect on the ease of use-loyalty relationship and partial mediation on the service-loyalty quality relationship. These findings support the argument that satisfaction is a psychological 'bridge' connecting the digital service experience to customers' long-term commitment to Islamic banks.

Trust as moderator ( $\beta=0.198$ ,  $p<0.05$ ) confirmed that customers with higher levels of trust in Islamic banks showed a more efficient conversion from satisfaction to loyalty. This implies that Sharia banks are not enough to provide satisfactory digital services; they also need to build strong institutional trust through transparency, service consistency, and commitment to Sharia values.

#### *Difference between Bandar Lampung and Metro*

The significant differences in the adoption and perception of digital services between Bandar Lampung and Metro reflect disparities in digital infrastructure and digital literacy levels between the two cities. Bandar Lampung, as a regional economic center with a more mature telecommunications infrastructure and a more urbanized population, shows higher levels of adoption and satisfaction with digital services. In contrast, Metro, despite its transformation into a digital city, still faces challenges in internet network quality and people's digital literacy, which affect the user experience when interacting with Islamic bank digital services.

#### **Conclusion**

This research demonstrated that digital services have a positive and significant impact on the loyalty of Sharia Bank customers in the urban areas of Bandar Lampung and Metro. The three dimensions of digital services studied, ease of use, transaction security, and quality of digital services, consistently have a positive influence on customer satisfaction, which then becomes a key mediator in forming loyalty. Trust was shown to strengthen

satisfaction-loyalty relationships as a moderating variable. The findings of the comparative study reveal a digital divide between Bandar Lampung and Metro that warrants attention from banks and local governments.

Sharia banks in Lampung need to prioritize investing in improving the user experience (UX) of mobile banking applications, with intuitive, user-friendly interfaces for diverse user groups. The cybersecurity aspect should be a top priority by adopting the latest encryption technologies and artificial intelligence-based fraud detection systems. For Metro, Islamic banks need to develop structured digital literacy programs for customers, in collaboration with the Metro City government and local educational institutions.

This study has several limitations that need to be considered. First, a cross-sectional design cannot capture changes in customer behavior over time; future longitudinal research could provide a more comprehensive understanding. Second, the sample is limited to two cities in Lampung, so generalizability to other regions needs to be approached with caution. Future research could explore the role of religiosity as a moderating variable in this model and compare loyalty patterns between Islamic and conventional bank customers in the context of digital transformation.

### **Acknowledgments**

The authors intend to pay gratitude to the sponsors, fund bearers, resource persons, and all parties at Ma'arif Kalirejo Islamic College, Raden Intan State Islamic University Lampung, and Jurai Siwo State Islamic University Lampung who played important roles and provided support during this study. We also thank the active Sharia bank customers in Bandar Lampung and Metro who willingly participated as respondents in this research.

### **Author Contributions Statement**

MAA conceptualized the quantitative research framework and conducted the statistical analyses using SmartPLS; AHS designed the survey questionnaire instruments and coordinated data collection in Bandar Lampung and Metro; H and AK performed the content validity test with experts and drafted the final manuscript discussion and implications.

### **Conflict of Interest**

The authors declare no conflicts of interest regarding this publication, and the study was conducted independently, without any commercial or financial relationships.

## AI Usage Statement

The use of Artificial Intelligence (AI) tools in this work is strictly limited to supportive functions, and authors are only permitted to use AI for language editing, grammar checking, and improving clarity and readability. AI was not used to generate core ideas, conduct substantive analysis, interpret data, or draw scholarly conclusions. The author retains full responsibility for the originality, accuracy, and academic integrity of the content, and AI tools are not credited as authors or contributors, in accordance with ethical standards in academic publishing.

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