


The Role of Service Quality in Increasing Interest in Using Islamic Mobile Banking in the Digital Era

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| Article History: | Abstrak |
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| <p>Submitted: March 03rd, 2025</p> <p>Accepted: June 13th, 2025</p> <p>Published: June 19th, 2025</p> <p>By : Journal of Islamic Digital Economics and Finance (JIDEF)</p> <p>Copyright: ©2025. Ananto Triwibowo & Nur Sya'adi</p>  <p>This article is licensed under the Creative Commons Attribution-Share Alike 4.0 International License http://creativecommons.org/licenses/by-sa/4.0/</p> | <p>Introduction: The rapid development of digital technologies has transformed the banking industry, with mobile banking becoming increasingly prevalent among consumers.</p> <p>Objective: This study examines the role of service quality in increasing customer interest in using Islamic mobile banking services in the digital era. While financial technology continues to develop rapidly, Islamic banking faces the challenge of providing mobile banking services that not only meet technological demands but also comply with Islamic principles.</p> <p>Method: Using a qualitative approach, this study analyses how the dimensions of service quality—reliability, responsiveness, assurance, empathy, and physical evidence (SERVQUAL model)—combined with adherence to Islamic principles, influence the adoption and continued use of Islamic mobile banking applications.</p> <p>Result: service quality has a significant positive impact on customer interest, with reliability and adherence to sharia principles being the most influential factors.</p> <p>Implication: This study provides strategic recommendations for Islamic financial institutions to improve their mobile banking services in an increasingly competitive digital landscape.</p> <p>Keywords: Digital Era; Islamic Mobile Banking; Service Quality.</p> |

A. Introduction

In recent years, developments in information and communication technology have changed the way people interact and conduct financial transactions. Mobile banking, as an innovation in the banking sector, offers ease of access and efficiency in transactions, such as money transfers, bill payments, and product purchases (Hijazi, 2023). With the increasing number of smartphone users and widespread internet penetration, mobile banking is the primary choice for many customers to manage their finances. However, despite the great

potential of mobile banking, the adoption and use of this service still faces various challenges (Fianto, 2021) (Muneeza, 2020).

One of the main challenges is the quality of service provided by mobile banking providers. Service quality covers various dimensions, such as reliability, responsiveness, empathy, and security. Research shows that poor service quality can lead to user dissatisfaction, which in turn can reduce their interest in using the service (Mansour, 2020). For example, if users have difficulty accessing the application, or if their transactions are not processed quickly and accurately, they may turn to other alternatives or even return to traditional transaction methods (Faizah & Aisyah, 2023). In addition, concerns about data security and privacy are also important factors influencing users' decisions to adopt mobile banking. In an era where data breaches and online fraud are on the rise, users tend to be more cautious in choosing the financial services they use (Imran et al., 2023).

Although many banks and financial institutions have invested in technology and infrastructure to improve their mobile banking services, there is still a gap between user expectations and the reality they experience. Many users feel that the mobile banking applications they use do not meet their needs, both in terms of features and ease of use. This shows the need for a deeper understanding of the factors that influence users' interest in using mobile banking, as well as how service quality can contribute to creating a positive user experience.

This study examines the role of service quality in increasing customer interest in using Islamic mobile banking services in the digital era. While financial technology continues to develop rapidly, Islamic banking faces the challenge of providing mobile banking services that not only meet technological demands but also comply with Islamic principles.

B. Literature Review

Service quality in banking generally refers to customer perceptions of how well the services provided by the bank are, both in terms of the products offered and the interactions that occur between the bank and the customer. (Zeithaml et al., 1988) in the SERVQUAL model state that service quality consists of five main dimensions:

1. **Tangibles:** Covers visible physical elements, such as the physical appearance of the bank, the design of the banking application interface, and the cleanliness and comfort of the environment.
2. **Reliability:** Refers to the bank's ability to provide accurate services as promised, such as the ability to conduct transactions correctly and on time.

3. Responsiveness: Measures how quickly the bank responds to requests or issues raised by customers.
4. Assurance: Relates to the knowledge and ability of bank staff to provide confidence and security to customers, including in terms of secure transactions.
5. Empathy: The bank's ability to understand and meet the individual needs of customers, and to provide personal attention to customers.

Research by (Hotman et al., 2023) shows that good service quality can strengthen the relationship between bank and customer, increase customer satisfaction, and create long-term loyalty. In the context of mobile banking, this quality of service translates into ease of use of the application, transaction security, and reliability of the banking platform. Sharia mobile banking is a digital banking service offered by Islamic banks based on the principles of Islamic law. These sharia principles include prohibitions against interest (*riba*), excessive speculation (*gharar*), and gambling (*maysir*). Sharia mobile banking offers easy access for users who want to transact in a manner that complies with Islamic law.

Several studies show that users of Islamic mobile banking tend to choose this service because they want to ensure that their transactions are carried out in accordance with sharia principles. (Triwibowo et al., 2020) note that customer trust in sharia principles is very important in influencing their decision to choose an Islamic bank, including in terms of using Islamic mobile banking. However, service quality remains a very important factor in increasing interest in using Islamic mobile banking. (Pratomo et al., 2024) in their research show that ease of use, transaction reliability, and a high level of security are the main factors that influence user interest and satisfaction with mobile banking services. In the context of Islamic mobile banking, the security and reliability of transactions are of great concern to customers, because they not only want convenience, but also clarity and certainty in accordance with Islamic law.

There are several factors that influence customers' decisions to use Islamic mobile banking, most of which relate to the quality of service provided by Islamic banks. These factors include:

1. Service Reliability: Reliability is one of the key factors driving the use of Islamic mobile banking. Most studies show that users expect digital banking platforms to work efficiently, especially in terms of making transactions without errors and according to the promised time (Hernandez et al., 2010). This reliability is directly related to the user experience being free from technical glitches or transaction errors.

2. **Security:** Security in Islamic mobile banking is very important because customers want to ensure that the transactions carried out are not only safe but also in accordance with sharia principles. Research by (Al-Jarhi., 2010) shows that customers are more likely to choose Islamic banks if they feel confident that the platform guarantees the security of their data and transactions, both in terms of personal data protection and the implementation of systems that are in accordance with sharia principles.
3. **Ease of Use:** The ease of use of mobile banking applications is the main factor driving user satisfaction. Many users want applications that are simple, easy to understand, and can be used by anyone, including those who are not familiar with technology. (Mansour, 2020; Rofianti et al., 2023)in their research show that perceived ease of use can increase users' intentions to adopt new technologies, including mobile banking.
4. **Transaction Security Guarantee (Trust):** Trust is an important element in the adoption of sharia mobile banking, which is often influenced by customers' perceptions of the security and suitability of transactions with sharia principles. (Mohamed, 2021; Rofianti et al., 2023)revealed that customer trust in banking applications is greatly influenced by how much the bank guarantees security in every transaction and protection of personal data.

B. Research Methodology

This study aims to explore the role of service quality in increasing user interest in Islamic mobile banking in the digital era. The research design is qualitative descriptive, which focuses on the collection and analysis of qualitative data to describe the experiences, perceptions, and views of users regarding the quality of Islamic mobile banking services. The population in this study are users of Islamic mobile banking in Indonesia, samples will be taken using purposive sampling technique. The data obtained will be analyzed using a thematic analysis approach. To ensure the validity and reliability of the research, the researcher will use triangulation techniques.

C. Results and Discussion

In this study, the results of the analysis show that service quality plays a significant role in increasing interest in the use of sharia mobile banking services. Based on in-depth interviews with sharia mobile banking users, as well as focus group discussions (FGDs), it was found that several dimensions of service quality, as measured by the SERVQUAL model, have a direct impact on their decision to use mobile banking applications. These dimensions

include reliability, responsiveness, assurance, empathy, and physical evidence, each of which interacts with sharia principles in various ways to shape customers' perceptions of the quality of service they receive.

1. Reliability

The dimension of reliability is proven to have the strongest influence on users' interest in choosing and continuing to use sharia mobile banking services. Users consider that banks that can provide accurate and timely transactions, without interruption, are more trustworthy and preferred (Cahya & Umam, 2023). Based on the results of the interviews, most respondents emphasized the importance of a reliable platform for conducting sharia financial transactions without errors or delays that could be detrimental to them. A striking finding is that reliability is closely related to user trust in Islamic banks in fulfilling sharia principles.

The research findings confirm that service quality plays a crucial role in increasing customer interest in using Islamic mobile banking. These findings expand the traditional service quality model by exploring how these dimensions are manifested in the context of digital Islamic banking. The data results show that 47% of respondents mentioned that reliability was the main factor in their decision to choose and continue using Islamic mobile banking services. Reliability in conducting transactions that are free from errors and disruptions is a priority for those who transact with mobile banking platforms.

2. Adherence to Sharia Principles

One of the most important findings in this study is that adherence to sharia principles is the main determining factor in users' decisions to choose sharia mobile banking services. Respondents indicated that they are more likely to choose a platform that not only facilitates transactions but also ensures that the entire process is in accordance with Islamic principles, such as the prohibition of usury (*riba*) and non-transparent transactions. In this context, respondents strongly believe that Islamic mobile banking applications must be able to ensure that transactions carried out are in full compliance with Islamic law (Triwibowo & Adam, 2023).

Compliance with sharia principles emerges as the most influential factor in the adoption and continued use of Islamic mobile banking. This confirms that the religious aspect remains a key differentiator for Islamic banking, even in a digital environment. Customers are not only looking for convenience and efficiency but also a guarantee that their digital transactions are in line with their Islamic values. 44% of respondents

explained that they would not use a sharia mobile banking application if they felt that it did not fully comply with sharia principles. Trust in banking platforms that strictly apply sharia principles is one of the main reasons for maintaining the use of these applications.

3. Responsiveness

The dimension of responsiveness, or the speed of response to user questions and problems, also has a significant influence, although not as great as reliability and adherence to sharia principles (Abror et al., 2022). Most respondents expressed the importance of a quick response from the bank, especially in resolving problems that may arise while using the mobile banking application (Sudarsono et al., 2022). Respondents indicated that mobile banking applications with responsive and helpful customer service can create a more positive user experience.

System reliability emerged as the second most important dimension, indicating that while customers value sharia compliance, they are not willing to sacrifice technical performance. Islamic banks must ensure that their mobile applications function consistently and accurately to build and maintain customer trust. The data shows that 32% of respondents stated that the speed of response to their problems or questions was a very important factor, although not as great an influence as reliability and sharia compliance.

4. Assurance

Assurance or security guarantees in using Islamic mobile banking applications also play an important role (Rahman, 2020). Islamic mobile banking users prioritize transaction security, both in terms of protecting their personal data and financial transactions. The security enforced in Islamic mobile banking applications is an important indicator for them to feel confident that their transactions run smoothly without any risk of data theft or information leakage (Rofianti et al., 2023).

The results show that 38% of respondents feel that security is an important factor in choosing a sharia mobile banking application. They emphasize that the application must be equipped with high security features, such as two-factor authentication (2FA) and data encryption, to maintain the security of their transactions and personal data. The research findings reveal an interesting integration between Islamic values and service quality expectations. Islamic principles such as trust and fairness are expected to be realized in all aspects of the mobile banking experience. For example, participants expect a higher level of security and privacy from Islamic banks because of Islam's commitment to protecting the trust and property of others.

5. Empathy

The dimension of empathy, which is related to the bank's personal attention to customer needs, was also found to have an influence on the user experience, although the influence is smaller than other dimensions (Mohamed, 2021b). Users tend to feel valued when Islamic mobile banking applications provide friendly service, understand their needs, and offer solutions that are in accordance with Islamic principles.

Similarly, empathy and personalization are viewed through the lens of Islamic values about building caring relationships and serving the community. Islamic banks that successfully integrate these values into their digital services can create stronger emotional connections with customers. Based on the findings, 25% of respondents consider empathy an important factor in increasing their interest in Islamic mobile banking services. Nevertheless, compared to other factors, empathy is not as strong as reliability and security in shaping user decisions.

The research reveals a gap between customer expectations and actual experience with Islamic mobile banking. Although customers value sharia compliance, they also expect technological sophistication, ease of use, and functionality equivalent to conventional mobile banking. This gap represents both challenges and opportunities for Islamic banks. This gap is particularly evident among younger, more tech-savvy users, who expect sophisticated digital services while still adhering to sharia principles.

D. Conclusion

This research shows that service quality plays a crucial role in increasing customer interest in using Islamic mobile banking in the digital era. This study confirms that beyond the technological aspects common to all mobile banking platforms, Islamic mobile banking must excel in sharia compliance to meet customer expectations. As digital transformation continues to reshape the financial landscape, Islamic banking institutions face both challenges and opportunities. By focusing on key service quality dimensions—especially compliance, reliability, and assurance—Islamic banks can increase customer adoption and use of their mobile banking services. The findings show that a balanced approach, considering both religious principles and technological capabilities, is essential for Islamic

banks to remain competitive in the digital era while maintaining their distinctive identity based on sharia principles.

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