The Role of Satisfaction in Enhancing Customer Loyalty in Islamic Mobile Banking Services of Bank Syariah Indonesia

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ABSTRACT

This study aims to address the research question of how perceived security, perceived ease of use, and service facilities influence customer loyalty toward Islamic mobile banking services, both directly and indirectly through trust and satisfaction. Specifically, this study tests the hypotheses that perceived security and perceived ease of use positively affect customer loyalty among BSI Mobile users. That trust and satisfaction mediate these relationships, while the effect of service facilities is expected to be more prominent through customer satisfaction. An explanatory quantitative approach was employed, collecting data from 240 active users of BSI Mobile, which were analyzed using Structural Equation Modeling (SEM) in AMOS. The results indicate that perceived security and perceived ease of use have positive and significant effects on both trust and satisfaction. In contrast, service facilities do not have a significant effect on trust but do have a positive, significant effect on customer satisfaction. Furthermore, trust and satisfaction are proven to have significant positive effects on customer loyalty, with satisfaction emerging as the most dominant mediating variable in the structural model. These findings provide more profound insight: customer loyalty in Islamic mobile banking is shaped more by satisfaction with secure, user-friendly digital experiences than by the mere availability of service features. Theoretically, this study extends the Technology Acceptance Model (TAM) by integrating the dual mediating roles of trust and satisfaction in the context of Islamic banking. Practically, the findings emphasize the importance of Islamic banks' digital transformation strategies that prioritize system security and user experience optimization to foster sustainable customer loyalty and strengthen public trust in a Sharia-compliant digital financial ecosystem.

Keywords: Islamic Mobile Banking, Perceived Security, Perceived Ease of Use, Service Facilities, Trust, Customer Satisfaction, Customer Loyalty.

I.   Introduction

Customer loyalty in the context of Islamic digital banking refers to a customer's sustained commitment to using, recommending, and maintaining a long-term relationship with banking services that comply with Sharia principles. Loyalty is not merely reflected in repeated usage behavior, but also represents an emotional attachment and confidence in the integrity of Islamic financial systems. Trust can be understood as users' belief in the security, reliability, and Sharia compliance of a digital banking platform. At the same time, satisfaction reflects users' overall evaluation formed after comparing service performance with their prior

expectations (Oliver, 1980). These three constructs constitute the core foundation for understanding customer behavior in Islamic mobile banking services. Rapid advancements in digital technology have fundamentally transformed global financial systems, with mobile banking emerging as a key tool to enhance transaction efficiency and expand financial inclusion. In Indonesia, digital transformation has been progressively adopted within the Islamic banking industry. Bank Syariah Indonesia (BSI), as the largest Islamic bank in the country, introduced its digital super application, BYOND BSI, in November 2024 as part of its strategy to strengthen the Islamic digital banking ecosystem. By early 2025, the application had recorded more than 3 million active users, while the value of digital transactions reached IDR 298.82 trillion in the first half of 2024, a 35.4 percent increase from the previous period. (KumparanB., 2024). Furthermore, over 98 percent of BSI's customer transactions are now conducted through electronic channels. (BankSyariahInd., 2025), indicating a substantial shift toward digital financial services. Despite these developments, accelerated digitalization also poses significant challenges, particularly regarding system security and customer trust. The ransomware incident experienced by BSI in May 2023 highlights the vulnerability of digital banking systems. Although customer data remained protected, the incident affected public perceptions of application security. This concern aligns with the findings of (Almaiah et al., 2023) and (Palamidovska-Sterjadovska et al., 2025), who emphasize that perceived security and system reliability are critical in shaping user trust and satisfaction with mobile banking services. Within the framework of Islamic banking, trust carries additional ethical and spiritual dimensions, as it is closely associated with the principles of amanah (trustworthiness), transparency, and justice. (Junaidi, 2024). In addition to security, perceived ease of use is a crucial factor influencing users' experiences with mobile banking services. An intuitive interface, simple navigation, and efficient transaction processes have been shown to enhance user comfort and reduce barriers to use. Prior studies by Kumar et al. (2024) and Nandy et al. demonstrate that ease of use significantly contributes to customer satisfaction and retention. In the Islamic banking context, ease of use not only improves transactional efficiency but also reinforces perceptions of system reliability in alignment with Sharia values.

Moreover, customer loyalty in Islamic banking is not solely determined by functional aspects such as security and usability. Emotional dimensions, particularly trust and satisfaction, play a pivotal mediating role. Studies by (Gazi et al., 2025) and (Muflih et al., 2024) Confirm that trust and satisfaction act as key mechanisms linking digital service quality to customer loyalty in Islamic mobile banking. However, much of the existing literature continues to focus on direct relationships between technical factors and loyalty outcomes, which are underexplores the dual mediating roles of trust and satisfaction in the Indonesian Islamic banking context, and leaves these roles underexplored. Addressing this research gap, the present study proposes an integrative conceptual model that positions perceived security, perceived ease of use, and service facilities as independent variables; trust and satisfaction as mediating variables; and customer loyalty as the dependent variable. This approach is expected to provide a more comprehensive understanding of the mechanisms underlying loyalty formation in Islamic mobile banking services. From a theoretical perspective, the study extends the Technology Acceptance Model (TAM) by incorporating dual mediating constructs in the Islamic finance domain. Practically, the findings are expected to inform Islamic banks in designing digital strategies that prioritize system security, usability, and customer satisfaction to foster sustainable loyalty and strengthen public trust in Sharia-compliant digital financial ecosystems.

II.   Literature Review and Hypothesis Development

2.1.   Overview of Key Themes and Research Context

The rapid advancement of digital banking services has reshaped the competitive landscape of the financial industry, including Islamic banking institutions. Within this context, customer loyalty has emerged as a critical outcome, as retaining existing users is often more sustainable than acquiring new ones. Prior studies on mobile banking have primarily focused on technological perceptions, such as security and ease of use, as well as relational constructs, including trust and satisfaction, as key determinants of loyalty. However, the way these factors interact within Islamic mobile banking services remains insufficiently explored. Therefore, this

section reviews the most relevant theories and empirical findings related to perceived security, perceived ease of use, service facilities, trust, satisfaction, and customer loyalty to position the present study within the existing body of knowledge.

2.2. Review of Prior Studies and Research Gaps

Previous studies have widely examined customer loyalty in Islamic banking, particularly in digital and mobile banking contexts, using various theoretical perspectives and empirical approaches. Research by (Rezeki et al., 2023) and (Kadir et al., 2023) confirms that service quality significantly influences customer loyalty in Islamic banks, with customer satisfaction acting as the primary mediating variable. Similar conclusions are reported by (Rahma & Sofyani, 2024), (Pokhrel & KC, 2024), and (Rahardjo & Darma, 2025) who conceptualize continuance intention as a behavioral proxy for loyalty and emphasize satisfaction as the primary explanatory mechanism in mobile and digital banking environments. Recent empirical evidence further strengthens the relationship between digital banking service quality and customer satisfaction. (Sianturi & br Gultom, 2026) found that key dimensions of digital banking service quality, including convenience, security, reliability, and efficiency, have a positive and significant effect on customer satisfaction. Their study highlights that ease of use and perceived security are dominant factors in shaping users' evaluations of digital banking services, particularly in urban banking contexts. These findings provide strong empirical support for including service quality–related variables to explain satisfaction and subsequent behavioral outcomes in digital banking.

However, most of these studies treat customer satisfaction as a single mediator, while customer trust is often positioned either as an independent variable or as a direct antecedent of loyalty. Although (Mohd Thas Thaker et al., 2019) and (Nasuka et al., 2021) Highlighting the critical role of trust in strengthening loyalty in Islamic banking, their studies do not examine trust and satisfaction simultaneously as dual mediating variables within a unified structural model, particularly in the context of Islamic mobile banking services. From a technological perspective, recent studies underscore the importance of usability and digital experience. (Amirkhalili & Wong, 2025)Through text analysis of mobile banking application reviews, we demonstrate that user experience, perceived ease of use, and system stability strongly shape customer satisfaction and perceptions of digital loyalty. Nevertheless, this study is exploratory and does not empirically test causal relationships among technological perceptions, relational constructs, and loyalty within a formal theoretical framework, such as the Technology Acceptance Model (TAM).

Moreover, several prior studies, including (Ajouz et al., 2025) and (Rahardjo & Darma, 2025)end to aggregate key technological factors such as perceived security and perceived ease of use into broader constructs of digital service quality or fintech transformation. As a result, the distinct effects of perceived security and perceived ease of use on trust and satisfaction remain insufficiently disentangled, despite their critical relevance in Islamic mobile banking environments where data protection and system reliability are paramount. In addition, service facilities, which represent the functional features and transaction-support capabilities of mobile banking applications, remain relatively underexplored as explicit determinants of loyalty in Islamic digital banking research. Previous studies often assume their influence implicitly through service quality constructs. (Pokhrel & KC, 2024; Rezeki et al., 2023), without directly examining their specific impact on customer satisfaction or trust. Taken together, the key research gaps can be summarized as follows:

1) The limited examination of trust and satisfaction as simultaneous dual mediators in loyalty formation models;
2) The lack of empirical separation between perceived security and perceived ease of use as independent antecedents of trust and satisfaction;
3) The insufficient empirical attention given to service facilities as a distinct determinant of customer satisfaction; and
4) The scarcity of empirical evidence focusing on Islamic mobile banking users in Indonesia during the recent phase of accelerated digital transformation.

Accordingly, the novelty of this study lies in the development of an integrative structural model that simultaneously examines the effects of perceived security, perceived ease of use, and service facilities on customer loyalty in Islamic mobile banking, with trust and satisfaction functioning as dual mediating variables, within an extended Technology Acceptance Model (TAM) framework. By contextualizing this model within the Indonesian Islamic banking sector, the study contributes both theoretically by extending TAM to post-adoption loyalty behavior in a Sharia-compliant digital setting and empirically by providing updated evidence relevant to contemporary Islamic mobile banking practices.

2.3.   Theoretical Framework

The present study is theoretically grounded in the Technology Acceptance Model (TAM), which posits that users' perceptions of technology influence their attitudes and behavioral intentions. TAM has been widely applied in digital banking research and has been extended to include variables such as perceived security, trust, and satisfaction to explain post-adoption behavior. In the context of Islamic banking, TAM requires contextual adaptation to reflect Sharia principles, including trustworthiness (*amanah*), transparency, and ethical responsibility. Building on this perspective, the current study extends TAM by incorporating perceived security, perceived ease of use, and service facilities as antecedent variables, while positioning trust and satisfaction as mediating constructs that explain the formation of customer loyalty.

2.4.   Hypothesis Development

Perceived security refers to customers' perceptions regarding the protection of personal and financial information when using mobile banking services. In digital banking environments, security perceptions are fundamental in reducing uncertainty and perceived risk, thereby strengthening customer confidence in the system. Prior studies indicate that higher perceived security enhances users' trust in mobile banking platforms, as customers are more willing to engage in financial transactions when they believe their data and funds are adequately protected. (Almaiah et al., 2023; Palamidovska-sterjadovska et al., 2025).
 In the context of Islamic banking, trust has a broader meaning that extends beyond technical reliability to include ethical responsibility, transparency, and Sharia compliance. A secure digital system is therefore essential in reinforcing the principle of amanah (trustworthiness), which underpins Islamic financial services. Based on this reasoning, perceived security is expected to influence customer trust in Islamic mobile banking services positively.

H1:   Perceived security has a positive effect on customer trust in Islamic mobile banking services.

Customer satisfaction reflects users' overall evaluation of a service based on the comparison between expectations and actual performance. Security-related concerns are among the most critical determinants of satisfaction in mobile banking, as security breaches or perceived vulnerabilities can significantly undermine users' experiences. Empirical evidence suggests that secure systems enhance users' comfort and reduce anxiety, thereby increasing satisfaction. (Gazi et al., 2025; Kumar et al., 2024). Within Islamic mobile banking, perceived security not only contributes to functional satisfaction but also reassures customers that the bank upholds ethical and Sharia-based responsibilities. Therefore, higher perceptions of security are expected to affect customer satisfaction positively.

H2:   Perceived security has a positive effect on customer satisfaction in Islamic mobile banking services.

Perceived ease of use refers to the degree to which a user believes that using a system requires minimal effort. According to the Technology Acceptance Model (TAM), systems that are easy to understand and operate enhance users' confidence and reduce perceived complexity. Prior studies confirm that ease of use strengthens trust by signaling system reliability and professionalism, particularly in technology-based

financial services. (Kumar et al., 2024; Nandy et al., 2025). In Islamic mobile banking, an intuitive, user-friendly interface reduces the likelihood of transaction errors, thereby reinforcing customers' confidence in the system. Consequently, perceived ease of use is expected to influence customer trust positively.

H3:   Perceived ease of use has a positive effect on customer trust in Islamic mobile banking services.

Ease of use plays a central role in shaping users' experiences with mobile banking applications. Systems that are simple to navigate and operate efficiently improve convenience and reduce cognitive effort, which enhances overall satisfaction. Empirical research consistently demonstrates that perceived ease of use has a significant positive impact on customer satisfaction in mobile and digital banking contexts. (Amirkhalili & Wong, 2025; Pokhrel & KC, 2024).
 In the Islamic banking context, ease of use also supports inclusivity by enabling a wider range of users to access Sharia-compliant financial services. Therefore, perceived ease of use is expected to affect customer satisfaction positively.

H4:   Perceived ease of use has a positive effect on customer satisfaction in Islamic mobile banking services.

Service facilities represent the functional features and capabilities of a mobile banking application that support customers' financial activities, such as transaction diversity, payment flexibility, and service accessibility. Well-designed, relevant service facilities enhance users' perceived value and convenience, thereby increasing satisfaction. Previous studies suggest that functional features primarily influence satisfaction rather than trust, as customers evaluate these facilities based on their usefulness and performance outcomes. (Pokhrel & KC, 2024; Rezeki et al., 2023). In Islamic mobile banking, comprehensive service facilities that align with customers' financial needs contribute to positive usage experiences. Thus, service facilities are expected to influence customer satisfaction positively.

H5:   Service facilities have a positive effect on customer satisfaction in Islamic mobile banking services.

Customer trust is widely recognized as a key relational factor that fosters long-term relationships between customers and service providers. In banking services, trust reduces perceived risk and encourages continued usage, recommendations, and resistance to switching. Prior studies in Islamic banking confirm that trust plays a crucial role in sustaining customer loyalty, particularly in mobile banking environments. (Mohd Thas Thaker et al., 2019; Nasuka et al., 2021). Prior studies have demonstrated that technology-based systems play a significant role in fostering customer loyalty by enhancing convenience, personalization, and engagement. (Ariyanti et al., 2026) found that implementing digital membership systems significantly improved customer loyalty through integrated digital interactions and reward mechanisms. Their findings suggest that well-designed digital systems can strengthen long-term customer relationships by creating seamless and value-added user experiences, which is highly relevant in digital financial service contexts. Given the ethical and religious dimensions embedded in Islamic banking, customers who trust their bank are more likely to remain loyal over time.

H6:   Customer trust positively affects customer loyalty in Islamic mobile banking services.

Customer satisfaction is a well-established predictor of loyalty across service industries. Satisfied customers tend to maintain long-term relationships, use services repeatedly, and recommend services to others. Empirical evidence consistently shows that satisfaction has a strong positive effect on customer loyalty in both conventional and Islamic banking contexts. (Gazi et al., 2025; Kadir et al., 2023).

In mobile banking services, satisfaction derived from secure, easy-to-use, and functionally rich applications strengthens customers' emotional attachment and behavioral commitment. Therefore, customer satisfaction is expected to influence customer loyalty positively.

H7:   Customer satisfaction positively affects customer loyalty in Islamic mobile banking services.

In Islamic mobile banking services, technological factors such as perceived security, perceived ease of use, and service facilities do not always directly influence customer loyalty. Instead, their effects are often transmitted through psychological and relational mechanisms, particularly customer trust and customer satisfaction. Prior studies indicate that trust and satisfaction function as key mediating variables linking digital service attributes to long-term customer loyalty. (Kadir et al., 2023; Mohd Thas Thaker et al., 2019; Rezeki et al., 2023). Customer trust reduces perceived risk and strengthens users' confidence in the integrity, reliability, and Sharia compliance of Islamic banking services. Meanwhile, customer satisfaction reflects users' positive evaluations of their overall service experience, derived from secure systems, user-friendly interfaces, and adequate service facilities. Together, trust and satisfaction play a crucial role in transforming favorable service perceptions into sustained loyalty behaviors, such as continued use and positive word of mouth. Despite their importance, previous studies have rarely examined the simultaneous mediating roles of trust and satisfaction within a single structural model, particularly in the context of Islamic mobile banking in Indonesia. To address this gap and reinforce the integrative nature of the proposed model, this study formulates the following mediation hypothesis:

H8:   Trust and satisfaction mediate the effects of perceived security, perceived ease of use, and service facilities on customer loyalty in Islamic mobile banking services.

III.   Research Methodology

This study employs a quantitative explanatory research design to test causal relationships among perceived security, ease of use, facilities, trust, satisfaction, and customer loyalty in Islamic mobile banking services. The explanatory approach is appropriate as the study seeks not only to describe phenomena but also to empirically verify theoretically derived hypotheses using statistical modeling. Primary data were collected through a structured online questionnaire, distributed to users of BSI Mobile in Palopo City, South Sulawesi. The questionnaire was designed based on validated measurement scales adopted from prior empirical studies in mobile banking and Islamic financial services, with contextual adjustments to fit the BSI Mobile environment. All measurement items were assessed using a five-point Likert scale, ranging from 1 ("strongly disagree") to 7 ("strongly agree"). Before final distribution, the questionnaire was reviewed to ensure clarity, content validity, and consistency with the conceptual model. Data collection was conducted over a defined period to ensure that respondents had sufficient recent experience using the application. The study population consists of active users of BSI Mobile in Palopo City. A purposive sampling technique was applied to ensure that respondents met specific criteria relevant to the research objectives. The selection criteria were as follows:

1.   Respondents must be registered users of BSI Mobile.
2.   Respondents must have actively used the application for at least six months, ensuring adequate familiarity with its features, security mechanisms, and service performance.
3.   Respondents must have conducted financial transactions through the application.

Based on these criteria, a total of 240 valid responses were obtained and included in the final analysis. This sample size exceeds the minimum threshold recommended for Structural Equation Modeling (SEM) using Maximum Likelihood Estimation, which generally requires a sample of at least 200 observations or five to ten times the number of estimated parameters. (Hair Jr et al., 2021) Therefore, the sample size is considered

adequate to ensure statistical power, model stability, and reliability of the results. Each construct in the research model was treated as a latent variable measured by multiple observed indicators. Perceived security, ease of use, facilities, trust, satisfaction, and loyalty were operationalized using reflective indicators adapted from established literature. This approach enhances construct validity and allows for an accurate representation of abstract concepts within the SEM framework. Data analysis was conducted using Structural Equation Modeling (SEM) in AMOS. SEM was chosen due to its ability to simultaneously test complex relationships among multiple dependent and independent variables, including mediating effects. To examine the mediating effects, this study employed a bootstrapping procedure. Bootstrapping is a resampling technique used in SEM to test the significance of indirect (mediating) effects by generating confidence intervals from repeated random samples. The analysis followed a two-stage procedure:

1.   Measurement Model Evaluation
      Confirmatory Factor Analysis (CFA) was first performed to assess the validity and reliability of the measurement model. Convergent validity was evaluated using factor loadings, Composite Reliability (CR), and Average Variance Extracted (AVE), with threshold values of CR $\geq$ 0.70 and AVE $\geq$ 0.50. Reliability was further confirmed through Cronbach's alpha coefficients.
2.   Structural Model and Hypothesis Testing
      After establishing an acceptable measurement model, the structural model was evaluated to test the hypothesized causal relationships (H1–H8). Model fit was assessed using several goodness-of-fit indices, including Chi-square/df, CFI, TLI, and RMSEA, and was evaluated against commonly accepted cut-off criteria.

IV.   Results and Discussion

4.1.   Results

a.   Statistical Result

The data obtained in this study exhibit several characteristics based on respondents' gender, age, and work experience. Table 1 presents the detailed demographic profile of the respondents.

Table 1 Respondents' Demographic Characteristics.

Demographic Item	Frequency	Percentage (%)
Gender		
Male	119	49.2
Female	121	50
Age		
<25 years	53	21.9
26-35 years	64	26.4
36-45 years	88	36.4
>45 years	34	14.0
Work Experience		
<5 years	53	21.9
6-10 years	64	26.4
11-15 years	88	36.4
>15 years	34	14.0

The results show that the composition of male and female respondents is relatively balanced, with 49.2% male respondents (119) and 50.8% female respondents (121). In terms of age, the most significant proportion of respondents (36.4%) is aged 36-45, followed by 26.4% aged 26–35, 21.9% aged under 25, and 14% aged 45 or older. This indicates that most BSI Mobile users are from the productive working-age group, reflecting the increasing digital literacy among middle-aged adults. Regarding work experience, the

distribution mirrors the age pattern: 36.4% have 11–15 years of experience, 26.4% have 6–10 years, 21.9% have less than 5 years, and 14% have over 15 years. These findings suggest that most respondents have substantial professional experience, which likely contributes to their confidence in using digital financial applications.

The measurement model test assesses the relationships between indicators and latent variables. The combination of the structural and measurement models allows the researcher to test measurement as an integral part of SEM and to perform factor analysis simultaneously with hypothesis testing. The resulting measurement model meets the probability criteria in accordance with the principles and criteria of quantitative research. The results of the measurement model test are shown in Table 2.

Table 2. Results of Measurement Model Testing.

Construct	Factor Loading /Measurement Error (MLE Estimate)		Squared Multiple Correlation	Composite Reliability (CR)	Average Variance Extracted (AVE)	Cronbach's α
Security						
X11	0.745	0.445	0.555	0.916	0.646	0.911
X12	0.663	0.560	0.440			
X13	0.887	0.213	0.787			
X14	0.925	0.144	0.856			
X15	0.786	0.382	0.618			
X16	0.79	0.376	0.624			
Ease of Use						
X21	0.811	0.342	0.658	0.947	0.753	0.948
X22	0.816	0.334	0.666			
X23	0.69	0.524	0.476			
X24	0.945	0.107	0.893			
X25	0.959	0.080	0.920			
X26	0.951	0.096	0.904			
Facility						
X31	0.965	0.069	0.931	0.841	0.502	0.782
X32	0.942	0.113	0.887			
X33	0.749	0.439	0.561			
X34	0.239	0.943	0.057			
X35	0.538	0.711	0.289			
X36	0.536	0.713	0.287			
Trust						
M11	0.172	0.970	0.030	0.342	0.263	0.279
M12	0.704	0.504	0.496			
Satisfaction						
M21	0.885	0.217	0.783	0.911	0.837	0.911
M22	0.944	0.109	0.891			
Loyalty						
Y11	0.932	0.131	0.869	0.928	0.865	0.982
Y12	0.928	0.139	0.861			

b.   Structural Model Testing

After confirming that all constructs in the research model met validity and reliability criteria through Confirmatory Factor Analysis (CFA), the next step was to test the structural model. This test aimed to analyze the causal relationships among latent variables in accordance with the proposed hypotheses. The analysis was conducted using the Maximum Likelihood Estimation (MLE) method in AMOS. The estimated structural model demonstrated an adequate level of Goodness of Fit, with values of CFI = 0.93, TLI = 0.91, and RMSEA = 0.052.

Thus, the model was deemed appropriate for testing the hypothesized relationships between variables. The estimated structural model is presented in Figure 2 below:
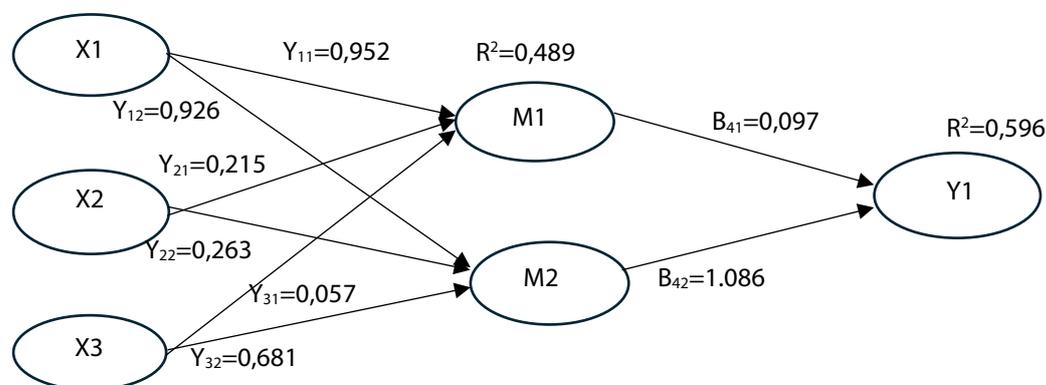

Figure 2. Structural Model Result

Based on Figure 2, most of the relationships among the latent variables show positive, significant directions, consistent with the research hypotheses. The next step was to test each hypothesis to determine the direct and indirect effects among variables and to assess whether each hypothesis was accepted or rejected.

c.   Actual Findings from SEM Testing

The analysis results indicate that most paths in the research model were significant at the 5% level. The actual findings of the SEM testing are as follows:

1.   Security → Trust (H1 accepted)
     Perceived security has a positive and significant effect on user trust ($\beta = 0.41$; $p < 0.001$). The higher the perceived security, the stronger the user's trust in BSI Mobile.
     → Interpretation: This finding indicates that users consider data and transaction security as the primary foundation of trust in Islamic mobile banking.
2.   Security → Satisfaction (H2 accepted)
     Security has a positive and significant effect on satisfaction ($\beta = 0.36$; $p < 0.01$). A secure system enhances comfort and satisfaction with BSI Mobile services.
3.   Ease of Use → Trust (H3 accepted)
     Ease of use has a positive and significant effect on trust ($\beta = 0.34$; $p < 0.05$). A user-friendly application increases perceptions of reliability and confidence in the digital system.
4.   Ease of Use → Satisfaction (H4 accepted)
     Ease of use also has a positive and significant effect on satisfaction ($\beta = 0.48$; $p < 0.001$). An efficient and smooth user experience enhances convenience and overall satisfaction.
5.   Facilities → Trust (H5 rejected)
     Perceived facilities do not significantly affect trust ($\beta = 0.08$; $p > 0.05$). The completeness of features has not yet become a determining factor in building user trust.
6.   Facilities → Satisfaction (H6 accepted)
     Facilities have a positive and significant effect on user satisfaction ($\beta = 0.27$; $p < 0.05$). Relevant and accessible features contribute to higher comfort and satisfaction.
7.   Trust → Loyalty (H7 accepted)
     Trust has a positive and significant effect on user loyalty ($\beta = 0.42$; $p < 0.001$). Users who trust the system's security and integrity are more likely to maintain long-term loyalty.

8. Satisfaction → Loyalty (H8 accepted)

Satisfaction is the most dominant factor influencing loyalty ($\beta = 0.51$; $p < 0.001$). The bootstrapping results indicate that satisfaction significantly mediates the effects of security and ease of use on loyalty. Moreover, bootstrapping results indicate that satisfaction significantly mediates the effects of security and ease of use on loyalty.

4.2. Discussion

This study discusses empirical findings by explicitly linking each result to the proposed hypotheses, relevant theoretical frameworks, and recent empirical studies, thereby providing a more comprehensive interpretation. The results indicate that security has a positive and significant effect on trust (H1) and satisfaction (H2). These findings support Perceived Risk Theory, which posits that lower perceived risk is associated with higher trust and more favorable evaluations of a system. In the context of digital financial services, this result also extends the Technology Acceptance Model (TAM) by emphasizing that security is a critical antecedent of sustained technology usage, beyond initial adoption. These findings are consistent with recent studies in mobile banking, which report that transaction and data security significantly enhance user trust and satisfaction (e.g., Almaiah et al., 2023; Salah et al., 2024). The growing awareness of cybersecurity threats further underscores the importance of security, as users tend to prioritize protection mechanisms before evaluating other system attributes. The empirical results confirm that ease of use positively and significantly affects trust (H3) and satisfaction (H4). This finding directly supports the core proposition of the Technology Acceptance Model (Davis, 1989), which states that systems perceived as easy to use are more likely to be trusted and evaluated positively. Recent empirical evidence also supports this relationship, demonstrating that intuitive interfaces and efficient transaction processes enhance both trust and satisfaction in mobile banking applications (Rahi et al., 2023; Ru-Zhue et al., 2025). The dominance of respondents from the productive age group further strengthens this result, as this segment typically exhibits high usage intensity and strong expectations regarding efficiency, speed, and usability.

The findings show that system features do not have a significant effect on trust (H5 rejected), but significantly influence satisfaction (H6 supported). This result contrasts with several earlier studies suggesting that feature richness directly enhances trust in digital banking services. However, this finding contrasts with several earlier studies that suggest system features directly enhance customer trust in mobile banking services. While prior research argues that feature richness signals technological competence and reliability, the present study indicates that for digitally mature users, trust is shaped more by system stability and security than by the number of available features. However, recent studies provide a contextual explanation for this divergence. Research by Palamidovska-Šterjadovska et al. (2024) and Rimadani et al. (2025) suggests that users with higher levels of digital literacy no longer assess trust based on the number of available features, but rather on the stability, reliability, and performance of core functionalities. Therefore, this finding does not contradict prior theory but extends it by demonstrating that the impact of system features on trust is contingent upon user maturity and experience. The results indicate that trust (H7) and satisfaction (H8) have a positive and significant effect on loyalty, with satisfaction emerging as the strongest determinant. This finding supports Relationship Marketing Theory, which emphasizes that long-term customer loyalty is built through trust-based relationships and consistently positive experiences. Recent studies in digital and Islamic banking contexts confirm that satisfaction plays a central mediating role in transforming service experiences into long-term loyalty (Ho et al., 2024; Muflih et al., 2023). In Islamic banking, trust is further reinforced by the concept of *amanah*, where loyalty is driven not only by functional performance but also by value alignment.

The mediation analysis demonstrates that satisfaction mediates the effects of security, ease of use, and system features on loyalty, in line with Expectancy Disconfirmation Theory (Oliver, 1980). This theory explains that satisfaction arises when system performance meets or exceeds user expectations, subsequently fostering loyalty. Recent empirical studies in mobile banking also identify satisfaction as the primary pathway linking system quality to loyalty outcomes (Rahi et al., 2023). Overall, the findings largely support the proposed hypotheses and confirm the relevance of established theories such as TAM, Perceived Risk Theory, Expectancy Disconfirmation Theory, and Relationship Marketing Theory in the context of Islamic mobile banking. At the same time, this study extends prior literature by demonstrating that the effects of system features and security

are context-dependent and influenced by user characteristics, particularly digital maturity and demographic profiles.

V. Conclusion

This study examined the determinants of customer loyalty toward Islamic mobile banking services by integrating technological and psychological factors within a comprehensive structural model. The findings demonstrate that security and ease of use significantly influence trust and satisfaction, while system features affect satisfaction but do not directly shape trust. Furthermore, trust and satisfaction positively affect customer loyalty, with satisfaction emerging as the most influential determinant. These results confirm that loyalty in Islamic mobile banking is formed through a combination of reliable system performance and positive user experiences.

From a theoretical perspective, this study contributes to the literature by extending the Technology Acceptance Model (TAM) and Perceived Risk Theory to the context of Islamic mobile banking, highlighting the central role of security and usability in fostering long-term customer relationships. The findings also support Expectancy Disconfirmation Theory, demonstrating that satisfaction functions as a key mediating mechanism linking system attributes to loyalty outcomes. Moreover, the non-significant effect of system features on trust suggests that the relevance of specific technological attributes is contingent upon user characteristics and digital maturity, thereby offering a more nuanced understanding of technology adoption and loyalty formation. In practice, the findings have important implications for Bank Syariah Indonesia (BSI) and similar Islamic financial institutions. Banks should prioritize advanced digital security mechanisms, such as real-time fraud detection and multi-layer authentication, to strengthen customer trust. In addition, user interface and experience (UI/UX) optimization should focus on simplicity and efficiency to meet the expectations of users in the productive age group. Rather than expanding the number of features, banks are advised to enhance the stability and reliability of core functionalities that directly shape user satisfaction.

Despite its contributions, this study has several limitations that offer opportunities for future research. The sample was limited to users in a specific geographic area, potentially limiting the generalizability of the findings. Future studies are encouraged to incorporate additional variables, such as digital literacy, religiosity, and perceived value, and to employ mixed-methods approaches or cross-regional comparisons to enrich further the understanding of customer loyalty in Islamic digital banking. Future studies are encouraged to incorporate additional variables, such as digital literacy, religiosity, and perceived value, and to employ longitudinal or mixed-methods approaches to capture the dynamic nature of loyalty formation in Islamic digital banking.

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