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EVALUATING SERVICE QUALITY, CUSTOMER SATISFACTION, AND PERCEIVED TRUST OF ISLAMIC DIGITAL BANKS: INDONESIA AND MALAYSIA

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ABSTRACT

Islamic digital banks operate entirely online, without physical offices, making the service quality of their apps a key factor in shaping customer satisfaction and trust. However, empirical evidence on how digital service quality affects satisfaction and how satisfaction plays a role in building trust remains limited, especially in Indonesia and Malaysia, where the Islamic digital banking industry is still in its early stages. This study aims to evaluate the influence of five dimensions of service quality, as defined by the SERVQUAL model, on customer satisfaction and to examine the role of satisfaction in building trust in Islamic digital banks. This study uses a quantitative approach, based on a survey of 284 users of Islamic digital banks in Indonesia and Malaysia. The data were analyzed using Structural Equation Modeling with the Partial Least Squares method. Service quality variables include tangibles, reliability, assurance, responsiveness, and empathy, with satisfaction as a mediator and trust as a dependent variable. The results show that only tangibles and assurance significantly affect customer satisfaction in both countries, while empathy and responsiveness show different effects across countries. Furthermore, satisfaction has a positive effect on trust and acts as a partial mediator in the relationship between service quality and trust. It confirms that improving the quality of digital services, particularly the ease of use of applications, assurance of Sharia compliance, and strong relationships and communication with customers, is an essential strategy for building long-term satisfaction and trust. Further research is recommended to include other variables to broaden understanding.

INTRODUCTION

The financial and banking sector continues to undergo changes and reforms in line with the evolving society and market conditions. One of the drivers of this innovation is the rise of digitalization and technological developments in the financial and banking sector (Hendayani & Fernando, 2023). The expectation, motivated by digitalization and technological advancement, is that the financial and banking sector will become easier to use and better able to accommodate more people who need financial and banking services (Rahayu et al., 2023). In other words, financial inclusiveness is one of the goals and benefits of these innovations.

One innovation in the financial and banking sector that has received significant positive attention is the development of digital banks. In contrast to conventional banks, digital banks have the advantage of being more agile in adapting to an evolving market (Aloulou et al., 2024; Chang et al., 2025). This means that digital banks have a higher potential for market adaptation than conventional banks. This advantage is obtained by digital banks from their operational differences. One concrete example is that digital banks can expand their market reach simply by utilizing applications and the internet, without having to open branch offices (Khon et al., 2022). This approach allows anyone to open a savings account or use financial services from digital banks simply through the apps they provide. Thus, digital banks offer many advantages and conveniences compared to conventional banks.

The development of Islamic digital banks is occurring in many Muslim-majority countries, including Indonesia and Malaysia. In Indonesia, the development of digital banks also extends to the Islamic finance and development sector. Several Islamic digital banks have recently started operating in Indonesia. Some of them are Bank Aladin Syariah and Bank Jago Syariah. Furthermore, in Malaysia, the establishment of Islamic digital banks is relatively late compared to Indonesia. There are three licensed Islamic digital banks in Malaysia, namely AEON Bank, KAF Bank, and ATLAS Bank. All three are Islamic digital banks that can be considered pioneers in Malaysia and are still relatively new, as they were launched in 2024-2025. These developments and innovations are strong indicators of the growth of Islamic financial and banking (IFB) in both Malaysia and Indonesia. Nevertheless, the progress is not the end but rather the beginning of the journey for Islamic digital banks in both countries.

Islamic digital banks are still in their early stages in both countries. The challenge both face is the resilience of Islamic digital banks as they navigate these early stages. In order to maintain business sustainability and survive in the market, Islamic digital banks must ensure the retention of existing customers. Retaining customers so that they continue to use the services offered is a crucial step in maintaining business sustainability. To achieve this, one important step Islamic digital banks can take is to ensure customer satisfaction levels are well maintained. Based on research conducted by Cardoso & Cardoso (2024), Chang et al. (2025), and Sharma et al. (2024), one effective way is to ensure that existing customers are satisfied with the services they currently receive. By ensuring customer satisfaction, the first benefit is that customers will continue to use Islamic digital bank services. On the other hand, customer satisfaction also encourages existing customers to become marketing agents who will promote Islamic digital bank services to those around them (Khan et al., 2023). Thus, achieving and maintaining customer satisfaction not only retains existing customers but can also attract new customers to use Islamic digital bank services.

Furthermore, previous literature, such as that by Khan et al. (2023), Pratiwi et al. (2022), and Yap et al. (2012), indicated that customer satisfaction is closely related to customer trust. Customer trust is considered one of the key factors influencing customer retention and increasing customer confidence in the services offered by banks (Albaity & Rahman, 2021; Yap et al., 2012). Islamic digital banks, as a reasonably new banking service in Indonesia, need to maintain their existing customers. According to research by Ascarza et al. (2017), retaining existing customers is better for a company than continually seeking new ones. This statement also relates to the costs companies incur, where maintaining existing customers is cheaper than finding new customers. Therefore, customer satisfaction and customer trust are important factors in maintaining the sustainability of Islamic digital banks, which are still relatively new in Indonesia.

Islamic digital banks are still in their early stages and are just beginning to grow in Indonesia and Malaysia. Research on this service model is still limited, especially regarding how customers shape their experiences, satisfaction, and trust in a wholly digital ecosystem. Previous research, such as that conducted by Aisyah (2018), Ma'ruf et al. (2024), Saputra (2024), and Yussaivi et al. (2021), focuses on conventional Islamic banks or mobile banking applications that are extensions of physical branch-based banks. This approach differs from purely digital Islamic banks, where all service interactions occur digitally without face-to-face contact. Recent research by Zulaikha & Faricha (2025) examined the sustainability of Islamic digital bank usage using the Expectation–Confirmation Theory and found that satisfaction and trust play an important role in shaping the intention to continue using the Islamic digital bank. However, the study did not explain how the quality of digital services shapes satisfaction and how satisfaction plays a role in building trust. In other words, the mechanism of trust formation through satisfaction with Islamic digital banking services has not yet been theoretically or empirically explained. Therefore, this study makes a new contribution by applying the SERVQUAL framework to identify the dimensions of service quality that influence satisfaction, and by placing satisfaction as a mediator in the formation of customer trust, based on Commitment–Trust Theory (Saoula et al., 2024). This approach provides a more comprehensive explanation of trust formation in the Islamic digital banking service ecosystem across both countries and offers an empirical basis for customer retention improvement strategies.

LITERATURE REVIEW

Commitment-Trust Theory

The Commitment–Trust Theory, introduced by Morgan & Hunt (1994), explains that the success of long-term relationships between service providers and customers is determined by two main elements: trust and commitment. This theory emphasizes that trust is formed when customers believe that service providers are honest, reliable, and do not act in a harmful way. In the context of services, trust is an important foundation for maintaining long-term relationships between customers and institutions. Although satisfaction was not identified as a key component in the initial model of this theory, subsequent research in service marketing found that satisfaction is an important prerequisite for building trust (Garbarino & Johnson, 1999; Harris & Goode, 2004). In financial services, including Islamic digital banking, customers will be more likely to trust the service if they have a consistent, secure, and expectation-meeting experience (Aisyah, 2018; Saoula et al., 2024). Thus, in line with the development of this theory, this study posits that satisfaction is the mediator in the relationship between digital service quality (SERVQUAL) and customer trust. This notion aligns with the characteristics of Islamic digital banks, which operate without face-to-face interaction and require trust to be built through a satisfying, secure, and convincing digital service experience in compliance with Islamic law.

Islamic Digital Banks Characteristics

Islamic digital banks are financial institutions that operate entirely through digital platforms without physical offices as their primary service points (Zulaikha & Faricha, 2025). Unlike conventional Islamic banks, which still rely on direct interaction between customers and staff, Islamic digital banks optimize technology to meet transaction, financing, and financial management needs (OJK, 2023). However, Islamic characteristics remain an integral part of their identity, requiring that every product and activity must comply with Islamic principles supervised by Islamic authorities such as the Sharia Supervisory Board and relevant regulators. In this situation, trust becomes crucial, as customers lack physical references to verify security and Sharia compliance. Therefore, the quality of digital services, including clarity of information, system security, response speed, and empathy in online service interactions, plays an important role in shaping customer satisfaction and trust in Islamic digital banks.

SERVQUAL framework

The SERVQUAL framework was created by Parasuraman et al. (1988). It assesses the level of service quality using five main dimensions: tangibles, reliability, responsiveness, assurance, and empathy. The assessment of service quality using these five dimensions aims to provide in-depth research into the service's level of service quality. In its development, SERVQUAL is widely associated with customer satisfaction, as demonstrated in previous studies (Ahmed et al., 2022; Izogo & Ogba, 2015; Sharma et al., 2024). Then, in the context of Islamic digital banks or Islamic economics in general, SERVQUAL is also widely used, with the note that adjustments to the indicators used across several dimensions are needed.

In the context of Islamic digital banks, tangibles refer to the usability of the application and its user interface, while reliability refers to the ability of Islamic digital banks to process all customer transactions through the applications provided (Sharma et al., 2024). Responsiveness refers to the level of effectiveness of customer support received by customers, and assurance includes transaction security and Sharia-compliance of transactions that occur in the application (Ahmed et al., 2022). Finally, empathy in the Islamic digital banks context is reflected in personalized services, such as tailored financial advice and Sharia-compliant product recommendations. Based on previous research by Ahmed et al. (2022), Aisyah (2018), Ma'ruf et al. (2024), and Sharma et al. (2024), service quality is a strong predictor of customer satisfaction in banking services. Therefore, in this study, the following hypothesis is proposed,

H1. Tangibles in Islamic digital banks positively impact customer satisfaction.
H2. Reliability in Islamic digital banks positively impacts customer satisfaction.
H3. Responsiveness in Islamic digital banks positively impacts customer satisfaction.
H4. Assurance in Islamic digital banks positively impacts customer satisfaction.
H5. Empathy in Islamic digital banks positively impacts customer satisfaction.

Customer satisfaction

Customer satisfaction is a significant measure of success in the banking industry, reflecting the extent to which service delivery meets or exceeds customer expectations (Hill et al., 2007). Customer satisfaction is often used to measure whether a service successfully meets customer expectations for the services they use (Azizan & Yusr, 2019). Customer satisfaction is a crucial indicator for service sustainability. The reason is that if a service fails to meet its customers' needs, it risks losing them (Khan et al., 2023; Saputra, 2024). Therefore, maintaining excellent customer satisfaction is one of the homework that must be completed by every business entity, including Islamic digital banks.

In addition, studies by Azizan & Yusr (2019), Cardoso & Cardoso (2024), Chang et al. (2025), and Yap et al. (2012) found that customer satisfaction is closely related to customers' trust in the banking services they use. This statement means that by obtaining customer satisfaction, Islamic digital banks will also increase customer trust. Thus, customers will continue to use Islamic digital bank services. Thus, the following hypotheses proposed in this study are,

H6. Customer satisfaction in Islamic digital banks positively impacts customer perceived trust.

H7. Customer satisfaction in Islamic digital banks mediates tangibles towards customer perceived trust.

H8. Customer satisfaction in Islamic digital banks mediates tangibles towards customer perceived trust.

H9. Customer satisfaction in Islamic digital banks mediates tangibles towards customer perceived trust.

H10. Customer satisfaction in Islamic digital banks mediates tangibles towards customer perceived trust.

H11. Customer satisfaction in Islamic digital banks mediates tangibles towards customer perceived trust.

Perceived Trust

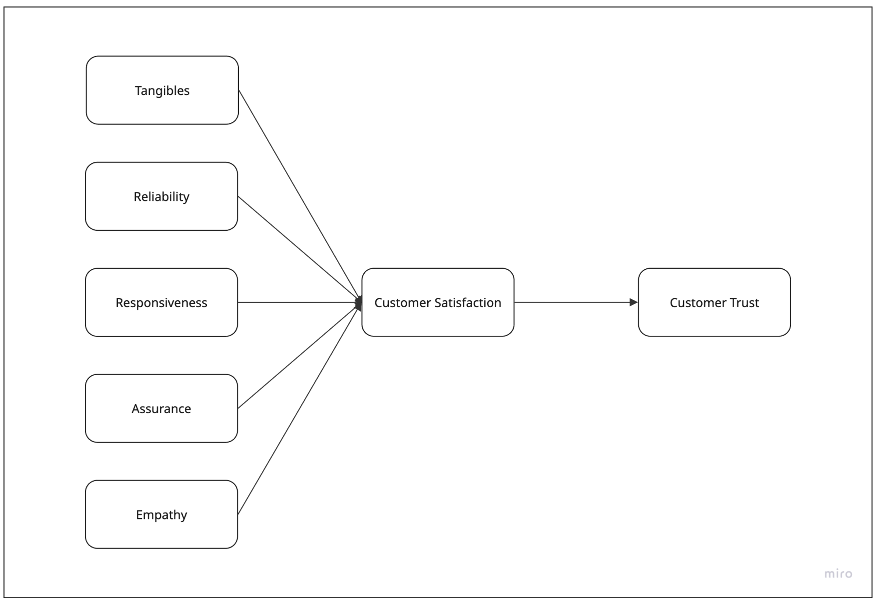
Trust is one of the most important elements in a financial business (Chang et al., 2025), and Islamic digital banks are no exception. Customers choose and continue using a banking service because they trust that the bank they choose will manage their money well (Saputra, 2024). On the contrary, customers will leave the bank if they find foul play by the bank, especially if the action is detrimental to them. Hence, maintaining and building trust is one of the primary factors for a bank, including Islamic digital banks, to be accepted and survive in the market.

The level of trust in a bank is closely related to service quality and customer satisfaction. In the research conducted by Chang et al. (2025), Khan et al. (2023), and Pratiwi et al. (2022), the trust factor is considered an essential indicator for building customer loyalty to a banking service. Customer trust is an important factor in ensuring customers stay with the services they currently use, which in turn affects customer retention.

RESEARCH METHODS

This research will take respondents from existing customers of Islamic digital banks in Indonesia and Malaysia. The sampling approach used in this research is a non-probability convenience sampling approach. This approach is used when the population is too large and the entire population is unknown (Galloway, 2004). This research was conducted across the leading cities in Java Island, Indonesia, the region with the largest population in Indonesia. This region is considered the business hub of Indonesia, with almost all central banking offices and digital banks located in the region. This region also has the highest GDP compared to other regions in Indonesia (Kadin Indonesia, 2024). As such, the region is a valuable source of data collection as the target respondents have the potential to represent the whole of Indonesia.

In Malaysia, this study was conducted by distributing questionnaires in Penang and Kuala Lumpur. These regions were chosen because they have high levels of banking activity, widespread use of digital services, and diverse customer demographics. Kuala Lumpur serves as an urban and business hub, and Penang serves as a center for trade and technology (DOSM, 2024). Thus, these regions are considered capable of illustrating the acceptance of Islamic digital banks in Malaysia.



Source: Author's work (2025)
Figure 1. Conceptual Model

To determine the number of samples, this study refers to research conducted by Hair et al. (2014), which stated that the number of samples in SEM-PLS research can be calculated by multiplying 5 to 10 by the total number of indicators tested. With a total of 23 indicators tested, the number of samples in this study ranged from 115 to 230 respondents. The questionnaire in this study was created using the Google Forms platform to facilitate data collection and processing. Data collection in this study used questionnaires distributed through digital platforms such as WhatsApp and Facebook.

After the data from the respondents have been collected, this study will analyze them using the PLS-SEM method. This method has several advantages, including the ability to examine the relationship between each construct tested, and it performs well with a limited amount of data (Hair et al., 2019; Memon et al., 2014). The use of SEM-PLS in this study has several limitations, including potential estimation bias when sample sizes are not evenly distributed across groups and sensitivity to the quality of the indicators used (Henseler et al., 2025). To overcome this, this study implemented several control measures. First, convergent and discriminant validity tests were conducted using Average Variance Extracted (AVE) and Fornell-Larcker Criterion values to ensure that each construct was well measured and did not overlap. Second, construct reliability was evaluated using Composite Reliability (CR) and Cronbach's Alpha to ensure internal consistency. With these steps, the limitations of SEM-PLS can be minimized, and the analysis results can be interpreted more accurately and accountably.

Table 1.
Questionnaire Indicators

Construct	Code	Item	Adapted References
Tangibles	TG1	The Islamic digital bank provides a visually appealing mobile interface and design.	(Ahmed et al., 2022; Sharma et al., 2024)
	TG2	The application and digital platforms are well-maintained and regularly updated.	
	TG3	The Islamic digital bank offers modern features and technologies that enhance user experience.	
Reliability	RL1	The Islamic digital bank performs transactions accurately without errors.	(Ahmed et al., 2022; Yaqub et al., 2019)
	RL2	The services are provided at the time promised by the bank.	
	RL3	The Islamic digital bank consistently delivers dependable services.	
Responsiveness	RS1	The bank responds promptly to user inquiries or complaints via digital platforms.	(Ahmed et al., 2022; Haron et al., 2020)
	RS2	The customer service staff is always willing to help users.	
	RS3	The bank provides timely feedback or confirmation for every digital transaction.	
Assurance	AR1	I feel secure when performing financial transactions through the Islamic digital bank.	(Ahmed et al., 2022; Sharma et al., 2024)
	AR2	I believe that Islamic digital banks ensure that transactions follow sharia rules.	
	AR3	The bank provides clear and accurate information about its Sharia-compliant products and services.	
Empathy	EM1	The Islamic digital bank gives individual attention to its customers' financial needs.	(Firmansyah et al., 2023; Pratiwi et al., 2022)

Construct	Code	Item	Adapted References
	EM2	The bank understands and addresses the specific concerns of its users.	
	EM3	The service channels (chatbot, hotline, email) make me feel valued as a customer.	
Customer Satisfaction	CS1	I am satisfied with the overall quality of services provided by the Islamic digital bank.	(Ahmed et al., 2022; Susanto et al., 2016; Zulaikha & Faricha, 2025)
	CS2	The Islamic digital bank has met my expectations.	
	CS3	I feel happy using the Islamic digital bank for my financial activities.	
	CS4	I would choose to continue using this Islamic digital bank in the future.	
Perceived Trust	TR1	I trust the Islamic digital bank to protect my personal and financial information.	(Maksum et al., 2025; Zulaikha & Faricha, 2025)
	TR2	The bank fulfills its promises and commitments.	
	TR3	I believe that the bank operates with honesty and integrity.	
	TR4	I have confidence in the Islamic principles followed by the digital bank.	

Source: Author's work (2025)

RESULT

This research uses the PLS-SEM approach, a method used to test the hypothesized model. This approach is among the most widely used in previous research, especially for research in the topic of behavioral studies (Ringle et al., 2020). There are two main steps for applying PLS-SEM in this study. The first is to test the measurement model or outer model (validity, reliability, collinearity, convergent validity, and discriminant validity). The second is analyzing the structural model using path coefficients and significance values (Mbawuni & Nimako, 2017; Memon et al., 2014).

Demographic profile

This study successfully collected a total of 284 data points, involving 150 respondents from Indonesia and 134 from Malaysia, with demographic details shown in Table 2. The demographic profiles of respondents from Indonesia and Malaysia are summarized in Table 2. In terms of age, the majority of respondents in Indonesia (58.7%) were in the 18–24 age group, followed by those aged 25–30 (23.3%) and those over 30 (18.0%). A similar pattern is also seen in Malaysia, where the largest number of respondents are in the 18–24 age group (47.0%), followed by the 25–30 age group (35.1%), and the 30 and above age group (17.9%). This fact shows that the adoption of Islamic digital banking services in both countries is dominated by the youth. Educational backgrounds in both countries are at the bachelor's degree level: 81.3% in Indonesia and 70.9% in Malaysia, followed by Master's and PhD degrees, with smaller proportions in both countries. In terms of the purpose of using Islamic digital banking services, savings are the main reason in both Indonesia (43.3%) and Malaysia (53.0%). The use of digital payment features is also much more prevalent in Indonesia (32.0%) than in Malaysia (18.7%). Meanwhile, the use of investment and financing accounts for a smaller proportion in both countries.

Table 2.
Demographic Profile

Characteristics	**Category**	**Indonesia (Freq)**	**%**	**Malaysia (Freq)**	**%**
Age	18-24 years	88	58.7	63	47.0
	25-30 years	35	23.3	47	35.1
	30+ years	27	18.0	24	17.9
Educational background	Bachelor's degree	122	81.3	95	70.9
	Master's degree	18	12.0	28	20.9
	PhD	10	6.7	11	8.2
Purpose in using Islamic digital banks services	Savings	65	43.3	71	53.0
	Digital payment	48	32.0	25	18.7
	Financing	15	10.0	16	11.9
	Investment	22	14.7	22	16.4
Monthly transaction using Islamic digital banks	<Rp1 million *<RM300*	68	45.3	65	48.5
	Rp1 million – Rp4 million *RM300 – RM1000*	47	31.3	32	23.9
	Rp4 million – Rp10 million *RM1000 – RM2500*	21	14.0	24	17.9
	+Rp10 million *+RM2500*	14	9.3	13	9.7
Duration of Islamic digital banks usage	<1 Year	53	35.3	96	71.6
	1 – 2 Years	38	25.3	38	28.4
	2 – 3 Years	25	16.7	0	0.0
	+3 Years	34	22.7	0	0.0

Source: Author's work (2025)

For monthly transaction values, in Indonesia, 45.3% of respondents had monthly transactions of less than IDR 1 million, while in Malaysia, 48.5% had monthly transactions of less than RM300. The second-largest category was IDR 1–4 million (31.3%) in Indonesia and RM300–1,000 (23.9%) in Malaysia. Higher transaction categories, such as Rp4–10 million/RM1,000–2,500 and more than Rp10 million/+RM2,500, cover only a small portion of respondents in both countries.

In terms of service duration, adoption patterns differ between Indonesia and Malaysia. In Indonesia, the use of digital Islamic banking shows a more even distribution, with 35.3% of respondents having used the service for less than 1 year, 25.3% for 1–2 years, 16.7% for 2–3 years, and 22.7% for more than 3 years. This pattern shows that, in addition to new users, a significant proportion of experienced users, indicating that the adoption of Islamic digital banking in Indonesia has entered a more mature, stable stage of use. Meanwhile, in Malaysia, most respondents (71.6%) were new users with less than 1 year of use, and the rest (28.4%) were in the 1–2-year range, with no respondents having used the service for more than 2 years. This condition is because Islamic digital banks in Malaysia were only established in mid-2024. These findings indicate that the adoption of Islamic digital banks in Malaysia is still in its early stages, with users in the familiarization phase and forming their experience with the services.

Outer model

In terms of the validity of the indicators used in this study, all indicators were found to have factor loading values greater than 0.7 (factor loading > 0.7), which indicates that all indicators used are valid. Then, based on Cronbach's alpha (CA), all constructs tested had an acceptable level of reliability (CA > 0.7). Then, for collinearity, it was reviewed through VIF, where the acceptable VIF limit is below 5 (VIF < 5) (Hair et al., 2014). In this study, all indicators and constructs for both countries are valid, reliable, and do not exhibit collinearity.

Table 3.
Outer Model Result

Construct	**Items**	**Country**	**Factor loadings**	**VIF**	**Cronbach's Alpha**	**CR**	**AVE**
TG	TG1	Indonesia	0.887	2.232	0.815	0.891	0.731
		Malaysia	0.953	4.780	0.933	0.957	0.882
	TG2	Indonesia	0.800	1.564			
		Malaysia	0.928	3.678			
	TG3	Indonesia	0.876	1.994			
		Malaysia	0.936	3.693			
RL	RL1	Indonesia	0.846	1.614	0.703	0.835	0.629
		Malaysia	0.863	2.186	0.886	0.929	0.814
	RL2	Indonesia	0.812	1.630			
		Malaysia	0.935	3.241			
	RL3	Indonesia	0.715	1.196			
		Malaysia	0.907	2.713			
AR	AR1	Indonesia	0.814	1.169	0.738	0.836	0.630
		Malaysia	0.907	2.834	0.905	0.940	0.840
	AR2	Indonesia	0.739	2.720			
		Malaysia	0.919	3.016			
	AR3	Indonesia	0.825	2.930			
		Malaysia	0.923	2.888			
RS	RS1	Indonesia	0.808	1.535	0.788	0.876	0.703

		Malaysia	0.794	1.594	0.804	0.884	0.718
	RS2	Indonesia	0.834	1.677			
		Malaysia	0.902	2.071			
	RS3	Indonesia	0.872	1.867			
		Malaysia	0.843	1.774			
EM	EM1	Indonesia	0.756	1.604	0.734	0.849	0.655
		Malaysia	0.922	2.977	0.900	0.938	0.833
	EM2	Indonesia	0.911	2.036			
		Malaysia	0.894	2.643			
	EM3	Indonesia	0.750	1.392			
		Malaysia	0.923	2.863			
CS	CS1	Indonesia	0.887	2.473	0.879	0.915	0.731
		Malaysia	0.886	2.993	0.915	0.940	0.798
	CS2	Indonesia	0.923	4.984			
		Malaysia	0.848	2.403			
	CS3	Indonesia	0.738	2.681			
		Malaysia	0.938	4.526			
	CS4	Indonesia	0.861	2.415			
		Malaysia	0.899	2.973			
TR	TR1	Indonesia	0.810	1.681	0.838	0.891	0.672
		Malaysia	0.905	2.819	0.874	0.914	0.728
	TR2	Indonesia	0.868	2.185			
		Malaysia	0.823	2.080			
	TR3	Indonesia	0.818	2.018			
		Malaysia	0.896	2.934			
	TR4	Indonesia	0.780	1.795			
		Malaysia	0.781	1.774			

Source: Author’s work (2025)

Furthermore, convergent validity can be reviewed through composite reliability (CR) and average variance extracted (AVE). All constructs in this study have CR (CR> 0.7) and AVE (AVE> 0.5) values that exceed the minimum requirements. Finally, for discriminant validity, testing is done using the Fornell-Larcker criterion. In tables 4 and 5, it can be seen that all square root values on the pivot are greater than the values below, indicating that the proposed model for both countries is adequate and meets the criteria.

Table 4.
Fornell-Larcker Criterion (Indonesia)

	AR	**CS**	**EM**	**RL**	**RS**	**TG**	**TR**
AR	**0.794**						
CS	0.656	**0.855**					
EM	0.754	0.658	**0.809**				
RL	0.705	0.592	0.715	**0.793**			
RS	0.738	0.548	0.709	0.749	**0.838**		
TG	0.593	0.641	0.663	0.744	0.578	**0.855**	
TR	0.706	0.599	0.661	0.554	0.595	0.467	**0.820**

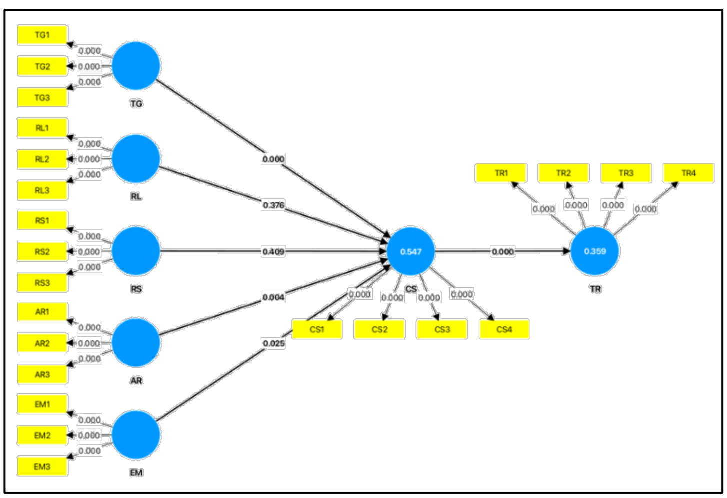
Source: Author's work (2025)

Table 5.
Fornell-Larcker Criterion (Malaysia)

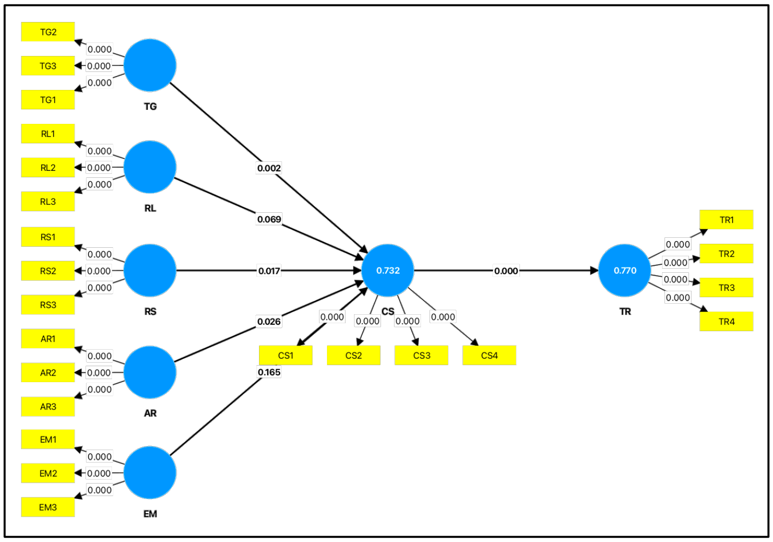
	AR	**CS**	**EM**	**RL**	**RS**	**TG**	**TR**
AR	**0.916**						
CS	0.744	**0.893**					
EM	0.699	0.739	**0.913**				
RL	0.633	0.609	0.504	**0.902**			
RS	0.697	0.741	0.800	0.503	**0.847**		
TG	0.733	0.808	0.790	0.593	0.751	**0.939**	
TR	0.799	0.877	0.825	0.708	0.798	0.883	**0.853**

Source: Author's work (2025)

Structural model



Source: Author's work (2025)
Figure 2. Indonesia Structural Model



Source: Author's work (2025)
Figure 3. Malaysia Structural Model

In this section, the effect size (f^2), coefficient of determination (R^2), predictive relevance (Q^2), path coefficient, and hypothesis testing will be examined. The next step is to evaluate the coefficient of determination (R^2) in the analyzed model. In PLS-SEM, R^2 is used to assess how well the independent variables explain the variance in the dependent variable (Hair et al., 2019; Yana et al., 2015). According to Hair et al. (2019), the R^2 values can be categorized as substantial (0.75), moderate (0.50), or weak (0.25). In this study, the R^2 for Indonesia's context value for CS is 0.547 and for TR is 0.359, indicating that CS falls in the moderate category, while TR falls in the weak-to-moderate category. Meanwhile, in Malaysia's context, CS value is 0.732 and TR value is 0.770, which fall into the moderate-to-strong category (Table 6).

Table 6.
Quality Criteria

Indonesia			Malaysia		
Construct	**CS**	**TR**	**Construct**	**CS**	**TR**
AR	0.077		AR	0.050	
EM	0.040		EM	0.009	
RL	0.001		RL	0.030	
RS	0.000		RS	0.038	
TG	0.099		TG	0.155	
CS		0.560	CS		3.339
R^2	0.547	0.359	R^2	0.732	0.770
Q^2	0.496	0.397	Q^2	0.697	0.828

Source: Author's work (2025)

In addition, the effect size (f^2) is evaluated to determine the strength of the influence of exogenous variables on endogenous variables. According to the criteria of Hair et al. (2019) and Hamid & Anwar (2019), effect size values are categorized as strong, moderate, or weak. Based on Table 5, the results in Indonesia show that the most substantial effect is TG on CS, with a f^2 value of 0.099, followed by AR on CS (0.077), EM on CS (0.040), and RL on CS (0.001). Meanwhile, RS on CS has no significant effect (f^2 = 0.000). For the CS to TR path, the f^2 value is 0.560, indicating a strong effect. Thus, TG and AR have the most notable contributions to CS, while CS has a strong effect on TR.

The results in Malaysia show that the strongest influencing factor is TG towards CS, with a value of f^2 of 0.155, followed by AR towards CS (0.050) and RS towards CS (0.038). RL towards CS (0.030) is considered weak. Meanwhile, the EM factor in Malaysia did not show a significant effect (f^2 = 0.007). For the relationship from CS to TR, the f^2 value was 3.560, which is exceptionally high and suggests a powerful linkage between satisfaction and trust among Malaysian respondents. Thus, TG and AR also contributed the most to CS, while CS had a strong effect on TR in the Malaysian context. Furthermore, predictive relevance (Q^2) is used to assess the model's predictive accuracy. Based on Hair et al. (2019), Q^2 values must be greater than zero ($Q^2 > 0$) to indicate that the model has predictive relevance. In this study, the Q^2 values for Indonesia are 0.496 for CS and 0.397 for TR, both of which are greater than zero. For Malaysia, the Q^2 values are 0.697 for CS and 0.828 for TR, both of which are also greater than zero. This result indicates that the models for both countries have strong predictive relevance and reconstruction quality for both endogenous constructs.

The next phase is to conduct hypothesis testing. It was previously mentioned that this study includes 11 hypotheses to be tested. The results of the hypothesis testing are presented in Table 7. For the Indonesian result, the dimensions of service quality that are found to have a positive effect on customer satisfaction are tangibles (β = 0.322, $p < 0.01$), assurance (β = 0.321, $p < 0.01$), and empathy (β = 0.321, $p < 0.05$). Meanwhile, the results in Malaysia show that tangibles (β = 0.383, $p < 0.05$), responsiveness (β = 0.182, $p < 0.05$), and assurance (β = 0.194, $p < 0.05$) were found to be significant for customer satisfaction. These results align with previous research by Ahmed et al. (2022), Izogo & Ogba (2015), and Sharma et al. (2024), which found that several dimensions of service quality are key factors in building and influencing customer satisfaction with banking services.

In the context of customer satisfaction, this study found that perceived trust is strongly influenced by customer satisfaction in both Indonesia and Malaysia. This finding aligns with research by Albaity & Rahman (2021), Khan et al. (2023), and Yap et al. (2012), which found that customer satisfaction is closely related to customer trust in the services they use. As the level of customer satisfaction increases, customer trust will also increase.

Table 7.
Hypotheses Test Result

	Hypothesized relationship	Country	Path coefficient (ß)	*t*-statistics	*p*-values	Remarks
H1	TG ->CS	Indonesia	0.332	3.789	0.000***	Supported
		Malaysia	0.383	2.810	0.002**	Supported
H2	RL -> CS	Indonesia	-0.033	0.316	0.376	Not Supported
		Malaysia	0.120	1.486	0.069	Not supported
H3	RS -> CS	Indonesia	-0.024	0.229	0.409	Not Supported
		Malaysia	0.182	2.121	0.017**	Supported
H4	AR -> CS	Indonesia	0.321	2.655	0.004***	Supported
		Malaysia	0.194	1.943	0.026**	Supported
H5	EM -> CS	Indonesia	0.236	1.962	0.025**	Supported
		Malaysia	0.095	0.973	0.165	Not Supported
H6	CS -> TR	Indonesia	0.599	10.850	0.000***	Supported
		Malaysia	0.877	29.860	0.000***	Supported
H7	TG -> CS -> TR	Indonesia	0.199	3.918	0.000***	Supported
		Malaysia	0.336	2.762	0.003**	Supported
H8	RL -> CS -> TR	Indonesia	-0.020	0.310	0.378	Not Supported
		Malaysia	0.105	1.482	0.069	Not Supported
H9	RS -> CS -> TR	Indonesia	-0.014	0.224	0.412	Not Supported
		Malaysia	0.160	2.120	0.017**	Supported
H10	AR -> CS -> TR	Indonesia	0.193	2.397	0.008***	Supported
		Malaysia	0.171	1.962	0.025**	Supported
H11	EM -> CS -> TR	Indonesia	0.141	1.932	0.027**	Supported
		Malaysia	0.083	0.972	0.166	Not Supported

Notes: Significant level denoted as ***1%, **5%, *10%

Source: Author's work (2025)

Regarding the mediating effect, this study found that customer satisfaction successfully mediates between several service quality factors and perceived trust. In Indonesia, factors mediated by customer satisfaction are tangibles (ß = 0.199, $p < 0.01$), assurance (ß = 0.193, $p < 0.05$), and empathy (ß = 0.141, $p < 0.05$). Furthermore, research conducted in Malaysia found that customer satisfaction successfully mediated the effect of tangibles (ß = 0.366, $p < 0.05$), responsiveness (ß = 0.150, $p < 0.05$), and assurance (ß = 0.171, $p < 0.05$) on perceived trust. These results are consistent with previous research by Darmawan (2019), Khan et al. (2023), and Yap et al. (2012). This finding indicates that service quality increases customer satisfaction, and in turn, helps build customers' perceived value of the services they use.

DISCUSSION

The purpose of this study is to evaluate service quality, customer satisfaction, and perceived trust of Islamic digital banks in Indonesia and Malaysia. In this study, the first step is to examine the effect of service quality on customer satisfaction. Service quality in this study is constructed based on the SERVQUAL framework, which divides service quality into five independent variables, namely tangibles, reliability, assurance, responsiveness, and empathy. After examining the effect of service quality on customer satisfaction, the next step is examining the effect of customer satisfaction on perceived trust. In addition, this study also examines the mediating effect of customer satisfaction on service quality and perceived trust. In Indonesia, of the 11 hypotheses tested, seven were accepted in this study. Meanwhile, in Malaysia, of the 11 hypotheses tested, there are a total of seven hypotheses accepted.

There are five factors of service quality, and tangibles are found to have the most significant effect in both countries. This variable is closely related to the ease of use, usability, and user interface of the application used by financial technology customers (Sharma et al., 2024). Customers of Islamic digital banks are heavily dependent on the application, as almost all transactions are executed through it. Given the high demand and usage of this application, customers interact more with Islamic digital banks through it and conduct all their daily transactions there as well. The presence of applications that are easy to learn, easy to use, and fun to operate will substantially enhance customer satisfaction with Islamic digital bank services. Research by Pratiwi et al. (2022) and Sharma et al. (2024) also indicated that the comfort of using an application depends on the user interface presented. The simpler the display, the easier and comfortable it is for users to use the application (Al-Kamal et al., 2024). Therefore, Islamic digital banks can gain an advantage by increasing the ease and comfort of customer use of the application.

The responsiveness factor relates to a company's ability to assist customers and provide fast service. Companies with high responsiveness tend to increase customer satisfaction when offering services (Amnas et al., 2025). This responsiveness is directly linked to the company's ability to communicate with its customers (Sharma et al., 2024). One way that Islamic digital banks can ensure high responsiveness is by providing fast, responsive information channels for customers. By doing that, customers will always feel they are receiving adequate attention and responses from Islamic digital banks. This factor has a significant influence in Malaysia, perhaps because the level of banking responsiveness is one of the indicators that distinguish one bank from another. Thus, the factor of responsiveness has a significant influence in Malaysia.

In this study, it is found that assurance has a compelling influence on customer satisfaction in both countries. Assurance refers to the certainty that transactions conducted in Islamic digital banks are Sharia-compliant (Ahmed et al., 2022). Basically, what distinguishes Islamic banks, or Islamic digital banks, from conventional banks is their compliance with Sharia. Customers choosing to use Islamic digital bank services rather than conventional digital bank options may do so solely for Sharia compliance. Ensuring that all transactions conducted by Islamic digital banks comply with Sharia rules is essential to maintaining customer trust. Based on research conducted by Ahmed et al. (2022) and Muhamad Sori et al. (2015), ensuring Sharia compliance is a top priority for Islamic financial institutions. Once an Islamic financial institution violates Sharia, customer trust will be lost, and this will cause customers to feel dissatisfied and leave the Islamic banks. The same context can be applied in the case of Islamic digital banks. Thus, Islamic digital banks need to provide a sense of security and assurance that all customer transactions are Sharia-compliant.

Furthermore, it was found that the empathy factor has a positive influence on customer satisfaction in Indonesia. Empathy in the context of service quality is defined as a construct closely related to customer relationship (Ong et al., 2023). In the context of Islamic digital banks, maintaining good relationships and communication with customers can increase their satisfaction with the services they use. Based on research conducted by Firmansyah et al. (2023), Ong et al. (2023), and Sharma et al. (2024), it was found that one of the ways that can be done to increase empathy for customers is to present a communication channel that can complete the direct connection between customers and the company. By doing so, customers will feel more valued by the company and will feel more satisfied with the services provided. Thus, a strong relationship and effective communication must be established between Islamic digital banks and their customers to increase customer satisfaction.

This study evaluates whether customer satisfaction affects customers’ perceived trust and whether customer satisfaction can mediate service quality on customer trust. In both countries, this study found that customer satisfaction has a positive influence on the trust received by customers. This finding is in line with the research conducted by Saputra (2024). Customer trust is one of the crucial factors in a company’s ability to retain its customers. Referring to research by Cardoso and Cardoso (2024) and Darmawan (2019), customer trust will determine whether they become loyal customers or leave the services they currently use. Therefore, Islamic digital banks must achieve and maintain customer satisfaction to build customer trust and encourage continued use of their services. Furthermore, customer satisfaction was also found to partially mediate the factors of service quality on the trust received by customers. The factors found to be mediated by customer satisfaction are tangibles, assurance, and empathy. This result means that as an Islamic financial institution, customer satisfaction is built with the certainty that the services they use are Sharia compliant, the ease of using digital bank applications, and the feeling of security due to good communication with Islamic digital banks, which contribute to building customer satisfaction and, at the same time, also build customer trust in Islamic digital banks.

CONCLUSION

This study was conducted to evaluate how digital service quality affects customer satisfaction and trust in the context of the growing Islamic digital banking industry in Indonesia and Malaysia. Using the SERVQUAL approach and SEM-PLS analysis, this study found that four dimensions of service quality, namely tangibles, assurance, responsiveness, and empathy, significantly affect customer satisfaction. The tangible factor emerges as the most dominant factor in both countries. This result highlights the importance of ease of use and application interface design in shaping the user experience. The assurance dimension emphasizes the important role of Sharia compliance certainty in the transaction process. The responsiveness dimension highlights the importance of fast service that Islamic digital banks can provide to help customers. Meanwhile, empathy emphasizes the importance of good communication and attention to user needs. In addition, this study shows that satisfaction has a positive effect on customer trust and acts as a partial mediator in the relationship between service quality and trust.

The results of this study imply that Islamic digital banks need to focus on improving the quality of the digital experience by enhancing the application’s ease of use, ensuring transparency in Sharia compliance, and strengthening customer relationships through responsive communication channels. For regulators, these findings underscore the importance of developing stronger governance guidelines and quality standards for Islamic digital services to maintain public trust. This study has limitations in its geographical scope and does not consider other variables, such as perceptions of data security or prior technological experience. Therefore, further research could expand the scope, compare different user segments, and include additional variables, such as system security and user interface design, to provide a more comprehensive understanding of the factors that shape customer satisfaction and trust in Islamic digital banks.

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