

# Determination of the Influence of Attitude and Sharia Compliance on Continuance Intention of Digital Islamic Banking Users, Mediated by Customer Satisfaction

*Darma Taujiharrahan*<sup>1\*</sup>, *Siti Mujibatun*<sup>1</sup>, and *Ratno Agriyanto*<sup>1</sup>

<sup>1</sup>Universitas Islam Negeri Walisongo Semarang, Indonesia

**Abstract.** The intention of Muslim consumers in Indonesia to continue using mobile banking services is investigated in this study. This research integrates two marketing theories, the expectation confirmation model and the Islamic theory of consumer behavior, to create a marketing framework model that may be used by Islamic banks. To address the problems of continuing to utilize mobile banking services in Islamic banks, this model includes attitudes, trust, perceived usefulness, satisfaction as a proxy for expectation confirmation, and sharia compliance as a proxy for Muslim customer behavior. A questionnaire with 136 replies was utilized to obtain the data used in the data analysis. To analyze measurements and structural models, the analysis technique employs SEM with a PLS approach. The findings show that directly, attitude and satisfaction have a significant positive effect on the continuance intention of sharia bank m-banking users. In indirect effect through satisfaction, attitude has a positive and sharia compliance through satisfaction have a positive and significant effect. This research gives helpful information that can be used by mobile banking service providers in Islamic banks to improve mobile banking services.

**Keywords:** Attitude, Sharia Compliance, Satisfaction, Intention

## 1 Introduction

In today's environment, using mobile applications or internet banking has become a quickly expanding trend. According to Kontan.co.id (2022), the value of digital banking transactions increased 46.53 percent year on year in February 2022. In addition to the advancement of the banking transaction system, public consumption behavior has changed, particularly in Indonesia. This began when the sharia system was established as a banking system. As a Muslim, there are certain provisions in transaction activities that are dictated by Islam. As a Muslim, you have specific rights in transaction activities that are dictated by your religion. This occurrence transforms consumer behavior theory (Ajzen, 1975) into an Islamic consumer behavior theory (Amin, 2014), demonstrating that Muslim customers have the spirit and incentive to follow religious law. From the technical aspect of contracts/transactions to the removal of the practice of interest indicated as usury

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\* Corresponding author: taujiharrahandarma@gmail.com

transactions, banking with a sharia system is necessary to provide service products that are appropriate and meet with the regulations approved by Islam. Based on a study of Muslim customer satisfaction, Kaakeh, et al (2019) and Ramadani, et al (2019) conclude that banking organizations that follow sharia provisions will be able to boost customer satisfaction in a religious setting.

In business terms, the willingness to use digital services such as mobile or internet banking is the embodiment of a service product, which means that the provider company will always anticipate clients to use digital banking services on a consistent basis. According to Lam, et al. (2004), sustainability can be described in terms of customer satisfaction, which is defined as the behavior of utilizing a service product on a regular basis and recommending it to others. Several study studies, including Inan (2021), Rahi (2019), Rahi (2021), Asnakew (2020), Anouze (2020), and Mandarin (2020), have examined the intention to continue using digital banking services. The results of these many research suggest that the expectation confirmation theory model can be used to represent a digital service user's desire to continue using the service (Oliver, 1980). Consumers will always have a tendency to set specific expectations (expectations) for the items or services they choose, according to this model, especially in the case of digital services (Chang et al., (2009); Oliver, (1985); Anouze & Alamro, 2020; Asnakew, 2020; Inan et al., 2021; Mandari et al., 2019; Rahi, Mazuri Abd. Ghani, 2019; Rahi, Mazuri Abd Ghani, 2021).

Furthermore, the ECT model was found to be inadequate to completely describe Islamic digital services in a study of Islamic banking. This is due to the fact that sharia perception is not incorporated in the ECT model. According to Anouze's (2019) research, sharia perceptions play a big role in the decision to return to Islamic banks. In many prior studies, sharia perceptions of factors that impact customer intention to use digital service facilities in Islamic banking were not taken into account. As a result, the maximal indicator in the growth of Islamic banking digital services is produced.

The ICBT model is expected to be a new perception of the development of Islamic digital banking services, especially for the Indonesian market. This study will identify a significant role in the influence of sharia perceptions on customer intention to use Islamic bank service facilities through the ICBT model, which is expected to be a new perception of the development of Islamic digital banking services, especially for the Indonesian market.

## 2 Literature Review

### 2.1 Islamic Theory of Consumer Behavior

Allah SWT commands all of his servants to follow the provisions of sharia. Allah SWT says in the Qur'an in verse 18 of the letter Al-Jasiyah:

*"Then We made you (Muhammad) follow the Shari'a (rules) of that religion, so follow (the Shari'a) and do not follow the wishes of those who do not know."*

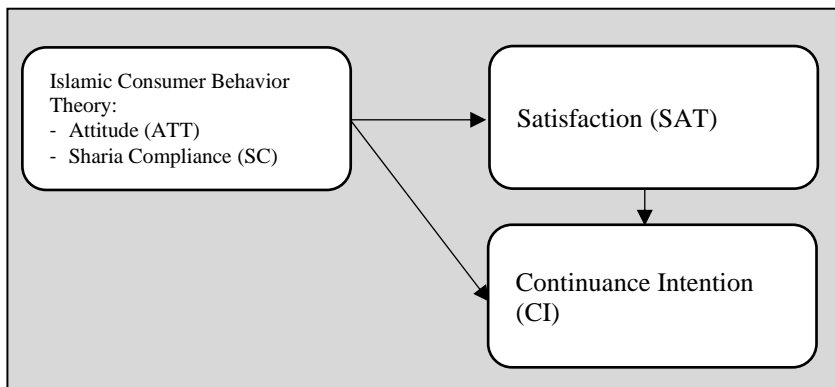
Various consumer behavior theories, such as the theory of reasoned action (TRA), the technology acceptance model (TAM), and the theory of planned behavior (TPB), guide human behavioral intentions based on the conventional worldview, and their application to halal and non-halal issues is not restricted (Amin, 2019; Lada et al., 2009; Memon et al., 2020). This shows that these concepts could be utilized to anticipate consumer behavior for haram and halal goods and services. In the mainstream worldview, consumer behavior theory does not impose any restrictions or prohibitions on individuals, therefore these theories fail to grasp Islamic philosophy and put it into practice in Islamic society. It also illustrates why existing theories of consumer behavior in Islamic societies may be insufficient. As a result, a new concept was born, focusing on psychology rather than Islamic finance (Amin, et al, 2014).

Based on the opinions of Mozer Kahf (1978) and Naqvi (1981), Amin (2017) discusses the notion of Islamic consumer behavior. Consumer theory is explained by Naqvi (1981) by proposing three fundamental aspects of Islamic consumerism: first, Muslim consumers' consumption is confined to halal products. Second, a Muslim shopper isn't always interested in every product. Third, the consumption of specific products by one person has consequences for others. While Monzer Kahf (1978) emphasizes that when it comes to eating, a Muslim will examine both the impact in this world and the impact in the afterlife. Consumption of delicious cuisine, in his opinion, is a virtue. Khan (1984, 1995), who argued that the consumer's first-order choices are "buying for worldly needs" and "purchasing for God's purposes," supports this viewpoint.

The goal of this study is to incorporate Islamic consumer behavior theory into the model in order to investigate the factors that influence the intention to use mobile/internet Islamic banking in the future. In measuring the satisfaction of consumers of Islamic banking services, Anouze (2019 & 2020); Kaakeh, et al (2019); and Ramadan, et al (2018) employed attitude and perception of sharia compliance as factors that characterize ICBT.

## 2.2 Hypothesis Formulation

Figure 1 depicts the research model presented in this study. The components comprised of ICBT their influence on the continuation intention of users of Islamic banking digital services are depicted in this figure.



**Figure 1.** Research Model.

### The influence of attitude on customer satisfaction

The idea of reasoned action and the theory of planned conduct proposed by Ajzen have been intensively explored in the study of a person's attitude (1991). According to him, attitude is a psychological propensity that shows itself when a person is analyzing a behavior and deciding whether or not to approve or disapprove of it (Thi Ngoc Mien & Phuong Thao, 2015). A person has a predisposition to show an emotion that occurs after the acquisition of a product or service, according to Oliver (1980). These emotions are organized into a construct that describes a person's happiness.

Based on this exposure, a hypothesis is formed that a person's attitude towards a product will affect the perceived satisfaction of the product. This hypothesis is supported by various previous studies including Ibrahim (2008) and Lee, et al (2015) which also showed significant results on the effect of attitude on customer satisfaction. Anouze (2019) and Amin (2014) narrow down this behavioral problem in the study of Islamic behavior as a confirmation value of the goodness of a product that is studied in the theory of Islamic consumer behavior. For this reason, the first hypothesis is formed, namely :

*H1.* Attitude has a positive and significant effect on customer satisfaction

### **Sharia compliance to customer satisfaction**

A sharia-compliant banking institution is one that runs on a sharia-compliant framework. Customers' subjective assessments of Islamic banks are based on this perspective (Ahmed et al., 2021). Sharia compliance has been extensively researched using Ajzen's (1991) theory of Islamic consumer behavior, which is also a development of the theory of reasoned action and the theory of planned behavior (Amin et al., 2014). According to him, sharia compliance is a requirement that a Muslim considers when using a product, because a product that complies with sharia regulations has an impact on the users' enjoyment, both physically and spiritually.

Based on this rationale, it is hypothesized that a person's impression of a product's syariah compliance will influence the product's perceived satisfaction. Several prior research, such as Kaakeh, et al (2008) and Ramadani, et al (2018), support this concept, with significant results on the influence of sharia compliance on customer satisfaction. In the study of Islamic behavior, Anouze (2019) and Amin (2014) also narrow down this behavioral problem as a confirmation value of the goodness of a product that is studied in the theory of Islamic consumer behavior. As a result, the second hypothesis is developed, namely :

*H2. Sharia compliance has a positive and significant impact on customer satisfaction*

#### **Effect of satisfaction on continuance intention**

A The fundamental criterion that defines the long-term viability of m-banking is satisfaction (Rezvani et al., 2017). According to him, the higher a person's perceived happiness with a service product, the higher the person's intention to use the service product in the future. The findings of Rahi and Ghani (2019) suggest that contentment has a favorable impact on the intention to use internet banking in the future. It was also discovered that reported satisfaction and benefit accounted for 75.4 percent of the variance in long-term usage intention (Rahi & Abd.Ghani, 2019). Confirmation theory also supports this conclusion, which will have an impact on client loyalty (Oliver & Bearden, 1985). As a result, the following theory is advanced:

*H3. Satisfaction has a positive and significant effect on customer continuance intention*

#### **Effect of attitude on continuance intention**

The degree to which a person likes or dislikes a certain technology is referred to as attitude. Favorable attitudes based on prior experiences and available knowledge have been demonstrated in several studies to have a positive impact on technology adoption (Ajzen, 1991). In the case of long-term technology use, research reveals that people who acquire technology with a good attitude continue to utilize it (Mandari, Daniel Ntabagi Koloseni, Julius Macha, 2020). Users who believe that utilizing mobile banking can boost their activities have a high likelihood of continuing to use mobile banking services, according to this study. In addition, Ibrahim (2008) and Lee, et al (2015) found that one's attitude has a substantial impact on one's contentment, and Rezvani et al., 2017 and Rahi and Ghani (2019) found that one's satisfaction has a significant impact on one's intention to continue, therefore the following hypothesis is formed:

*H4. Attitude has a positive and significant effect on continuance intention*

*H5. Indirectly, attitude has a positive and significant effect on continuance intention.*

#### **Effect of sharia compliance on continuance intention**

Customers regard sharia compliance as a negative element when it comes to banking organizations that use a sharia-compliant system. Customers' subjective assessments of Islamic banks are based on this perspective (Ahmed et al., 2021). Sharia compliance has been extensively researched using Ajzen's (1991) theory of Islamic consumer behavior, which is also a development of the theory of reasoned action and the theory of planned behavior (Amin et al., 2014). According to him, sharia compliance is a requirement that a Muslim considers when using a product, because a product that complies with sharia regulations has an impact on the users' enjoyment, both physically and spiritually. As a result, it is anticipated that banks who consistently assure sharia compliance in their institutions would be able to achieve

their clients' long-term goals (Anouze et al., 2019). As a result, the following theory is proposed:

*H6.* Sharia compliance has a positive and significant effect on continuance intention

*H7.* Indirectly, Sharia compliance has a positive and significant effect on continuance intention.

### 3 Research Method

#### 3.1 Data types and sources

Because it tries to see how one variable influences other variables, this research is classified as an explanatory study (Sudaryono, 2017). This approach was chosen based on the research objectives, which are to investigate the factors that influence Islamic bank customer satisfaction. Variable measurement is a research development (Ahmed et al., 2021; Asnakew, 2020; Hassan & Wood, 2020; Inan et al., 2021).

The data used is either qualitative data that has been quantified using the scoring method (Nugroho, 2018) and obtained directly from the source without the use of intermediaries, or primary data that has been collected using questionnaire techniques. The data originates from a preset sample drawn from a population based on specified parameters using a basic random sampling approach.

**Table 1.** Variable operational definition

Variable	Indikator
Attitude (Asnakew, 2020)	Using mobile/internet Islamic banking is a good idea
	Using mobile/internet Islamic banking would be a wise idea
	Using mobile/internet Islamic banking is fun
	We recommend using mobile/internet Islamic banking
Sharia Compliance (Ahmed, et al, 2021)	Mobile / internet Islamic banking according to Islamic sharia principles
	Mobile / internet Islamic banking without interest
	Islamic banking mobile/internet provides Islamic products and services
	Islamic banking mobile / internet applies the principle of profit sharing
Satisfaction (Inan, 2021)	Mobile / internet Islamic banking is effective
	Mobile / internet efficient Islamic banking
	Islamic banking mobile/internet fun
	Satisfactory Islamic banking mobile / internet
Continuance Intention (Inan, 2021)	Mobile / internet Islamic banking for current transactions
	Mobile/internet Islamic banking for future transactions
	Islamic banking mobile / internet for massive transactions
	Islamic banking mobile/internet for account management

Sources. Emerald Insight, Science Direct, Springer

#### 3.2 Population and samples

The target audience is a large or inactive user of mobile/internet sharia banking. With a total of 136 respondents in the category, non-probability sampling by chance (accidental sampling) was used (Sugiyono, 2015a).

#### 3.3 Data analysis technique

In the structural equation model, the partial least squares approach (SmartPLS) is utilized for path modeling to estimate structural measurements and parameters (Chin, 1998).

### Measurement Validation

Convergent validity (loading factor and AVE) and discriminant validity (Fornell Larcker Criteria and Cross Loading) tests are performed on measurement indicators using confirmatory factor analysis (CFA) (Wiyono, 2020). The minimal loading factor is 0.7, and the minimum value for AVE is 0.5, according to Lee and Kozar (2008). Wiyono (2020) stated that the Fornell Larcker Criteria value, which indicates the correlation of indicators to the parent variable, must be higher than other variables, and the cross-loading indicator value to the parent variable must be greater than 0.7 in the discriminant validity test.

The value of composite scale reliability (CR) and Cronbach's alpha are used to assess proof of dependability. The minimum PLS-based CR value measurement standard is 0.7, and the minimum Cronbach's alpha value is 0.6. (Chin, 1998; Fornell & Larcker, 1981; Sugiyono, 2015b).

Then, an uji goodness of fit or an uji kelayakan model is used to determine the regressive function of the sampel in order to determine the nilai sebenarnya (Wiyono, 2020). Wiyono (2020) menjelaskan bahwa goodness of fit dapat diukur dengan nilai NFI yang besar.

### Hypothesis test

The SmartPLS 3 application was used to test hypotheses using a structural equation modeling model based on the partial least squares PLS SEM technique, which was done in two steps: assessing the direct effect relationship and testing the relationship through mediating variables or indirect effects (Wiyono, 2020).

## 4 Result and Discussion

### 4.1 Model measurement

The validity and reliability tests reveal that all indicators are quite valid and reliable when it comes to explaining the latent variables in the study.

**Table 2.** Validity and reliability result

Research variables	Item	Outer Loading	AVE	Composite reliability	Cronbach's Alpha
Attitude	ATT1	0,922	0,793	0,939	0,912
	ATT2	0,911			
	ATT3	0,908			
	ATT4	0,816			
Sharia Compliance	SC1	0,713	0,675	0,912	0,878
	SC2	0,884			
	SC3	0,791			
	SC4	0,836			
	SC5	0,872			
Satisfaction	SAT1	0,948	0,865	0,962	0,948
	SAT2	0,906			
	SAT3	0,962			
	SAT4	0,903			
Continuance Intention	CI1	0,892	0,857	0,960	0,944
	CI2	0,957			
	CI3	0,928			
	CI4	0,925			

**Note(s):** ATT = Attitude, SC = Sharia Compliance, SAT = Satisfaction, CI = Continuance Intention.

The overall indication has a loading factor value of above 0.7 and an AVE value of above 0.5, as determined by convergent validity, which involves assessing the value of the loading

factor and AVE (Table 2). Furthermore, discriminant validity reveals that the correlation indicator value for the parent variable is higher than other variables, and the cross-loading indicator value for the parent variable is greater than 0.7 (Table 3 and Table 4), implying that all indicators are valid.

**Table 3.** Discriminant validity

	ATT	CI	SAT	SC
ATT	0,890			
CI	0,771	0,926		
SAT	0,780	0,805	0,930	
SC	0,648	0,655	0,731	0,822

**Note(s):** ATT = Attitude, SC = Sharia Compliance, SAT = Satisfaction, CI = Continuance Intention

Table 2 reveals that the total Composite reliability score is above 0.7, and the Cronbach's alpha value is above 0.6, indicating that all indicators are reliable.

**Table 4.** Cross loadings

	ATT	CI	SAT	SC
ATT1	0,922	0,712	0,716	0,557
ATT2	0,911	0,633	0,678	0,564
ATT3	0,908	0,707	0,766	0,610
ATT4	0,816	0,690	0,609	0,574
CI1	0,743	0,892	0,753	0,617
CI2	0,763	0,957	0,741	0,647
CI3	0,675	0,928	0,731	0,581
CI4	0,670	0,925	0,757	0,577
SAT	0,709	0,821	0,948	0,664
SAT1	0,755	0,756	0,906	0,697
SAT2	0,752	0,766	0,962	0,699
SAT3	0,684	0,642	0,903	0,657
SC1	0,579	0,518	0,537	0,713
SC2	0,526	0,600	0,673	0,884
SC3	0,534	0,512	0,630	0,791
SC4	0,472	0,476	0,541	0,836
SC5	0,550	0,570	0,603	0,872

**Note(s):** ATT = Attitude, SC = Sharia Compliance, SAT = Satisfaction, CI = Continuance Intention.

## 4.2 Structural analysis

**Table 5.** Direct effect

Pathway	STDEV	T Statistics	P Values	Hypothesis	Supported
ATT -> SAT	0,092	5,752	0,000	H1	Yes
SC -> SAT	0,080	4,851	0,000	H2	Yes
SAT -> CI	0,107	4,408	0,000	H3	Yes
ATT -> CI	0,090	3,868	0,000	H4	Yes
SC -> CI	0,085	0,993	0,321	H6	No

**Note(s):** ATT = Attitude, SC = Sharia Compliance, SAT = Satisfaction, CI = Continuance Intention. Regression analysis was carried out with a significance level of 0.05 in the NFI (model fit) 0.812, Sat R Square = 0,696; CI R Square = 0,704.

In this section, PLS is used to perform regression analysis. PLS is used to test the hypothesis as it has been compiled in the background. PLS is a more advanced study that looks at causal models with many components and elements (Hulland, 1999). According to Hulland (1999),



studies using this model offer R2 values for all endogenous constructs included in the model. The predictive power of the model for the dependent variable is measured by R2. And in the current study, it is reported that the R2 value for the dependent variable SAT reaches a value of 0.696 and for the dependent variable the CI reaches a value of 0.704 as quoted in Table 5.

In the direct effect test, as shown in Table 5, attitude (ATT) has a substantial impact on customer satisfaction (SAT) (P Value = 0.05 > 0.00). Customer satisfaction (SAT) is highly influenced by Sharia compliance (SC) (P Value = 0.05 > 0.00). Continuance intention (CI) is strongly influenced by attitude (ATT) (P Value = 0.05 > 0.00). Sharia compliance (SC) has no statistically significant effect on continuance intention (CI) (P Value = 0.05 > 0.32).

**Table 6.** Indirect effect

Pathway	STDEV	T Statistics	P Values	Hypothesis	Supported
ATT -> SAT -> CI	0,066	3,779	0,000	H5	Yes
SC -> SAT -> CI	0,062	2,977	0,003	H7	Yes

**Note(s):** ATT = Attitude, PU = Perceived Usefulness, PT = Perceived Trust, SC = Sharia Compliance, SAT = Satisfaction, CI = Continuance Intention. Regression analysis was carried out with a significance level of 0.05 in the NFI (model fit) 0.802, Sat R Square = 0,730; CI R Square = 0,712.

Table 6 shows the results of a test of the indirect effect of the variables attitude (ATT), sharia compliance (SC) on continuance intention (CI), as mediated by the customer satisfaction variable (SAT). Indirectly, attitude and sharia conformity have a substantial impact on customer satisfaction (P Value 0.05 > 0.00 and 0.05 > 0.00, respectively).

### 4.3 Discussion

#### Discussion of general finding

By merging two theoretical models with contrasting philosophies, this study provides new insight into the behavior of consumers of digital financial services at Islamic institutions. The theoretical model employed is ICBT, or Islamic consumer behavior theory, which is concerned not only with the afterlife but also with the world. Exogenous variables such as attitudes, sharia compliance, and customer satisfaction play a role in determining sharia bank customers' willingness in continuing to use digital services such as m-banking or internet banking, according to PLS results.

The results of the first hypothesis test show that there is a positive and significant influence on the attitude factor toward consumer continuance intention in using Islamic banking digital services; this result is relevant to the first hypothesis, which is based on the theory of Islamic consumer behavior; this result also confirms the findings of several previous studies, such as Ibrahim (2008) and Lee, et al (2015), and shows the meaning that users who have a positive attitude towards using Islamic banking digital services have a higher likelihood of using them (Ibrahim & Najjar, 2008). The results of the second hypothesis test reveal that sharia compliance has a favorable and significant impact on user satisfaction with digital Islamic banking services that are also based on ICBT. These findings support those of recent investigations by Kaakeh et al (2008) and Ramadani et al (2018).

The results of the third hypothesis test demonstrate that, according to the expectation confirmation theory, satisfaction has a positive and significant effect on continuation intention. Reznani et al. (2017) and Rahi & Ghani (2017) have already published similar findings (2019). The results of the fourth hypothesis test support previous findings in Mandari, et al (2020), Rezvani, et al (2017), and Rahi & Ghani (2019) that there is a positive and substantial effect of attitude on continuation intention. These findings suggest that because consumers believe m-banking provides a positive value based on their attitude, they are more likely to continue using it. As mentioned in the first hypothesis, such attitudes also influence user pleasure. In other words, once users are satisfied with the quality of m-banking



services, they are more likely to continue using the service. This means that it is common for new m-banking users to seek positive benefits from utilizing Islamic banking digital services in order to continue using them. The results of the sixth hypothesis test demonstrate that the sharia compliance component has a positive but not significant effect on continuation intention, contradicting the findings of Anouze et al (2019). This negligible finding demonstrates that customers are more likely to value their favorable attitude above their opinion of a digital service product's shariah compliance. These findings also suggest that as a measure of their enthusiasm in continuing to utilize Islamic banking digital services, users are less judgmental of sharia compliance difficulties.

In testing the indirect effect for hypotheses 5 and 7, there is a positive and significant influence on the effect of attitude on continuance intention through satisfaction, and satisfaction plays a partial mediation role in this result because the attitude factor can directly and significantly influence continuance intention. Whereas in hypothesis seven, sharia compliance does not have a direct influence on continuance intention, it can have a positive and significant effect on continuance intention indirectly through the satisfaction element. These findings suggest that satisfaction has a complete mediation role in the influence of sharia compliance on continuation intention. This conclusion may be a crucial factor for Islamic banks in offering digital services, as they must still pay attention to the element of compliance in order to provide physical and mental happiness to customers.

The findings of this study also reveal that there is a determined attitude in deciding a person's intention to constantly utilize Islamic digital banking services, despite the importance of the satisfaction element. However, when it comes to innovating, the issue of sharia compliance must remain a top priority, as it is a determining factor for service user happiness, which will have an impact on retention intentions.

### **Theoretical implications**

This study's theoretical implications are threefold. To begin with, this study adds to the growing body of knowledge in the literature on the long-term use intentions of Islamic banking's digital services. Second, we were successful in adding ICBT as a post-adoption factor for Islamic banking digital services in this study. While the perceived linkage of ICBT has a substantial influence on the perceived satisfaction elements, the data reveal that the perceived linkage of ICBT has no effect on the perceived satisfaction components. Finally, these scholars are concerned about implementing ICBT as a precondition for post-adoption of Islamic banking digital services (Anouze et al., 2019; Asnakew, 2020; Kaakeh et al., 2019; Lada et al., 2009; Ramadani et al., 2018).

### **Managerial implications**

The goal of this research was to explore if mobile banking would continue to be utilized indefinitely. The result, in particular, contributes to a better understanding of the banking industry's predictive factors: service quality and SDT, which can have a significant impact on maintaining m-banking customers. With more individuals utilizing m-banking to pay bills, recharge e-wallets, conduct e-commerce transactions, and send money in Indonesia, understanding predictive features is critical since it influences the possibility that the app will be used again and again. And the findings of this study show that the satisfaction function is a feature that can predict digital service customers' desire to continue using the service, indicating that Islamic banks should use a satisfaction-oriented strategy when determining their service offerings.

## **5 Conclusion**

Several conclusions can be drawn based on the above description of the research results. In testing the direct effect, using a model based on the theory of Islamic customer behavior, it shows that attitude and sharia compliance directly have a positive and significant influence

on customer satisfaction, indicating that H1 and H2 are accepted. Furthermore, attitude and contentment have a positive and significant impact on continuation intention, indicating that H3 and H4 are acceptable, but H6 is rejected due to the lack of a significant impact on sharia compliance on continuation intention. H5 and H7 are accepted in the indirect impact test, indicating that pleasure on H5 suggests partial mediation while satisfaction on H7 indicates full mediation.

This study is still limited to the use of religious behavior theory, so it hasn't been able to fully explain behavior in general, especially given that users of Islamic banking digital services aren't all Muslims. Future research should include models related to general behavior, such as expectation. Self-determinant theory, confirmation theory, and so on.

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