



USER INTEREST IN MASLAHAH-BASED MOBILE BANKING FOR MAINTAINING CUSTOMER LOYALTY

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Abstract: The development of digital services in Islamic banking demands alignment between technological convenience and the values of maqashid al-shariah. This study aims to identify user interest in the Muamalat DIN Mobile Banking application based on masalah and to analyze the role of its features in building customer loyalty. The research uses a qualitative approach with a case study design grounded in Islamic consumer behavior theory and the concept of maqashid al-shariah. The results show that interest in using the Muamalat DIN application is influenced by the need for Islamic banking services, religious trust, social demands, and institutional regulatory support. The main features that drive customer loyalty include security, ease of transactions, service benefits, and the function of distributing social funds. All of these features reflect the values of maqashid al-shariah in preserving religion, wealth, and social welfare. These findings confirm that applying the principle of masalah in mobile banking can enhance the trust and loyalty of Islamic banking customers.

Keywords: Mobile Banking; Masalah; Customer Loyalty; Maqashid al-Shariah

Abstrak: Perkembangan layanan digital perbankan syariah menuntut keselarasan antara kemudahan teknologi dan nilai-nilai maqashid al-syariah. Penelitian ini bertujuan mengidentifikasi minat pengguna terhadap aplikasi Mobile Banking Muamalat DIN berbasis masalah serta menganalisis peran fitur-fiturnya dalam membangun loyalitas nasabah. Penelitian menggunakan pendekatan kualitatif dengan desain studi kasus yang berlandaskan teori perilaku konsumen Islam dan konsep maqashid al-syariah. Hasil penelitian menunjukkan bahwa minat penggunaan aplikasi Muamalat DIN dipengaruhi oleh kebutuhan terhadap layanan perbankan syariah, kepercayaan agama dan tuntutan sosial, serta dukungan regulasi kelembagaan. Fitur-fitur utama yang mendorong loyalitas nasabah meliputi keamanan, kemudahan transaksi, manfaat layanan, dan fungsi penyaluran dana sosial. Seluruh fitur tersebut mencerminkan nilai maqashid al-syariah dalam menjaga agama, harta, dan kemaslahatan sosial. Temuan ini menegaskan bahwa penerapan prinsip masalah dalam mobile banking mampu meningkatkan kepercayaan dan loyalitas nasabah perbankan syariah.

Kata Kunci: Mobile Banking; Masalah; Loyalitas Nasabah; Maqashid al-Syariah

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Introduction

In the current era of digitalization, Islamic banking services have experienced significant growth in Indonesia. According to the Financial Services Authority (OJK), Islamic banking assets reached IDR 980.30 trillion at the end of 2024, up 9.88% YoY with a market share of 7.72%. On the digital user side, the BSI Mobile application recorded 7.12 million customers as of June 2024, an increase of ~33.9% from the previous year, with transactions reaching 247.5 million times worth IDR 299 trillion. In addition, a survey on Islamic financial literacy showed a literacy rate of 39.11%, indicating great potential yet still room for improvement. Given this situation, the Muamalat DIN application emerges as an innovation that not only prioritizes transaction convenience but also upholds the principle of *maslahah*—namely, Islamic values that emphasize social benefit and justice.

Literature facts show that education on Sharia values and the application of *maslahah* principles are very important to increase users' understanding and interest in technology-based Islamic banking products. In addition, transaction security and personal data protection are critical factors in determining users' trust and interest.¹ Changes in regulations regarding privacy and data security policies in the banking sector also affect the behavior of digital banking app users.² More recent studies emphasize the importance of service quality and user experience in enhancing customer loyalty in Islamic mobile banking.³ Recent research also shows that the integration of Sharia compliance, digital security, and regulation is key to the successful adoption of Islamic banking applications.⁴ In fact, from the perspective of Islamic financial technology, the adoption of mobile banking in the digital era is increasingly influenced by Sharia-based innovations and the preferences of young Muslim generation.⁵ This is in line with findings that confirm that the market share of Islamic banking is greatly influenced by factors of trust and digital service innovation.⁶

Various previous studies have discussed the factors that influence users' interest and loyalty towards sharia mobile banking services. Research has confirmed that trust and perceived usefulness are key determinants of the adoption of sharia digital services.⁷ Meanwhile, studies show that the perception of religious value plays a significant role in increasing the loyalty of users of Sharia-based e-banking.⁸ Research highlighting the

¹ C. Lee And H. Chen, “Consumer Trust And Risk Perception In Mobile Banking Adoption,” *International Journal Of Bank Marketing* 37, no. 3 (2019): 798.

² A. Hasan And N. Omar, “Privacy And Security Challenges In Islamic Mobile Banking Adoption,” *Journal Of Islamic Finance* 10, no. 2 (2021): 45.

³ N. Khomariyah And A. Hasan, “Competition Of Mobile Banking Service Quality Of Syariah Banking In The Digital Era,” *International Journal Of Islamic Studies And Education* 3, no. 2 (2022): 101.

⁴ R. E. Suswanto, “Bridging Faith And Innovation: A Systematic Literature Review Of Islamic Fintech Adoption Patterns And Regulatory Frameworks (2020–2024),” (2024).

⁵ A. Puspitasari, A. I. Febiyanti, L. D. Pramesti, And M. G. Prastiti, “User Experience Analysis Of Mobile Banking In Indonesia: Usability Testing & Ueq Case Study Of Bank Jago Syariah,” *Journal Of Information Systems And Engineering* 3, no. 1 (2025): 45.

⁶ R. Safrina, A. Rahmawati, And H. Abdullah, “Sharia Compliance And Digital Trust In Islamic Banking Adoption In Indonesia,” *FINANSIA : Jurnal Keuangan Dan Perbankan Syariah* 6, no. 1 (2025): 45.

⁷ F. Rahman, A. Rusli, “Trust And Perceived Usefulness In The Adoption Of Islamic Digital Banking Services,” *Jurnal Ekonomi Dan Bisnis Islam* 7, no. 2 (2021): 95.

⁸ M. Hidayat, S. Rahmawati, And I. Yusuf, “Religious Value Perception And Customer Loyalty In Islamic E-Banking: An Empirical Study,” *Asian Journal Of Islamic Management* 4, no. 3 (2022): 175.

importance of security and ease of transactions in maintaining customer loyalty on Islamic digital platforms. On the other hand, research emphasizing the relevance of the maqashid al-shariah principles in assessing the sustainability of Sharia financial technology innovations.⁹ Furthermore, research reviewing the management of public finance based on maqashid al-shariah during the classical period serves as a normative foundation for modern Islamic financial practices. Recent studies also emphasize that the dimension of maslahah can serve as an ethical framework distinguishing the Islamic financial system from conventional systems.¹⁰ In addition, research has found that integrating spiritual values into mobile banking increases users' trust in Islamic financial institutions. Meanwhile, research emphasizes that customer loyalty is influenced not only by service quality but also by social and religious values inherent in the Islamic banking system.¹¹ Research that expands on these findings by showing that a maslahah-driven design approach can strengthen customer trust and long-term commitment to digital Islamic banking products.¹²

Unlike previous studies that focused more on technological aspects, service quality, and religious perceptions, this study presents a novelty through an in-depth analysis of the integration of maslahah values and maqashid al-shariah in the context of user loyalty to the Muamalat DIN application. This approach provides a new perspective that the digitalization of Islamic banking is not only determined by efficiency and security but also by the extent to which maslahah principles can be internalized as spiritual and social values that strengthen long-term relationships between users and Islamic financial institutions. In addition, research highlighting the management of public finances based on classical maqashid shariah serves as a normative foundation for modern Islamic finance practices.¹³ This perspective emphasizes that digital innovation in Islamic banking, including the Muamalat DIN application, must remain rooted in the values of maqasid shariah to provide broad benefits for society.

Therefore, applications such as Muamalat DIN must comply with strict security and privacy standards, while also considering sharia values and maslahah to be widely accepted by the public. This study assumes that understanding the principle of maslahah, user experience, and perceptions of security are the main foundations in shaping interest and loyalty toward using Muamalat DIN Mobile Banking. This assumption is built on empirical findings from several previous studies that highlight the relationship between sharia values and user behavior in the context of digital banking. Research has found that the ease and

⁹ H. Ahmed, And K. Hassan, "Maqasid Al-Shariah And The Sustainability Of Islamic Finance Innovation," *Journal Of Islamic Accounting And Business Research* 11, no. 4 (2020): 889.

¹⁰ A. Mansur, M. Saifullah And N. Karim, "Maslahah Framework And Consumer Trust In Islamic Fintech Adoption," *Journal Of Shariah And Contemporary Finance* 6, no. 1 (2023): 91.

¹¹ M. Lubis, N. Fadlan, And S. Ramli, "Determinants Of Customer Loyalty In Islamic Banking: A Maslahah And Service Quality Perspective," *Journal Of Islamic Marketing* 14, no. 2 (2023): 215.

¹² R. Yusoff And M. Wahid, "Maslahah-Driven Design In Islamic Digital Banking: Building Long-Term Customer Engagement," *Journal Of Islamic Financial Innovation* 3, no. 1 (2025): 55.

¹³ A. Alimuddin And R. Alvia, "Pengelolaan Keuangan Publik Dalam Pandang Maqasid Syariah Islam Pada Masa Harun Ar-Rasyid," *Amal: Jurnal Ekonomi Syariah* 3, no.1 (2021).

speed of mobile banking services directly affect users' interest and satisfaction.¹⁴ Research that emphasizes the importance of user interface experience and user-friendly app design to increase engagement.¹⁵ While research shows that security and service quality are determining variables of trust in digital banking systems, other studies add that users' preferences for religious values and the reputation of institutions also reinforce the decision to adopt Sharia-based banking services.¹⁶ Referring to these findings, this study assumes that users' interest and loyalty towards the Muamalat DIN application are influenced by a balance between functional aspects (ease and security of service) and spiritual aspects (masalah values and the principles of maqashid al-shariah). However, factors such as limited digital literacy and the still low level of trust in technology in areas like Sinjai Regency are seen as potential challenges that could affect the acceptance and sustainability of using this application.

Methods

This research uses a qualitative approach with a case study design to explore in depth the phenomenon of user interest and loyalty towards the Muamalat DIN Mobile Banking application in a real-world context.¹⁷ The research location was centered at Ahmad Dahlan Islamic University in Sinjai, involving seven informants consisting of lecturers and staff. The limited number of informants was selected purposively considering that they were potential users who could provide in-depth perspectives on the application.¹⁸ Primary data were collected through semi-structured interviews, observations, and documentation, while secondary data were obtained from scientific articles, extension officer reports, and official websites related to Islamic banking. The data analysis process followed the model of Miles, Huberman, and Saldaña, which includes the stages of data collection, reduction, presentation, and drawing conclusions.¹⁹ To ensure the validity of the data, this study applies source, time, and technique triangulation, as well as paying attention to aspects of dependability and transferability so that the research results can be academically accountable.

¹⁴ Y. Putri, J. Nasution, And N. Yanti, "Analysis Of The Effectiveness Of Using Mobile Banking Services In Increasing Customer Satisfaction Of Bank Syariah Indonesia," *Iqtisaduna: Jurnal Ilmiah Ekonomi Kita* 11, no. 1 (2022): 55.

¹⁵ A. Puspitasari, A. I. Febiyanti, L. D. Pramesti, And M. G. Prastiti, "User Experience Analysis.

¹⁶ T. E. Sebayang, D. Budiman Hakim, T. Bakhtiar, And D. Indrawan, "The Investigation Of Preference Attributes Of Indonesian Mobile Banking Users To Develop A Strategy For Mobile Banking Adoption," *Journal Of Risk And Financial Management* 17, no.5 (2024): 250.

¹⁷ M. Fitrah, *Metodologi Penelitian: Penelitian Kualitatif, Tindakan Kelas & Studi Kasus*, (Jawa Barat: CV Jejak (Jejak Publisher), 2018).

¹⁸ Bank Muamalat, "Internet Banking Muamalat," <https://www.bankmuamalat.co.id/index.php/e-banking/internet-banking-muamalat>, (13 December 2024).

¹⁹ M. B. Miles, A. M. Huberman, And J. Saldaña, *Qualitative Data Analysis: A Methods Sourcebook*, (Thousand Oaks, Ca: Sage Publications, 2014).

Result And Discussion

The research results show that user interest in the Muamalat DIN application is primarily influenced by three main factors, namely:

First: Spiritual Needs

Spiritual needs, namely the desire to avoid usury practices and ensure financial activities comply with Sharia. This factor serves as a strong religious foundation in determining user preferences.²⁰ Aside from that, the need for Islamic banks arises from the public's demand for financial services that comply with Islamic principles. In this regard, Islamic banks offer solutions for individuals and organizations seeking financial management free from usury (interest), uncertainty (gharar), and gambling (maysir). By providing products and services based on Sharia values, Islamic banks fulfill both the spiritual and financial needs of the community, especially Muslims who are increasingly aware of the importance of adhering to religious laws in all aspects of life, including finance.

Based on the interview results, 'I am interested in using the Muamalat DIN application because it is the first Islamic bank to enter Sinjai and is greatly needed, both personally and to support Islamic Banking students.'²¹ The use of the Muamalat DIN Application by consumers generally depends on the activities being carried out, so using Muamalat DIN can help customers meet needs directly related to financial transaction activities.

Lecturers and staff at UIAD Sinjai realize that the need for Islamic banks is important for them to use Sharia-based applications in conducting financial transactions. Islamic teachings have guided Muslim consumers to use banking in accordance with Sharia principles.

A person's interest in participating in DIN transactions, or what can be referred to as economic activities that comply with Sharia principles, is increasing, one of the reasons being the demand for Islamic banks. This phenomenon can be explained from several perspectives, including economic, religious, and financial industry development aspects. The need for Islamic banks as a halal financial solution aligns with the findings of research conducted by Indri Faadilah and Aldianto Ilham, which stated that public awareness of using Islamic banking is growing, as people recognize the importance of a fair financial system that aligns with the principles of maslahah.²²

Overall, interest in DIN muamalat, particularly related to Islamic banking, arises from the need to conduct financial transactions in accordance with Hifz Al-Mal, and spiritual factors become one of the main drivers of public interest in Islamic banking services. The interpretation of QS. Al-Baqarah: 275 emphasizes the prohibition of riba in all forms, no

²⁰ T. E. Sebayang And S. Siregar, "The Investigation Of Preference Attributes Of Indonesian Consumers Towards Islamic Mobile Banking," *Journal Of Islamic Finance* 17, no. 3 (2024): 109.

²¹ Nurwahida, Personal Interview, (13 September, 2024)

²² I. Faadilah And A. Ilham, "Prospek Pengembangan Perbankan Syariah Di Indonesia," *Jurnal Kajian Dan Pengembangan Umat* 7, no. 1 (2024): 20.

matter how small the addition to the principal debt, because *riba* undermines justice and the blessing of transactions.²³

This foundation shows that Muslims need financial institutions that are not only materially profitable but also provide peace of mind through blessings and adherence to *Sharia*. In this context, the *Muamalat DIN* application becomes a relevant choice because it serves as both a financial and spiritual instrument. For the people of *Sinjai*, especially lecturers, students, and employees in the field of Islamic banking, the presence of Islamic banks in the region is seen as not only fulfilling daily transaction needs but also as a manifestation of *hifz al-din* in *maqasid al-shariah*, which is the protection of religion through financial practices that comply with *Sharia*.

The findings of this study reinforce the results of previous studies that emphasize that religiosity and spiritual motivation are important determinants of the public's interest in using Islamic banking services. Thus, interest in the *Muamalat DIN* application is not merely practical, but rooted in a spiritual commitment to avoid usury and achieve benefits in every transaction.

Spiritual factors are one of the main drivers of public interest in Islamic banking services. The interpretation of QS. *Al-Baqarah*: 275 emphasizes the prohibition of usury in any form, no matter how small the additional amount on the principal debt, because usury undermines justice and the blessings of transactions.²⁴ This basis indicates that Muslims need financial institutions that are not only materially profitable but also provide peace of mind through blessings and compliance with *Sharia*. In this context, the *Muamalat DIN* application becomes a relevant choice because it serves as both a financial and spiritual instrument. For the people of *Sinjai*—especially lecturers, students, and employees in the field of Islamic banking—the presence of the first *Sharia* bank in the area is considered urgent. They believe that *Sharia* banking services not only meet daily transactional needs but also represent an embodiment of *hifz al-din* in *maqasid al-shariah*, which is the protection of religion through financial practices that comply with *Sharia*.

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Second: Academic Needs And Regulations

Academic needs and institutional regulations, especially within the campus environment, play an important role in driving the adoption of the *Muamalat DIN* application. Lecturers and staff consider this application relevant not only for supporting daily financial activities but also as a means to set an example in using *Sharia*-based banking services that align with the principle of *maslahah*.²⁵ Institutional regulations have been proven to be a significant determinant in shaping individuals' interest in using *Muamalat*

²³ TafsirWeb, “Makna Surah Al-Imran Ayat 130,” <https://tafsirweb.com/1262-surat-ali-imran-ayat-130.html>, (20 September 2024).

²⁵ A. Puspitasari, A. I. Febiyanti, L. D. Pramesti, And M. G. Prastiti, “User Experience Analysis.

DIN. Campus policies that require lecturers and staff to use this application function not merely as administrative tools, but also as a mechanism of external control that reinforces subjective norms, as explained in the Theory of Planned Behavior.²⁶

These findings align with studies that assert institutional pressures in the context of Islamic banking can accelerate the adoption of digital services, as they provide legitimacy, assurance of Sharia compliance, and a sense of security for users.²⁷ Thus, institutional regulations not only facilitate initial usage, but also foster understanding, appreciation, and long-term loyalty to digital-based Islamic banking services.

A comparative analysis shows that regulatory factors cannot be separated from academic needs in the campus context.²⁸ Identifying that preferences for mobile banking in Indonesia are influenced not only by technical attributes such as security and convenience, but also by contextual factors in the form of institutional support. In the case of UIAD Sinjai, the needs of lecturers and students to carry out educational transactions (such as salary payments, tuition fees, and other academic needs) are facilitated through campus regulations that mandate the use of Muamalat DIN. Thus, regulations and academic needs work synergistically in shaping positive attitudes and behavioral intentions.

Studies that reinforce these findings show that external factors such as regulations, organizational support, and infrastructure play a significant role in increasing the adoption of digital financial services globally.²⁹ This emphasizes that an individual's decision to use Muamalat DIN is not merely the result of personal choice, but rather part of a collective process influenced by institutional authority.

Furthermore, institutional regulations not only encourage early adoption but also build new understanding regarding the benefits of Islamic financial services. This aligns with research that finds the adoption of Islamic mobile banking in Indonesia is influenced by a combination of religiosity, perceptions of blessing, and institutional legitimacy.³⁰ In the context of UIAD Sinjai, campus regulations make Muamalat DIN not just a financial instrument, but also an educational tool that strengthens academic and spiritual awareness of Islamic banking.

Thus, the main contribution of this research is to affirm that institutional regulations and academic needs are two complementary factors that strengthen users' intentions and loyalty toward Muamalat DIN. Regulations provide a framework of legitimacy and certainty, while academic needs ensure continued use. The combination of both makes this application relevant financially, socially, academically, as well as spiritually, ultimately enhancing public trust in the Islamic financial system.

²⁶ I. Ajzen, "The Theory Of Planned Behavior," *Organizational Behavior And Human Decision Processes* 50, no. 2 (1991): 179.

²⁷ K. M. Alam And M. S. Miah, "Do Islamic Banks Use Institutional Theory In The Light Of Shariah Governance? Empirical Evidence From A Muslimdoman Ant Country," *Heliyon* 10, no. 2 (2024).

²⁸ T. E. Sebayang And S. Siregar, "The Investigation Of Preference Attributes.

²⁹ P. Nevesand T. Oliveira, "Mobile Banking Adoption: A Multi-Factorial Study On Social Influence, Compatibility, Digital Self-Efficacy, And Perceived Cost Among Generation Z Consumers In The United States," *Journal Of Retailing And Consumer Services* 60, (2023): 102462.

³⁰ R. N. Febriandika, Harun, F. Hakimi, And Masrizal, "Determinants Of Consumer Adoption Of Islamic Mobile Banking Services In Indonesia," *Banks And Bank Systems* 18, no. 4 (2023): 30.

Third: Practical, Social, Religious Needs, And Loyalty

Practical needs such as ease of transactions, data security, and service accessibility have proven to be important factors in enhancing user efficiency and convenience.³¹ However, this factor cannot be separated from social demands that emphasize the importance of halal transactions, thus encouraging the community to switch to Islamic banking services.

In addition, religious awareness strengthens individual interest, as they are not only oriented toward financial gain, but also toward blessings and peace in transactions. This finding aligns with recent studies showing that the integration of spiritual values and practical needs is a key determinant of customer loyalty to Islamic banking services in the digital era.³² As conveyed by one of the informants, they expressed that 'My social environment, such as family and friends, strongly supports a Sharia-based lifestyle. Many of them have also been using Islamic banking services earlier, because we are in a campus environment that upholds Islamic teachings.'³³ A similar point was emphasized by another informant, "The main reason I chose Bank Muamalat is because of the Sharia principles they implement. As a Muslim, I feel it is important to ensure that my financial transactions comply with religious teachings, especially those that are free from usury."³⁴

These findings show that social and spiritual factors play a significant role in shaping public interest in the Muamalat DIN application. Support from the environment (family, friends, campus community) and religious beliefs are the main drivers of customer loyalty. This aligns with research that finds religious faith to be an important determinant in the decision to use Islamic banking services.³⁵ In addition, social environmental factors have been shown to strengthen people's preference for switching to Islamic banking.

The interpretation of Quranic verses such as QS. Az-Zukhruf: 43 can be understood as an emphasis on the importance of adhering to religious teachings, including in financial practices, making Sharia-based transactions seen as more reassuring and aligned with spiritual values. Thus, the decision to use the Muamalat DIN application is driven not only by practical needs but also by socio-religious awareness that fosters interest while simultaneously strengthening user loyalty. This is also reinforced by recent international studies showing that dimensions of religiosity and social norms are significant factors in the adoption of Sharia mobile banking.

These three factors complement each other and shape user loyalty, where the application is viewed not only as a transaction tool but also as a means of reinforcing spiritual and professional values. This finding is in line with recent literature emphasizing

³¹ B. A. Fianto, R. Rahmawati, And I. Supriani, "Digital Banking Adoption And Customer Satisfaction In Indonesian Islamic Banks: The Role Of Service Quality And Trust," *International Journal Of Islamic And Middle Eastern Finance And Management* 16, no. 4 (2023): 789.

³² S. Ali, M. Khan, And R. Abdullah, "Religiosity And Adoption Of Islamic Mobile Banking: The Mediating Role Of Perceived Trust," *International Journal Of Bank Marketing* 41, no. 6 (2023): 1152.

³³ Syakir, Personal Interview, (10 September, 2024).

³⁴ Wahyuningsih, Personal Interview, (25 September, 2024).

³⁵ D. Arita, I. Santoso, And F. Rahman, "Kepercayaan Agama Sebagai Determinan Minat Nasabah Dalam Memilih Bank Syariah Di Indonesia," *Jurnal Ekonomi Syariah*, 10, no. 2 (2022): 155.

the role of integrating religious values, the quality of digital services, and user experience in the adoption of Islamic mobile banking.³⁶

One of the main reasons for interest in DIN transactions is the desire to obtain financial services that comply with Maslahah Hifz Al-Mal. Financial management that is free from elements of *riba* (interest), *gharar* (uncertainty), and *maysir* (speculation), which are part of efforts to maintain blessings and fair distribution of wealth.

The Muamalat DIN application implements *maslahah*-based features to provide added value to customers. By meeting their needs according to Sharia principles, the bank can build customer loyalty that is not only based on service satisfaction but also on value alignment. The *maslahah*-based features in the Muamalat DIN application represent the integration of Islamic values and modern technology. By providing tangible benefits through convenience, security, social fund distribution, and spiritual support, the bank is able to create customer loyalty rooted in trust, satisfaction, and value alignment. The loyalty that is built not only becomes a business asset for the bank but also serves as an important contribution in supporting the welfare of the wider community.

Security

The Muamalat DIN application, as Bank Muamalat's digital platform, is designed not only to facilitate transactions but also to ensure the security of customers' data and financial activities. This security aspect is implemented through the use of high-level encryption technology that protects user data both during transmission and storage. This principle of caution aligns with Islamic teachings, which emphasize the importance of maintaining trust and information, as stated in QS. Al-Hujurat 49:6 regarding the need for verification before accepting or spreading information.

Interview results, "This application cannot be used on another smartphone even if others know the PIN and TIN. And even if we, as customers, change smartphones, we must first delete the old account and report to the bank so that it can be processed again."³⁷ strengthening this point. He stated: The quote emphasizes that the security of the Muamalat DIN system is not only based on data verification but also inherent in registered devices.

These findings are consistent with research indicating that Muamalat DIN's security system is very good because it includes the use of secure networks, login passwords, TIN (Transaction Identification Number), and automatic device IMEI detection. With a combination of strengthened regulations, encryption technology, and device verification, the Muamalat DIN application is able to provide a sense of security for users while also enhancing customer loyalty to Sharia financial services.³⁸

³⁶ I. Faadilah And A. Ilham, "Prospek Pengembangan Perbankan Syariah Di Indonesia," *Jurnal Kajian Dan Pengembangan Umat* 7, no. 1 (2024): 20.

³⁷ Salam, Personal Interview, (25 September, 2024).

³⁸ A. Maslikah And Siswahyudianto, "Optimalisasi Layanan Digital Islamic Network Dalam Meningkatkan Transaksi Nasabah Bank Muamalat," *Idaratuna: Journal Of Administrative Science* 4, no. 1 (2023): 63.

Distribution Of Social Funds

Bank Muamalat Indonesia, through the Muamalat DIN platform, offers various features to support the ease of distributing Sharia-based social funds. These features include zakat, infak, sadaqah, and waqf, which are designed to be efficient, transparent, and in accordance with Sharia principles. Through collaboration with Amil Zakat Institutions (LAZ), this application is directly connected to official institutions, ensuring that the distributed funds reach trusted recipients. Thus, Muamalat DIN not only facilitates social fund distribution but also raises public awareness about the importance of sharing for the welfare of the community.

The interview findings reinforce, "This feature is very useful. I feel that Bank Muamalat not only provides financial services, but also cares about my spiritual and social needs. By using Muamalat DIN, I find it easier to fulfill religious obligations such as zakat and waqf."³⁹ A similar point was emphasized by another informant, "I feel that with the features present at the end of each transaction, there is a question that indirectly reminds us to give charity. Even though the amount is small, it serves as a reminder for us to always give alms. In fact, the Muamalat DIN app also provides charity notifications at dawn."⁴⁰

Based on the results of the interview, it can be seen that Muamalat DIN not only facilitates the implementation of financial worship, but also fosters users' spiritual awareness. This is in line with QS. Al-Isra 17:26-27, which emphasizes that humans should give others their due rights, especially to relatives, the poor, and travelers, and prohibits wasting wealth. This verse carries a message of *maslahah*, particularly in the aspect of preserving wealth (*hifz al-mal*), which means using wealth for good purposes, not for extravagance. The interpretation of this verse also emphasizes that those who squander their wealth are considered comrades of Satan, so spending wealth in the way of Allah is a form of gratitude and obedience.

Thus, the presence of the zakat, infak, sadaqah, and waqf features in Muamalat DIN reflects the implementation of the *maslahah* principle while also strengthening the role of the Islamic bank as a facilitator of Islamic philanthropic activities. The question feature at the end of transactions and the Subuh sadaqah notifications demonstrate a unique innovation that not only provides practical benefits but also fosters positive spiritual habits among users.

Ease Of Transaction

In addition, the ease of transactions is one of the main factors that influence customers' interest and loyalty in using sharia mobile banking services. The Muamalat DIN application offers various features such as interbank transfers, bill payments, purchasing phone credit, and topping up e-wallets, all accessible through a single application. This aligns with sharia principles that promote benefit through practical and efficient services without neglecting the value of prudence.

³⁹ Nurwahida, Personal Interview, (13 September, 2024).

⁴⁰ Syakir, Personal Interview, (10 September, 2024).

Field findings show that users directly feel the benefits of this feature. As one student informant stated, 'In the past, I had to go to the ATM to transfer money or pay bills, but now I can do it through the Muamalat DIN app. It's very convenient, especially for students with busy schedules.'⁴¹ This quote indicates that the ease of use of the application is a key factor that makes customers prefer digital services over conventional methods.

Research supporting this finding states that transaction convenience is the dominant variable affecting user satisfaction and loyalty in Islamic mobile banking. Thus, the transaction convenience feature in Muamalat DIN not only meets the practical needs of customers but also strengthens the competitiveness of Islamic banking in facing digital transformation.

Benefits

Results If we look at the benefits offered, the Muamalat DIN application provides a lot of convenience for its users. One of them is simplifying sharia banking transactions without physical contact through the QRIS feature. In addition, this application also supports spiritual needs by offering services based on *maslahah*, such as the ZISWAF payment feature that makes it easier for users to fulfill zakat, infaq, and charity, as well as Islamic information features that include prayer schedules, hadith notifications, and charity programs. These various features make Muamalat DIN not only function as a transaction application but also as a means of supporting an Islamic lifestyle in accordance with sharia principles.

This is in line with the results that state, 'For me, the greatest benefit of this application is its ease of conducting transactions. I no longer need to go to the bank or ATM to make transfers or pay bills. In addition, the zakat and charity features make it very easy for me to fulfill my religious obligations at any time. I feel that this application truly supports my financial and spiritual needs.'

A similar opinion was also expressed by Nurhalisa, who emphasized, "The benefits of this application are felt in terms of time efficiency. I can complete various financial needs, such as paying electricity bills or transferring funds between banks, without having to leave the house. In addition, the available financial reports help me be more organized in recording expenses."

Based on the results of the interview, it can be concluded that Muamalat DIN provides significant benefits to users from various backgrounds, both in practical, spiritual, and financial management aspects. With features based on *maslahah* and modern technology, this application becomes a relevant solution to support an Islamic lifestyle. As Allah says in QS. Al-Jatsiyah/45:13:

وَسَخَّرَ لَكُم مَّا فِي السَّمَوَاتِ وَمَا فِي الْأَرْضِ جَمِيعًا مِّنْهُ إِنَّ فِي ذَلِكَ لَآيَاتٍ لِّقَوْمٍ يَتَفَكَّرُونَ

"And He has subjected to you whatever is in the heavens and whatever is on the earth – all from Him. Indeed, in that are signs for a people who reflect." (QS. Al-Jatsiyah, 45:13).

⁴¹ Student, Personal Interview, (10 September, 2024).

Tafsir Al-Mukhtashar explains that Allah SWT subjugates everything in the heavens and on earth for the benefit of humans, as evidence of His power and mercy. This includes modern technology, which can be utilized to make life easier. Thus, the Muamalat DIN application can be understood as a form of utilizing Allah's blessings in the field of technology, enabling people to manage their finances efficiently while remaining in accordance with Sharia principles. Based on the explanation above, it can be said that Muamalat DIN makes a significant contribution to its users, both practically, spiritually, and in terms of financial management. This application successfully combines Sharia principles with modern digital technology to create convenience and efficiency. User interest in the Muamalat DIN application arises from a combination of financial needs, spiritual motivation, and regulatory support. Innovative features based on *maslahah* not only support safe and practical transactions but also foster user loyalty because they align with Islamic values.

This is also reinforced by a unique feature that gives customers the opportunity to pay zakat worth IDR 1,500 each time they make a transaction. Thus, Muamalat DIN not only maintains the ease of transactions but also fosters spiritual awareness through the practice of sharing wealth (*zakat*), which ultimately enhances the benefits of this application for the community.

Table 1. *Maslahah*-Based Features in the Muamalat DIN Application in Building Customer Loyalty

Element	Benefit
Security	Hifz Ad-Din in the Muamalat DIN application security system has security keys in the form of a PIN (personal identity number) and TIN (telephone identity number) that feature data and user privacy protection systems. Hifz Al-Mal in the Muamalat DIN application security system provides protection to consumers from theft, data hacking, safeguarding the confidentiality of users' financial data, and preventing fraudulent or fake transactions.
Distribution of Social Funds	Hifz Ad-Din in the Muamalat DIN feature in terms of distributing social funds shows concern for the spiritual and social needs of its customers, supporting the principles of justice and compliance with Shariah, such as <i>zakat</i> , <i>infaq</i> , <i>sadaqah</i> , or <i>waqf</i> , which must be distributed to eligible parties in accordance with Shariah provisions. Hifz An-Nasl in the distribution of social funds through the Muamalat DIN feature helps manage <i>waqf</i> funds for projects that support sustainability, such as the construction of schools, mosques, and other facilities, and provides educational support for scholarship programs or education for underprivileged children. Hifz Al-Mal in the distribution of social funds via the Muamalat DIN feature ensures the effectiveness of social fund management in real time by utilizing digital technology.

Ease of Transaction	Hifz An-Nafs (protection of life), the DIN Muamalat feature helps users save time and energy. It also facilitates bill payments and makes it easier to distribute social funds. Hifz Al-Aql in the ease of transactions with the DIN Muamalat feature provides reminders for giving zakat and charity or managing budgets. In addition, it makes it easier to view transfer history and check balances.
Benefits	<p>Hifz Ad-Din (protection of religion), the muamalat DIN features benefit users from various backgrounds, both in practical and spiritual aspects, such as paying zakat, infaq, and charity.</p> <p>Hifz An-Nafs (protection of the soul), muamalat DIN provides comfort, security, and convenience for users in meeting life needs, such as bill payments.</p> <p>Hifz Al-Mal, the muamalat DIN features assist users in managing finances and developing wealth effectively and efficiently.</p>

The features of the Muamalat DIN application comprehensively represent the principle of *maslahah* in the *maqashid al-sharia* through the implementation of the values of Hifz ad-Din, Hifz al-Nafs, Hifz al-Aql, Hifz an-Nasl, and Hifz al-Mal in each of its digital services. The security system based on PIN and TIN reflects the protection of users' religion and wealth through guarantees of privacy, data authenticity, and fraud prevention. Features for distributing social funds such as zakat, infak, sadaqah, and waqf serve as an implementation of religious, social, and sustainability values that uphold distributive justice and public welfare. Transaction convenience demonstrates efforts to protect the life and intellect of users by providing services that are efficient, practical, and educational in managing Sharia-compliant finance. Meanwhile, the benefits offered by the application are not only functional and economical but also strengthen the spiritual values and user loyalty toward Islamic banking institutions. Thus, Muamalat DIN is not merely a digital transaction platform, but also an economic *da'wah* instrument that integrates spiritual, social, and technological dimensions to achieve welfare based on *maslahah*.

Conclusion

This study confirms that the implementation of the Muamalat DIN application based on the principle of *maslahah* has been proven to increase user interest and loyalty, with interviews showing that aspects of security, ease of use, and regulatory support are the main determining factors. Theoretically, these findings enrich the literature on the integration of Sharia values with digital financial technology, while also offering a new perspective on how the principle of *maslahah* can be translated into innovations in banking services. Practically, the results of this study provide guidance for Sharia banks to strengthen the development of features relevant to customer needs, expand Sharia-based digital literacy education, and optimize marketing strategies that emphasize the advantages of Sharia compliance. In the future, further research is recommended to expand the population scope using a quantitative or mixed-method approach in order to obtain a more comprehensive understanding of customer loyalty dynamics in the digital era.

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Author Contributions Statement

Z was responsible for developing the research design, data collection, and drafting the initial version of the article. IM and NS served as supervisors who provided conceptual guidance, academic supervision, and methodological support throughout the research process. HI contributed to refining the manuscript, submission, communication with the editor, and preparing revisions according to reviewer feedback. MQ contributed by strengthening the international perspective, providing theoretical review, and conducting the final review of the manuscript before publication. All authors have read, approved, and made substantial contributions to the final version of this manuscript.

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