FINANSIA : Jurnal Akuntansi dan Perbankan Syariah
P-ISSN: 2621-4636 E-ISSN: 2621-4644
Vol. 9 No. 2 July-December 2026
http://e-journal.metrouniv.ac.id/index.php/FINANSIA
DOI: https://doi.org/10.32332/finansia.v9i2.13473

DETERMINANTS OF PUBLIC PREFERENCE FOR DIGITAL ISLAMIC BANKING IN BANTEN

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Accepted: April 24, 2026	*Revised: August 19, 2026*	*Published: August 23, 2026*

Abstract: The digitalization of Islamic banking offers opportunities to expand financial inclusion; however, public preference for digital Islamic banking services remains influenced by technological and behavioral factors. This study aims to examine the impact of ease of digital access, trust in Islamic banks, and digital features and innovations on public preference for digital Islamic banking services in Banten Province. A quantitative approach using PLS was employed to analyze survey data collected from Islamic banking users. The results indicate that digital features and innovations have a positive and significant impact on public preference, whereas ease of digital access and trust in Islamic banks have a positive but insignificant impact. The insignificant effect of trust is a notable finding, given that credibility and adherence to Sharia principles are fundamental characteristics of Islamic banking. This suggests that trust alone is insufficient to determine public preference; technological and functional factors must be considered alongside institutional credibility.

Keywords: Digital Innovation; Ease of Access; Trust; Digital Sharia Banking; Public Preference

Abstrak: *Digitalisasi perbankan syariah memberikan peluang untuk memperluas inklusi keuangan, namun preferensi masyarakat terhadap layanan perbankan syariah digital masih dipengaruhi oleh faktor teknologi dan perilaku. Penelitian ini bertujuan untuk mengkaji pengaruh kemudahan akses digital, kepercayaan terhadap bank syariah, serta fitur dan inovasi digital terhadap preferensi masyarakat terhadap layanan perbankan syariah digital di Provinsi Banten. Pendekatan kuantitatif dengan menggunakan PLS diterapkan untuk menganalisis data survei yang dikumpulkan dari pengguna perbankan syariah. Hasil penelitian menunjukkan bahwa fitur dan inovasi digital berpengaruh positif dan signifikan terhadap preferensi masyarakat, sedangkan kemudahan akses digital dan kepercayaan terhadap bank syariah berpengaruh positif tetapi tidak signifikan. Pengaruh kepercayaan yang tidak signifikan merupakan temuan penting karena kredibilitas dan kepatuhan terhadap prinsip-prinsip syariah merupakan karakteristik fundamental perbankan syariah. Hal ini menunjukkan bahwa kepercayaan saja belum cukup untuk menentukan preferensi masyarakat; perlu mempertimbangkan faktor teknologi dan fungsional bersama dengan kredibilitas institusi.*

Kata Kunci: *Inovasi Digital; Kemudahan Akses, Kepercayaan; Perbankan Syariah Digital; Preferensi Publik*

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Citation of this article with the format Sufyati HS, Tati Handayani, Anggi Angga Resti, And Raihan Syawwary Suryana, "Determinants Of Public Preference For Digital Islamic Banking In Banten," *FINANSIA : Jurnal Akuntansi dan Perbankan Syariah* 9, no. 2 (2026): p.
DOI: https://doi.org/10.32332/finansia.v9i2.13473

Introduction

The banking industry plays a crucial role in Indonesia's economic growth by contributing to national income and allocating funds to productive activities. Islamic banking is an important component of Indonesia's financial system and plays a strategic role in promoting financial inclusion. As part of the formal financial institutions in Indonesia, Islamic banking is expected to contribute to the expansion of financial inclusion by providing financial services that are accessible and consistent with Islamic principles.[1] The continued development of Islamic banking indicates that the industry has become increasingly relevant to the Indonesian financial system. However, the growth of Islamic banking also requires banks to adapt their service delivery to changes in customer behavior and technological development. Digitalization has become an important direction of Islamic banking development because digital services can provide greater convenience, speed, accessibility, and flexibility in conducting financial transactions.[2] Recent research on BSI Mobile, for example, shows that digitalization has become an important mechanism for Islamic banks to improve their services and attract users, particularly among younger customers. Therefore, the development of Islamic banking is no longer concerned only with the growth of assets and institutional presence, but also with understanding whether the public prefers and is willing to use digital Islamic banking services.

Banten Province was chosen as the research location because it has a large and economically diverse population and is one of Indonesia's important industrial and economic regions. The development of industrial, commercial, and urban activities in Banten creates a heterogeneous environment for financial service providers and provides a substantial potential market for digital banking services. The diversity of economic activities and population distribution is relevant to digital Islamic banking because digital channels allow financial institutions to reach customers without depending entirely on physical branch networks. This condition makes Banten a relevant setting for examining public preferences toward digital Islamic banking, particularly preferences related to accessibility, trust, and digital service innovation.

Table 1. Population of Banten Province in 2023-2024

Regencies / Cities	Population by agency/City and Gender in Banten Province (Thousands of Persons)					
	Male		Female		Total	
	2023	2024	2023	2024	2023	2024
Pandeglang Regency	672,83	679,15	639,94	646,81	1.312,77	1.325,95
Lebak Regency	737,15	744,72	696,55	704,49	1.433,70	1.449,21
Tangerang Regency	1.716,76	1.734,73	1.645,84	1.665,76	3.362,61	3.400,49
Serang Regency	858,97	868,45	823,16	833,35	1.682,13	1.701,80
Tangerang City	984,14	989,88	966,45	974,09	1.950,58	1.963,97

[1] Putri Fitriyani, Muhammad Iqbal Fasa, And Is Susanto, "Peran Perbankan Syariah Dalam Meningkatkan Inklusi Keuangan Di Indonesia," *Jurnal Intelek Dan Cendekiawan Nusantara* 1, no. 5 (2024): 7324.

[2] Agus Alimuddin, Alfiansyah Imanda Putra, Ari Alfiani Saputri, Devy Kurniawati, And Novita Damayanti, "Achieving Marketing Lending Targets in the Perspective of Islamic Business Economics (A Study of BMT Assyafi'iyah Berkah Nasional Pekalongan)," *Jurnal Ilmu Perbankan dan Keuangan Syariah* 5, no. 2 (2023): 101.

Cilegon City	228,36	230,79	222,14	224,83	450,51	455,62
Serang City	369,57	375,00	354,23	359,87	723,79	734,87
South Tangerang City	694,96	698,14	696,69	701,35	1.391,65	1.399,50
Banten Province	6.262,73	6.320,85	6.045,00	6.110,54	12.307,73	12.431,39

Source: Population Projections for Regencies/Cities in Banten Province 2020-2035 Based on the 2020 Population Census

Table 1 shows that the population of Banten increased from 12.31 million people in 2023 to 12.43 million people in 2024. Tangerang Regency, Tangerang City, and South Tangerang City account for particularly large population concentrations. This demographic scale is relevant to the present research because population size represents the potential breadth of the market for digital Islamic banking services. At the same time, the population figures should not be interpreted as direct evidence of digital banking adoption. Rather, they demonstrate the size and diversity of the population in which different preferences toward digital financial services may emerge. Therefore, the population structure provides the demographic context for examining how convenience, trust, and digital features influence public preference for Islamic banking services.

The province of Banten is also experiencing the development of an Islamic economic and financial ecosystem, marked by the establishment of the "Sharia Tower" as a symbol of Islamic civilization in Indonesia and in line with the growth of the Islamic financial sector. According to the Financial Services Authority (OJK), the total assets of Islamic banking in Banten Province in 2023 increased by IDR1.4 trillion compared with the previous year. The growth of Islamic banking assets indicates an expanding Islamic financial ecosystem in the province. This development is relevant to digital Islamic banking because the expansion of Islamic financial institutions increases the need for service channels that can accommodate a broader customer base efficiently. As digital banking reduces dependence on physical branches, the development of the Islamic financial ecosystem can create opportunities for banks to offer Islamic financial services through more accessible digital channels. However, the growth of assets and Islamic financial institutions does not automatically guarantee public preference for digital services. Customers still need to perceive digital Islamic banking as useful, accessible, reliable, secure, and consistent with Islamic principles.

The community in Banten has diverse preferences when choosing banking services. This is consistent with consumer behavior theory, which states that preferences can be influenced by factors such as perceived value, trust, and service quality.[3] According to data from Databoks, the Muslim population in Banten Province reaches 94.8%. This demographic composition represents a substantial potential market for Islamic financial services. Nevertheless, a large Muslim population should not be interpreted as an automatic determinant of Islamic banking preference because customers may also consider technological convenience, perceived benefits, trust, security, and service features when selecting a banking service. The existence of customers who continue to use conventional banks demonstrates the importance of examining functional and technological considerations alongside religious considerations.

[3] Philip Kotler And Kevin Lane Keller, *Marketing Management*, (Boston: Pearson Education, 2016).

To enhance the competitiveness of Islamic financial services, innovation and digitalization are crucial steps that must be taken.[4] Islamic banking demonstrates a higher level of efficiency compared to conventional banking, and this efficiency further increases with the implementation of FinTech-based services.[5] The government, in collaboration with the OJK (Financial Services Authority), is committed to expanding the Islamic financial industry and establishing Indonesia as a global Islamic finance hub. The OJK supports banking digitalization through OJK Regulation No.12/POJK.03/2018, which defines digital services as electronic-based services that provide fast, easy, secure, and independent transactions.[6]

The adoption of digital banking is influenced by internal factors such as bank size, deposits, and profitability, as well as external factors such as competitive pressure and customer preferences.[7] This adoption process can also be understood through the Diffusion of Innovation theory, which explains how individuals evaluate and adopt new technologies.[8] Research on digital banking adoption among Islamic bank customers found that perceived compatibility, perceived relative advantage, perceived complexity, and technology self-efficacy are significant factors influencing digital banking adoption. Technology self-efficacy and perceived relative advantage were among the strongest factors identified in the study. The findings demonstrate that users' perceptions of the benefits and usability of digital services are important when explaining digital banking adoption.

The relevance of digital access convenience is also demonstrated by recent studies of Islamic banking applications. Research on BSI Mobile among the millennial generation found that convenience, trust, security, usefulness, and Islamic product features significantly influenced customer satisfaction. Similarly, research on the BYOND application among Generation Z found that perceived usefulness and perceived ease of use significantly influenced users' interest in using the application, with ease of use identified as the more dominant factor. These findings indicate that digital access convenience is an important consideration in users' evaluation of Islamic banking applications, particularly when customers are expected to conduct financial activities independently through digital platforms. Trust represents another important dimension of digital Islamic banking preference. Digital banking involves financial transactions through electronic systems and therefore requires customers to have confidence in the reliability and security of the service. Research on Sharia banking digital services found that trust significantly influences customers' intention to use digital Islamic banking services. The same study also found that personal innovativeness and habit influence intention, while performance expectations, personal innovativeness, and Sharia compliance influence actual use. These findings

[4] Ibrohim, Leni Triana, And Rina Nopianti, "Faktor-Faktor Yang Berperan Pada Literasi Keuangan Mahasiswa Muslim Di Kota Serang," *Owner* 6, no. 4 (2022): 4187.

[5] Hasanul Banna, M. Kabir Hassan, And Hassan Bataineh, "Bank Efficiency And Fintech-Based Inclusive Finance: Evidence From Dual Banking System," *Journal Of Islamic Monetary Economics And Finance* 9, no. 1 (2023): 1.

[6] Bagas Oges Bryan Pratama, Muhammad Iqbal Fasa, And Is Susanto, "Perkembangan Perbankan Syariah Di Era Digitalisasi," *Jurnal Intelek Dan Cendekiawan Nusantara* 1, no 5 (2024): 7773.

[7] Achmad Hidayat And Salina Kassim, "The Determinants Of Digital Banking Adoption Among Banks Offering Islamic Banking Services," *Journal Of Islamic Monetary Economics And Finance* 9, no. 4 (2023): 559.

[8] Everett M. Rogers, *Diffusion Of Innovations*, (New York: Free Press, 2023).

demonstrate that trust cannot be separated from the technological and Islamic characteristics of digital banking. In Islamic digital banking, customers must have confidence not only in the security and reliability of the digital system but also in the bank's adherence to Sharia principles.

The importance of trust is further supported by research on Islamic digital banking services. The study of digital Islamic banking for zakat payments found that trust, ease of use, and security significantly influenced public interest, both individually and simultaneously. In addition, research concerning Islamic digital banks emphasizes that trust is particularly important because digital banking reduces face-to-face interaction and requires customers to rely on the quality, security, clarity, and reliability of digital services. Thus, public trust is an important dimension for understanding why customers may prefer or reject digital Islamic banking services. Digital features and innovation represent the third important dimension. Customers increasingly evaluate digital banking applications according to the functions and benefits offered by the platform. Research on BYOND among Generation Z found that product innovation had a positive and significant effect on trust, while service innovation did not show a significant partial effect. The study also identified functional features and Sharia compliance as important drivers of user trust. This suggests that innovation is more meaningful when it produces functional benefits and responds to users' needs while maintaining Sharia compliance. The availability of Islamic features can also distinguish Islamic mobile banking from conventional banking and provide additional value to Muslim customers, thereby influencing consumer preference.[9]

To develop digital-based Islamic banking services in Banten Province, it is essential to educate the public about digitalization and improve supporting infrastructure so that digital financial services can reach different segments of society. By combining digital innovation with a Sharia-compliant approach, banking services can meet community needs while increasing trust in more modern and relevant Islamic financial solutions.[10] Digital literacy and infrastructure are therefore relevant supporting conditions for the development of digital Islamic banking because the availability of a digital service does not guarantee that all potential customers will be able or willing to use it.

The transformation of Islamic banking toward digital-based services has been formally supported through the strategic direction of Islamic banking development in Indonesia. The Financial Services Authority has identified digitalization as an important pillar for strengthening the Islamic banking industry, expanding service accessibility, and supporting the broader development of the Sharia financial ecosystem across Indonesia.[11] The digital transformation extends beyond the mere adoption of technology, encompassing the development of technological infrastructure, the enhancement of human resource

[9] Irfan Yusuf Nugroho And M. Pudjihardjo, "Pengaruh Persepsi Kemudahan, Persepsi Kegunaan, Ketersediaan Fitur Dan Literasi Keuangan Terhadap Preferensi Konsumen Menggunakan BSI Mobile," *Islamic Economics And Finance In Focus* 1, no. 2 (2022): 135.

[10] Atep Hendang Waluya And Samsuri, "Persepsi Masyarakat Tentang Hukum Syariah Menabung Di Bank Dan Tingkat Literasi Keuangan Syariah," *Al-Urban: Jurnal Ekonomi Syariah Dan Filantropi Islam* 2, no. 2 (2018): 135.

[11] Otoritas Jasa Keuangan, *Roadmap Pengembangan Perbankan Syariah Indonesia 2020–2025,* (Jakarta: Otoritas Jasa Keuangan, 2021).

capabilities, technology-based supervision, and the creation of innovative digital services. This strategic direction has encouraged Islamic banking institutions to develop various forms of digital services, ranging from fully digital banking models to digital platforms operated by established Islamic banks and digital Sharia business units. These developments provide an important context for examining public preferences toward digital Islamic banking, as the availability and expansion of digital services do not necessarily indicate that all services are equally preferred by the public.

Table 2. Sharia Digital Bank

Institution/Platform	Model	Year
Bank Aladin Syariah	Pure digital bank	2022 – now
BSI Mobile	Digital unit from BSI	Merged since 2021 – now
Bank Jago Syariah	Digital Sharia Business Unit	2023 – now

Source: Author's own

As shown in Table 2, the digital transformation of Islamic banking in Indonesia has developed through different institutional models. These include fully digital banks, digital services operated by established Islamic banks, and digital Sharia business units. This diversity demonstrates that the adoption of digital technology in Islamic banking does not follow a single institutional approach. Nevertheless, these platforms are presented only to illustrate the development of the digital Islamic banking environment and should not be interpreted as indicators of market dominance or customer preference. Their presence provides an important context for examining the factors that influence how the public evaluates and chooses digital Islamic banking services.

Within this context, public preference for digital Islamic banking may be influenced by several important dimensions, particularly digital access convenience, public trust, and digital features and innovation.[12] Digital access convenience reflects users' perceptions regarding the simplicity of accessing, understanding, and operating digital banking services. Public trust refers to the degree of confidence users place in the security, reliability, and compliance of Islamic banking services with Sharia principles. Meanwhile, digital features and innovation relate to the availability and continuous development of service functions that provide practical, financial, social, and spiritual value to users. Previous empirical studies have provided support for the relevance of these dimensions. Research has shown that ease of use has a positive effect on users' intention to adopt digital financial applications.[13] Similarly, research has found that customer trust is linked to customer satisfaction—particularly when banking institutions provide responsive service, prioritize customer interests, and foster confidence in their products and services—within the context of Sharia mobile banking.[14] Research reveals that the availability of features

[12] Fred D. Davis, "Perceived Usefulness, Perceived Ease Of Use, And User Acceptance Of Information Technology," *MIS Quarterly* 13, no. 2 (1989): 319.

[13] Choirotul Mahmudah And Sukaris, "Pengaruh Fitur Layanan, Kemudahan, Dan Keamanan Terhadap Minat Penggunaan Pada Aplikasi E-Wallet XYZ Di Gresik," *Management Studies And Entrepreneurship Journal* 5, no. 2 (2024): 7552.

[14] Zainatun Mastura, Azharsyah Ibrahim, And Syahriyal, "The Influence Of Service Quality And Trust On Customer Satisfaction," *SSRN Electronic Journal,* (2024): 1.

influences consumer preferences for BSI Mobile, particularly because Sharia-based features distinguish the application from conventional mobile banking services.[15]

Additional studies suggest that the quality of digital services is also relevant to users' decisions to continue using Islamic banking. Research involving Islamic bank customers in Indonesia found that application efficiency, security, and reliability significantly influenced the intention to continue using Islamic banking services. In contrast, application architecture and responsiveness were not found to have significant effects.[16] These findings imply that users may prioritize the practical performance of digital services, particularly their ability to facilitate efficient transactions, maintain security, and operate reliably, rather than focusing primarily on visual design or responsiveness alone.

The role of trust and innovation is also supported by research on the acceptance and use of Sharīʿah banking digital services in Indonesia. Previous findings indicate that trust contributes to users' intention to adopt digital Islamic banking, while personal innovativeness also plays a role in encouraging behavioral intention and actual use. In addition, Sharīʿah compliance has been identified as an important factor associated with actual use.[17] These findings indicate that the acceptance of Islamic digital banking involves more than technological convenience, as users may also consider their confidence in the institution, openness toward technological innovation, and perceptions of compliance with Islamic values. From the perspective of technological innovation, another study found that digital banking adoption among Islamic bank customers is influenced by factors such as relative advantage, technology self-efficacy, and perceived complexity.[18] This finding suggests that innovation will be more likely to encourage adoption when users perceive a clear benefit from the technology, possess sufficient confidence in their ability to operate it, and do not experience excessive difficulty when using the service.

Studies conducted in Indonesia further show that users' intentions toward digital banking are shaped by various behavioral and functional considerations. Performance expectations, social influence, price value, habits, and Islamic lifestyle have been identified as important factors affecting the intention to use digital banking services.[19] The varying significance of these factors indicates that public preferences may be influenced by a combination of technological benefits, social considerations, habitual behavior, and the characteristics of the users themselves.

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[15] Irvan Yusuf Nugroho And M. Pudjihardjo, "Pengaruh Persepsi Kemudahan, Persepsi Kegunaan, Ketersediaan Fitur Dan Literasi Keuangan Terhadap Preferensi Konsumen Menggunakan BSI Mobile," *Islamic Economics And Finance In Focus* 1, no. 2 (2022): 135.

[16] Nadia Rahma And Hafiez Sofyani, "The Influence Of Islamic Banking Digital Service Quality On Intention To Continue Using Islamic Banking: A Case Of Indonesia," *Journal Of Accounting And Investment* 25, no. 1 (2024): 269.

[17] Ade Sofyan Mulazid, "Determinants For Acceptance And Use Of Sharīʿah Banking Digital Services In Indonesia: Applying UTAUT 3, Trust, And Sharīʿah Compliance," *Journal Of King Abdulaziz University: Islamic Economics* 37, no. 1 (2024): 55.

[18] Imran Mehboob Shaikh, "Islamic Bank Customers' Adoption Of Digital Banking Services: Extending Diffusion Theory Of Innovation," *Journal Of Islamic Monetary Economics And Finance* 9, no. 1 (2023): 57.

[19] Darwis Harahap, Ahmad Afandi, And Try Mahendra Siregar, "The Islamic Banking Customers' Intention To Use Digital Banking Services: An Indonesian Study," *Journal Of Islamic Monetary Economics And Finance* 9, no. 3 (2023): 533.

However, empirical evidence regarding the role of convenience remains inconsistent. A 2026 study of Bank Syariah Indonesia KC Jambi Pattimura found that perceived usefulness and trust significantly affected mobile banking use, while perceived ease of use did not demonstrate a significant partial effect. Nevertheless, perceived usefulness, ease of use, and trust jointly influenced mobile banking use. These findings differ from the BYOND study, which reported that both perceived usefulness and perceived ease of use significantly influenced interest, with ease of use emerging as the dominant factor. Likewise, research examining digital Islamic banking for zakat payments identified trust, ease of use, and security as significant determinants of public interest. Such differences indicate that the influence of convenience may depend on the type of service, characteristics of users, technological context, and geographical setting.

Inconsistencies can also be observed in studies concerning digital service quality. Although efficiency, security, and reliability have been found to encourage the continued use of Islamic banking services, other dimensions, including application architecture and responsiveness, do not always produce significant effects. This demonstrates that users may not assign equal importance to every aspect of digital service quality. Instead, certain functional characteristics that directly influence transaction experiences and daily use may carry greater importance in shaping behavioral preferences.

A similar pattern can be found in research on innovation. The study of BYOND among Generation Z showed that product innovation significantly contributed to trust, whereas service innovation did not have a significant partial effect. This finding indicates that innovation itself does not automatically generate a positive response from users. The value of innovation may depend on whether it provides tangible benefits and improves the experience of using digital banking services. In addition, research on Sharīʿah banking digital services demonstrated the importance of personal innovativeness and Sharīʿah compliance in explaining users' behavioral intention and actual use. Therefore, the development of digital innovation in Islamic banking needs to consider not only technological advancement but also users' capabilities, perceived usefulness, trust, and Islamic compliance.

The importance of functional features is further supported by recent research involving Islamic bank customers in Jabodetabek. The study found that mobile banking features and user experience significantly influenced customer satisfaction and loyalty.[20] Users increasingly evaluate digital banking services based on practical considerations, such as the completeness of available features, ease of navigation, system reliability, and transaction security. These findings indicate that the quality and relevance of digital features may serve as an important factor in strengthening the attractiveness and competitiveness of Islamic banking services. Trust in digital Islamic banking may also develop through users' evaluations of service quality and satisfaction. A comparative study of Islamic digital banking in Indonesia and Malaysia found that service quality and customer satisfaction are important in the development of perceived trust. The study further

[20] Happy Adi Nugroho And Anies Lastiati, "Do Spiritual Values Matter? Examining The Role Of Mobile Banking Features And User Experience In Driving Customer Satisfaction And Loyalty," *Indonesian Interdisciplinary Journal Of Sharia Economics* 9, no. 1 (2026).

demonstrated that customer satisfaction plays a mediating role in the relationship between service quality and trust.[21] This finding suggests that public trust may be built gradually through positive experiences with the reliability, quality, security, and overall performance of digital banking services.

Despite the growing body of research, previous studies have generally concentrated on specific digital applications, particular demographic groups, or limited forms of digital financial transactions. For example, earlier research has examined BSI Mobile among millennials, BYOND among Generation Z, digital Islamic banking for zakat payments, Islamic bank customers in Jabodetabek, and users located within particular geographical areas. Other studies have focused specifically on the intention to continue using Islamic banking or on customer loyalty rather than broader public preferences. Consequently, empirical evidence concerning public preferences toward digital Islamic banking at a broader regional level remains relatively limited, particularly in Banten Province.

The geographical limitation of previous research also provides an important basis for further investigation. Research on the continued use of digital Islamic banking services has acknowledged limitations in the geographical distribution of respondents and recommended further studies across different regions. Similarly, research focusing on mobile banking features and user experience among Islamic bank customers in Jabodetabek suggested the need for broader geographical coverage and more diverse respondents to improve the generalizability of future findings. Banten represents a relevant setting for addressing this limitation because the province has a large and heterogeneous population, substantial economic activity, and a developing Islamic financial environment. Differences in users' digital capabilities, socioeconomic backgrounds, access to technology, and experiences with Islamic banking services may influence the factors that shape their preferences. Therefore, findings obtained from a specific application, demographic group, or geographical area cannot necessarily be generalized directly to the Banten context.

Accordingly, the research gap in this study is not limited to the absence of evidence from Banten Province. It also arises from the inconsistent findings concerning the relative importance of digital convenience, trust, service quality, and innovation in influencing users' preferences and adoption behavior. While some studies identify ease of use as an important determinant, others find that it does not independently influence usage. Similarly, trust may play a significant role in digital banking adoption, but its development can be influenced by other factors, including security, reliability, satisfaction, and Sharīʿah compliance. The findings on innovation also suggest that certain types of features may generate meaningful value for users, whereas other forms of innovation may not necessarily produce significant behavioral effects.

These empirical inconsistencies indicate the need for further research that simultaneously examines several important dimensions of digital Islamic banking within a particular regional context. Rather than concentrating on a single application or a specific customer segment, this study investigates public preference for digital Islamic banking by

[21] Abdullah Muhammad Al-Kamal, "Evaluating Service Quality, Customer Satisfaction, And Perceived Trust Of Islamic Digital Banks: Indonesia And Malaysia," *JEBIS: Jurnal Ekonomi Dan Bisnis Islam* 11, no. 2 (2025): 604.

focusing on three key dimensions that repeatedly emerge in previous studies: digital access convenience, public trust, and digital features and innovation. Therefore, this study aims to examine the factors influencing public preference for the digitalization of Islamic banking in Banten Province. Specifically, the study investigates the role of digital access convenience, public trust, and digital features and innovation in shaping public preferences. The findings are expected to enrich the literature on Islamic digital banking by providing evidence from a broader regional context. In practical terms, the study may also support Islamic banks in developing digital services that are easier to access, more reliable, responsive to users' needs, and capable of delivering innovative features while remaining consistent with Islamic principles.

Methods

This study employed a descriptive quantitative approach using primary data collected through a structured questionnaire. The population comprised Muslim residents of Banten Province domiciled in Serang City, Cilegon City, Tangerang City, and South Tangerang City who held an Islamic bank account. Because the population size was unknown, respondents were selected using purposive sampling based on the criteria of being Muslim and having an Islamic bank account. The minimum sample size was determined using the Lemeshow formula, resulting in 96 respondents, which was rounded to 100 respondents. This sample size was considered adequate for Partial Least Squares Structural Equation Modeling (PLS-SEM), which applies to studies involving relatively small samples.[22] Data were collected using a closed-ended questionnaire measured on a five-point Likert scale.

The research variables were operationalized based on established theoretical and empirical references and adapted to the context of digital Islamic banking. Digital accessibility refers to the extent to which users perceive digital Islamic banking services as easy to understand and use, measured through ease of learning, controllability, and flexibility. Trust represents customers' confidence in the competence, honesty, and reliability of Islamic banks and was adapted. Digital features and innovation refer to the technological characteristics and innovations provided by digital Islamic banking services, measured through relative advantage, compatibility, complexity, and product innovation, and the relevant feature literature. Public preference refers to consumers' tendency to choose digital Islamic banking services, measured through previous experience, compatibility with personal values, and willingness to switch. The original indicators were adapted by contextualizing the wording of each questionnaire item to digital Islamic banking while maintaining the conceptual meaning of the underlying constructs.

Data analysis was conducted using PLS-SEM with SmartPLS. Before structural model evaluation and hypothesis testing, the measurement model was assessed to establish the validity and reliability of the adapted questionnaire. Convergent validity was evaluated using outer loading and Average Variance Extracted (AVE), while internal consistency was assessed using Cronbach's Alpha and Composite Reliability. Indicators with adequate outer loading and constructs with AVE values above 0.50 were considered to demonstrate satisfactory convergent validity, while Cronbach's Alpha and Composite Reliability values

[22] Syafrida Hafni Sahir, *Metodologi Penelitian,* (Bantul: Penerbit KBM Indonesia, 2021).

exceeding 0.70 indicated acceptable reliability.[23] Indicators that did not meet the required loading criteria were eliminated based on the measurement model evaluation, after which the remaining indicators were reassessed to ensure that each construct demonstrated adequate validity and reliability before proceeding to structural model evaluation and hypothesis testing.

Result And Discussion

The study involved 100 Muslim respondents residing in Serang City, Cilegon City, Tangerang City, and South Tangerang City who held Islamic bank accounts. Respondent characteristics were presented based on gender, age, marital status, education, occupation, income, domicile, and length of customer tenure.

Table 3. Average Variance Extracted

Variable	Average Variance Extracted
Public Preferences (Y)	0.538
Ease of Digital Access (X_1)	0.507
Trust in Sharia Banks (X_2)	0.542
Features and Digital Innovations (X_3)	0.512

Source: Research Data Processing Results, 2026

The AVE results presented in Table 3 indicate that all constructs achieved values above the recommended threshold of 0.50, although several values remained close to the lower limit. This condition was associated with several indicators having relatively lower outer loading values after the initial indicators with the lowest loadings had been eliminated. The lowest retained loadings were observed for PM6 (0.691) for Public Preference, KD5 (0.635) for Digital Accessibility, KB7 (0.693) for Trust in Islamic Banks, and FI11 (0.631) for Digital Features and Innovation. The resulting AVE values were 0.538 for Public Preference, 0.507 for Digital Accessibility, 0.542 for Trust in Islamic Banks, and 0.512 for Digital Features and Innovation. All constructs therefore exceeded the minimum AVE criterion of 0.50, indicating adequate convergent validity. According to[24], an AVE value of at least 0.50 indicates that a construct explains more than half of the variance in its indicators. The constructs were retained because the remaining indicators maintained theoretical relevance to their respective constructs and satisfied the empirical loading criteria following the indicator refinement process. In addition, the reliability results indicated satisfactory internal consistency. Thus, construct retention was determined based on the combined consideration of theoretical relevance, outer loading, AVE, and reliability, rather than relying solely on Composite Reliability.

Table 4. Reliability Test Results

Variable	Cronbach's Alpha	Composite Reliability
Public Preferences (Y)	0.714	0.823
Ease of Digital Access (X_1)	0.754	0.836

[23] Duryadi, *Metode Penelitian Ilmiah: Metode Penelitian Empiris Model Path Analysis Dan Analisis Menggunakan SmartPLS,* (Semarang: Yayasan Prima Agus Teknik, 2021).

[24] Claes Fornell And David F. Larcker, "Structural Equation Models With Unobservable Variables And Measurement Error: Algebra And Statistics," *Journal Of Marketing Research* 18, no. 3 (1981): 382.

Trust in Sharia Banks (X_2)	0.841	0.826
Features and Digital Innovations (X_3)	0.841	0.880

Source: Research Data Processing Results, 2026

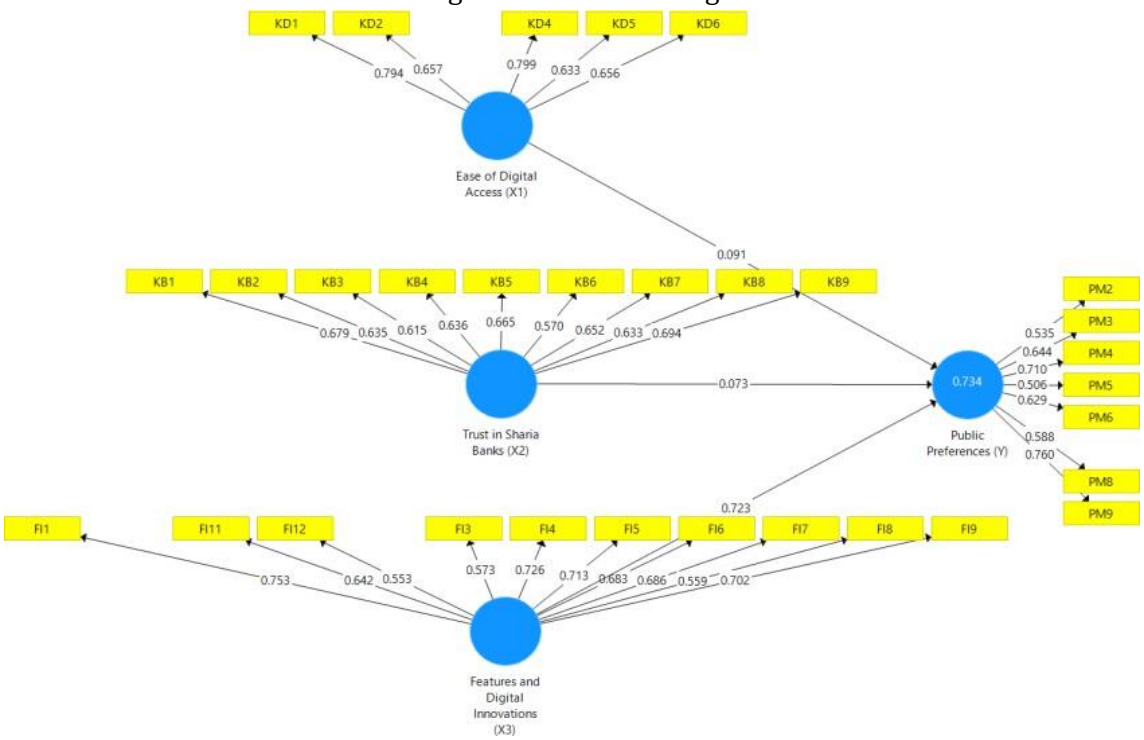
The reliability assessment presented in Table 4 shows that all constructs achieved Cronbach's Alpha and Composite Reliability values above the recommended threshold of 0.70. Public Preference obtained values of 0.714 and 0.823, Digital Accessibility 0.754 and 0.836, Trust in Islamic Banks 0.841 and 0.826, and Digital Features and Innovation 0.841 and 0.880, respectively. These results indicate satisfactory internal consistency across all constructs, with the reliability coefficients meeting the established criteria. Therefore, the measurement instrument demonstrates adequate reliability and is suitable for subsequent structural model evaluation and hypothesis testing.

Outer Model

Convergent Validity Test

The convergent validity assessment was conducted by examining the outer loading values of the measurement indicators. The initial assessment identified several indicators with outer loading values below the acceptable criterion, namely PM1 and PM7 for Public Preferences (Y), KD3 for Digital Accessibility (X1), and FI2 and FI10 for Features and Digital Innovations (X3). These indicators were removed by considering both their empirical contribution and conceptual relevance to the respective constructs.

Figure 1. Outer Loading



Source: Research Data Processing Results, 2026

As shown in Figure 1, the retained indicators have outer loading values ranging from 0.506 to 0.799. The highest loading is observed for KD4 (0.799), followed by PM9 (0.760)

and FI1 (0.753), while the lowest is PM5 (0.506). Although several indicators have loading values below 0.70, they were retained because their values exceeded 0.50 and remained conceptually relevant to their respective constructs. Overall, the results indicate that the retained indicators provide adequate convergent validity and can be used for further analysis. The reliability assessment further shows that all constructs have Cronbach's Alpha and Composite Reliability values above 0.70, indicating satisfactory internal consistency. Thus, the measurement model meets the required validity and reliability criteria and is suitable for subsequent structural model evaluation.

Inner Model

Coefficient of Determination (R^2) Test

The coefficient of determination (R^2) was used to assess the extent to which the independent variables explain the variance in the dependent variable. R^2 values of 0.75, 0.50, and 0.25 are generally interpreted as indicating high, moderate, and low explanatory power, respectively.[25] The R^2 value for Public Preference was 0.734, indicating that Digital Accessibility, Trust in Islamic Banks, and Digital Features and Innovation jointly explained 73.4% of the variance in Public Preference. Thus, the structural model demonstrated high explanatory power. The remaining 26.6% of the variance was attributable to factors outside the model, suggesting the potential influence of other variables, such as service quality, perceived usefulness, perceived security, religiosity, service costs, promotion, customer experience, and social or demographic characteristics. These factors may be considered in future research. Hypothesis testing was conducted using the bootstrapping procedure by examining the *t-statistic* and *p-value*. A hypothesis was considered supported when the *t-statistic* exceeded 1.984, and the *p-value* was below 0.05.

Table 5. Hypothesis Testing Results

Variable	Original Sample (O)	T Statistics (|O/STDEV|)	P Values
Ease of Digital Access (X_1) -> Public Preferences (Y)	0.091	0.657	0.511
Trust in Sharia Banks (X_2) -> Public Preferences (Y)	0.073	0.998	0.319
Features and Digital Innovations (X_3) -> Public Preferences (Y)	0.723	5.394	0.000

Source: Research Data Processing Results, 2026

The hypothesis testing results indicate that Digital Accessibility had a positive path coefficient of 0.091 (t = 0.657; p = 0.511), while Trust in Islamic Banks had a positive path coefficient of 0.073 (t = 0.998; p = 0.319). As both t-statistics are below 1.984 and the corresponding p-values exceed 0.05, neither relationship is statistically significant. Therefore, the hypotheses concerning the effects of Digital Accessibility and Trust in Islamic Banks on Public Preference are not supported. The path coefficients indicate the direction

[25] Azuar Juliandi, "Structural Equation Model Partial Least Square (SEM-PLS) Menggunakan Smartpls," *Jurnal Pelatihan SEM-PLS Program Pascasarjana Universitas Batam* 1, (2018): 16.

and magnitude of the structural relationships between the constructs and should not be interpreted as percentage contributions or effects.

In contrast, Digital Features and Innovation exhibited a positive path coefficient of 0.723 (t = 5.394; p < 0.001), indicating a positive and statistically significant relationship with Public Preference. Accordingly, the corresponding hypothesis is supported. The coefficient of 0.723 represents the direction and magnitude of the structural relationship rather than a 72.3% contribution or percentage effect. Overall, Digital Features and Innovation is the only predictor that demonstrates a significant positive relationship with Public Preference in the proposed structural model.

The Influence Of Ease Of Digital Access On Public Preference In The Development Of Islamic Bank Digitalization

Based on the hypothesis testing results, Ease of Digital Access has a path coefficient of 0.091, with a *t-statistic* of 0.657 < 1.972 and a *p-value* of 0.511 > 0.05. Thus, the hypothesis is rejected, indicating that Ease of Digital Access has a positive but non-significant relationship with Public Preference. This finding is consistent with previous research showing that ease of access does not significantly influence banking preferences because customers may place greater emphasis on other service attributes.[26] In contrast, other findings show that ease of access can positively influence customer satisfaction in the digital transformation of Islamic banking services.[27] Recent studies further demonstrate that ease of use remains relevant to the adoption of digital financial services, but its influence may operate alongside other considerations, particularly perceived usefulness, trust, security, and Sharia compliance.[28]

The non-significant relationship indicates that Ease of Digital Access may function as a basic service requirement rather than a distinguishing factor in shaping public preference. When digital banking platforms provide relatively comparable levels of accessibility, simple navigation, stable connectivity, and device compatibility may become expected standards rather than attributes that independently influence users' choices. This interpretation is supported by recent evidence showing that the acceptance of Islamic digital banking is influenced not only by ease of use but also by factors such as security assurance, perceived usefulness, social influence, and compliance with Islamic principles.[29] Therefore, in the context of Banten, improving accessibility remains important, but Islamic banks may need to offer more distinctive value through innovative features, reliable security, and services that respond to users' specific needs.

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[26] Siti Amalia Wulandari, Moh Fakhrurozi, And Noorikha Pandayahesti Saputeri, "Preferensi Mahasiswa Terhadap Bank Syariah Dan Konvensional (Studi Kasus Di Universitas Muhammadiyah Lampung)," *Jurnal Ilmiah Mahasiswa Perbankan Syariah* 5, no. 1 (2025): 147.

[27] Rini Rahayu Kurniati, Sri Nuringwahyu, And Muhammad Rafli Daidan, "Optimising Operational Excellence In The Digital Age: A Study Of Digital Banking Service Transformation In Indonesian Islamic Banks," *International Journal Of Business And Management Invention* 13, no. 11 (2024): 91.

[28] Tiago Oliveira, Maria João Sousa, And Rui Gonçalves, "Adoption And Use Of Digital Financial Services: A Meta Analysis Of Barriers And Facilitators," *Journal Of Innovation & Knowledge* 8, no. 4 (2023): 100459.

[29] Rizaldi Yusfiarto, "Enabling Islamic Internet-Only Banks Acceptance: An Empirical Analysis Of The UTAUT Framework And Islamic Compliance," *Journal Of Islamic Marketing* 15, no. 10 (2024): 2669.

The Influence Of Trust In Sharia Banks On Community Preference In The Development Of Islamic Bank Digitalization

Based on the hypothesis testing results, Trust in Sharia Banks has a path coefficient of 0.073, with a *t-statistic* of 0.998 < 1.984 and a *p-value* of 0.319 > 0.05. Thus, the hypothesis is rejected, indicating a positive but non-significant relationship between Trust in Sharia Banks and Community Preference. This finding differs from previous research showing that trust can strengthen customer satisfaction through perceptions of service quality and institutional reliability.[30] In the context of digital Islamic banking, however, trust may extend beyond confidence in the banking institution itself. Users may also evaluate the digital services through which banking transactions are conducted, including their reliability, security, and compliance with Sharia principles. Previous evidence similarly demonstrates that trust remains relevant to the adoption of Islamic digital financial services, although its influence operates alongside technological expectations and Sharia compliance.[31] Therefore, the non-significant relationship found in this study may indicate that institutional trust alone is insufficient to differentiate public preferences when users simultaneously evaluate both institutional and digital-service attributes.

This finding does not imply that trust is unimportant, but rather that Trust in Sharia Banks did not significantly explain differences in Community Preference within the present sample. Accordingly, Islamic banks need to translate institutional credibility into observable digital experiences through secure transactions, reliable systems, personal data protection, transparent information, and consistent Sharia compliance. Thus, although trust may remain relevant to the broader adoption of Islamic digital financial services, its influence on public preference may depend on how institutional credibility is experienced through the quality and reliability of digital banking services.

The Influence Of Features And Digital Innovations On Community Preference In The Development Of Islamic Bank Digitalization

Based on the hypothesis testing results, Features and Digital Innovations have a path coefficient of 0.723, with a *t-statistic* of 5.394 > 1.984 and a *p-value* of 0.000 < 0.05. Thus, the hypothesis is accepted, indicating that Features and Digital Innovations have a positive and significant relationship with Community Preference. This finding suggests that public preference for digital Islamic banking is influenced not only by access and trust but also by the tangible benefits offered through digital services. This result is consistent with previous research showing that the availability of relevant and easy-to-use features contributes to consumer preference for BSI Mobile.[32] In this study, user-friendly applications, 24-hour customer service, e-wallet or QRIS integration, real-time notifications, and advanced

[30] Zainatun Mastura, Azharsyah Ibrahim, And Syahriyal, "The Influence Of Service Quality And Trust On Customer Satisfaction," *SSRN Electronic Journal,* (2024): 1.

[31] Muhammad Maksum, Muhammad Muflih, Mohamad Mujibur Rohman, Fahmi Injaz, And Yulizar D. Sanrego, "Why Do Women Micro-Entrepreneurs Adopt Islamic Digital Financing? Perspectives From UTAUT, Trust And Sharia Compliance," *Journal Of Islamic Marketing* 16, no. 12 (2025): 3509.

[32] Irvan Yusuf Nugroho And M. Pudjihardjo, "Pengaruh Persepsi Kemudahan, Persepsi Kegunaan, Ketersediaan Fitur Dan Literasi Keuangan Terhadap Preferensi Konsumen Menggunakan BSI Mobile," *Islamic Economics And Finance In Focus* 1, no. 2 (2022): 135.

security represent practical innovations that can simplify users' financial activities and increase the attractiveness of digital Islamic banking services.

The Diffusion of Innovation perspective provides a theoretical explanation for this finding by suggesting that users are more likely to respond positively to innovations that are compatible with their needs, observable, and capable of providing practical value. International research on Islamic mobile banking similarly found that innovation characteristics, particularly compatibility and observability, influence customers' intention to adopt mobile banking, highlighting the importance of developing digital innovations that align with users' needs and Islamic values.[33] These findings help explain why Features and Digital Innovations show the strongest relationship with Community Preference in this study. Digital access and trust may serve as fundamental requirements, whereas distinctive and functional features provide additional value that users can directly experience and evaluate when choosing digital Islamic banking services.

The competitiveness of digital Islamic banking is therefore increasingly influenced by the value and customer experience generated through technological innovation. International evidence shows that banking innovation is associated with customer experience, satisfaction, and loyalty, demonstrating that innovation can influence customer behavior directly and indirectly through the quality of the experience created.[34] This interpretation is also consistent with the research report, which identifies complete and easy-to-use features, fast services, and transaction security as important considerations in selecting digital Islamic banking services. Islamic banks should therefore prioritize meaningful innovations rather than simply increasing the number of features, particularly through integrated Islamic financial services, digital payment facilities, responsive customer support, and reliable security. Technological innovation that creates relevant and positive customer experiences can ultimately strengthen satisfaction, loyalty, and public preference.[35]

Conclusion

Based on the empirical findings, ease of digital access exhibits a positive but statistically insignificant effect on public preference for digital Islamic banking, while trust in Islamic banks also shows a positive but insignificant effect. These findings suggest that accessibility and trust, although directionally relevant, may not independently constitute the primary determinants of consumers' preferences in the context examined. In contrast, features and digital innovations exert a positive and statistically significant effect on public preference, indicating that the functional value, relevance, security, and usability of digital banking features are more salient in shaping consumers' decisions to use digital Islamic banking services. Theoretically, this study contributes to the digital Islamic banking

[33] Heri Sudarsono, Muamar Nur Kholid, Aidha Trisanty, And Maisaroh Maisaroh, "The Intention Of Muslim Customers To Adopt Mobile Banking: The Case Of Islamic Banks In Indonesia," *Cogent Business & Management* 9, no. 1 (2022): 2154102.

[34] Pankaj Tiwari, "Effect Of Innovation Practices Of Banks On Customer Loyalty: An SEM-ANN Approach," *Benchmarking: An International Journal* 30, no. 10 (2023): 4536.

[35] Bernd Schmitt, *Experiential Marketing: How to Get Customers to Sense, Feel, Think, Act, and Relate to Your Company and Brands,* (New York: Free Press, 2010).

literature by demonstrating that technological functionality and innovation may have greater explanatory relevance than basic accessibility and general institutional trust in determining public preference. The findings also highlight an important empirical anomaly concerning the nonsignificant effect of trust, suggesting that trust may operate through more complex mechanisms or interact with other behavioral and technological factors. From a managerial perspective, Islamic banking institutions should therefore prioritize customer-oriented technological development by enhancing application usability, transaction speed and reliability, information and transaction security, and Sharia-compliant digital features. Such innovations should be guided by continuous customer feedback and usage evaluation to ensure that technological investments generate tangible value rather than merely increasing the number of available functions.

Several limitations should be acknowledged when interpreting these findings. The study is constrained by its geographical scope, sample size, and the limited set of explanatory variables examined, which may restrict the generalizability of the results to the wider Indonesian population. In addition, the quantitative design identifies statistical relationships but provides limited insight into the underlying reasons why ease of digital access and trust do not emerge as significant determinants of public preference. Future research should therefore extend the geographical coverage and employ larger and more diverse samples to enhance the representativeness and generalizability of the findings. Further studies may also incorporate additional explanatory variables, including financial literacy, Islamic financial literacy, religiosity, perceived usefulness, perceived security, service quality, perceived risk, customer satisfaction, personal innovativeness, and Sharia compliance. Moreover, qualitative methods, such as in-depth interviews and case studies, or a mixed-methods design, are recommended to explore the underlying mechanisms behind the insignificant effects of trust and digital access convenience and to provide a more nuanced understanding of consumers' preferences toward digital Islamic banking across different demographic and regional contexts.

Acknowledgments

We would like to express our gratitude to all parties who have helped in the successful completion of this research, namely the Dean of FEB UPNVJ, Head of the Sharia Economics Study Program FEB UPNVJ, Lecturers of Sharia Economics and Lecturers of Management FEB UPNVJ, and the UPNVJ community in general and Lecturers.

Author Contributions Statement

We conducted this research with the following division of tasks and roles: SH observed the determinants of public preference for digital- based Islamic banking services. Then, TH and AR reviewed provided data input related to the research object and processed the research.

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