

The Influence Digital Sharia Marketing on Consumer Trust And Loyalty Among Digital Banking Users of Islamic Banks

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ABSTRACT

This study examines the influence of digital sharia marketing (DSM) on consumer trust and loyalty, and the mediating role of trust, among digital banking users of Islamic banks. DSM is defined as the use of digital channels to communicate and deliver Islamic banking services in a manner that explicitly embeds Sharia compliance, transparency, and Islamic communication ethics, which distinguishes it from general digital marketing that is oriented mainly toward reach and conversion. Using a quantitative survey design, data were collected from 300 Islamic bank customers who actively use the banks' digital services and were analysed through path analysis on standardized composite scores, with the indirect effect tested using the Sobel test and a Monte Carlo confidence interval. The results show that DSM has a significant positive effect on consumer trust ($\beta = 0.505$, $p < 0.001$) and on consumer loyalty (total effect $\beta = 0.569$; direct effect $\beta = 0.385$; both $p < 0.001$), while trust significantly affects loyalty ($\beta = 0.365$, $p < 0.001$). Trust partially mediates the DSM-loyalty relationship (indirect effect = 0.184; 95% CI [0.126; 0.250]). DSM explains 25.5% of the variance in trust ($R^2 = 0.255$), and DSM and trust jointly explain 42.3% of the variance in loyalty ($R^2 = 0.423$). The study contributes an empirically tested DSM construct and offers guidance for Islamic banks in designing Sharia-compliant digital marketing strategies.

Keywords: Consumer Trust; Consumer Loyalty; Digital Banking; Digital Sharia Marketing; Islamic Banks.

INTRODUCTION

The development of digital technology in the last decade has brought significant changes to marketing strategies in various sectors, including Islamic financial institutions. The presence of the internet, social media, and digital platforms has shifted the interaction patterns between companies and consumers, from face-to-face interactions to faster, more practical, and broader-reaching digital communications [1][2]. In the context of Islamic financial institutions, digital transformation is not merely a demand of the times; but a strategic necessity to respond to the increasingly competitive market dynamics [3][4].

On the other hand, Islamic financial institutions have unique characteristics because they are based on Sharia principles that emphasize aspects of justice, transparency, ethics, and honesty in every business activity. These values become a

unique attraction for consumers who desire financial services that are not only efficient but also in accordance with Islamic teachings [5][6]. Therefore, the implementation of digital sharia marketing needs to pay attention to the integration between modern technology and the underlying sharia values.

Trust is a fundamental element in the financial services industry. Consumers will only be willing to use and remain loyal to financial institutions if they feel safe, transparent, and confident that the institution consistently adheres to Sharia principles [7][8]. Furthermore, the trust that is formed will encourage the emergence of consumer loyalty, characterized by repeat purchase behavior, positive recommendations to others, and emotional attachment to the institution [9]. However, the challenge that arises is how Islamic financial institutions can manage their digital marketing strategies not only to effectively reach consumers but also to strengthen trust and increase loyalty. This becomes crucial considering the increasingly tight competition, both from conventional financial institutions and digital-based fintech that offer more practical and innovative services [10][11].

Research on sharia marketing, digital marketing, as well as consumer trust and loyalty has been extensively conducted previously. Several previous studies highlight how digital marketing can enhance the reach and effectiveness of promotions in financial institutions. For example, research reveals the role of digital marketing strategies such as social media marketing in building brand trust and customer loyalty in Islamic banks, where digital media engagement has proven to strengthen consumer trust and loyalty through more interactive and transparent communication [12]. Additionally, the literature also highlights recent trends in Sharia-compliant digital marketing in Indonesia's Islamic finance sector, emphasizing the opportunities and challenges of digital marketing strategies to remain aligned with Sharia principles while enhancing customer engagement [13]. Meanwhile, other research emphasizes that consumer trust is an important factor in creating loyalty, especially in the intangible service industry. For example, a study in the context of Sharia digital banking found that trust plays a mediating role in the relationship between security, reputation, and customer loyalty, affirming that consumer trust is the main determinant of loyalty in Islamic digital services [14].

Although these studies provide a useful foundation, they differ from the present study in three respects. First, studies on digital channels in Islamic banking generally operationalise digital marketing through generic constructs such as social media marketing, social media engagement, or e-service quality, without treating Sharia compliance as an integral dimension of the digital marketing construct itself [12][15][16]. Second, studies that incorporate Islamic values mostly model them as customer-side characteristics, particularly religiosity, rather than as attributes of the institution's marketing communication. For example, Suhartanto et al. found that loyalty toward Indonesian Islamic banks is driven more by emotional attachment and religiosity than by perceived service quality [17], Abror et al. showed that religiosity moderates the link between service quality and customer satisfaction [18], and Muflih et al. explained loyalty to Islamic mobile banking through justice, religiosity, satisfaction, and trust [19]. Third, although trust has repeatedly been examined as a mediator in Islamic banking, namely between service quality and loyalty [20], between corporate social responsibility and loyalty together with

reputation [21], and between security, reputation, and loyalty in Islamic digital banking [14], its mediating role between a Sharia-based digital marketing construct and loyalty has not been tested. Therefore, the novelty of this study lies in (i) conceptualising and measuring digital sharia marketing as a distinct construct that integrates Sharia compliance, information transparency, digital communication ethics, religious value, and ease of digital access, and (ii) empirically testing its direct effects on trust and loyalty as well as its indirect effect on loyalty through trust among digital banking users of Islamic banks.

In this study, digital sharia marketing (DSM) is defined as the planning and execution of an Islamic bank's marketing communication and service delivery through digital channels (mobile banking, internet banking, websites, and official social media) in which Sharia principles are embedded in both the content and the conduct of the communication. General digital marketing is commonly understood as the use of digital technologies to create, communicate, and deliver value, with performance judged mainly by reach, engagement, and conversion [22][23]. DSM differs in that it additionally requires (a) Sharia compliance of the products and contracts being promoted, (b) truthful and transparent disclosure of costs, profit-sharing, and contract terms that avoids gharar and misleading claims, (c) adherence to Islamic communication ethics such as honesty, fairness, and modesty in content, and (d) the communication of religious value as part of the brand promise [24][25][26][27]. Thus, DSM is not merely digital marketing performed by an Islamic institution, but digital marketing whose content and process are themselves evaluated against Sharia norms.

Accordingly, this study aims to (1) examine the effect of DSM on consumer trust, (2) examine the effect of DSM on consumer loyalty, (3) analyse the effect of consumer trust on consumer loyalty, and (4) test the mediating role of consumer trust in the relationship between DSM and consumer loyalty among digital banking users of Islamic banks. Theoretically, this study extends the commitment-trust perspective to a Sharia-based digital marketing context; practically, it provides Islamic banks with evidence on which elements of digital marketing strengthen customer trust and loyalty.

Commitment-trust theory posits that trust arises when an exchange partner is perceived as reliable and as having integrity, and that shared values and open communication are key antecedents of trust [28]. Trust reflects a willingness to rely on another party based on its perceived ability, benevolence, and integrity [29], and in online settings it is shaped by the information and assurances conveyed through the digital interface [30]. In Islamic banking, customers establish relationships with the bank largely because they trust that it is Sharia compliant [31], and religiosity and perceived value are important antecedents of that trust [32]. Digital communication that demonstrates Sharia compliance, transparent disclosure, and ethical conduct is therefore expected to increase customer trust.

H₁: Digital sharia marketing has a positive effect on consumer trust.

Digital channels have become core service delivery channels, and the quality of e-banking services has been shown to enhance customer loyalty [16]. In Islamic banking, loyalty is shaped not only by functional service attributes but also by emotional and religious considerations [17], and loyalty formation has been linked

to the financial performance of Islamic banks [33]. A digital marketing approach that combines convenient access with Sharia-consistent value communication is therefore expected to encourage repeat usage, positive word of mouth, and resistance to switching.

H₂: Digital sharia marketing has a positive effect on consumer loyalty.

Trust reduces perceived risk in relational exchanges and is a key driver of loyalty [34], and brand trust leads to both purchase and attitudinal loyalty [35]. Studies of Islamic banks confirm that trust significantly affects the loyalty of both Muslim and non-Muslim customers [31] and position trust as a link between service quality and loyalty [20].

H₃: Consumer trust has a positive effect on consumer loyalty.

Because commitment-trust theory places trust as a central mediating variable between relational antecedents and outcomes [28], and prior Islamic banking studies show that service quality and corporate social responsibility influence loyalty through trust [20][21], DSM is expected to influence loyalty partly through the trust it generates. The research model therefore consists of three direct paths ($X \rightarrow Y_1$, $X \rightarrow Y_2$, $Y_1 \rightarrow Y_2$) and one indirect path ($X \rightarrow Y_1 \rightarrow Y_2$).

H₄: Consumer trust mediates the effect of digital sharia marketing on consumer loyalty.

METHOD

This research uses a quantitative approach with a survey method. The quantitative approach was chosen because this research aims to empirically and measurably test the relationships between variables through statistical analysis. The survey method was conducted by distributing questionnaires to respondents who are customers of Islamic banks who use the banks' digital services. The data obtained is then processed to determine the influence of digital Sharia marketing on consumer trust and consumer loyalty. The population in this study consists of customers of Islamic banks (Islamic commercial banks and Islamic business units) who use the banks' digital services. Islamic banks were chosen as the single object of this study because they offer well-established digital banking and marketing channels and operate under a uniform Sharia supervisory framework, which makes the DSM construct comparable across respondents; BMTs and Sharia fintech platforms were therefore excluded. The sample was taken using a purposive sampling technique, which is the selection of respondents based on the following criteria:

1. Respondents are active customers of an Islamic bank.
2. Respondents have used the bank's digital services (mobile banking, internet banking, or the official website and social media accounts of the Islamic bank).
3. Aged at least 18 years.

The minimum sample size was determined on the basis of statistical power and model complexity rather than the Slovin formula, because the Slovin formula is intended to estimate a proportion from a known, finite population and does not account for the statistical power required to estimate path coefficients [36]. An a priori power analysis using G*Power for a regression equation with two predictors (the most complex equation in the model), a medium effect size ($f^2 = 0.15$), $\alpha = 0.05$,

and a power of 0.95 requires at least 107 respondents [37]. The inverse square root method, assuming a minimum path coefficient of 0.20 at a 5% significance level, requires at least 155 respondents [38]. The final sample of 300 respondents therefore exceeds both minimum requirements.

This research consists of three variables:

1. Independent Variable (X): Digital Sharia Marketing
 - Definition: The use of digital channels (mobile banking, internet banking, website, and official social media) by Islamic banks to communicate and deliver services in a manner that embeds Sharia compliance, information transparency, and Islamic communication ethics.
 - Indicators (adapted from [24][25][26][22]):
 1. Sharia compliance
 2. Information transparency
 3. Digital communication ethics
 4. Religious value
 5. Ease of digital access
2. Mediating Variable (Y₁): Consumer Trust
 - Definition: Consumer belief that the Islamic bank is reliable, honest, and consistent in providing services according to Sharia principles.
 - Indicators (adapted from [28][29][30][32]):
 1. Reliability
 2. Integrity
 3. Transparency
 4. Religiosity-based trust
3. Dependent Variable (Y₂): Consumer Loyalty
 - Definition: Consumer commitment to continue using the services of the Islamic bank and recommending it to others.
 - Indicators (adapted from [39][40][35][17]):
 1. Repeat usage
 2. Word of mouth
 3. Emotional attachment
 4. Switching resistance

The research instrument used is a closed questionnaire with a 1–5 Likert scale, where: Strongly Disagree (SD), Disagree (D), 3 = Neutral (N), 4 = Agree (A), 5 = Strongly Agree (SA). The questionnaire is constructed based on the indicators of each variable. Example statement items:

- Variable of Digital Sharia Marketing: “The digital application of the sharia financial institution I use is transparent in providing cost information.”
- Variable of Consumer Trust: “I believe this Sharia financial institution operates according to Islamic principles in its services.”
- Variable of Consumer Loyalty: “I intend to continue using the services of the sharia financial institution even tho there are many other options.”

Instrument validity was assessed through convergent validity (item loadings and average variance extracted/AVE ≥ 0.50) and discriminant validity (Fornell–

Larcker criterion) [41], while reliability was assessed using Cronbach's alpha and composite reliability (≥ 0.70) [36]. Data analysis techniques include several stages:

1. Data Quality Test
 - Validity test (loading factor ≥ 0.5 ; Fornell–Larcker criterion for discriminant validity)
 - Reliability test (Cronbach Alpha ≥ 0.7 ; Composite Reliability ≥ 0.7 ; AVE ≥ 0.5)
2. Descriptive Test
 - Distribution of composite scores (mean, standard deviation, and range) and level segmentation (low, medium, high)
 - Average respondent responses to research variables
3. Statistical Assumption Test
 - Data normality
 - Multicollinearity ($VIF < 5$)
 - Heteroscedasticity (of the regression residuals)
4. Main Analysis: The structural relationships were estimated using path analysis based on ordinary least squares (OLS) regression on standardized composite scores, consisting of three equations: (1) $Y_1 = aX$; (2) $Y_2 = cX$ (total effect); and (3) $Y_2 = c'X + bY_1$ (direct effects). Analysis is conducted through:
 - Direct effect test: $X \rightarrow Y_1$ (H_1), $X \rightarrow Y_2$ (H_2), and $Y_1 \rightarrow Y_2$ (H_3), using t-tests on the standardized path coefficients.
 - Indirect effect test (H_4): the indirect effect of X on Y_2 through Y_1 is estimated as $a \times b$ and tested using the Sobel test [42] together with a 95% Monte Carlo confidence interval based on 20,000 draws [43], which, like bootstrapping, does not assume that the indirect effect is normally distributed [44]. Mediation is considered significant when the confidence interval excludes zero, and the type of mediation is determined following Zhao et al. [45].
 - Significance test at a significance level of 5% ($p\text{-value} < 0.05$).

RESULTS AND DISCUSSION

Description of Respondent Data

The dataset contains 300 respondents with three reflective constructs on a Likert scale (1–5): Digital Sharia Marketing (X) [5 items], Trust (Y_1) [4 items], and Loyalty (Y_2) [4 items]. All respondents met the screening criteria, namely active Islamic bank customers aged at least 18 years who use the bank's digital services. Because demographic attributes (age, gender, education, and length of relationship with the bank) were not available in the analysed dataset, respondent characteristics are described through the distribution of composite scores (average item per construct) and segmentation into low, medium, and high levels; this is acknowledged as a limitation of the study. Summary statistics of composite scores:

- X (Digital Sharia Marketing): mean = 3.00; SD = 0.80; min–max = 1.00–5.00
- Y_1 (Trust): mean = 3.00; SD = 0.83; min–max = 1.00–5.00
- Y_2 (Loyalty): mean = 3.00; SD = 0.84; min–max = 1.00–5.00

Level segmentation (based on tertile/quartile):

- X : low (≤ 2.60) 106 people; medium (2.60–3.40] 109; high (> 3.40) 85
- Y_1 : low (≤ 2.50) 104; medium (2.50–3.25] 100; high (> 3.25) 96
- Y_2 : low (≤ 2.75) 133; medium (2.75–3.25] 68; high (> 3.25) 99

Initial interpretation: the distribution tends to be symmetric around the midpoint (3), so the variability is adequate for testing the relationship between constructs.

Instrument Test Results (Validity & Reliability)

The quality of measurement was tested at the reflective construct level: internal reliability, convergent validity, and discriminant validity.

Internal Reliability

- Cronbach's Alpha
 - $X = 0.851$; $Y_1 = 0.830$; $Y_2 = 0.862 \rightarrow$ adequate (≥ 0.70).
- Composite Reliability (CR)
 - $X = 0.894$; $Y_1 = 0.887$; $Y_2 = 0.906 \rightarrow$ adequate (≥ 0.70).

Convergent Validity

- Average Variance Extracted (AVE)
 - $X = 0.627$; $Y_1 = 0.662$; $Y_2 = 0.708 \rightarrow$ adequate (≥ 0.50).
- Reflective Loadings (approximation of item-composite correlation)
 - X : 0.765–0.821
 - Y_1 : 0.783–0.841
 - Y_2 : 0.814–0.857
- Corrected Item-Total Correlation (CITC)
 - X : 0.622–0.705; Y_1 : 0.608–0.702; Y_2 : 0.664–0.735 $\rightarrow$ all ≥ 0.30 .

These results confirm strong convergent validity: high loadings and AVE exceeding the standard threshold.

Discriminant Validity (Fornell-Larcker)

- Square root of AVE: $\sqrt{AVE_x} = 0.792$; $\sqrt{AVE_{Y_1}} = 0.814$; $\sqrt{AVE_{Y_2}} = 0.842$.
 - Correlation between constructs: $r(X, Y_1) = 0.505$; $r(X, Y_2) = 0.569$; $r(Y_1, Y_2) = 0.559$.
- Since the square root of AVE for each construct is greater than all the correlations between constructs, discriminant validity is met.

Instrument test conclusion: The instrument is reliable and valid (convergent & discriminant), suitable for hypothesis testing.

Structural Model Results and Hypothesis Testing (Path Analysis)

Structural testing was conducted using OLS path analysis on standardized composite scores (z-scores); therefore, the reported β values are standardized path coefficients. Three equations were estimated to obtain the direct, total, and indirect effects:

- $Y_1 \sim X$ (the effect of Digital Sharia Marketing $\rightarrow$ Trust)
- $Y_2 \sim X$ (the effect of Digital Sharia Marketing $\rightarrow$ Loyalty)
- $Y_2 \sim X + Y_1$ (simultaneous effect; testing Trust mediation)

Summary of main results:

- Model 1 ($Y_1 \sim X$): $\beta_x = 0.505$; $t = 10.10$; $p < 0.001$; $R^2 = 0.255$, meaning that DSM explains 25.5% of the variance in trust.
- Model 2 ($Y_2 \sim X$): $\beta_x = 0.569$; $t = 11.94$; $p < 0.001$; $R^2 = 0.324$ (total effect of DSM on loyalty).

- Model 3 ($Y_2 \sim X + Y_1$): $\beta_X = 0.385$; $t = 7.54$; $p < 0.001$; $\beta_{Y_1} = 0.365$; $t = 7.14$; $p < 0.001$; $R^2 = 0.423$, meaning that DSM and trust jointly explain 42.3% of the variance in loyalty ($VIF = 1.34$).
- Mediation test: indirect effect ($a \times b$) = $0.505 \times 0.365 = 0.184$; Sobel $z = 5.83$; $p < 0.001$; 95% Monte Carlo CI = $[0.126; 0.250]$, which excludes zero $\Rightarrow$ significant mediation.

Because the direct effect of X on Y_2 remains significant after Y_1 is included and has the same sign as the indirect effect, the mediation is classified as complementary (partial) mediation [45]; the indirect effect accounts for 32.4% of the total effect ($0.184/0.569$).

Effect size (Cohen's f^2) on Y_2 :

- Contribution of X in the full model: $f^2 \approx 0.19$ (medium)
- Contribution of Y_1 in the full model: $f^2 \approx 0.17$ (medium)

Hypothesis decisions:

- $H_1 (X \rightarrow Y_1)$: Supported
- $H_2 (X \rightarrow Y_2)$: Supported
- $H_3 (Y_1 \rightarrow Y_2)$: Supported
- $H_4 (Y_1 \text{ Mediation})$: Supported (partial mediation, significant)

Discussion of Findings

Empirical results show that Digital Sharia Marketing directly plays a role in increasing customer trust and loyalty; at the same time, trust also positively contributes to loyalty and mediates the influence of digital sharia marketing on loyalty.

- Digital Sharia Marketing $\rightarrow$ Trust. DSM has a strong positive effect on trust ($\beta = 0.505$) and explains 25.5% of its variance. This finding aligns with commitment-trust theory, which emphasizes that shared values and open, honest communication are key antecedents of trust [28], and with evidence that online trust is built through the assurances communicated by the digital interface [30]. It is also consistent with [12], who found that social media marketing builds brand trust in Islamic banks, and with Amin et al. [31], who showed that Muslim customers relate to Islamic banks because they trust that the banks are Sharia compliant. The present study extends these findings by showing that it is not only the presence of digital communication but also its Sharia content, namely compliance, transparency of costs and contracts, and ethical messaging, that is associated with trust. A plausible explanation is that, in Islamic banking, a central uncertainty faced by customers is whether the institution genuinely adheres to Sharia, and DSM addresses that uncertainty directly.
- Digital Sharia Marketing $\rightarrow$ Loyalty. DSM has a significant total effect on loyalty ($\beta = 0.569$) and retains a significant direct effect ($\beta = 0.385$) after trust is controlled for. This supports studies showing that the quality of digital banking services enhances loyalty [16] and that social media marketing strengthens loyalty to Islamic banks [12]. However, the finding differs from Suhartanto et al. [17], who reported that perceived service quality did not directly affect loyalty toward Indonesian Islamic banks, with loyalty being

driven instead by emotional attachment and religiosity. The difference is likely due to construct content: the DSM construct in this study combines functional digital attributes (ease of access and information quality) with religious value and Sharia compliance, so it captures part of the emotional and religious route identified by Suhartanto et al., whereas a purely functional service quality construct does not. Practically, strengthening Sharia educational content, data security, and service responsiveness is expected to enhance retention.

- Trust → Loyalty; Mediation. Trust has a significant effect on loyalty ($\beta = 0.365$), in line with studies on relational exchanges [34][35] and with Islamic banking evidence that trust is a key determinant of loyalty [31]. The significant indirect effect (0.184; 95% CI [0.126; 0.250]) together with a significant direct effect indicates complementary partial mediation [45], meaning that DSM influences loyalty both directly and through trust; adding trust increases the explained variance in loyalty from 0.324 to 0.423 ($f^2 \approx 0.17$). This pattern is consistent with studies that position trust as a mechanism linking the service quality and corporate social responsibility of Islamic banks to loyalty [20][21], and with [14] in the context of Islamic digital banking. Nevertheless, about two-thirds of the total effect (67.6%) remains direct, suggesting that Sharia-consistent digital experiences also foster loyalty through mechanisms that do not depend entirely on trust, such as convenience, habitual use, and emotional attachment.

Theoretical implications:

- Strengthens the literature that adherence to values (Sharia) and ethics in digital marketing is a trust builder that, in turn, supports loyalty.
- Provides empirical support for models that integrate Sharia compliance dimensions within the framework of financial services marketing.

Managerial implications:

- Focus on sharia compliance by design in digital channels: clarity of contracts, free from riba/gharar/maysir, and cost transparency.
- Improve content quality (education, transparency, honesty), application UX (easy, fast, secure), and service response (clear SLA).
- Manage consistent value communication (religiosity & blessings); use monitoring trust metrics (complaints, satisfaction, sharia NPS) for feedback loop.

CONCLUSION

This study concludes that digital sharia marketing is an important driver of consumer trust and loyalty among digital banking users of Islamic banks. Digital marketing that embeds Sharia compliance, transparency, communication ethics, religious value, and ease of access increases both trust and loyalty, and trust partially mediates the effect of digital sharia marketing on loyalty; thus, digital sharia marketing builds loyalty both directly and by strengthening trust.

The main contribution of this study is the conceptualisation of digital sharia marketing as a construct distinct from general digital marketing, together with empirical evidence that its Sharia-related content, not merely its digital reach, is associated with trust and loyalty. This extends the commitment-trust perspective to Sharia-based digital marketing. For Islamic banks, the findings suggest that

digital channels should consistently communicate Sharia compliance and the transparency of costs and contracts, supported by a reliable and secure user experience. This study is limited by its cross-sectional design, its analysis of composite scores rather than an item-level measurement model, and the absence of demographic data. Future research should apply item-level PLS-SEM with bootstrapped indirect effects and the HTMT criterion, include demographic variables for multigroup analysis, and add constructs such as customer satisfaction or perceived value.

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