

Customer Loyalty in the Age of Digital Sharia Finance: Evidence from Bank Digital Aladin Syariah

Mahsun,^{1*} Tia Rahmatika,² Nurazizah,³ M. Zainul Ridho,⁴ Zilal Afwa Ajidin,⁵ Ratna Dewi Kusumawati,⁶ Husnul Muamilah⁷

¹Balikpapan State Polytechnic Indonesia; ²Balikpapan State Polytechnic Indonesia; ³Mahidol University, Thailand; ⁴University Teknologi MARA, Malaysia, ⁵UIN Sultan Syarif Kasim Riau, Indonesia, ⁶Balikpapan State Polytechnic Indonesia; ⁷Balikpapan State Polytechnic Indonesia

Abstract

Purpose: This study aims to examine the influence of e-service quality, halal perception, and trust in online platforms on customer loyalty, with customer satisfaction as a mediating variable, focusing on users of Bank Digital Aladin Syariah among Generation Z students.

Method: The research employed a quantitative descriptive approach using purposive sampling. Data were collected via structured questionnaires and analyzed using path analysis with multiple linear regression, including F-test and t-test procedures, processed through SPSS version 30.

Results: The results indicated that e-service quality, halal perception, and trust in online platforms had a significant direct effect on both customer satisfaction and customer loyalty. However, customer satisfaction did not serve as a mediating variable in the relationship between the three independent variables and loyalty, suggesting that these factors influenced loyalty independently.

Implication: The findings provide managerial insights for Islamic digital banking institutions to focus on improving digital service quality, reinforcing Sharia compliance, and building platform trust to foster customer loyalty.

Originality: This paper contributes to the literature on Islamic digital finance by integrating technological, ethical, and religious variables into a unified model for explaining customer loyalty. The study offers a novel perspective by focusing on Generation Z users with specific exposure to Islamic banking education and experience.

Keywords: E-Service Quality, Halal perception, Customer Loyalty, Customer Satisfaction.

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*Corresponding Author. Email: Mahsun@poltekba.ac.id

Introduction

In the contemporary digital ecosystem, the banking industry has undergone a significant transformation driven by the rapid expansion of information technology. The emergence of digital banks in Indonesia, such as Bank Digital Aladin Syariah, exemplifies this transformation by offering fully sharia-compliant banking services without physical branches. This shift is particularly relevant to the Gen Z generation—those born between 1997 and 2012—who have grown up as true digital natives. This generation is characterized by a high level of digital literacy, expectations for seamless technology, and an increasing awareness of ethical and religious dimensions in consumption. These characteristics make Gen Z an essential target for Islamic digital banking services.

Despite their growing importance, the determinants of Gen Z loyalty toward Islamic digital banking platforms have not been sufficiently explored. Prior research have largely concentrated on e-service quality as a key factor influencing customer loyalty in digital and conventional banking environments (Amin, 2016; Al-Hawari, 2011). While these research are foundational, they often overlook the religious considerations that shape the banking behavior of young Muslim consumers. Halal perception, which reflects the extent to which users believe that a service complies with Islamic law, is an essential factor in this regard. It is not merely a religious label but a marker of trust, ethical conduct, and institutional credibility within sharia finance.

Moreover, trust in online platforms—defined as the belief that a digital system is reliable, secure, and acts in the user's interest—is another indispensable element in understanding Gen Z loyalty. In a landscape where cyber risks and privacy concerns are prevalent, Gen Z customers are particularly cautious and selective about which platforms they trust. The integration of digital trust, halal perception, and service quality provides a more holistic framework for understanding loyalty in Islamic digital banking, yet this triad has rarely been analyzed in a single empirical model.

This research aims to fill that gap by investigating how e-service quality, halal perception, and trust in online platforms influence the loyalty of Gen Z consumers, specifically among university students who are currently enrolled in or have completed Islamic banking courses. This group is analytically valuable because they possess a structured understanding of Islamic financial principles while actively engaging with digital platforms. Their dual exposure enables a deeper and more informed evaluation of Islamic digital banking services, such as those offered by Bank Digital Aladin Syariah.

Several recent academic works have called for more context-specific and generation-focused studies in Islamic digital finance. For example, Hudaefi and Beik (2022) highlight the urgent need to explore young Muslim users' behavioral intentions in digital Islamic financial services. Meanwhile, Shaikh et al. (2020) discuss how religiosity and trust can drive fintech adoption in Muslim societies. However, these studies tend to generalize across user groups or focus on broader behavioral intention rather than loyalty as an outcome. By focusing on Gen Z students with a background in Islamic banking, this research contributes to the emerging body of literature that emphasizes generational segmentation and religiously-informed digital consumption.

This research proposes that integrating technological, ethical, and religious variables

provides a richer understanding of customer loyalty in the Islamic digital banking sector. Unlike existing research that treats these dimensions separately or within conventional contexts, this examines their interconnected influence in a digital sharia-compliant framework. The research adopts a quantitative approach, using purposive sampling among 212 university students who meet specific academic and experiential criteria related to Islamic banking and the use of Bank Digital Aladin Syariah services.

In sum, this research aims to offer a nuanced contribution to the literature by examining how Gen Z loyalty is shaped at the intersection of digital service quality, religious compliance, and platform trust. The findings aim to support Islamic financial institutions in designing engagement strategies that align with the values and expectations of the digitally fluent Muslim youth.

Literature Review

E-Service Quality in Digital Banking

E-service quality has been widely recognized as a crucial determinant of customer satisfaction and loyalty in online services, including digital banking. According to Parasuraman, Zeithaml, & Malhotra (2005), e-service quality encompasses various dimensions such as reliability, responsiveness, ease of use, security, and personalization. In the context of digital banking, these dimensions are essential to ensure a seamless and efficient user experience, which becomes particularly important for Gen Z users who have high expectations for speed and ease of access to digital interfaces. Research has shown that when customers perceive high-quality digital banking services, their loyalty towards the bank is strengthened (Amin, 2016).

While the importance of e-service quality in digital banking has been well-studied, there is a gap in the literature regarding its integration within the unique requirements of Islamic digital banks. In Islamic banking, service quality not only involves efficiency and security but also the adherence to Sharia principles, which is crucial for Muslim consumers. Further research is needed to explore how e-service quality can be integrated with the specific needs and expectations of younger, digital-savvy consumers, particularly those who value speed and ease of digital transactions.

Halal Perception and Its Role in Islamic Finance

Halal perception refers to the extent to which consumers believe that a product or service complies with Islamic law (Sharia), encompassing ethical, religious, and cultural dimensions (Hudaefi & Beik, 2022). In the context of Islamic finance, halal perception is not merely a symbolic marker but serves as a foundation for trust and legitimacy. This perception plays a pivotal role in consumers' decisions to adopt and remain loyal to Islamic banking products and services (Ariss, 2010). Halal perception, therefore, significantly influences consumer behavior in the Islamic finance sector.

For Gen Z Muslims, who are more religiously aware and digitally savvy, halal perception can serve as a powerful motivator when choosing a digital banking platform that aligns with their values. Despite its importance, halal perception has been underexplored in relation to digital banking loyalty, particularly among younger generations. Further research is needed to understand how halal perception influences the adoption and loyalty of Gen Z consumers in the context of Islamic digital banking platforms, which combine both technological and religious considerations.

Trust in Online Platforms

Trust is a critical element in online banking, influencing both adoption and loyalty (Shaikh et al., 2020). It encompasses customers' confidence in the platform's security, privacy, and reliability. For digital natives such as Gen Z, who have grown up in an era of frequent data breaches and cyber fraud, trust becomes a non-negotiable prerequisite for continued usage and loyalty (Gefen, 2000). Studies on fintech adoption emphasize that trust can mediate the relationship between service quality and loyalty (Shaikh et al., 2020).

While trust has been widely studied in the context of online banking, few studies have integrated trust with religious and service quality factors in the context of Islamic digital banking platforms. For Muslim consumers, trust in the platform should be viewed through the lens of both security and religious compliance. Further research is needed to explore how these factors interact and how trust influences loyalty within the specific domain of Islamic digital banking, especially for younger, tech-savvy generations.

Customer Loyalty in Digital Islamic Banking

Customer loyalty is a critical factor for the success of digital banks, as it is reflected in behaviors such as repeated usage, positive word-of-mouth, and a competitive advantage in the market. Oliver (1999) defines customer loyalty as a strong commitment to consistently repurchase or continue patronizing a preferred product or service in the future, despite situational influences and marketing efforts that might induce switching behavior. This concept is particularly relevant in the context of digital Islamic banking, where customer loyalty is shaped by several factors, including e-service quality, halal perception, and trust in online platforms. In Islamic banking, loyalty is influenced not only by service-related factors but also by religious and ethical considerations, such as halal compliance and Sharia governance (Hudaefi & Beik, 2022). The loyalty of Generation Z within this niche market is shaped by their unique combination of religious commitment and digital expectations. Previous studies have affirmed that loyalty in Islamic finance cannot be fully understood without considering both technological and religious factors (Shaikh et al., 2020; Hudaefi & Beik, 2022).

Previous research have confirmed that loyalty in Islamic finance cannot be fully understood without considering both technological and religious variables (Shaikh et al., 2020; Hudaefi & Beik, 2022). With the growing influence of Gen Z, who possess a high level of understanding of both Islamic finance principles and digital technology, understanding the factors that drive loyalty to Islamic digital banking platforms becomes essential. This research will attempt to link e-service quality, halal perception, and trust to explain customer loyalty among Gen Z consumers in the context of Islamic digital banking.

Method

This research employs a descriptive quantitative approach to analyze the influence of e-service quality, halal perception, and trust in online platforms on millennial customer loyalty through customer satisfaction. The research was conducted among students from the Digital Banking and Finance Research Program at Balikpapan State Polytechnic, specifically those who are currently enrolled in or have completed the *Pengantar Perbankan Syariah* course. The population of this research consisted of students who were familiar with or had used the services of Bank Digital Aladin Syariah. From a total population of 212 students, 92 respondents were selected as the research sample through purposive sampling, based on relevance and the effectiveness of data collection, in accordance with the purposive sampling technique (Etikan et al., 2016).

This research collected primary data through the distribution of questionnaires to

all respondents, utilizing a Likert scale as the measurement instrument. The data analysis technique used to address the research questions was Path Analysis, employing Multiple Linear Regression with two substructures: the F-test to assess the simultaneous impact of the independent variables on the dependent variable, and the t-test to evaluate the partial impact of the independent variables on the dependent variable. The analysis aimed to explore the effects of E-Service Quality (X1), Halal Perception (X2), and Trust in Online Platforms (X3) on Consumer Loyalty (Y) through Consumer Satisfaction (Z). Data processing was conducted using the Statistical Program for Social Science (SPSS) version 30. The research incorporated five variables: e-service quality, halal perception, trust in online platforms, customer loyalty, and customer satisfaction. The following research model was utilized:

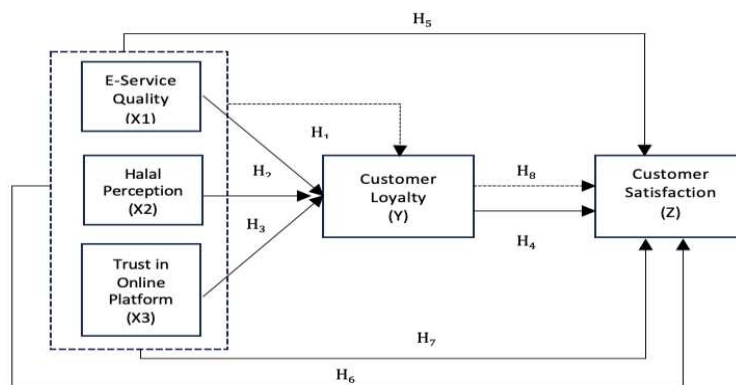


Figure 1: Research Model

In this research, customer loyalty is strategically positioned as an intervening variable that mediates the relationship between the independent variables—e-service quality, halal perception, and trust in online platforms—and the dependent variable, namely customer satisfaction. The theoretical justification for this construct is grounded in consumer behavior and service quality models, particularly the Expectation-Confirmation Theory and E-S-QUAL, which suggest that customer satisfaction is not merely a direct consequence of perceived service attributes, but is significantly shaped by the customer's behavioral commitment and emotional attachment. Customer loyalty, in this context, serves as a psychological conduit through which perceptions of service excellence, religious values (halal perception), and platform trustworthiness are internalized, eventually leading to enduring satisfaction. Prior empirical studies (e.g., Zeithaml et al., 1996; Anderson & Srinivasan, 2003) have shown that loyalty often emerges as a key mediator linking service evaluations with long-term consumer satisfaction and advocacy. In the case of millennial users of Islamic digital banking services, such as Bank Aladin Syariah, loyalty is not only an outcome of trust and quality but also a reflection of alignment with religious and ethical values, which enhances emotional engagement. Therefore, incorporating customer loyalty as a mediating variable allows this research to capture the indirect effects and underlying mechanisms that influence customer satisfaction beyond surface-level interactions.

Result and Discussion

Validity Test

The results of the validity test for the questionnaires, which pertain to e-service quality, halal perception, trust in online platforms, customer loyalty, and customer satisfaction, with each variable consisting of five statements, indicate that all statements are valid. As a result, all statements provided to the respondents are considered valid and are suitable for use in measuring the variables under examination.

Table 2. Validity Test Results

Variables	Items	Recount	RTable	Test Result
E-Service Quality (X1)	X ₁ 1	0,734	0,203	Valid
	X ₁ 1	0,866	0,203	Valid
	X ₁ 1	0,789	0,203	Valid
	X ₁ 1	0,884	0,203	Valid
	X ₁ 1	0,608	0,203	Valid
	X ₁ 1	0,720	0,203	Valid
Halal Perceptions (X2)	X ₂ 1	0,824	0,203	Valid
	X ₂ 1	0,822	0,203	Valid
	X ₂ 1	0,880	0,203	Valid
	X ₂ 1	0,694	0,203	Valid
	X ₂ 1	0,772	0,203	Valid
	X ₂ 1	0,640	0,203	Valid
Trust Online Platform (X3)	X ₂ 1	0,680	0,203	Valid
	X ₃ 1	0,608	0,203	Valid
	X ₃ 1	0,720	0,203	Valid
	X ₃ 1	0,824	0,203	Valid
	X ₃ 1	0,620	0,203	Valid
	X ₃ 1	0,860	0,203	Valid
Customer Loyalty (Y)	X ₃ 1	0,720	0,203	Valid
	X ₃ 1	0,724	0,203	Valid
	Y.1	0,804	0,203	Valid
	Y.1	0,606	0,203	Valid
	Y.1	0,694	0,203	Valid
	Y.1	0,772	0,203	Valid
Customer Satisfaction (Z)	Y.1	0,640	0,203	Valid
	Y.1	0,680	0,203	Valid
	Y.1	0,608	0,203	Valid
	Z.1	0,720	0,203	Valid
	Z.1	0,824	0,203	Valid
	Z.1	0,620	0,203	Valid
	Z.1	0,860	0,203	Valid
	Z.1	0,720	0,203	Valid
	Z.1	0,802	0,203	Valid
	Z.1	0,600	0,203	Valid

Source: SPSS 30 data processing results, 2025

Reliability Test

Reliability of a measurement reflects the stability and consistency of an instrument used to assess a concept, and it is essential for evaluating the quality of the measurement (Jogiyanto, 2008).

Table 3. Validity Test Results

Variables	Cronbach's alpha	Reliability limits	Details
EService Quality(X1)	0,790	0.600	Reliable

Halal Perceptions(X2)	0,702	0.600	Reliable
Trust Online Platform(X3)	0,780	0.600	Reliable
Customer Loyalty(Y)	0,720	0.600	Reliable
Customer Satisfaction(Z)	0,760	0.600	Reliable

Source: SPSS 30 data processing results, 2025

The results of the reliability test indicated that the Cronbach's alpha values for all variables were greater than 0.600, suggesting that the questionnaire items in this research were reliable. Additionally, the normality test, which aimed to assess whether the data distribution followed a normal pattern, was conducted by examining the Kolmogorov-Smirnov (K-S) significance values.

**Table 4. Normality Test Results
One-Sample Kolmogorov-Smirnov Test**

		Unstandardized Residual	
N		92	
Normal Parameters ^b	Mean	.0000000	
	Std. Deviation	2.29515277	
Most Extreme Differences	Absolute	.083	
	Positive	.067	
	Negative	-.083	
Test Statistic		.790	
Asymp. Sig. (2-tailed) ^c		.560	
Monte Carlo Sig. (2-tailed) ^d	Sig.	.531	
	99% Confidence Interval	Lower Bound	.518
		Upper Bound	.543

Source: SPSS 30 data processing results, 2025

The normality test results show that the Kolmogorov-Smirnov (K-S) value is 0.068, and the Asymp. Sig (2-tailed) value is 0.560, which is greater than 0.05. Therefore, it can be concluded that the data in this research follows a normal distribution.

Multicollinearity Test

Multicollinearity refers to the presence of a strong linear relationship among independent variables. If the Variance Inflation Factor (VIF) value is below 10, it indicates that multicollinearity is not an issue in the analysis.

Table 5. Multicollinearity Test

Model	Coefficients ^a		Standardized Coefficients	t	Sig.	Collinearity Statistics		
	Unstandardized Coefficients					Beta	Tolerance	VIF
	B	Std. Error						
(Constant)	1.864	2.165		.861	.391			
X1	.147	.065	.132	2.251	.027	.743	1.345	
X2	.162	.076	.130	2.145	.035	.691	1.447	
X3	.177	.077	.195	2.315	.023	.359	2.782	
Z	.0584	.087	.584	6.697	.000	.339	2.980	

Dependent Variable : Customer Loyalty

Source: SPSS 30 data processing results, 2025

Based on the results of the multicollinearity test, it is evident that the tolerance values for all variables exceed 0.10, and the Variance Inflation Factor (VIF) is below 10. Therefore, it can be concluded that this research is free from multicollinearity.

Hypothesis testing

Coefficient of Determination (Adjusted R Square)

Table 6. Adjusted R Square Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.816 ^a	.666	.654	2.87951

a. Predictors: (Constant), X3, X1, X2

Based on the calculation results presented in Table 6, the R² coefficient of determination is 0.8160, or 81.60%. This indicates that 81.6% of the variation in the company's value can be explained by changes in the independent variables, while the remaining 18.4% is influenced by factors not included in the research.

F Test (F-Test)

Table 7. F Test

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	1436.302	3	478.767	57.741	.000 ^b
	Residual	721.368	88	8.292		
	Total	2157.670	91			

a. Dependent Variable: Y

b. Predictors: (Constant), X3, X2, X1

The F test assesses the simultaneous effect of all independent variables on the dependent variable model. According to the results in Table 7, Fcount (57.741) is greater than Ftable (2.708), and the significance value is 0.000, which is less than 0.003. This indicates that, collectively, the independent variables—E-Service Quality, Halal Perception, and Trust in Online Platforms—have a significant impact on the dependent variable, which is Customer Loyalty.

Partial Test (t-test)

The t-test, also referred to as the partial test, is conducted to assess the individual impact of each independent variable on the dependent variable.

Table 8. Hypothesis Test 1

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.864	2.165		.861	.391
	E-Service Quality (X1)	.147	.065	.132	2.251	.027
	Halal Perception (X2)	.162	.076	.130	2.145	.035
	Trust in Online Platform (X3)	.177	.077	.195	2.315	.023
	Customer satisfaction	.584	.087	.584	6.697	.000

a. Dependent Variable: Loyalitas Pelanggan (Y)

The results reveal that E-Service Quality (X1) has a t-value of 2.251 with a significance of 0.027, while the table value is 1.9860 and the significance threshold is 0.05. Therefore, since the t-value (2.251) is greater than the table value (1.9860) and the significance (0.027) is less than 0.05, the hypothesis for X1 is accepted as significant. For Halal Perception (X2), the t-value is 2.145 with a significance of 0.035, while the table value remains 1.9860 and the significance threshold is 0.05. Given that the t-value (2.145) exceeds the table value (1.9860) and the significance (0.035) is less than 0.05, the hypothesis for X2 is accepted as significant. In the case of Trust in Online Platform (X3), the t-value is 2.315 with a significance of 0.023, and the table value is 1.9860, with a significance level of 0.05. Since the t-value (2.315) surpasses the table value (1.9860) and the significance (0.023) is below 0.05, the hypothesis for X3 is accepted as significant. Finally, for the Customer Satisfaction variable (Z), the t-value is 6.697 with a significance of 0.000, and the table value is 1.9860 with a significance threshold of 0.05. Given that the t-value (6.697) is higher than the table value (1.9860) and the significance (0.000) is less than 0.05, the hypothesis for Z is accepted as significant.

Table 9. Hypothesis Test 2

Coefficients ^a		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	.271	2.626		.103	.918
	E-Service Quality (X1)	.233	.092	.187	2.537	.013
	Halal Perception (X2)	.225	.079	.202	2.860	.005
	Trust in Online Platform(X3)	.558	.063	.615	8.877	.000

a. Dependent Variable: Customer Satisfaction

The results indicate that E-Service Quality (X1) has a t-value of 2.5370 with a significance of 0.0130, while the table value is 1.9860 and the significance threshold is 0.05. Therefore, since the t-value (2.5370) exceeds the table value (1.9860) and the significance (0.013) is less than 0.05, the hypothesis for X1 is accepted as significant. For Halal Perception (X2), the t-value is 2.860 with a significance of 0.005, and the table value is 1.9860, with a significance level of 0.05. Since the t-value (2.860) is greater than the table value (1.9860) and the significance (0.005) is less than 0.05, the hypothesis for X2 is accepted as significant. Regarding Trust in Online Platforms (X3), the t-value is 8.877 with a significance of 0.000, while the table value is 1.9860 and the significance threshold is 0.05. Given that the t-value (8.877) is much larger than the table value (1.9860) and the significance (0.000) is below 0.05, the hypothesis for X3 is also accepted as significant.

The impact of E-Service Quality on Customer Loyalty.

Based on the results of the t-test, the E-Service Quality variable (X1) had a t-value of 2.251 with a significance of 0.027, while the critical value was 1.9860 and the significance threshold was 0.05. Since the t-value (2.251) exceeded the critical value (1.9860) and the significance (0.027) was below 0.05, the hypothesis for X1 was accepted as significant. This indicated that e-service quality had a significant effect on customer loyalty. These findings aligned with the research by Santika et al. (2024), which suggested that e-service quality significantly influenced customer loyalty. As mentioned by Zeithaml (2002), e-service quality was defined as the extent to which a website or application facilitated shopping, purchasing, and delivery in an efficient manner. In other words, the more efficiently and effectively the website or application assisted customers, the higher the service quality was perceived to be. Customer satisfaction was defined as the feeling of contentment or dissatisfaction that arose from comparing the actual performance of a product or service with customer expectations. In

the context of Bank Digital Aladin Syariah, customers formed perceptions and expectations about the performance of the bank's digital platform, evaluating whether it could meet their banking needs effectively and efficiently. If the platform's performance aligned with or exceeded customer expectations, the customer would be satisfied, or even highly satisfied. On the other hand, if the performance did not meet expectations, the customer might have felt dissatisfied.

The Influence of Halal Perceptions on Customer Loyalty

Based on the results of the t-test conducted on the Halal Perception variable (X2), the computed t-value was 2.145, with a significance value of 0.035. Since the calculated t-value exceeds the critical value of 1.9860 and the significance value is below the 0.05 threshold, the hypothesis for Halal Perception is accepted, indicating a significant effect. This implies that the perception of a product or service's adherence to halal standards plays a crucial role in shaping customer attitudes and behaviors, particularly in the context of Islamic financial services. The positive correlation between Halal Perception and customer loyalty highlights the importance of aligning service offerings with religious and ethical considerations, especially in markets with a substantial Muslim consumer base.

This finding aligns with previous studies that have shown that consumer perception of halal compliance significantly affects their decision-making process, particularly in the financial sector. For instance, research by Rahman et al. (2020) demonstrated that in Islamic banking, customers are more likely to exhibit loyalty to platforms that adhere to halal standards due to the trust and religious alignment they offer. Similarly, the results of the current research confirm that Halal Perception influences not only customer satisfaction but also the level of trust and loyalty toward digital platforms. Therefore, it is essential for online financial services, such as digital Islamic banks, to emphasize and communicate their halal offerings effectively to maintain and enhance customer loyalty in a competitive market.

The Influence of Trust in Online Platforms on Customer Loyalty

Based on the results of the t-test, the Trust in Online Platform variable (X3) has a t-value of 2.315 with a significance of 0.023, while the table value is 1.9860 and the significance threshold is 0.05. Since the t-value (2.315) exceeds the table value (1.9860) and the significance (0.023) is below 0.05, the hypothesis for X3 is accepted as significant. Therefore, trust in online platforms has a significant effect on customer loyalty. These results align with the research conducted by Malau & Sitanggang (2024), which demonstrates that trust in online platforms positively influences customer satisfaction and loyalty. Trust in online platforms can have a long-term impact and can help retain existing consumers by enhancing the repurchase rate of users who rarely make purchases and rewarding loyal customers. The trust established through online platforms will make customers feel valued and encourage them to make quicker purchase decisions, thereby fostering long-term loyalty. When customers trust the platform, they are more likely to return and remain loyal, as they feel confident that their needs will be effectively addressed.

The Influence of Customer Satisfaction on Customer Loyalty

Based on the results of the t-test, the Customer Satisfaction variable (Z) exhibited a t-value of 6.6970 with a significance of 0.0000, while the critical value was 1.98600 and the significance threshold was 0.050. Since the t-value (6.6970) exceeded the critical value (1.98600) and the significance (0.000) was below 0.050, the hypothesis for Z was accepted as significant. These findings were consistent with the research by Malau & Sitanggang (2024), which demonstrated that trust in online platforms significantly influenced customer loyalty.

In other words, the more efficient and effective the website or application was in assisting customers, the higher the service quality. Customer satisfaction referred to the feeling of contentment or dissatisfaction resulting from comparing the actual performance of a product or service with customer expectations. In the case of Bank Digital Aladin Syariah, customers formed perceptions and expectations regarding the performance of the bank's digital platform and whether it could meet their banking needs effectively and efficiently. If the platform's performance met or exceeded customer expectations, the customer would have been satisfied, or even highly satisfied. Conversely, if the performance fell short of expectations, the customer might have experienced dissatisfaction.

The Influence of E-Service Quality on Customer Satisfaction

Based on the results of the t-test, the E-Service Quality variable (X1) exhibited a t-value of 2.537 with a significance of 0.013, while the critical value was 1.9860 and the significance threshold was 0.05. Since the t-value (2.537) exceeded the critical value (1.9860) and the significance (0.013) was below 0.05, the hypothesis for X1 was accepted as significant. These results were consistent with the findings of Reddy et al. (2024), which demonstrated that e-service quality significantly affected customer satisfaction. According to Zeithaml (2002), e-service quality was defined as the extent to which a website or application facilitated shopping, purchasing, and delivery in an efficient and effective manner. In other words, the more efficient and effective a website or application was in assisting customers, the higher the service quality. Customer satisfaction referred to the feeling of contentment or dissatisfaction resulting from comparing the actual performance of a product or service with customer expectations. In the case of Bank Digital Aladin Syariah, customers formed perceptions and expectations regarding the performance of the bank's digital platform and whether it could effectively and efficiently meet their banking needs. If the platform's performance met or exceeded customer expectations, the customer would have been satisfied, or even highly satisfied. Conversely, if the performance fell short of expectations, the customer might have experienced dissatisfaction.

The Influence of Halal Perceptions on Customer Satisfaction

Based on the results of the t-test, the Halal Perception variable (X2) has a t-value of 2.860 with a significance of 0.005, while the table value is 1.9860 and the significance threshold is 0.05. Since the t-value (2.860) exceeds the table value (1.9860) and the significance (0.005) is below 0.05, the hypothesis for X2 is accepted as significant. These findings align with the research conducted by Wiranto et al. (2024), which demonstrates that halal perceptions significantly influence customer satisfaction and loyalty. According to Shafiq et al. (2023), halal perceptions refer to the degree to which customers perceive a product or service to comply with Islamic principles, including halal certification, transparency, and ethical business practices. In other words, the more transparent and trustworthy a business is in ensuring halal compliance, the better the halal perception. When halal perceptions are strong, customers will feel more satisfied because the service or product aligns with their expectations regarding ethical and religious standards. This satisfaction can lead to higher customer loyalty, which is crucial for the long-term success and sustainability of businesses. Positive halal perceptions contribute to customer trust and satisfaction, as customers believe they are receiving value and benefits that meet their ethical standards.

The Effect of Trust in Online Platforms on Customer Satisfaction

Based on the results of the t-test, the Trust in Online Platform variable (X3) has a t-value of 8.877 with a significance of 0.000, while the table value is 1.9860 and the

significance threshold is 0.05. Since the t-value (8.877) exceeds the table value (1.9860) and the significance (0.000) is below 0.05, the hypothesis for X3 is accepted as significant. Thus, Trust in Online Platforms has a significant effect on customer loyalty. The results of this research support previous research, such as that conducted by Hidayat & Fatimah (2024), which found that trust in online platforms positively affects customer satisfaction and loyalty. Trust is considered a vital factor in online transactions, especially in platforms that facilitate e-commerce. The more trustworthy a platform is, the higher the likelihood of customer satisfaction, as it builds confidence in the platform's ability to provide reliable, secure, and quality service. When customers perceive an online platform as trustworthy, they are more likely to feel satisfied with their experiences and more inclined to become repeat customers. Trust in the platform, therefore, plays a significant role in fostering customer loyalty, similar to how sales promotions reward customers and increase repurchase rates. Trust in the platform leads to a sense of appreciation among customers, encouraging them to return and build long-term loyalty.

Managerial and Theoretical Implications

The findings of this research provide significant managerial implications for Bank Digital Aladin Syariah and other digital banking institutions aiming to enhance customer loyalty among Gen Z users. First, the research highlights the crucial role of e-service quality in shaping customer loyalty. Managers in digital banking should prioritize continuous improvement of user experience across all online touchpoints. Ensuring that the online platform is intuitive, responsive, and free of technical glitches can significantly enhance customer satisfaction and, in turn, strengthen loyalty. Additionally, halal perception emerges as a key determinant of trust and loyalty among Gen Z customers in Islamic digital banking. This suggests that bank managers should not only offer Sharia-compliant financial products but also effectively communicate their adherence to Islamic principles. Transparency regarding the halal status of banking products can foster a positive perception, enhancing both trust and customer retention. Moreover, trust is found to be a vital intermediary factor between e-service quality, halal perception, and customer loyalty. Therefore, digital banking managers should invest in building and maintaining trust through transparent communication, robust security measures, and effective customer support. Providing customers with assurances regarding the security of their financial data and the integrity of banking services can contribute to sustained trust and, ultimately, customer loyalty.

From a theoretical perspective, this research contributes to the growing body of knowledge on customer loyalty in the context of Islamic digital banking. By integrating the concepts of e-service quality, halal perception, and trust, the research offers a comprehensive framework for understanding the factors influencing millennial customer loyalty in online platforms. This model extends existing theories on customer loyalty by incorporating the unique cultural and religious considerations that influence customer behavior in the Islamic banking sector. Additionally, the research findings support the Technology Acceptance Model (TAM) by demonstrating that e-service quality influences not only customer satisfaction but also trust in digital platforms. This underscores the importance of technological factors in shaping consumer attitudes toward online banking services. Moreover, the research emphasizes the need for further theoretical exploration of how perceptions of halal and trust can be integrated into broader loyalty models, particularly in emerging markets with large millennial populations. In conclusion, this research opens avenues for future studies to investigate the intersection of digital banking, trust, and religious perceptions, encouraging scholars to explore how these factors interplay across different cultural contexts and how they can be applied to improve the strategic development of digital

banking services globally.

Conclusion

This study concludes that e-service quality, halal perception, and trust in online platforms each have a significant direct effect on customer loyalty in the context of Islamic digital banking. The analysis reveals that customer satisfaction does not mediate the relationship between these three factors and customer loyalty, as the indirect effects are statistically insignificant. Specifically, the direct influence of e-service quality, halal perception, and trust in online platforms on customer loyalty is stronger than any potential mediating effect of customer satisfaction. These findings suggest that, for millennial users of Bank Digital Aladin Syariah, loyalty is primarily shaped by their direct evaluation of service quality, religious alignment, and trust in the digital platform, rather than by overall satisfaction alone. The results highlight the need for Islamic digital banks to prioritize direct value delivery and strengthen perceptions of compliance and reliability to foster sustained customer loyalty.

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