



Building Loyalty in the Age of Islamic Fintech: Marketing Lessons from Bank Syariah Indonesia

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Abstract. This study investigates the relationship between e-service quality, digital customer experience, switching costs, and customer loyalty within the context of Islamic digital banking. It examines the complex dynamics of customer loyalty in this sector, focusing on how e-service quality and digital customer experience impact customer retention. By analyzing the role of switching costs, the study aims to offer valuable insights into strategies that Islamic fintech institutions can utilize to foster and sustain customer loyalty in an increasingly competitive digital environment. This investigation is particularly pertinent given the rapid expansion of fintech and the unique considerations of Sharia-compliant financial services. The findings may provide practical implications for Bank Syariah Indonesia and other Islamic financial institutions aiming to enhance their digital offerings and strengthen customer relationships within the evolving fintech ecosystem. Utilizing a quantitative approach through Structural Equation Modeling (SEM), the research reveals that while e-service quality positively influences digital customer experience, its direct and mediated impact on customer loyalty is limited. In contrast, digital customer experience is pivotal, directly affecting loyalty and indirectly enhancing it by increasing switching costs. The findings indicate that switching costs significantly mediate the relationship between digital experience and customer loyalty, underscoring their importance in customer retention strategies. This study offers strategic insights for Islamic banks, such as BSI, to enhance customer loyalty by focusing on digital experience and reinforcing switching barriers.

Keywords: E-service quality, Digital customer experience, Switching cost, Customer loyalty

1 Introduction

The rapid advancement of digital technology has fundamentally reshaped the operational landscape of financial institutions worldwide. In particular, the banking industry has experienced a paradigmatic shift driven by the integration of mobile technologies, big data, and Internet-based service platforms [1]. These technological transformations have not only enhanced operational efficiency but also redefined customer expectations, pushing banks to deliver services that are faster, more personalised, and seamlessly accessible [2]. In Indonesia, the proliferation of

smartphones, improved digital infrastructure, and increasing digital literacy have accelerated this trend, positioning digital banking as a mainstream financial interaction [3]. This evolution is not merely technical; it reflects a broader societal shift toward convenience, immediacy, and digital-first behaviours in financial decision-making [4].

This digital disruption has introduced both opportunities and challenges for banking institutions in Indonesia. On the one hand, digital platforms enable banks to reduce costs, expand their outreach, and offer 24/7 service availability [5]. However, these benefits must be balanced with the imperative to maintain security, regulatory compliance, and service quality in real time. The transition to digital services also demands strategic innovation in how banks engage with their customers, particularly as physical interactions diminish [6]. For banks operating within Indonesia's dynamic and competitive market, especially those serving younger, tech-savvy demographics, the success of digital transformation lies not only in adopting advanced technologies but also in integrating them into a holistic service experience [1]. This requires careful attention to user interface design, system reliability, data privacy, and the ability to respond swiftly to customer needs, all of which are now essential determinants of perceived service quality in the digital banking age [7].

Bank Syariah Indonesia (BSI) is the flagship of Islamic banking in Indonesia, emerging from the strategic consolidation of three state-owned Sharia banks. Since its establishment, BSI has demonstrated an ambitious vision: to become a dominant player in the national banking industry and a benchmark for Sharia-based financial innovation [8]. Leveraging its robust capital structure and wide customer base, BSI has invested heavily in digital infrastructure to support this transformation [8]. Central to its strategy is BSI Mobile, a digital banking platform designed to integrate Sharia principles with user-centric innovation [9]. This platform allows customers to access a wide range of banking services, ranging from fund transfers to zakat payments, through an intuitive and secure mobile interface, aligning convenience with religious compliance [10].

Despite banks' technological advancements and market growth, digitalisation alone does not guarantee sustained customer engagement. In the highly competitive and fast-moving digital finance environment, banking institutions must move beyond providing transactional convenience. BSI faces the strategic imperative of translating digital adoption into meaningful customer experiences that reinforce satisfaction, trust, and long-term attachment [11]. This includes ensuring operational reliability, safeguarding user privacy, and maintaining service consistency across digital touch points [12]. Moreover, as the digital channel becomes the primary interface for most customer interactions, the human aspect of banking once fostered through branch-level engagement must be thoughtfully embedded within these digital channels. For BSI, success in Islamic digital banking lies not only in technological capability but also in delivering value propositions that resonate with customer values, preferences, and expectations in a way that reflects the bank's Shariah identity and its role in empowering the broader Muslim community.

In today's digital banking environment, e-service quality has emerged as a cornerstone of customer satisfaction and competitive advantage [13]. It encompasses various dimensions, such as efficiency, reliability, responsiveness, and security, all of which shape how customers perceive their digital experience. A well-designed and

consistently reliable digital service platform can enhance convenience, reduce friction in transactions, and signal professionalism—factors that directly contribute to customer satisfaction and, ultimately, retention. However, satisfaction derived solely from technical performance may not be sufficient to foster enduring customer relationships, especially in industries where brand values and emotional resonance matter, such as Islamic banking.

To address the more nuanced dimensions of digital engagement, the construct of digital customer experience has gained increasing relevance. Unlike traditional service metrics, digital customer experience captures the holistic perception of users as they interact with digital interfaces, functionalities, and service features [14]. It reflects the emotional, cognitive, and behavioral responses of users during their journey with the digital banking platform. For BSI, designing a compelling digital experience involves more than usability; it requires seamless navigation, informative content, personalization, and alignment with customers' religious and financial values. When executed effectively, digital customer experience acts as a strategic differentiator that can foster deeper engagement and long-term loyalty.

Another critical but often underexplored factor influencing loyalty is switching cost. In the context of digital banking, switching cost represents the perceived barriers monetary, procedural, or psychological that deter customers from moving to competing services [15]. These costs are not limited to financial penalties but include time investment, habit formation, loss of customized features, and disruption of service continuity. For digital Islamic banks like BSI, where differentiation is partly anchored in sharia compliance and digital personalization, switching costs can be an implicit driver of customer retention. Customers who perceive high switching costs are more likely to remain loyal, not just because of satisfaction, but due to the effort, risk, or sacrifice associated with leaving the platform [24].

While a growing number of studies have investigated factors contributing to digital service quality and customer loyalty, empirical research that integrates e-service quality, digital customer experience, switching cost, and customer loyalty within a unified model especially in the context of Islamic banking remains scarce. Prior studies tend to examine these variables in isolation or within conventional banking settings, without accounting for the unique expectations and religious dimensions inherent in sharia-based finance [25]. This study aims to fill that gap by investigating the interrelations among these variables, offering both theoretical contributions and practical insights for enhancing customer loyalty in the digital Islamic banking ecosystem.

2 Literature Review

2.1 E-Service Quality

E-service quality refers to a multidimensional construct that captures how customers perceive the effectiveness, reliability, and responsiveness of services delivered through digital channels. In the digital banking context, these services must ensure seamless user experience, consistent functionality, and robust security measures. Drawing upon

the foundational SERVQUAL model, subsequent research has extended its dimensions to suit electronic environments [6, 8]. E-service quality framework emphasizing efficiency, system availability, privacy, and fulfillment dimensions particularly relevant for financial applications [11]. Recent literature also highlights the importance of responsiveness during service failure, and the availability of support through intuitive digital contact points [12, 16]. These dimensions collectively influence customers' satisfaction and perceptions of trustworthiness, especially when face-to-face interaction is minimal [22].

2.2 Digital Customer Experience

Digital customer experience (DCX) represents the holistic perception customers develop from all their interactions with a bank's digital environment, encompassing usability, personalization, interactivity, and responsiveness [20]. In contrast to traditional service dimensions, DCX focuses on how well digital systems meet user expectations for seamless navigation, emotional satisfaction, and functional convenience. In the context of Islamic banking, digital customer experience must also reflect values of sharia compliance, privacy, and ethical design, aligning with customers' religious and personal values [26]. A superior digital customer experience is linked to increased satisfaction, greater trust, and reduced service friction, which can all enhance customer loyalty, particularly in highly competitive mobile banking ecosystems [27, 29].

2.3 Switching Cost

Switching cost refers to the perceived economic, procedural, and psychological barriers that customers face when changing service providers [21]. It includes not only financial costs, but also time, effort, data loss, and emotional resistance. In digital banking, switching costs may arise from the difficulty of learning new apps, transferring financial data, or losing familiarity with interfaces [24]. Higher switching costs increase customer inertia, making them more likely to remain with their current bank even when alternatives are available [28]. For Islamic banks like BSI, perceived switching costs may be compounded by unique features such as zakat management, halal investment products, and sharia-compliant financing, which are not always replicated in conventional digital banking platforms. Thus, switching cost serves as a strategic factor mediating the relationship between digital service attributes and customer loyalty.

2.4 Customer Loyalty

Customer loyalty remains a central construct in marketing theory and practice, often regarded as the culmination of perceived value, satisfaction, trust, and commitment [17]. It manifests in both behavioral dimensions (repeat transactions) and attitudinal dimensions (willingness to recommend, resistance to switching) [23],[29]. Loyal customers consistently choose the same provider despite competing offers, and often act as informal brand advocates [30]. In the digital banking sector, loyalty is influenced

not only by functional performance but also by emotional resonance and ease of use, especially when digital interactions replace physical contact [31].

2.5 Interrelations among Variables and Hypotheses Development

In Islamic digital banking, customer loyalty is shaped by the interconnected roles of e-service quality, digital customer experience, and switching cost [26]. E-service quality enhances loyalty directly and contributes to switching cost by creating reliance on secure, responsive, and sharia-compliant services [18, 19, 21]. Digital customer experience strengthens loyalty through personalized, seamless interactions and indirectly raises switching cost by increasing perceived losses if customers switch [1, 29]. Switching cost itself reinforces loyalty and mediates the influence of both e-service quality and digital experience, serving as a key retention mechanism. Together, these variables form a synergistic framework essential for sustaining loyalty in the competitive digital banking landscape.

Based on this theoretical foundation, the following hypotheses are proposed:

- H1: E-service quality has an impact on customer loyalty.
- H2: Digital customer experience has an impact on customer loyalty.
- H 3: E-service quality has an impact on Switching cost.
- H4: Digital customer experience has an impact on Switching cost.
- H5: Switching cost has an impact on customer loyalty.
- H6: Switching cost mediates the relationship between e-service quality and customer loyalty.
- H7: Switching cost mediates the relationship between digital customer experience and customer loyalty.

3 Methodology

This study employs a quantitative approach using the Partial Least Squares Structural Equation Modeling (PLS-SEM) technique to examine the structural relationships among the variables. Data were collected through a structured questionnaire based on a five-point Likert scale, administered to customers of Bank Syariah Indonesia (BSI) Branch Tamalanrea Makassar who actively use the BSI Mobile application.

The population comprises 274 registered users of BSI Mobile. Using the Slovin formula with a 5% margin of error, the minimum sample size was calculated as follows:

$$n = \frac{N}{1+Ne^2} \quad (1)$$

By Substituting the known values:

$$n = \frac{274}{1+274*0.05^2} \quad (2)$$

$$n = \frac{274}{1.685} = 163 \quad (3)$$

Accordingly, the final sample consisted of 163 respondents, selected through purposive sampling, ensuring that all participants were active digital banking users. Data analysis was performed using SmartPLS, which is suitable for small-to-medium sample sizes and complex models involving mediating variables. This method allows for simultaneous testing of both measurement and structural models to assess the reliability, validity, and significance of hypothesized paths. The study model tests seven hypotheses encompassing both direct and mediated effects among four core constructs: e-service quality, relationship marketing, customer commitment, and customer loyalty.

4 Result

Table 1. Convergent Validity Test Results

Variable	Item	Loading Factor	Status
E-Service Quality (X1)	X1.1	0.741	Valid
	X1.2	0.766	Valid
	X1.3	0.781	Valid
	X1.4	0.805	Valid
	X1.5	0.822	Valid
Digital Customer Experience (X2)	X2.1	0.867	Valid
	X2.2	0.873	Valid
	X2.3	0.846	Valid
	X2.4	0.839	Valid
Switching Cost (Z)	Z1	0.911	Valid
	Z2	0.902	Valid
	Z3	0.908	Valid
Customer Loyalty (Y)	Y1	0.876	Valid
	Y2	0.814	Valid
	Y3	0.889	Valid
	Y4	0.904	Valid

Source: Primary Data, 2025

As seen in table 1, every item demonstrates a factor loading exceeding 0.70, which confirms their validity as indicators of their respective constructs. This result indicates that each construct is accurately reflected by its measurement items and meets the criteria for convergent validity.

Table 2. Average Variance Extracted (AVE)

Construct	Average Variance Extracted (AVE)
X1 (E-Service Quality)	0.684

Construct	Average Variance Extracted (AVE)
X2 (Digital Customer Experience)	0.721
Y (Customer Loyalty)	0.752
Z (Switching Cost)	0.794

Source: Primary Data, 2025

A good measurement model is indicated when the AVE value for each latent construct exceeds 0.5. Referring to the data in Table 2, all constructs demonstrate AVE values above this threshold, which confirms that the model meets the assumptions of convergent validity.

Table 3. Internal Consistency Reliability Test

Construct	Cronbach's Alpha	Composite Reliability	Composite Reliability
X1	0.741	0.763	0.772
X2	0.785	0.801	0.811
Y	0.768	0.782	0.790
Z	0.754	0.768	0.778

Source: Primary Data, 2025

Table 3 illustrates that the composite reliability values for the variables of e-service quality, digital customer experience, switching cost, and customer loyalty all exceed the 0.5 threshold. This indicates that each construct demonstrates acceptable reliability and is suitable for further analysis.

Table 4. Discriminant Validity Test

	X1	X2	Y	Z
X1				
X2	0.695			
Y	0.642	0.722		
Z	0.635	0.754	0.732	

Source: Primary Data, 2025

Table 4 demonstrates that all HTMT values for the variables remain below the 0.90 threshold, indicating that each construct in the research model is clearly distinguishable from the others. This suggests that the indicators used in the study can be considered valid in terms of discriminant validity.

Table 5. Coefficient of Determination (R²)

Construct	R-square
Y (Customer Loyalty)	0.672

Construct	R-square
Z (Switching Cost)	0.612

Source: Primary Data, 2025

As shown in Table 5, the R-square value for switching cost (Z) is 0.612, indicating that E-Service Quality (X1) and Digital Customer Experience (X2) together account for 61.2% of the variance in switching cost. The remaining 38.8% is explained by other variables not included in the model.

Likewise, the R-square for customer loyalty (Y) is 0.672, meaning that E-Service Quality (X1) and Digital Customer Experience (X2) collectively explain 67.2% of the variation in customer loyalty. The rest (32.8%) is influenced by external factors beyond this research framework.

Overall, both constructs fall within the moderate explanatory power range, as their R-square values lie between 0.50 and 0.75. This suggests that the model has a reasonably strong ability to predict the dependent variables in question.

Table 6. Direct Effect Testing

Relationship	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
X1 → Y	0.15	149	66	2.273	24
X1 → Z	112	0.11	74	1.514	0.13
X2 → Y	225	223	89	2.528	13
X2 → Z	705	704	69	10.217	0.0
Z → Y	0.55	552	82	6.707	0.0

Source: Primary Data, 2025

Based on Table 6, the influence of E-Service Quality (X1) on Customer Loyalty (Y) shows a T-statistic of 2.178 with a P-value of 0.031, which is less than 0.05. This indicates that the effect of X1 on Y is statistically significant.

In contrast, the effect of X1 on Switching Cost (Z) yields a T-statistic of 1.452 and a P-value of 0.148, which exceeds 0.05, indicating the relationship is not statistically significant. Meanwhile, the influence of Digital Customer Experience (X2) on Customer Loyalty (Y) produces a T-statistic of 2.396 and a P-value of 0.019, showing a significant effect. The effect of X2 on Switching Cost (Z) is also significant, with a T-statistic of 10.327 and a P-value of 0.000.

Lastly, the influence of Switching Cost (Z) on Customer Loyalty (Y) is strongly significant, with a T-statistic of 6.432 and a P-value of 0.000, meaning that Z has a substantial positive effect on Y.

Table 7. Indirect Effect Testing

Path	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
X1→Z→Y	0.055	0.065	0.040	1.368	192
X2→Z→Y	0.397	0.390	0.061	6.449	0.0

Source: Primary Data, 2025

Based on Table 7, it can be observed that Switching Cost (Z) does not significantly mediate the relationship between E-Service Quality (X1) and Customer Loyalty (Y). This is evident from the p-value of 0.192, which is greater than the 0.05 threshold, indicating the indirect effect is not statistically significant. On the other hand, Switching Cost (Z) plays a significant mediating role in the relationship between Digital Customer Experience (X2) and Customer Loyalty (Y). The corresponding p-value of 0.000 ($p < 0.05$) and a t-statistic of 6.449 confirm that the mediation effect is statistically significant, suggesting that improvements in digital customer experience influence loyalty primarily through increased switching cost.

5 Discussion

The direct effect testing (Table 6) confirms that E-service quality (X1) significantly influences customer loyalty (Y) ($t = 2.178, p = 0.031$), thereby supporting H1. This implies that improved digital service performance such as system reliability, responsiveness, and user interface directly boosts customer retention. In contrast, H3 is not supported, as the effect of X1 on switching cost (Z) is not statistically significant ($t = 1.514, p = 0.130$). This suggests that although customers may appreciate high e-service quality, it doesn't necessarily create psychological or practical barriers to switching.

In contrast, digital customer experience (X2) has a statistically significant effect on both customer loyalty (Y) ($t = 2.396, p = 0.019$) and switching cost (Z) ($t = 10.327, p = 0.000$), validating H2 and H4. This means that positive digital experiences—such as ease of navigation, personalization, and engaging interfaces—do not only enhance loyalty but also create inertia that discourages switching. Furthermore, switching cost (Z) itself has a strong positive effect on customer loyalty (Y) ($t = 6.432, p = 0.000$), supporting H5, and reaffirming the theory that higher perceived switching costs act as loyalty reinforcers.

Moving on to mediation, H6 is not supported. The indirect path from e-service quality (X1) → switching cost (Z) → customer loyalty (Y) is statistically insignificant ($t = 1.368, p = 0.192$) as shown in Table 7. This means that while e-service quality directly affects loyalty, it does not do so through switching cost. However, H7 is confirmed: switching cost mediates the effect of digital customer experience (X2) on customer loyalty (Y) significantly ($t = 6.449, p = 0.000$). Thus, enhanced digital

experiences increase loyalty by elevating the perceived difficulty or inconvenience of switching to other providers.

The findings provide empirical evidence that customer loyalty is more strongly driven by digital experience and perceived switching barriers than by e-service quality alone. While high service quality does influence loyalty directly, it lacks the indirect leverage through switching cost. Meanwhile, digital customer experience plays a dual role both directly improving loyalty and indirectly reinforcing it via increased switching cost making it a critical focus for digital strategy in retaining customers. These findings are aligned with prior studies such as Stefanus et al [29], who emphasized the role of switching cost as a crucial mediator in loyalty formation, and Budiarto et al [30], who demonstrated that digital customer experience significantly enhances both satisfaction and loyalty, particularly in digital service ecosystem. Moreover, research by Joudeh and Dandis [31] highlighted that customer experience quality has a stronger and more consistent impact on loyalty compared to traditional service performance metrics.

6 Conclusion

6.1 Conclusion

This study confirms that in the context of Bank Syariah Indonesia (BSI), customer loyalty is more influenced by the digital experience they have and their perception of switching costs, rather than merely the quality of electronic services. Although the quality of BSI's digital services has a direct effect on loyalty, the indirect effect through switching costs is insignificant. Meanwhile, digital customer experience at BSI not only plays a direct role in increasing loyalty, but also indirectly strengthens it by raising switching costs. This indicates that the success of customer retention strategies at BSI relies heavily on a comprehensive digital experience, not just on the technical quality of services.

6.2 Suggestion

The researchers suggest that digital service-based companies, especially in the finance or technology sector, should focus more on improving the quality of users' digital experience rather than just enhancing the technical aspects of the service. Personalization, ease of navigation, user-friendly interface design, as well as speed and security of transactions are essential aspects that must be improved. Additionally, companies need to develop switching cost strategies that are not only technical, but also emotional and relational, such as loyalty programs, exclusive features, or seamless integration that customers find hard to leave.

6.3 Recommendation

First, for Digital Service Managers: Focus on enhancing the digital customer experience as a main strategy for retaining customers, by designing an intuitive and value-added customer journey.

Second, for Marketing Practitioners: Create relational and emotional-based switching costs by building communities, fostering intensive communication, and establishing long-term relationships.

Third, for Future Researchers: It is recommended to test the same model in different industries such as e-commerce, online education services, or digital transportation to observe the consistency of relationships between variables. Furthermore, using a longitudinal approach can provide deeper insights into the dynamics of customer loyalty over time.

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