
DO SPIRITUAL VALUES MATTER? EXAMINING THE ROLE OF MOBILE BANKING FEATURES AND USER EXPERIENCE IN DRIVING CUSTOMER SATISFACTION AND LOYALTY

Happy Adi Nugroho¹
Universitas Trilogi, Jakarta, Indonesia
happyadinugroho@gmail.com

Anies Lastiati²
Universitas Trilogi, Jakarta, Indonesia



Abstract

This study investigates the impact of mobile banking features and user experience on customer loyalty in Islamic banking, with customer satisfaction as a moderating factor and spiritual value as a moderator. A quantitative approach was applied by surveying 196 Islamic bank customers in Jabodetabek, and the data were analyzed using Structural Equation Modeling–Partial Least Squares (SEM-PLS). The results reveal that both mobile banking features and user experience significantly enhance customer satisfaction and loyalty. Customer satisfaction also mediates the relationship between service quality and loyalty. However, spiritual value does not significantly moderate the relationship between mobile banking features or user experience and satisfaction, suggesting that customer evaluations are more influenced by functional and technical aspects than spiritual factors. These findings contribute to Islamic digital banking literature and highlight the need for banks to prioritize innovation, system reliability, and user-friendly design while maintaining Sharia compliance as a minimum standard.

Keywords: Islamic Banking; Mobile Banking; User Experience; Satisfaction; Loyalty; Spiritual Value

INTRODUCTION

The rapid development of digital technology has fundamentally transformed the financial services industry, including the Islamic banking sector. One of the most significant innovations in this transformation is mobile banking, which enables customers to perform financial transactions efficiently, securely, and conveniently through mobile applications. Digitalization in banking is no longer optional but has become a strategic necessity to enhance competitiveness, expand market reach, and improve financial inclusion, particularly in countries with large populations and increasing internet penetration, such as Indonesia.

Indonesia, as the largest Muslim-majority country, has enormous potential in the development of Islamic banking. According to the Financial Services Authority (OJK, 2025), the total assets of Islamic banking reached Rp803 trillion, growing by 9.5% year-on-year. However, the digital service penetration of Islamic banks, especially mobile banking, still lags behind that of conventional banks. While applications such as BRImo, BCA Mobile, and Livin' by Mandiri dominate the market, Islamic mobile banking platforms like BSI Mobile or other Sharia-compliant applications remain less competitive in terms of features, reliability, and user adoption. This gap highlights the urgent need to improve digital services in Islamic banking to meet the growing expectations of customers in the digital era.

In digital financial services, customer satisfaction and loyalty are strongly influenced by the quality of mobile banking features and user experience (UX). Mobile banking features such as transaction speed, fund transfers, bill payments, QRIS integration, and additional Sharia-based services (e.g., zakat, waqf, sadaqah) are considered critical in creating added value and differentiating Islamic banks from their conventional counterparts (Islah & Nuriyah, 2024). At the same time, user experience plays a vital role in shaping customer perceptions of service quality. A positive UX characterized by intuitive design, ease of navigation, reliability, and security can foster customer satisfaction, which in turn builds long-term loyalty (Chandra et al., 2023).

Customer satisfaction itself is recognized as a key determinant of loyalty. Kotler and Keller (2016) define satisfaction as the emotional response that arises when customer expectations are met or exceeded by the actual performance of a product or service. In Islamic banking, satisfaction is not only determined by functional aspects of services but also by the perception of compliance with Sharia principles. Previous studies indicate that satisfied customers are more likely to continue using services, increase transaction frequency, and recommend the services to others (Oliver, 1999; Fauziah et al., 2023). Therefore, satisfaction can be seen as an important mediating factor in the relationship between service quality and customer loyalty.

Another variable that may influence customer satisfaction and loyalty in the Islamic banking context is spiritual value. Spiritual value refers to the internalization of religious and ethical principles in customer decision-making processes, particularly in choosing financial services that align with Islamic teachings (Emmons, 2000; Koenig, 2012). In theory, spiritual values should strengthen the relationship between service quality or user experience and satisfaction, as customers with higher religiosity are expected to place greater importance on Sharia compliance when evaluating their banking services. However, empirical findings remain inconsistent. For example, Abror et al. (2019) found that religiosity negatively moderated the relationship between service quality and satisfaction, while Rahayu et al.

(2020) reported that religiosity did not significantly moderate the link between Islamic attributes and customer satisfaction. These mixed results suggest that the moderating role of spiritual values in digital banking remains an open question that requires further investigation.

The research gap lies in the limited number of studies that comprehensively examine the combined effects of mobile banking features, user experience, customer satisfaction, and spiritual values on loyalty in Islamic digital banking. Furthermore, the mediating role of satisfaction and the moderating role of spiritual values remain underexplored in the specific context of mobile banking adoption among Islamic bank customers in Indonesia.

Based on these gaps, this study aims to analyze the influence of mobile banking features and user experience on customer loyalty, with customer satisfaction serving as a mediating variable and spiritual value as a moderating variable. This research is expected to make both theoretical and practical contributions. Theoretically, it extends the literature on Islamic digital banking by integrating technological, experiential, and spiritual perspectives into a comprehensive model. Practically, the findings provide insights for Islamic banks to design mobile banking services that not only meet functional expectations but also resonate with the spiritual values of their customers. By doing so, Islamic banks can enhance satisfaction and foster long-term loyalty, thereby improving competitiveness in the increasingly digitalized financial landscape.

REVIEW OF LITERATURE

Mobile Banking Features

Mobile banking features are digital application-based services provided by banks to facilitate customers in performing financial transactions through mobile devices (Yulianti, 2024). These features include transfers, payments, purchases, balance inquiries, and even investment services that can be accessed anytime and anywhere. According to Fianto, (2021) the quality of mobile banking features, which covers *enjoyment, security, ease of use, design,* and system reliability, plays a significant role in shaping customer satisfaction. In other words, the more comprehensive and functional the features offered, the higher the likelihood that customers will feel satisfied and continue to use the service.

User Experience (UX)

User experience in mobile banking refers to the overall perception and interaction that users have when engaging with the application, including aspects of comfort, ease of navigation, response speed, and interface design (Alex Chandra et al., 2023). Khasanah et al., (2023) argue that a good UX can enhance customer satisfaction and foster loyalty, while a poor UX may reduce trust and encourage customers to switch to other banks. Thus, UX is not merely about aesthetics but is a strategic factor determining the success of digital banking services.

Spiritual Value

Spiritual value is a set of beliefs, principles, and worldviews related to transcendental aspects, which serve as a guide for daily behavior. Emmons (2000) defines spirituality as the individual's capacity to seek meaning and a higher purpose in life, while Koenig (2012) emphasizes that spirituality is not limited to formal religious practices but also includes the search for meaning, connection with God, and moral convictions. In the context of Islamic

banking, spiritual values act as a foundation to evaluate whether banking services align with Sharia principles such as justice, transparency, and the prohibition of *riba* (Abror et al., 2019).

Customer Satisfaction

Customer satisfaction is an emotional or evaluative response toward the experience of using banking services, which occurs when customer expectations are met or exceeded. Kotler & Keller (2016) explain that satisfaction is formed when service performance matches or surpasses customer expectations. In Islamic banking, satisfaction arises not only from functional service quality but also from the perception that services are consistent with Islamic values (Tamaruddin et al., 2020).

Customer Loyalty

Customer loyalty is a long-term commitment to continuously use a bank's products or services and recommend them to others (Juliansyah & Rusfian, 2024). Oliver (1999) categorizes loyalty into two dimensions: behavioral loyalty (repeat purchase behavior) and attitudinal loyalty (emotional commitment and positive attitude toward the brand). In Islamic banking, loyalty is driven not only by functional satisfaction but also by religiosity and trust that the services comply with Sharia principles (Abror et al., 2019).

RESEARCH METHOD

This study employed a **quantitative research design** to investigate the relationship between mobile banking features, user experience, customer satisfaction, customer loyalty, and the moderating role of spiritual value in the context of Islamic banking. A quantitative approach was chosen because it enables systematic measurement of constructs, hypothesis testing, and generalization of findings to a wider population (Creswell, 2014). The population in this study consisted of Islamic bank customers in the Jabodetabek area who actively use mobile banking services. Using purposive sampling, respondents were selected based on three criteria: (1) being a customer of an Islamic bank, (2) having experience in using mobile banking services, and (3) willingness to participate in the survey. Based on these criteria, data were successfully collected from **196 respondents**, which is considered sufficient for structural equation modeling (SEM) analysis according to the minimum sample size rules of thumb (Hair, 2017).

Primary data were obtained through an online questionnaire that included closed-ended questions measured on a **five-point Likert scale** ranging from 1 (strongly disagree) to 5 (strongly agree). The instrument measured five main constructs, namely mobile banking features, user experience, spiritual value, customer satisfaction, and customer loyalty. The collected data were then analyzed using **Structural Equation Modeling with Partial Least Squares (SEM-PLS)** with the assistance of SmartPLS software. SEM-PLS was chosen because it is highly suitable for analyzing complex models with multiple constructs, indicators, and the inclusion of mediating as well as moderating variables, particularly when the sample size is relatively modest (Hair et al., 2019).

RESULTS AND DISCUSSION

Outer Loading

Outer loading refers to the correlation between an indicator and its latent construct. It reflects how well an indicator represents the underlying construct. A high loading (≥ 0.70) suggests that the indicator explains a large proportion of variance in the construct, whereas loadings below 0.40 are generally considered weak (Hair et al., 2019).

Table 1.
Outer Loadings

Variable	Indicator	Outer Loading	Criteria
Mobile Banking Feature	FMB1	0.822	Valid
	FMB2	0.914	Valid
	FMB3	0.917	Valid
	FMB4	0.890	Valid
User Experience	UX1	0.811	Valid
	UX2	0.845	Valid
	UX3	0.847	Valid
	UX4	0.884	Valid
	UX5	0.847	Valid
Spiritual Values	NS1	0.883	Valid
	NS2	0.912	Valid
	NS3	0.916	Valid
	NS4	0.915	Valid
Satisfaction	KN1	0.904	Valid
	KN2	0.796	Valid
	KN3	0.907	Valid
	KN4	0.902	Valid
Loyalty	LN1	0.871	Valid
	LN2	0.881	Valid
	LN3	0.868	Valid
	LN4	0.744	Valid
Moderating Effect	User Experience * Spiritual Values	2.600	Valid
Moderating Effect	Mobile Banking Feature * Spiritual Values	2.753	Valid

Table 1 explains that the results of the analysis show that all indicators in this study are able to reflect the constructs being measured, as indicated by the outer loading value being above 0.7.

Average Variance Extracted (AVE)

AVE measures the convergent validity of a construct, showing the average amount of variance explained by the construct relative to measurement error. An AVE value of ≥ 0.50 indicates that more than half of the variance in the indicators is captured by the construct, confirming sufficient convergent validity (Fornell & Larcker, 1981).

Table 2.
AVE

Variable	Average Variance Extracted (AVE)
Mobile Banking Feature	0.785
User Experience	0.718
Spiritual Values	0.822
Satisfaction	0.772
Loyalty	0.711
Spiritual Values * Mobile Banking Feature - Satisfaction	1.000
Spiritual Values * User Experience - Satisfaction	1.000

Based on Table 2, it is explained that all constructs show an AVE value above 0.5, so it can be concluded that the measurement model used has met the convergent validity criteria.

Cronbach's Alpha and Composite Reliability

Cronbach's Alpha assesses the internal consistency reliability of a construct by evaluating how closely related the items are as a group. A coefficient ≥ 0.70 is generally accepted as reliable, although for exploratory research, values above 0.60 may still be acceptable (Hair, 2017). And Composite Reliability is another measure of internal consistency reliability but is considered superior to Cronbach's Alpha because it accounts for the actual outer loadings of items. A CR value of ≥ 0.70 indicates satisfactory reliability, while values above 0.90 may suggest item redundancy (Hair, 2017).

Table 3.
Cronbach's Alpha dan Composite Reliability

Variabel	Cronbach's Alpha	Composite Reliability
Mobile Banking Feature	0.908	0.936
User Experience	0.901	0.927
Spiritual Values	0.928	0.949
Satisfaction	0.900	0.931
Loyalty	0.862	0.907
Spiritual Values * Mobile Banking Feature - Satisfaction	1.000	1.000
Spiritual Values * User Experience - Satisfaction	1.000	1.000

Based on Table 3, the Cronbach's Alpha and Composite Reliability values for all constructs are above 0.7, so it can be concluded that all indicators used in this study meet the validity and reliability criteria.

R-Square (R²)

R² indicates the proportion of variance in the dependent variable that is explained by the independent variables. It reflects the explanatory power of the model. According to (Chin, 1998), R² values of 0.19, 0.33, and 0.67 can be interpreted as weak, moderate, and substantial explanatory power, respectively.

Table 4. R-Square

	R Square Adjusted
Satisfaction	0.796
Loyalty	0.783

Based on Table 4.8, the R-square value for the Customer Satisfaction variable is 0.796. This means that 79.6% of the variation in customer satisfaction can be explained by the exogenous variables used in the model, while the remaining 20.4% is influenced by factors outside the model. This value is considered strong, as according to Hair et al. (2019), an R² value above 0.75 indicates high explanatory power. Meanwhile, the Adjusted R-square for the Customer Loyalty variable is 0.783, indicating that 78.3% of the variability in customer loyalty can be explained by the predictor variables in the research model, while the remaining 21.7% is influenced by other factors not included in the model. This value is also considered strong, thus concluding that the research model used has excellent predictive ability in explaining the loyalty behavior of mobile banking users of Islamic banks in Jabodetabek.

Path Coefficient

Path coefficients represent the strength and direction of relationships between latent constructs in the structural model. They are standardized regression weights that show how much change in one construct is associated with a change in another. Significant positive coefficients support hypothesized relationships, while insignificant coefficients suggest weak or no effects (Hair, 2017).

Table 5. Path Coefficient

Hypothesis	Original Sample (O)	Sample Mean (M)	P Values
Mobile Banking Feature → Satisfaction	0.359	0.394	0.001
User Experience → Satisfaction	0.327	0.330	0.000
Spiritual Values * Mobile Banking Feature → Satisfaction	0.031	0.003	0.684
Spiritual Values *	-0.040	-0.006	0.645

Hypothesis	Original Sample (O)	Sample Mean (M)	P Values
User Experience → Satisfaction			
Mobile Banking Feature → Loyalty	0.495	0.492	0.000
User Experience → Loyalty	0.219	0.230	0.001
Satisfaction → Loyalty Nasabah	0.242	0.233	0.002
Mobile Banking Feature → Satisfaction → Loyalty	0.087	0.090	0.018
User Experience → Satisfaction → Loyalty	0.079	0.076	0.007

The Effect of Mobile Banking Features on Customer Satisfaction

The findings show that mobile banking features significantly and positively influence customer satisfaction among Islamic bank users in Jabodetabek (p-value < 0.05). This suggests that the availability of complete, innovative, and relevant features is a primary determinant of satisfaction in digital banking. Previous studies Alfiana & Muhtadin (2024); Yuliati (2024) emphasized that features such as transfers, bill payments, purchases, and zakat or waqf services are strongly associated with customer satisfaction and loyalty. Similarly, Amalia et al. (2022) and Sugiari & Meilani (2023) highlighted that the utility, accessibility, and usability of mobile banking features explain a large variation in satisfaction.

These results support the Technology Acceptance Model (Venkatesh et al., 2003), which posits that perceived usefulness and perceived ease of use are central to customer acceptance and satisfaction with technology. In the context of Islamic banking, mobile features are not only functional tools but also act as instruments that reflect Sharia compliance, thereby reinforcing customer trust. This finding confirms that digital feature development is critical for sustaining competitiveness in the Islamic banking sector.

The Effect of User Experience on Customer Satisfaction

This study also confirms that user experience (UX) exerts a significant effect on customer satisfaction (p-value < 0.05). UX encompasses ease of navigation, application

responsiveness, interface design, and transaction security, which collectively shape customers' overall perceptions. These results resonate with TAM, which emphasizes the roles of system quality, information quality, and service quality in shaping satisfaction. Supporting evidence from Elysa et al., (2023); Prasetyo et al., (2025); Rafli & Yunanto, (2024) further demonstrates that a positive UX not only enhances satisfaction but also encourages continued usage and loyalty. In Islamic banking, UX becomes even more important as it intersects with spiritual elements. For instance, digital services that combine intuitive navigation with features for zakat, infaq, and waqf payments can improve satisfaction while reinforcing religious values. Thus, UX is not merely a technical matter but a strategic factor that integrates customer convenience with Islamic principles.

The Moderating Effect of Spiritual Value on the Relationship between Mobile Banking Features and Customer Satisfaction

The findings indicate that spiritual value does not play a significant moderating role in the relationship between mobile banking features and customer satisfaction in Islamic banks across Jabodetabek. This suggests that even when mobile banking applications provide complete, secure, and user-friendly features, customer satisfaction is primarily determined by functional quality rather than the level of spirituality held by users. This result is consistent with Hasibuan & Indra, (2023; Rahayu et al., (2020), who also found that religiosity does not significantly moderate the relationship between service attributes and satisfaction.

This condition can be explained through the Expectation Confirmation Theory (Bhattacharjee, 2001), which emphasizes that satisfaction is largely formed by the confirmation of functional expectations rather than spiritual values. Moreover, spirituality in Islamic banking is generally perceived as a given or baseline standard, and thus it no longer serves as a distinctive factor in shaping customer satisfaction (Larasati & Hakim, 2022). Academically, this finding highlights that in the digital service context, customer behavior tends to be more rational and utilitarian, where satisfaction depends more on technical aspects such as speed, security, and ease of navigation.

From a practical perspective, Islamic banks should focus on strengthening digital service quality and feature innovation while maintaining their Sharia identity as a fundamental standard. By prioritizing functional excellence and user experience, customer satisfaction can be sustained and enhanced, even though spiritual value is not proven to significantly moderate the relationship between mobile banking features and satisfaction.

The Moderating Effect of Spiritual Value on the Relationship between User Experience and Customer Satisfaction

The findings indicate that spiritual value does not significantly moderate the relationship between user experience (UX) and customer satisfaction among Islamic bank mobile banking users in Jabodetabek. This suggests that satisfaction is primarily shaped by functional and technical factors such as speed, ease of use, and reliability rather than personal spirituality. These results contradict the initial assumption that higher internalization of spiritual values would strengthen the effect of positive UX on satisfaction. Instead, they align with studies such as (Abror et al., 2019), which reported that religiosity does not always reinforce, and in some cases weakens, the relationship between service quality and satisfaction.

Several explanations support this result. First, in digital banking, customers prioritize efficiency and convenience over spiritual considerations, consistent with Expectation

Confirmation Theory (Bhattacharjee, 2001), where satisfaction arises when functional expectations are met. Second, sharia compliance is perceived as a basic requirement in Islamic banks, not a differentiating factor. Third, spirituality is subjective and relatively stable, making it less directly connected to short-term experiences with mobile applications. In addition, the homogeneity of respondents in terms of religiosity may have reduced the moderating effect of spiritual values.

These findings enrich the literature by showing that while spiritual values remain central to Islamic banking identity, they do not necessarily influence customer evaluations in digital contexts. For practitioners, the implication is that efforts to enhance satisfaction should focus more on improving UX quality, such as intuitive navigation, system security, and responsive services, while maintaining sharia principles as a minimum standard. In other words, spiritual value should be positioned as complementary, while functional excellence remains the primary driver of customer satisfaction in Islamic mobile banking.

The Effect of Mobile Banking Features on Customer Loyalty

This study finds that mobile banking features have a positive and significant effect on customer loyalty in Islamic banks across Jabodetabek ($p < 0.05$). In today's digital era, loyalty is no longer shaped solely by branch-based services but increasingly by the functionality, ease, and security of digital platforms. Customers who perceive mobile banking features as comprehensive, user-friendly, and aligned with Sharia principles are more likely to remain loyal and recommend the services to others. These findings are consistent with Alfiana & Muhtadin (2024); Sugiari & Meilani (2023), who emphasize that feature quality drives satisfaction and ultimately fosters loyalty.

Theoretically, the results align with the Technology Acceptance Model (Venkatesh et al., 2003), which highlights perceived usefulness and ease of use as key determinants of technology acceptance, and with Expectation Confirmation Theory (Bhattacharjee, 2001), where loyalty emerges when features meet or exceed expectations. In Islamic banking, features such as zakat, waqf, or halal investment tools further enhance trust and strengthen loyalty.

From a practical standpoint, Islamic banks must view feature development as a strategic priority. Beyond basic services, they should offer innovative solutions such as AI-based personalization, integration with digital halal ecosystems, and enhanced cybersecurity. By doing so, mobile banking features can become a long-term driver of loyalty, expanding the customer base and improving competitiveness in the digital market.

The Effect of User Experience on Customer Loyalty

The results show that user experience (UX) significantly influences customer loyalty in Islamic bank mobile banking services in Jabodetabek ($p < 0.05$). A positive UX covering ease of navigation, speed, interface design, clarity of information, and system security strengthens customer trust and creates lasting emotional bonds, thereby encouraging loyalty. This is in line with findings from Chandra et al (2023); Amalia et al (2025), which confirm UX as a critical determinant of sustainable loyalty in digital banking.

The findings also support DeLone and McLean (2003) IS Success Model (2003), both of which underline that system quality and perceived ease of use strongly influence user satisfaction and continuous usage intention. In Islamic banking, the integration of sharia-based services into a seamless UX further enhances trust and loyalty.

Practically, this highlights the need for Islamic banks to invest in UX improvement strategies that combine technical excellence with emotional and spiritual relevance. Efforts such as responsive design, AI-driven personalization, integration of Islamic features, and robust cybersecurity measures will not only improve user satisfaction but also strengthen long-term customer loyalty in the competitive digital era.

The Effect of Customer Satisfaction on Loyalty

This study shows that customer satisfaction has a positive and significant effect on loyalty among Islamic bank mobile banking users in Jabodetabek ($p < 0.05$). Satisfaction serves as a fundamental factor in shaping loyalty, particularly in digital banking where customer interaction increasingly occurs through applications rather than branches. In this context, satisfaction reflects ease of transactions, speed of access, completeness of features, interface design, and system security. When these elements meet or exceed expectations, customers are more likely to remain loyal over time. This aligns with (Kotler & Keller, 2016), who defined satisfaction as a customer's emotional response after comparing perceived performance with expectations, and with Oliver (1999), who emphasized that sustained satisfaction fosters long-term loyalty.

Empirical findings also confirm this relationship. Basudani et al (2022); Fauziah et al (2023) found that satisfaction directly enhances customer loyalty in digital banking, while (Chauhan et al., 2022) highlight that sharia-based features such as zakat, waqf, and sadaqah services not only fulfill functional needs but also provide spiritual satisfaction that strengthens loyalty. Thus, customer satisfaction acts as both a functional and emotional driver of loyalty in Islamic banking.

Practically, Islamic banks in Jabodetabek should treat customer satisfaction as the core of loyalty strategies. Ensuring fast and stable systems, providing relevant Islamic features, and offering responsive support are essential. Regular satisfaction surveys will help identify evolving needs, especially among digital-native generations. Maintaining satisfaction consistently enables banks not only to retain loyal customers but also to attract new ones through positive word of mouth.

The Mediating Role of Satisfaction between Mobile Banking Features and Loyalty

The findings indicate that satisfaction significantly mediates the relationship between mobile banking features and loyalty. This supports Expectation Confirmation Theory (Bhattacharjee, 2001), which states that satisfaction arises when actual experience meets or exceeds expectations, and subsequently fosters loyalty. In the case of Islamic mobile banking, features such as fast transactions, strong security, ease of access, and Islamic services (zakat, waqf, sadaqah) contribute to satisfaction, which in turn strengthens loyalty.

Several studies reinforce this mechanism. Handoyo & Bahri (2024) show that feature quality indirectly affects loyalty through satisfaction. Similarly, Fianto (2021); Fitri et al (2019) confirm that satisfaction is essential for transforming service quality into loyalty outcomes. Without satisfaction, feature quality alone does not guarantee long-term loyalty.

For Islamic banks, this highlights the strategic importance of integrating customer satisfaction into feature development. Innovative services and advanced features must be continuously evaluated to ensure they generate real satisfaction. Banks should regularly improve system speed, security, and usability, while maintaining strong Sharia compliance.

With satisfaction as a mediator, loyalty can be strengthened not only through retention but also through advocacy and positive recommendations.

The Mediating Role of Satisfaction between User Experience and Loyalty

Satisfaction also plays a crucial mediating role between user experience (UX) and loyalty. A positive UX covering easy navigation, fast transactions, secure systems, and user-friendly design does not directly translate into loyalty unless it produces customer satisfaction. When customers perceive that their expectations are met, satisfaction arises, which then motivates continued use, repeat transactions, and word of mouth advocacy.

Empirical evidence supports this view. (Dwi Juliansyah & Rusfian, 2024; Handoyo & Bahri, 2024; Padilah & Pratama Hafidz, 2025) found that UX significantly influences loyalty through satisfaction as a mediator. These studies highlight that customers evaluate both functional and emotional dimensions of their experience, and loyalty emerges when UX generates genuine satisfaction.

The practical implication is that Islamic banks should not only focus on developing advanced UX but also ensure that it consistently drives satisfaction. This includes maintaining technical quality (speed, stability, security) and fostering emotional aspects (comfort, trust, and Sharia-based relevance). Regular satisfaction surveys should be integrated into UX improvement processes, enabling continuous alignment with customer needs. By doing so, banks can sustain loyalty in the long term while strengthening their competitive edge in the digital banking industry.

CONCLUSION

This study investigates the relationship between mobile banking features, user experience (UX), spiritual values, satisfaction, and loyalty among Islamic bank mobile banking users in Jabodetabek. The findings reveal several key insights. First, mobile banking features and user experience have a significant positive impact on customer loyalty, both directly and indirectly, through satisfaction. This highlights that digital service quality and usability are critical determinants of loyalty in the era of banking digitalization. Second, customer satisfaction plays an important mediating role in transforming both feature quality and UX into sustainable loyalty, confirming the relevance of the Expectation Confirmation Theory and the Technology Acceptance Model in the Islamic banking context. Third, spiritual values, while central to the identity of Islamic banking, do not significantly moderate the relationship between UX and satisfaction. This suggests that customers perceive sharia compliance as a baseline requirement, not as a differentiating factor in digital service evaluation.

Overall, the study contributes to the literature by integrating both functional (features, UX) and non-functional (spiritual values) dimensions into the analysis of customer satisfaction and loyalty in Islamic mobile banking. From a managerial perspective, the results emphasize that Islamic banks need to enhance technical quality, system reliability, and innovative features while embedding Islamic principles into practical digital services such as zakat, waqf, and sadaqah. In doing so, banks can strengthen satisfaction and loyalty while remaining competitive with conventional banks.

Future Research

Although the study provides valuable contributions, it also has several limitations that open avenues for future research. First, the sample is limited to Jabodetabek, which may reduce the generalizability of the findings to other regions with different levels of digital literacy and religiosity. Future studies should consider broader geographic coverage and more diverse demographic groups to enhance external validity. Second, this study employs a cross-sectional design; longitudinal approaches could capture how satisfaction and loyalty evolve over time as mobile banking technologies continue to advance.

Third, the role of spiritual values in digital banking requires deeper exploration. Although insignificant in this study, it is possible that spiritual values influence customer preferences indirectly through trust, perceived justice, or religiosity. Future research could test extended models that include these constructs. Fourth, further investigation is needed to understand why some customers choose conventional banks over Islamic banks despite their strong religiosity. Specifically, future studies should examine whether decisions are driven by feature completeness, system reliability, ease of use, or integration with wider digital ecosystems.

Lastly, future research could also incorporate emerging technologies such as artificial intelligence (AI), blockchain, and open banking platforms, which are expected to transform digital banking services in both Islamic and conventional systems. By addressing these gaps, future studies can provide a more holistic understanding of customer behavior in the rapidly evolving landscape of Islamic digital banking.

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