



Service Quality, Islamic Financial Literacy on Customer Loyalty of Islamic Banks: A Systematic Literature Review

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ABSTRACT

The purpose of this study is to investigate the relationship between customer loyalty and Islamic financial literacy and service quality in Indonesian Islamic banks. Using a qualitative Systematic Literature Review (SLR) approach, 518 publications were found, assessed, and synthesized from a variety of scholarly databases, such as Google Scholar, Science Direct, Taylor & Francis, and Emerald. Twenty-five pertinent publications were chosen and examined using Mendeley and VOSviewer after particular inclusion and exclusion criteria were applied. The results show that customer loyalty is strongly impacted by both Islamic financial literacy and service quality, either directly or indirectly through the mediating effect of customer pleasure. In contrast, service quality tends to have a stronger direct impact than Islamic financial knowledge. According to the study's findings, strengthening financial literacy instruction and raising service quality are essential tactics for cultivating client loyalty and assisting Indonesia's Islamic banking industry's expansion. It is advised that further issues be investigated in future studies, such as the development of technology and shifting consumer habits in the digital age.

INTRODUCTION

In the current financial environment, which is becoming more dynamic and competitive, Islamic banks in Indonesia are having a hard time keeping customers loyal. This distinctive positioning alone is no longer enough to ensure customer retention in a market dominated by rapid technological advancement and rising customer expectations, even though Islamic banks are founded on strong Shariah principles that draw a niche segment of religiously motivated customers (Abror et al., 2020; Kim et al., 2024). It is becoming more and more important to be able to provide excellent customer service while making sure that clients comprehend the importance and tenets of Islamic banking.

The decreasing recurrent use of Islamic banking products, consumer discontent with online banking, and a lack of emotional connection to Islamic banks are all signs of these difficulties. Furthermore, the problem is made worse by Indonesians' poor degree of Islamic financial literacy. The acceptance and loyalty of Islamic banking clients are severely hampered by the fact that, according to the Financial Services Authority (OJK), Islamic financial literacy in Indonesia was just 9.14% in 2022, significantly lower than general financial literacy (OJK, 2023).

In light of these circumstances, the main study question might be stated as follows: How much do Islamic financial literacy and service quality affect client loyalty in Islamic banking? Customer loyalty is crucial to the long-term viability and performance of Islamic financial institutions, which makes this question crucial (Chao et al., 2024; Suhartanto et al., 2021).

There is still a study deficit in thoroughly analyzing how service quality and financial literacy interact and jointly influence customer loyalty in the unique setting of Islamic banking, despite the fact that many studies have examined the individual effects of these two elements on customer loyalty. Numerous earlier studies use a disjointed or isolated approach, frequently ignoring the ways in which consumer behavior is influenced by the intersection of religious beliefs, service satisfaction, and financial understanding (Firdaus & Amalia, 2024; Wahyoedi et al., 2021). By combining pertinent research findings utilizing a Systematic Literature Review (SLR) methodology and concentrating on works published in Scopus-indexed journals between 2019 and 2024, this study seeks to close that gap.

This study is innovative because it takes a thorough approach, which is uncommon in previous studies, and incorporates two important constructs – service quality and Islamic financial literacy – in connection to customer loyalty. This study provides an organized and current understanding of the main themes and connections between variables in Islamic banking loyalty studies by utilizing bibliometric mapping and thematic synthesis tools like VOSviewer and Mendeley. This research makes two contributions. Based on the most recent scholarly research, it first provides a theoretical synthesis of the variables influencing client loyalty in Islamic banking. Second, it offers useful information that bank managers and legislators can use to create more efficient plans for improving financial literacy initiatives and service delivery, which will

ultimately aid in the growth of an Islamic financial system in Indonesia that is more sustainable and inclusive.

LITERATURE REVIEW

Customer Loyalty

For Islamic banks, customer loyalty measures the extent to which customers consider the bank as their first choice to maintain their relationship with. Unlike conventional banks that focus only on profits, Islamic bank customers have a special reason to stay in touch because of their religious beliefs. Customer loyalty is one of the most popular structures in business relationship marketing research, and many experts have defined the types of customer loyalty in different industries and countries (Chao et al., 2024). Islamic bank customers are aware of the costs incurred in acquiring new customers necessary to retain existing customers in an increasingly competitive business environment Islamic banking is based on the sharing of profits and losses in accordance with sharia (Baabdullah et al., 2019). Customer loyalty can be evaluated using a number of different factors, such as willingness to make additional purchases, commitment to the bank, etc. In addition, according to (Easa & Bazzi, 2021) reported that Islamic bank customers are not sensitive to price fluctuations. In conclusion, loyal customers are those who show positive attitudes and behaviours towards Islamic banks (Suhartanto et al., 2021).

Services Quality

Service quality is the difference between what clients expect and what they actually receive. Service quality is the ability to organise the level of quality required to satisfy client demands. By paying more attention to service requirements, quality, and customer levels, this group of benefits is obtained by customers both directly and indirectly in the process of acquiring goods and services. According to Rashid et al., (2020) Service quality is the value that clients place on services based on a comparison of perceived quality and service expectations. One of the most important elements for bank performance in the banking sector is service quality (Munawaroh & Simon, 2023). In a competitive market, providing high-quality services to customers is essential to gain a competitive advantage. Service quality also impacts customer satisfaction, increases profitability, and lowers costs (Al-Adwan et al., 2022). In addition, service quality creates strong value with a positive image to survive in a competitive business (Sihombing et al., 2023).

Islamic Financial Literacy

In particular, the capacity of Islamic banks to advertise their services has not kept pace with the growth in the number of Islamic financial institutions. The potential for Islamic banking to grow is hampered by the general public's ignorance of the services provided by Islamic banks. Several countries have low levels of Islamic financial literacy, which is evidence of this difficulty (Ardhina et al., 2024). This level of literacy indicates the low utilization of Islamic financial services. In terms of managing financial resources in accordance with Islamic teachings, a person's financial knowledge, abilities and attitudes are referred to

as Islamic financial literacy (Bananuka et al., 2019). Muslims face many obstacles in terms of Islamic financial literacy, including a lack of understanding of Islamic finance and how to handle financial services using Islamic financial literacy. Numerous studies have found that financial literacy can affect a person's behaviour, and that a person who lacks financial literacy can make poor financial decisions (Ardhina et al., 2024). According to a number of studies, a person's behaviour can be influenced by his or her level of financial literacy; without financial literacy, a person can make poor financial decisions; therefore, financial literacy is essential when making financial decisions (Suwandaru et al., 2023). Muslims face many obstacles in terms of Islamic financial literacy, including a lack of knowledge about Islamic finance and how to use it to handle financial services (Khashan et al., 2024). However, if they have good Islamic financial literacy, they should have the right information about interest rates, national economic conditions, personal finance, and growth rates. Islamic financial literacy is not easy to understand because Islamic financial literacy believes in Islamic beliefs and teachings (Ardhina et al., 2024; Bananuka et al., 2019). Islamic financial literacy standardizes financial products and investors and business owners are of the view that Islamic financial literacy will change personal attitudes towards the adoption of Islamic banking.

METHODOLOGY

The method used in this research is Systematic Literature Review (SLR) to identify, evaluate, and interpret research results relevant to a particular research question, or topic area, or phenomenon of concern (Kitchenham, 2004). Meanwhile, the qualitative approach in the systematic review is used to summarise the results of research that is descriptive qualitative in nature. The purpose of this research is to collect as many existing evidence-based studies as possible that are relevant to the object of research being conducted (Thorpe et al., 2006). Systematic reviews are basically secondary data used by researchers to synthesise various relevant research results, so that the facts presented by researchers become more complete (Siswanto, 2010).

Keyword Identification and Discovery

This study aims to examine the quality of Islamic bank services and Islamic financial literacy with customer loyalty. Therefore, researchers set several requirements before conducting a literature search, namely in table 1 below.

Table 1. Keyword Database Article

Kriteria	Database
Keyword	KK 1 - service quality
s	KK 2 - loyalty
	KK 3 - customer engagement
	KK 4 - Islamic financial literacy
	KK 5 - Islamic banking
	KK6 - Financial literacy
Mesin	MP 1 - Emerald
Pencaria	MP 2 - Google Scholar

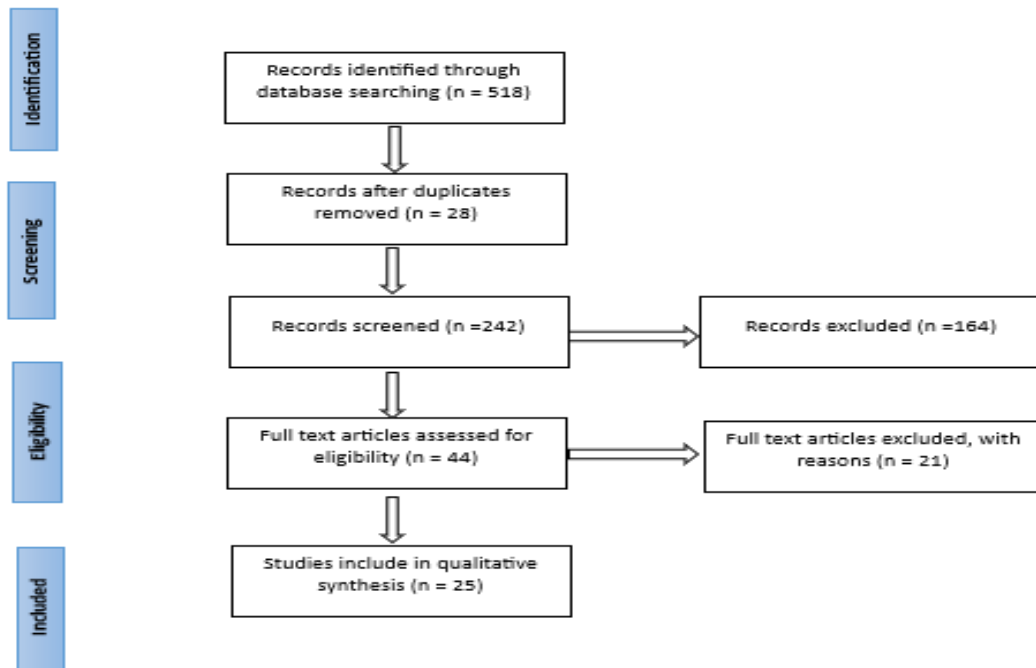
n/	MP 4 - Taylor & Francis
Database	MP 5 - Science Direct
Kriteria Inklusi (KI)	KI 1 - Judul, abstrak, kata kunci, dan teks penuh dengan kata kunci yang telah dipilih KI 2 - Dipublikasikan di jurnal yang telah dipilih KK 3 - Dipublikasikan dalam jangka waktu 1 tahun terakhir KK 4 - Artikel dalam bentuk jurnal
Kriteria Eksklusi (KE)	KE 1 - Semua kata kunci yang dipilih tidak muncul di judul, abstrak, kata kunci, full text KE 2 - Editorial, bukti esai, pendapat/opini, dalam diskusi

Literature Search

The next step was to select academic databases (Science Direct, Taylor & Francis, Emerald) to conduct keyword searches and retrieve published journals on service quality and Islamic financial literacy on Islamic bank customer loyalty. Furthermore, inclusion/exclusion criteria were determined to ensure the relevance of the articles.

This study revealed several findings based on the methodological steps: in identifying relevant studies, this study found 518 articles using the keywords service quality and Islamic financial literacy on customer loyalty. In applying inclusion and exclusion criteria, the first criterion in applying inclusion and exclusion criteria is the sciencedirect category.

After searching from various sources, the articles were then filtered based on the title, abstract and keywords that were in accordance with the research study, after going through the first screening stage, then a re-search was carried out to find 25 new articles that were in accordance with this study.



Source: Prisma 2009 Flow Diagram

Figure 1. Prism Flow Diagram of Systematic Review

Screening and Criteria Determination

After the literature search process, researchers conducted a filtering process and determined the criteria with the help of the Mendeley application to find out the abstraction of the 518 literature and VOSviewer to find out the relationship between the keywords found as shown in Figure 2.

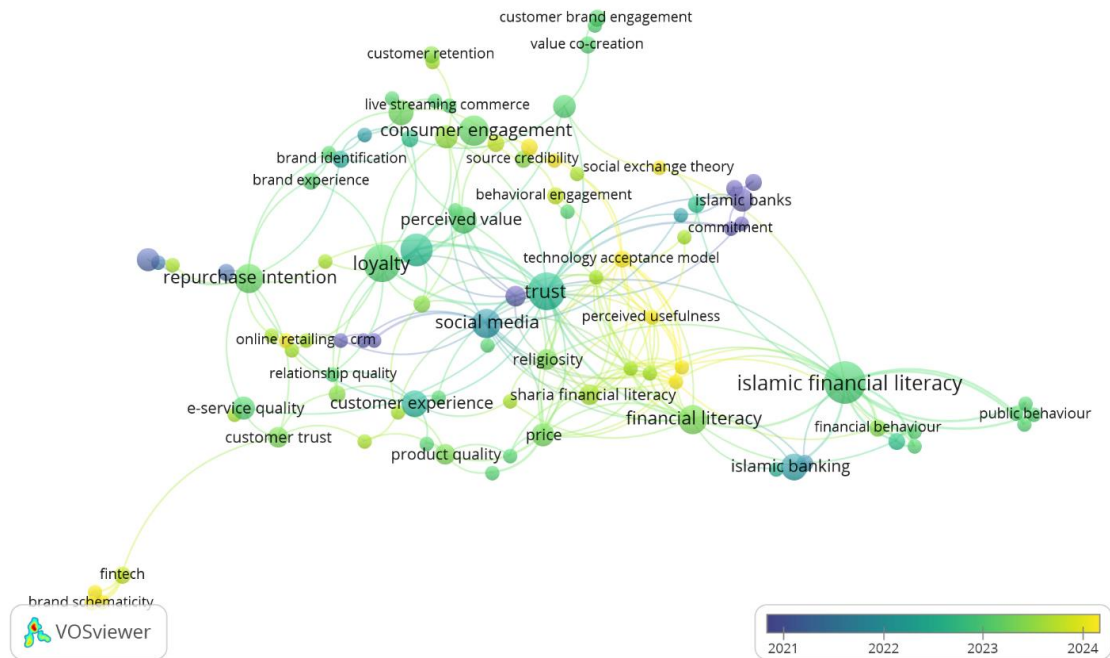


Figure 2. Relationship between keywords via VOSviewer

Based on the screening process carried out with the help of VOSviewer, the relationship between service quality and Islamic financial literacy on customer loyalty was found to have twelve knowledge clusters with 11 links and a total link strength of 19. The researcher then obtained 33 selected literatures of the type of Scopus indexed journal articles as primary data, which were supported by secondary data from books, journals and other articles related to the topic.

Table. 2 Inclusion and Exclusion Criteria

	Journal of research using large and small scale data
Inclusion Criteria	Studies that discuss service quality and Islamic financial literacy on customer loyalty
	Journal studies included in Scopus Q1, Q2, Q3, Q4 quartiles
	Irrelevant studies on service quality and literacy with customer loyalty
Exception Criteria	Opinion or editorial articles that are not supported by scientific analysis
	Research that is too old (depending on the specific topic, usually more than 10 years)
	Studies that lack a clear research methodology

Analysis and Process Synthesized

Literature that has met the criteria will be abstracted and synthesized in accordance with the research topic so that service quality and Islamic financial literacy can be formed on customer loyalty.

Quality Management

At this stage, researchers conducted quality control by reviewing selected literature based on Scopus Quartile Q1, Q2, Q3, and Q4 for the last 5 years (2019 to 2024) in accordance with the topic under study as shown in Figure 3.

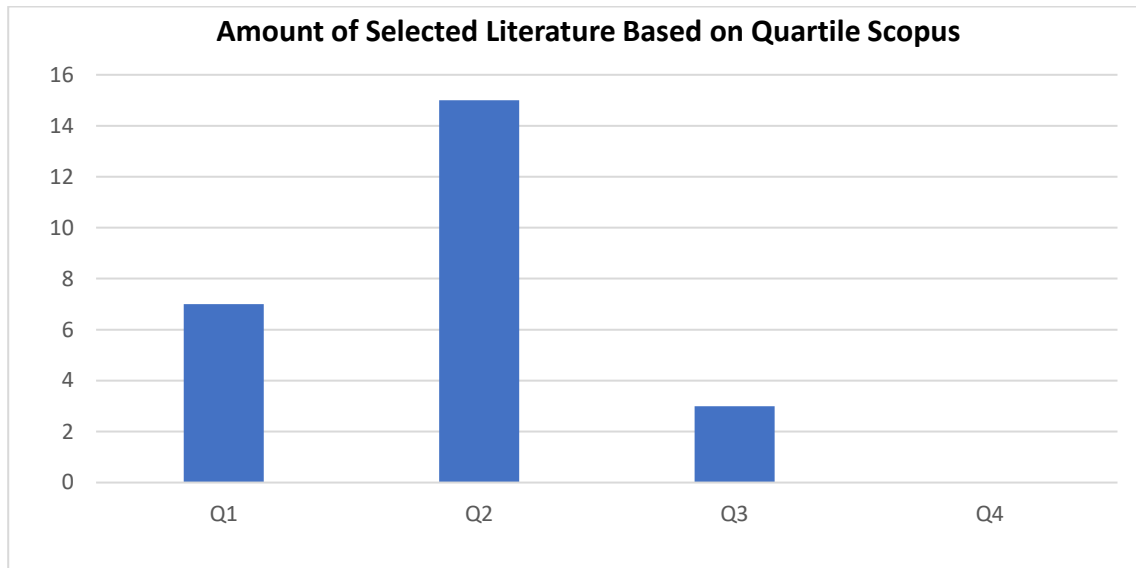


Figure 3 Number of Selected Literature by Scopus Quartile

Final Report

The final report is intended to provide a complete overview of the results of the analysis and synthesis of literature that has covered the inclusion and exclusion criteria. This will be done in the results and discussion section

RESEARCH RESULTS AND DISCUSSION

Journal Publications that Matter

In the literature review, 25 pieces of literature were selected. In analysing service quality and Islamic financial literacy and customer loyalty. It can be seen in the figure below from 25 literatures, the first research, namely on Islamic financial literacy published in 2019 as much as one literature while in 2020 it increased to 3 literatures and experienced another increase in 2021 to 5 literatures and a decrease in 2022, namely 3 literatures, in 2023 there was an increase of 8 literatures which is the most research and in 2024 to 5 literatures as shown in Figure 4. This shows that the quality of service and Islamic financial literacy and customer loyalty of Islamic banks from this study have decreased so it is highly recommended to carry out service quality and Islamic financial literacy to be affective so that it can generate customer loyalty and recommend, as well as build a series of product / service offering scenarios and so that the product / service

offering can meet customer expectations and also increase the level of visitor satisfaction and their loyalty to return to using Islamic bank services.

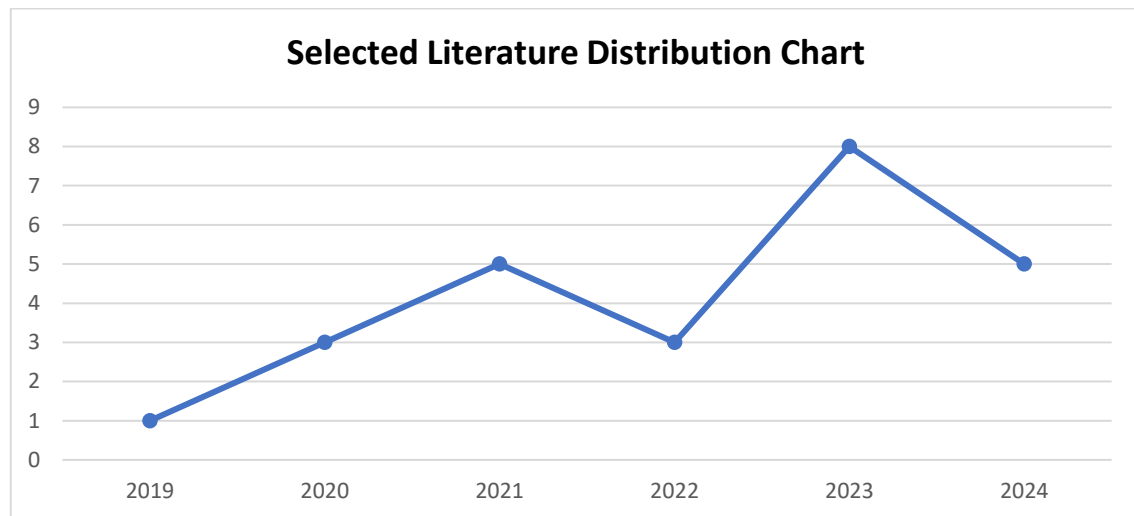


Figure 4 Distribution Chart of Selected Literature

Service Quality

One of the main elements that influence customer loyalty and satisfaction in the Islamic banking industry is service quality. As the banking sector becomes increasingly competitive, Islamic banks such as Bank Syariah Indonesia (BSI) must understand and practice tactics that can improve their service quality. This article reviews a number of studies on service quality with an emphasis on the consequences for customer loyalty and satisfaction. The extent to which consumers feel that the service they receive matches their expectations is referred to as service quality. Reliability, responsiveness, assurance, empathy and physical evidence are some of the elements that make up service quality, according to Parasuraman et al. (1988). The intricacies of sharia must also be taken into account when evaluating service quality in the context of Islamic banking, where services must be ethical and of high quality in accordance with Islamic principles.

Numerous studies have shown a favourable correlation between customer loyalty and high-quality service. In their study, (Haron et al., 2020) showed that customer loyalty in Malaysian Islamic banking is positively influenced by service quality. Garepasha et al. (2020) found that when customers receive satisfactory service and fulfil their expectations, they tend to remain loyal. A key element in fostering loyalty is customer happiness, which can be enhanced by providing high-quality services. According to research Abror et al., (2019), The religiosity dimension in Islamic banking services has a strong influence on customer perceptions of the quality of service they receive, indicating that customers will be more loyal when they feel that the services provided are in accordance with their religious values. The dimensions of service quality identified should also reflect Islamic principles. In Islamic banking, service quality includes ethical and religious aspects in addition to technical aspects.

Despite the importance of service quality, Islamic banks continue to face a number of obstacles in their efforts to improve it. Firstly, providing excellent

service is often hampered by the lack of human resources who have the necessary training and experience in this area. Observations made at Bank Syariah Indonesia (BSI) in Padang city show that a lack of staff expertise can negatively impact customer satisfaction and loyalty by disrupting the customer experience. The second barrier in delivering high-quality services is the lack of appropriate technological infrastructure. In line with the findings Marhadi et al., (2024), which indicates that customer satisfaction is influenced by digital financial literacy, inadequate technology and infrastructure can also negatively impact user experience and cause aggravation. This implies that improving service quality requires personnel training and technology investment.

Customer loyalty and satisfaction are strongly influenced by service quality in the context of Islamic banking. To compete with traditional banks and attract new customers, Bank Syariah Indonesia and other Islamic financial institutions should concentrate on improving their service quality. It is necessary to make efforts to understand and fulfil customer expectations because of the importance of customer satisfaction as a mediator in the relationship between service quality and loyalty.

The recommendation for marketing managers is to devise an integrated strategy to improve service quality, including the enhancement of staff skills, the adoption of new technologies, as well as the provision of innovative products according to customer needs. In addition, further research is needed to explore how the various dimensions of service quality can further contribute to the marketing of Islamic banks and their impact on the development of financial inclusion in society.

As a result, by considering previous research and having a thorough understanding of the elements that influence service quality, Islamic banks in Indonesia can create strategies that will increase customer loyalty and drive the expansion and success of the Islamic banking industry in Indonesia.

Islamic Financial Literacy

The capacity to understand and handle funds in accordance with sharia principles is known as Islamic financial literacy. Given the explosive expansion of the Islamic banking sector in Indonesia, this is particularly important. Islamic financial literacy can explain the basics of finance in accordance with Islamic teachings and assist the general public in understanding Islamic financial products that do not contain usury. The understanding and acceptance of Islamic banking services is affected by the low level of financial literacy of the community. In 2022, Islamic financial literacy in Indonesia was only 9.14%, according to data from OJK. This shows a gap of 40.54% when compared to financial literacy in general (BI 2023; OJK 2023). This low level of literacy poses a major challenge to the growth of Islamic banking and financial inclusion that aims to improve people's welfare.

This situation shows that many people, even non-Muslims, do not have an adequate understanding of Islamic banking products such as *ijarah*, *mudharabah*, and *murabahah*. In addition to hindering the adoption of Islamic products, this lack of awareness raises concerns among the general public about

the safety and benefits of utilising Islamic financial services (Ilyana et al., 2022). Islamic financial literacy and customer loyalty are indirectly related, according to research (Patrisia et al., 2023). One element that can help customers to better understand the services provided by Islamic financial institutions is Islamic financial literacy. Customers will be able to make better financial decisions and maintain their loyalty towards Islamic banks if they have a strong understanding of the products and services.

In addition, consumers who have strong financial literacy are less likely to experience financial losses. People with better financial literacy are more likely to be happy with the services they receive, which will make them more loyal to the bank. The results of Dusuki and Abdullah (2007), who found that improving financial literacy can increase consumer satisfaction, are consistent with this. Islamic financial literacy includes a number of important components. Firstly, familiarity with basic financial concepts, such as how to interpret financial statements and understanding the advantages and disadvantages of various financial products (Ardhina et al., 2024). Secondly, a key component of financial literacy is the ability to manage budgets and plan finances. Lack of knowledge about Islamic-orientated financial management is one of the problems facing Islamic banks. Improving service quality and providing goods that meet customer expectations are important steps in improving financial literacy, according to (Adiningtyas & Auliani, 2024). Customers will benefit from this in terms of product understanding and efficient use of Islamic financial solutions. The expansion and long-term viability of Islamic banks in Indonesia depends heavily on Islamic financial literacy. Customers can make better judgements and be more satisfied if they understand financial literacy, which will ultimately affect their loyalty. Therefore, efforts to improve Islamic financial literacy should be a priority for all stakeholders involved in the Islamic finance industry. Through improved literacy, proper education, and good service quality, Islamic banks can build a loyal and productive customer base, and contribute to financial inclusion and the overall well-being of society.

Customer Loyalty

In the banking industry, customer loyalty has become a top priority, especially in Islamic banking, where subtle cultural and religious factors have a significant impact on customer behaviour. The notion of customer loyalty encompasses a customer's desire to stick with a particular bank, which is influenced by elements such as financial literacy and service excellence. Developing tactics that can increase customer happiness and retention requires an understanding of these aspects. The emotional attachment that results in repeat business is known as customer loyalty. The positive experience and satisfaction generated by high-quality service is often the basis of this devotion. According to ... 'service quality is one of the important aspects that drive customer loyalty, where high service quality will increase satisfaction and thus drive loyalty.' Numerous studies have shown the relationship between service quality, satisfaction and loyalty, highlighting the need for banks to prioritise service quality to increase customer loyalty.

Numerous studies have examined the relationship between service quality and client loyalty, revealing its important impact. According to (Abror et al., 2019), 'service quality has a positive effect on customer satisfaction,' implying that improving customer satisfaction is a key factor in fostering loyalty. According to Dash et al., (2021) supports this relationship by stating that 'customer satisfaction is one of the antecedents of customer loyalty.' As a result, banks that place a high priority on service quality can anticipate increased customer loyalty and engagement. According to additional research by (Wahyoedi et al., 2021) Customer happiness and customer trust - key predictors of loyalty - are both influenced by service quality. This emphasises the need for banks to uphold excellent service standards to build lasting relationships with customers, especially in the context of Islamic banking, where trust in accordance with religious beliefs is crucial. Customers' understanding and interaction with Islamic banking products is strongly influenced by literacy, particularly Islamic financial literacy. As stated, 'financial literacy increases customer trust and loyalty by helping them understand the risks and benefits of banking products.' By simplifying financial products, a high level of literacy allows consumers to make knowledge-based choices, which in turn fosters loyalty.

Customers who are knowledgeable about Islamic financial concepts are more likely to be loyal to their bank, according to the study (Firdaus & Amalia, 2024), which highlights that "Islamic financial literacy has a significant relationship with customer loyalty." Research shows that informed consumers are more confident in their financial decisions, which strengthens their loyalty to financial organizations, confirming this view. Suparno et al., (2023) also examined the relationship between financial literacy and loyalty, stating that digital literacy has a large impact on Generation Z's interest in Islamic banks and that more educated customers are associated with greater loyalty. In addition, research conducted by Khan et al., (2023) has examined the moderating role of religiosity in understanding customer loyalty, demonstrating the complexity of the interaction between service quality, financial literacy, and the cultural context of banking. This investigation reinforces the findings of those who assert that both service quality and Islamic financial literacy can increase customer engagement and loyalty in Islamic banks. Overall, the landscape of customer loyalty in Islamic banking is closely related to several important factors, including service quality and Islamic financial literacy. The literature shows a consistent theme: banks that prioritize high levels of service quality and promote financial literacy among their customers tend to have a loyal customer base.

According to empirical data, providing excellent customer service not only increases customer satisfaction, but also strengthens loyalty by fostering greater engagement. In addition, Islamic financial literacy is essential to dispel consumer doubts and increase confidence in Shariah-compliant banking operations. The importance of a comprehensive approach that combines service excellence with educational initiatives to foster customer loyalty in the Islamic banking industry is underscored by this confluence of circumstances. Future research should investigate this relationship in more detail, taking into account other elements such as shifting customer expectations and technological

developments in a rapidly changing banking environment. For Islamic banks to maintain a competitive advantage and secure enduring customer loyalty, these dynamics must be addressed.

CONCLUSIONS AND RECOMMENDATIONS

Financial literacy and service quality are very important in the Islamic banking environment in Indonesia. First of all, it has been proven that one of the key elements that directly affects customer loyalty and satisfaction in the Islamic banking industry is service quality. Islamic banks must implement tactics centered on improving service quality to differentiate themselves in an increasingly competitive market. The technology used to provide a better experience to consumers and the interpersonal skills of bank employees are also included in this, in addition to the technical components of service.

Excellent customer service not only improves customer satisfaction but also increases engagement, which in turn builds loyalty. Customers will have a great experience with services that meet their needs, forming deep emotional bonds and encouraging repeat business. This suggests that Islamic banks that place a high priority on service quality will have a greater chance of attracting and retaining loyal customers.

Furthermore, Islamic financial literacy is also very important. Consumers are more likely to feel secure and satisfied with their financial choices when they have sufficient information about Islamic bank offerings, especially the guiding principles. Therefore, customer loyalty can be directly driven by advances in financial literacy. Customer retention increases when consumers are informed about the advantages and dangers of Islamic financial products. They are also more likely to stay in touch with the bank offering the product.

Islamic financial literacy facilitates customer understanding of financial products by simplifying their complexity. This is important because customers who lack literacy can become unsure and hesitant, which can undermine their trust in financial institutions. In order to help customers, make better financial decisions and increase their loyalty to banks, banks must help customers better understand Islamic financial products and services. Given the importance of both elements, this paper encourages all stakeholders in the Islamic finance sector to prioritize financial education. For them to better engage in the current banking system, this requires initiatives to provide clear information to the public, adequate training, and dedication to improving financial literacy.

In addition, 25 articles on customer happiness, service quality, religion, customer engagement, and Islamic financial literacy on customer loyalty were found in the final results. The source of these articles was from sciencedirect. Excel, Mendelay, and Vos Viewer applications were then used for analysis. The selected publications were limited to the last five years, specifically 2020-2024, to obtain the most recent data on the subject. PRISMA (Preferred Reporting Items for Systematic Review and Meta-analysis) was the methodology of this study.

The results of the discussion of this study show that of the 518 articles extracted, the final result is 25 articles analyzed using the results of research mapping in the form of co-occurrence analysis with keywords using Vos Viewer,

of which there are 12 knowledge clusters that support the structure of this study. These nine clusters support the customer loyalty research structure with 170 total link strengths. Visual Vos Viewer shows that the keyword performance has a large size and connects the keywords service quality, Islamic financial literacy and customer loyalty.

ADVANCED RESEARCH

In addition, it is important to conduct further research into the relationship between service quality, financial literacy, and other factors that may contribute, such as technological advancements and changes in consumer expectations in the current digital era. Given the rapid changes in the banking landscape, understanding and addressing these dynamics will be key for Islamic banks to maintain a competitive advantage and ensure long-term customer loyalty. Thus, the combination of improved service quality and financial literacy will build a strong foundation for the future growth and sustainability of Islamic banks in Indonesia. This means that service quality and Islamic financial literacy are not too large, which means that Islamic financial literacy has an indirect and not too strong relationship. This study has several limitations, such as the database that only comes from sciencedirect. Data collection is short so that it only covers article data within the data collection period of the data collection period. Furthermore, suggestions for future research are to expand data collection such as through other databases or citations such as SpringerLink, Talor & Francis and Scopus.

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