

UNDERSTANDING ISLAMIC BANKING USAGE CONTINUANCE IN INDONESIA: A RELEVANCE OF RELIGIOSITY PERSPECTIVE

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Abstract: This study explores and analyzes religiosity as a key factor in *muamalah* activities to boost Islamic banking customers' intention to continue using the service. This focus arises from the intense competition in Indonesia's Islamic financial industry. Despite this competition, the Islamic banking sector still has a relatively small percentage of loyal customers, contributing to its low market share in the country. Therefore, banks must devise strategies that leverage religious factors to enhance customers' continuance intention usage (CUI). This quantitative study employed a survey method, utilizing structural equation modeling (SEM-AMOS) to meet its research objectives. The study selected Islamic banking customers as its sample and gathered 403 participants through convenience sampling. The findings indicate that this study adjusted the religiosity indicator to assess economic activity, particularly customer behavior. Additionally, the model demonstrated that religiosity can significantly enhance Islamic banking customers' CUI. This study offers policy recommendations for regulators in the Islamic banking industry, emphasizing the importance of religious factors in attracting customer continuance intention usage, as most Indonesian Muslims exhibit greater confidence in such factors.

Keywords: *Continuance intention usage, Customer behavior, Islamic banking, Loyalty, Religiosity*

Abstrak: Artikel ini bertujuan menguji peran religiusitas sebagai faktor fundamental dalam meningkatkan penggunaan berkelanjutan nasabah perbankan syariah di Indonesia. Persaingan ketat dalam industri keuangan syariah menyebabkan rendahnya loyalitas nasabah, sehingga pangsa pasar perbankan syariah masih relatif kecil. Oleh karena itu, diperlukan strategi yang memaksimalkan religiusitas untuk meningkatkan loyalitas nasabah. Penelitian ini menggunakan metode kuantitatif dengan survei dan pemodelan persamaan struktural (SEM-AMOS). Sampel penelitian terdiri dari 403 nasabah perbankan syariah yang dipilih melalui teknik convenience sampling. Hasil penelitian menunjukkan bahwa indikator religiusitas dapat mengukur aktivitas ekonomi nasabah dengan baik. Selain itu, religiusitas secara signifikan meningkatkan niat nasabah untuk terus menggunakan layanan perbankan syariah. Studi ini memberikan rekomendasi kebijakan bagi regulator perbankan syariah untuk mempertimbangkan faktor religiusitas dalam menarik minat nasabah, mengingat mayoritas penduduk Indonesia beragama Islam.

Kata kunci: *Penggunaan berkelanjutan, Perbankan Syariah, Religiusitas*

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INTRODUCTION

Continuance intention usage has become an essential success factor for every company to stay alive and compete with others in this era of globalization.¹ This is important because continuous usage intention represents an intangible asset for companies that cannot be easily acquired.² Thus, maintaining customers' intention to trigger loyalty is the most important strategy for companies, including those in the Islamic banking industry.

The Islamic financial industry in Indonesia has rapidly developed over the past few years.³ This condition is depicted by the increasing number of Islamic banking assets, financing disbursement, and third-party funds by December 2024, reaching 980,30 trillion, 643,33 trillion, and 753,60 trillion, respectively.⁴ Throughout its massive development, Islamic banking can easily allocate financial resources to the most productive economic activities and users, which might stimulate productivity and capitalization⁵, leading to national economic progress and reducing global economic turmoil caused by socio-economic problems suffered by Muslim-majority developing countries.⁶

Nevertheless, although Indonesia has become a Muslim-majority country and has experienced the acceleration of the Islamic banking industry, it does not align with the market share of the bank, which remains steady at 7,44% in 2023⁷ for over the last 31 years since the Islamic banking industry was established in Indonesia in 1992. This occurred due to the lack of confidence among Islamic banking customers, assuming

¹ Mohamed Asmy Bin Mohd Thas Thaker et al., "What Keeps Islamic Mobile Banking Customers Loyal?" *Journal of Islamic Marketing* 10, no. 2 (2019): 525-42, <https://doi.org/10.1108/JIMA-08-2017-0090>.

² Cut Aprilia et al., "How Service Quality and Emotional Attachment Affect Continuance Intention of Islamic Banking Customers in Indonesia," in *2022 International Conference on Sustainable Islamic Business and Finance, SIBF 2022*, 2022, 164-69, <https://doi.org/10.1109/SIBF56821.2022.9939767>.

³ Hani Werdi Apriyanti, "Islamic Banking Industry In Indonesia: Analysis Of Opportunities And Challenges," in *4 Th ASEAN International Conference on Islamic Finance (AICIF)* (Melaka, Malaysia, 2016), 1-10, http://research.unissula.ac.id/file/publikasi/211414026/8651AICIF2016-Bu_Hani.pdf; Adnan Halawi, "Empowering Sustainability and ESG Integration in Islamic Finance," *The Jakarta Post*, 2021, <https://www.thejakartapost.com/academia/2021/06/25/empowering-sustainability-and-esg-integration-in-islamic-finance-.html>.

⁴ Otoritas Jasa Keuangan, "Siaran Pers Kinerja Positif Perbankan Syariah 2024" (Jakarta, February 21, 2025), <https://ojk.go.id/id/berita-dan-kegiatan/siaran-pers/Pages/Kinerja-Positif-Perbankan-Syariah-2024.aspx>.

⁵ Atta Ullah et al., "Sustainable Utilization of Financial and Institutional Resources in Reducing Income Inequality and Poverty," *Sustainability (Switzerland)* 13, no. 31 (2021): 1-25, <https://doi.org/10.3390/su13031038>.

⁶ Azwar Azwar, Bayu Taufiq Possumah, and Khaerul Aqbar, "Islamic Financial Development and Income Inequality in Indonesia," *International Journal of Islamic Business Ethics* 7, no. 2 (2022): 108-24, <https://doi.org/10.30659/ijibe.7.2.108-124>; Otoritas Jasa Keuangan, "Siaran Pers Kinerja Positif Perbankan Syariah 2024."

⁷ Otoritas Jasa Keuangan, "Siaran Pers Kinerja Positif Perbankan Syariah 2024."

that the Islamic banking industry is not as capable and modern as conventional banking.⁸ This condition leads to Islamic banking products and services becoming secondary choices, which are only used for administrative purposes, which then impacts the low level of Islamic banking loyalty that is stuck at 22,4%.⁹

Religiosity is an essential factor that reveals how people behave in society. This is because religiosity portrays a system that represents people's expectations, values, behaviors, and commitments that are used to gauge their attitudes and behavior, both privately and publicly. Regarding to this, there were numerous scholars conducting researches, connecting religiosity with any economic activities such as organizational performance, continuance intention usage, satisfaction, and loyalty. This condition proves that religiosity is an important element that can influence individuals' cognition and behavior. Nizar Souiden¹⁰, Muslichah & Sanusi¹¹, Abror et.al¹², and Sari C et.al¹³ reported that religiosity can influence people's behavioral intention to use either Islamic financing product or food. This condition occurs because of the strong belief in Islamic law, which leads to support for Islamic banking and the halal industry. According to the finding, this tendency appeared because of their common belief that command Muslim to avoid *riba* in every *muamalah* activity, leading them to think that the more obedient people about God's commandment, the more blessing received in their life.¹⁴ In addition, the high demand of Muslims for halal products, including financial products, can be drawn upon Islamic banks to enhance their competitive advantage as Islamic financial institutions, which is expected to escalate the level of continuous usage of their customers. Therefore, it can be said that Muslims need Islamic financial services not only for religious reasons, but also because of it offers such better fairness, sustainability and economic empowerment than

⁸ Berita Satu Ekonomi, "Perbankan Syariah Kekurangan Nasabah Loyal," *Berita Satu Ekonomi*, 2015.

⁹ Berita Satu Ekonomi.

¹⁰ Marzouki Rani Nizar Souiden, "Consumer Attitudes and Purchase Intentions toward Islamic Banks: The Influence of Religiosity," *International Journal of Bank Marketing* Vol. 33, no. No. 2 (2015): 143-61.

¹¹ Istyakara Muslichah and Soliha Sanusi, "The Effect of Religiosity and Financial Literacy on Intention to Use Islamic Banking Products," *Asian Journal of Islamic Management (AJIM)* 1, no. 2 (2019): 85-92, <https://doi.org/10.20885/ajim.vol1.iss2.art2>.

¹² Abror et al., "Islamic Bank Trust: The Roles of Religiosity, Perceived Value and Satisfaction," 2021.

¹³ Cahyaning Novita Sari, Astrid Puspa Ningrum, and Raditha Dwi Vata Hapsari, "The Effect of Religiosity and Product Knowledge on Customer Loyalty with Halal Perception as a Mediation Variable: A Study on Muslim Women Consumers of Halal Certified Cosmetic Products in Malang City," *International Journal of Research in Business and Social Science* 11, no. 1 (2022): 42-52, https://www.proquest.com/scholarly-journals/effect-religiosity-product-knowledge-on-customer/docview/2645531912/se-2?accountid=17242%0Ahttps://media.proquest.com/media/hms/PFT/1/KbkRM?_a=ChgyMDIyMDcyMDA1MjI0MzE2ODo0Njg1MDQSBTkxMTAxGgpPTkVfU0VBukNIIg8yMDIu.

¹⁴ Nizar Souiden, "Consumer Attitudes and Purchase Intentions toward Islamic Banks: The Influence of Religiosity."

conventional financial systems. This is in line with Islamic values, which emphasize the welfare of people and blessings in every aspect of life.

However, there were numerous scholars shown a different argument, reporting that religiosity had insignificant effect on consumers' intention to use Islamic financing products.¹⁵ This is because most people tend to distinguish between economic activities and religion.¹⁶ In addition, rational factors such as high cost, security, and efficiency have become dominant aspects that lead people to consider using Islamic financing products. This perspective poses a considerable challenge to the Islamic banking sector, suggesting that measures beyond mere accessibility are needed to enhance the industry's standing in the eyes of consumers.

Surprisingly, to the best of our knowledge, we find another reason why religiosity often has an insignificant effect on consumers' intention to use Islamic financing products: most previous research used the five pillars of Islam as the main indicator and item measurements inappropriately to measure religiosity.¹⁷ This is because they often presented item measurements without any connection to the issues. For example, measuring religiosity on customer's intention based on worship activity, they often offer such a statement to measure the connection between the worship aspect and economy with a wrong statement such as "*I always do five daily prayers.*" This item statement has no connection between worship and economic activity or even consumers' intentions to use Islamic financing products. This is because previous researchers have defined religiosity only as the practice of religious teachings. Religion is not only limited to religious teaching but is broader than that; it refers to formal aspects related to rules and obligations in Islam, which are depicted

¹⁵ Syafira, Ratnasari, and Ismail, "The Effect Of Religiosity And Trust On Intention To Pay In Ziswaf Collection Through Digital Payments"; Syahriyatul Muharromah et al., "Factors That Influence Public Interest In Choosing Islamic Bank Financing Products," *Jurnal Organisasi Dan Manajemen* 17, no. 1 (2021): 53–66, <https://doi.org/10.33830/jom.v17i1.1085.2021>; Hayat Hayat et al., "Religiosity Moderation on the Effect of Reward System and Motivation on Work Performance," *IJEED (International Journal Of Entrepreneurship And Business Development)* 3, no. 2 (2020): 152–67, <https://doi.org/10.29138/ijebed.v3i02.976>; Zulfatus Sa'diah, Milenia Ayu Saraswati, and May Shinta Retnowati, "Analysis of Religiosity and Halal Labels Towards Purchasing Decision on Cosmetic Products (Study on Regular Female Student of The University of Darussalam Gontor)," *JES (Jurnal Ekonomi Syariah)* 7, no. 2 (2022): 168, <https://doi.org/10.30736/jes.v7i2.360>.

¹⁶ Syaparuddin, "Relationship between Religiosity and Economic" (Bone, South Sulawesi, 2020).

¹⁷ Nuradli Ridzwan Shah Mohd Dali, Shumaila Yousafzai, and Hanifah Abdul Hamid, "Religiosity Scale Development," *Journal of Islamic Marketing* 10, no. 1 (2019): 227–48, <https://doi.org/10.1108/JIMA-11-2016-0087>; Putri Mulyanah and Nila Saadati, "The Effect Of Business Competition, Brand Equity, And Islamic Work Ethos On Business Development With Religiosity As Variable Intervening (Case Study Of Smes In Boyolali Regency)," in *Annual International Conference on Islamic Economics and Business (AICIEB)*, 2021, 291–300, <https://doi.org/10.18326/aicieb.v1i0.29>.

by the five pillars of Islam that refer to the appreciation of religious values that have been implemented as a basis for decision-making in every activity.

Therefore, relating to the previous discussion, this study attempts to bridge the gap in the relationship between religiosity and customers' behavioral intention to use Islamic financing products at Islamic banks by conducting a second-order confirmatory factor analysis 2nd order to prove the consistency of the religiosity construct and its correlation with economic activity by readjusting the religiosity item-measurements to be more appropriate with economic activity, specifically customer behavior, to accelerate customers' continuance intention usage of Islamic banking products.

THEORETICAL FRAMEWORK AND HYPOTHESIS DEVELOPMENT

2.1 Religiosity and Continuance Intention Theories

Religiosity can be defined as people's behavior that represents awareness and willingness to accept and agree with the description of the whole dimensions of life that are revealed to them to guide their lives based on their beliefs and faith.¹⁸ Religiosity is a complex and multidimensional concept that can be understood through various theoretical perspectives. Whether viewed as a personal commitment¹⁹, social construct²⁰, or rational choice, it remains a significant factor in shaping individual behavior and societal structures. The Glock and Stark model remains one of the most comprehensive frameworks for measuring religiosity, while other theories provide valuable insights into its psychological, social, and economic dimensions.²¹

In addition, religiosity is a prominent factor in people's lives that guides their activities, such as worship and *muamalah*, which are in accordance with sharia compliance.²² In economic activity, specifically while choosing and deciding on

¹⁸ Charles Y. Glock and Rodney Stark, "Do Christian Beliefs Cause Anti-Semitism?--A Comment," *American Sociological Review*, 1973, <https://doi.org/10.2307/2094329>; Titov R.S., "Gordon Allport: The Concept of Personal Religious Orientations," *Cultural-Historical Psychology* 9, no. 1 (2013): 2-12.

¹⁹ Titov R.S., "Gordon Allport: The Concept of Personal Religious Orientations."

²⁰ W.S.F. Pickering, *Durkheim's Sociology of Religion* (The Lutterworth Press, 2009), <https://doi.org/10.2307/j.ctt1cgf6sv>; Titov R.S., "Gordon Allport: The Concept of Personal Religious Orientations," *Cultural-Historical Psychology* 9, no. 1 (2013): 2-12.

²¹ Richard R. Clayton and James W. Gladden, "The Five Dimensions of Religiosity: Toward Demythologizing a Sacred Artifact," *Journal for the Scientific Study of Religion* 13, no. 2 (June 1974): 135, <https://doi.org/10.2307/1384375>.

²² Yasemin El-Menouar, "The Five Dimensions of Muslim Religiosity . Results of an Empirical Study," *Method, Data, Analyses*, 2014; Nurdin Sobari, Andyan Kurniati, and Hardius Usman, "The Influence of Islamic Attributes and Religious Commitments toward Halal Wellness Services Customer Satisfaction and Loyalty," *Journal of Islamic Marketing*, 2019, <https://doi.org/10.1108/JIMA-11-2018-0221>; Syaparuddin, "Relationship between Religiosity and Economic" (Bone, South Sulawesi, 2020).

financial products and/or services, Muslims tend to choose products that are appropriate for their beliefs and Sharia law. This occurs because religiosity can drive people to choose products by overriding rational factors such as profitability and cost.²³ This condition proves that irrational factors closely related to religious values become more essential for Muslims to decide on financial services or products rather than rational factors such as the number of margins, profit sharing, and others. Therefore, it can be said that people with a high religious level tend to choose financial products and/or services that are appropriate for Islamic principles.

The theory of Continuance Intention explains why users continue to use a product, service, or technology after their initial adoption.²⁴ This theory is widely applied in the fields of information systems (IS), technology acceptance, consumer behavior, and digital services, focusing on the factors influencing long-term user engagement.²⁵ One of the most well-established models in this area is the Expectation-Confirmation Model (ECM) of IS Continuance proposed by Bhattacharjee.²⁶ This model suggests that a user's intention to continue using a system is influenced by three key factors: (1) continuance of expectation, (2) perceived usefulness, and (3) satisfaction. Thus, it is evident that continuance intention is shaped by user experience, perceived benefits, and expectation fulfillment. Understanding these factors helps businesses, developers, and service providers to enhance their retention strategies and improve long-term user engagement.

2.2 Islamic Banking Development in Indonesia

The rise of Islamic banking in the Middle East and Asia, such as Egypt, Pakistan, Sudan, and Malaysia in the 1970s-1980s successfully triggered Indonesia to develop its Islamic banking industry, considering that Indonesia is a Muslim-majority country. The emergence of Islamic banking in Indonesia was marked by the establishment of Bank Muamalat Indonesia (BMI) as the first Islamic bank in Indonesia in the 1992's. BMI Indonesia's operations became the forerunner of Islamic banking regulations and policies, leading to the formulation of Constitution No. 7/1992 relating to banking operational activity, which was later amended into Constitution No. 10/1998. In 2008,

²³ Muhamad Nadrattuzaman Hosen, Fitriyani Lathifah, and Ferry Jie, "Perception and Expectation of Customers in Islamic Bank Perspective," *Journal of Islamic Marketing* 12, no. 1 (2021): 1-19, <https://doi.org/10.1108/JIMA-12-2018-0235>.

²⁴ Raden Roro Fosa Sarassina, "Understanding Mobile Payment Continuance in Indonesia: A Brand Equity Perspective Continuance Model," *CommIT (Communication and Information Technology) Journal* 16, no. 1 (2022): 105-15, <https://doi.org/10.21512/commit.v16i1.7882>.

²⁵ Wen-Lung Shiao et al., "Understanding Fintech Continuance: Perspectives from Self-Efficacy and ECT-IS Theories," *Industrial Management & Data Systems* 120, no. 9 (2020): 1659-89, <https://doi.org/10.1108/IMDS-02-2020-0069>.

²⁶ Anol Bhattacharjee, "Understanding Information Systems Continuance: An Expectation-Confirmation Model," *MIS Quarterly* 25, no. 3 (2001): 351-70, <https://doi.org/10.2307/3250921>.

Constitution No. 21, which relates to Islamic banking operational activities, was enacted. The Islamic banking industry in Indonesia has experienced remarkable and sustained growth over the years. This is evident in the substantial increase in assets, which increased by approximately 9,88% by 2024.²⁷ This impressive growth reflects the Islamic banking sector's significant potential to develop sustainability in Indonesia's financial landscape. In addition, the number of Islamic banking assets has grown significantly since 2018-2024 as reported by Indonesia's Financial Service Authority. This positive trend reflects the expanding footprint of Islamic banking and signifies its increasing relevance and acceptance in Indonesia's financial landscape.

2.3 Previous Literature on Religiosity

Assessing the religious value construct perceived from multiple perspectives is complicated and challenging.²⁸ Consequently, most prior investigations have used various techniques to quantify it. Researchers commonly adopt a particular approach to assess religiosity in various contexts in their investigations. Many Islamic studies have used the religiosity measurement index, which was created by an individual method in which religiosity was assessed based on the number of times the person attended religious events, whether the person was reared religiously at home, and whether the person characterized himself or herself as religious or non-religious. In addition, religious affiliation and commitment have been used as measures of religiosity by certain scholars. This is hardly surprising, given the scarcity of quantitative measures of Islamic religiosity in the literature on the subject. As a result, the findings of numerous investigations conducted in an Islamic context are elicit skepticism. For example, studies conducted by Hayat et al.²⁹ and Sa'diah et al.³⁰,

²⁷ Otoritas Jasa Keuangan, "Siaran Pers Kinerja Positif Perbankan Syariah 2024" (Jakarta, February 21, 2025), <https://ojk.go.id/id/berita-dan-kegiatan/siaran-pers/Pages/Kinerja-Positif-Perbankan-Syariah-2024.aspx>.

²⁸ Kamil Md Idris, Zainol Bidin, and Ram Al Jaffri Saad, "Islamic Religiosity Measurement and Its Relationship with Business Income Zakat Compliance Behavior," *Jurnal Pengurusan* 34 (2012): 3-10, <https://doi.org/10.17576/pengurusan-2012-34-01>.

²⁹ Hayat Hayat et al., "Religiosity Moderation on the Effect of Reward System and Motivation on Work Performance," *IJEED (International Journal Of Entrepreneurship And Business Development)* 3, no. 2 (2020): 152-67, <https://doi.org/10.29138/ijebd.v3i02.976>.

³⁰ Zulfatus Sa'diah, Milenia Ayu Saraswati, and May Shinta Retnowati, "Analysis of Religiosity and Halal Labels Towards Purchasing Decision on Cosmetic Products (Study on Regular Female Student of The University of Darussalam Gontor)," *JES (Jurnal Ekonomi Syariah)* 7, no. 2 (2022): 168, <https://doi.org/10.30736/jes.v7i2.360>.

Permana et al.³¹, Syahriyatul Muharromah et al.³² in the field of economic activity such as work performance, purchase behavior, and continuance intention usage.

This condition is also strengthened by the analysis of authors who conducted a literature review regarding the religiosity construct in previous studies. We found that most previous studies used the five pillars of Islam as the main measurement items inappropriately to measure religiosity. The classification of previous studies is presented below.

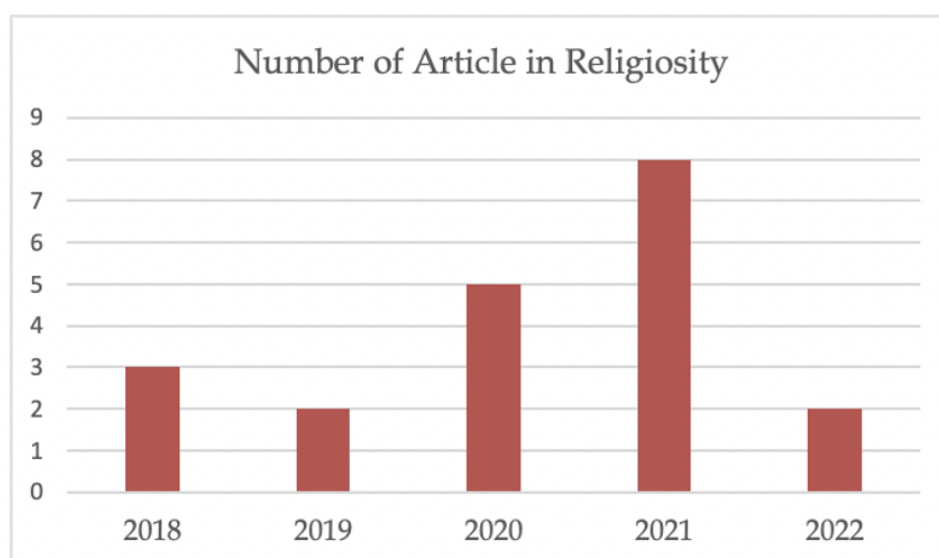


Figure 1. Classification of Previous Researches in Religiosity for over the Last Five Years

Figure 1 illustrates that, over the past five years, 20 studies or articles have explored the relationship between religiosity and economic activity. The figure clearly indicates that 2021 saw the highest number of studies on religiosity within this period. Furthermore, most of these studies found that religiosity has an insignificant effect on economic activity. Consequently, this review suggests that the authors are inclined to delve deeper into the construct of religiosity, viewing it as a common belief often used as a favorable variable in research.

2.4 The Influence of Religiosity on Islamic Financing Continuance Usage

In Islamic economics, religiosity has become a well-known variable used by researchers to measure human behavior towards economic activities such as work performance, purchase behavior, and continuance intention. This is because

³¹ Indra Permana et al., "The Effect of Customer Value and Customer Trust on Satisfaction and Customer Loyalty" 2020, no. 2 (2020): 151–60.

³² Syahriyatul Muharromah et al., "Factors That Influence Public Interest In Choosing Islamic Bank Financing Products," *Jurnal Organisasi Dan Manajemen* 17, no. 1 (2021): 53–66, <https://doi.org/10.33830/jom.v17i1.1085.2021>.

religiosity reflects people's beliefs, thoughts, principles, and motivations in daily life. Barro and McCleary³³ and Lehrer³⁴ argued that religiosity can shape people's behavior, attitudes, and character. This is because the dimension of religiosity can determine affective and cognitive functions, which ultimately affect people's perceptions.³⁵

Some studies have shown that religiosity significantly affects customers' intention to use Islamic banking products.³⁶ This condition occurred because religiosity Religion is a system of concepts, perceptions, and behaviors that serve as a means of achieving a sense of closeness to God and as a framework for interpersonal interactions.³⁷ High-minded Muslims will always faithfully uphold their religious commitments in their activities. In this regard, most Muslims tend to choose products that align with their beliefs.³⁸ This is because they believe that consuming *halal* products will bring more blessings to their lives, which then triggers their satisfaction when consuming it.³⁹ This condition aligns with the Expectancy Confirmation Model (ECM), which revealed that continuance intention can be established inside the customer due to their belief and expectation of something, which leads to their

³³ Robert J. Barro and Rachel M. McCleary, "Religion and Economic Growth across Countries," *American Sociological Review* 68, no. 5 (2003): 760–81, <https://doi.org/10.2307/1519761>.

³⁴ Evelyn L. Lehrer, "Religion as a Determinant of Economic and Demographic Behavior in the United States," *Population and Development Review* 30, no. 4 (2004): 707–26, <https://doi.org/10.1111/j.1728-4457.2004.00038.x>.

³⁵ Kamil Md Idris, Zainol Bidin, and Ram Al Jaffri Saad, "Islamic Religiosity Measurement and Its Relationship with Business Income Zakat Compliance Behavior," *Jurnal Pengurusan* 34 (2012): 3–10, <https://doi.org/10.17576/pengurusan-2012-34-01>.

³⁶ Asma Basit, Lubna Maroof, and Hammaduddin Mian, "Influence of Religiosity on Consumers Buying Intentions for Islamic Banking Products in Pakistan," *FWU Journal of Social Sciences* 15, no. 4 (2021): 131–46, <https://doi.org/10.51709/19951272/Winter-2021/9>; mariam Mourad Abou Youssef Hussein, "Effects of Religiosity on Consumer Attitudes toward Islamic Banking in Egypt," *International Journal of Bank Marketing* Vol. 33, no. No. 6 (2015): 786–807; Indra Kurniawan, "Religiosity in The Decision to Use Islamic Banking Products," *Jihbiz Jurnal Ekonomi Keuangan Dan Perbankan Syariah* 4, no. 2 (2020): 196–225, <https://doi.org/10.33379/jihbiz.v4i2.862>; Hardius Usman, Chairy Chairy, and Nucke Widowati Kusumo Projo, "Impact of Muslim Decision-Making Style and Religiosity on Intention to Purchasing Certified Halal Food," *Journal of Islamic Marketing* 13, no. 11 (2022): 2268–89, <https://doi.org/10.1108/JIMA-01-2021-0027>.

³⁷ Marzouki Rani Nizar Souiden, "Consumer Attitudes and Purchase Intentions toward Islamic Banks: The Influence of Religiosity," *International Journal of Bank Marketing* Vol. 33, no. No. 2 (2015): 143–61.

³⁸ Fadillah Nur Syafira, Ririn Tri Ratnasari, and Shafinar Ismail, "THE EFFECT OF RELIGIOSITY AND TRUST ON INTENTION TO PAY IN ZISWAF COLLECTION THROUGH DIGITAL PAYMENTS," *Jurnal Ekonomi Dan Bisnis Islam (Journal of Islamic Economics and Business)* 6, no. 1 (2020): 98, <https://doi.org/10.20473/jebis.v6i1.17293>.

³⁹ Abror Abror et al., "Islamic Bank Trust: The Roles of Religiosity, Perceived Value and Satisfaction," *Asia Pacific Journal of Marketing and Logistics*, 2021, 368–84, <https://doi.org/10.1108/APJML-10-2020-0715>.

satisfaction.⁴⁰ This is because the ECM provides a useful framework for understanding how religiosity strengthens continuance intention in faith-based services, where religious commitments can shape expectations, influence perceived usefulness, and enhance satisfaction, leading to the sustained use of religiously aligned financial or technological platforms. Therefore, religiosity can affect customers' usage intention of Islamic financing products at Islamic banks. Based on the literature review and hypothesis development, Figure 2 represents the construct research framework, depicting the relationship between religiosity and its dimensions of Islamic banking customer continuance intention usage.

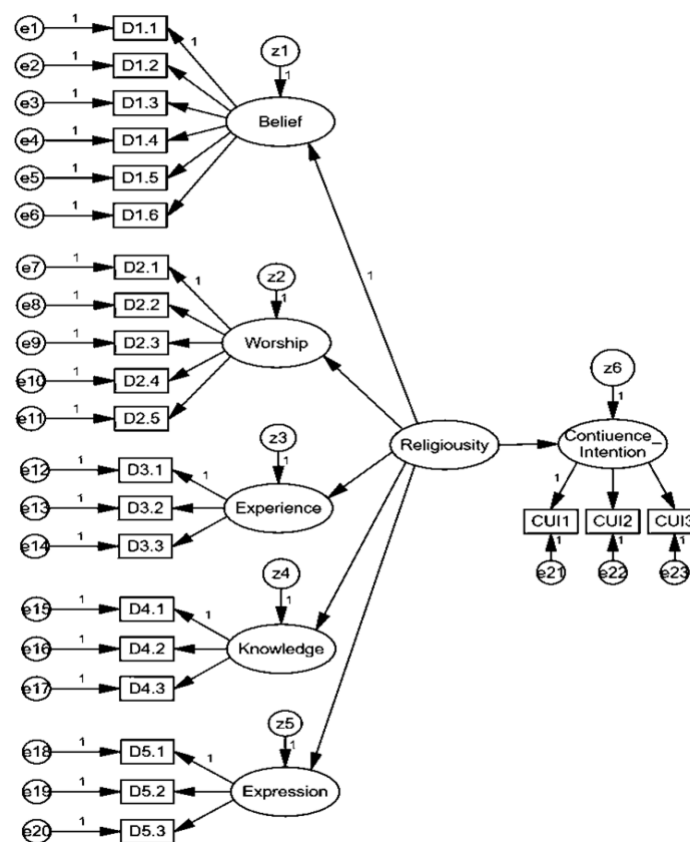


Figure 2. Research Framework

⁴⁰ Khattab Ibrahim Hadid, Ng Kim Soon, and Ali Abusalah Elmabrok Amreeghah, "The Effect of Digital Banking Service Quality on Customer Satisfaction: A Case Study on the Malaysian Banks," *Asian Journal of Applied Science and Technology* 4, no. 1 (2020): 6–29, <https://doi.org/10.38177/ajast.2020.4102>; Ghazi Zouari and Marwa Abdelhedi, "Customer Satisfaction in the Digital Era: Evidence from Islamic Banking," *Journal of Innovation and Entrepreneurship* 10, no. 1 (2021): 1–18, <https://doi.org/10.1186/s13731-021-00151-x>; Lim Xhi Bo and Angela Siew Hoong Lee, "An Extended Expectation Confirmation Model of Continuance Intention to Use Online Food Delivery Services in Asia Country," in *ACM International Conference Proceeding Series*, 2021, 49–52, <https://doi.org/10.1145/3466029.3466034>.

METHODS

This study employed a quantitative research design utilizing a survey methodology, with a questionnaire serving as the primary instrument for data collection. The participants in this study were individuals who utilized Islamic banking financing products in Islamic banks in Indonesia. Furthermore, this study encompasses Islamic banks in general without distinguishing between Shariah business units and commercial banks. Nevertheless, because of unclear data and limited information regarding the number of Islamic financing customers at Islamic banks, this study uses the following method: ⁴¹

$$N = 10 \times \text{total of variable manifest}$$

$$N = 10 \times 23$$

$$N = 230$$

Therefore, according to the accumulation of sample size, it is clear that the sample of this research is approximately 403 respondents, which were gathered using the purposive sampling method with a convenience technique. In addition, this research also considers several criteria of respondents, such as 1) Islamic banking customer for at least two years, 2) experience in Islamic financing products for at least one year, and 3) minimum age ± 21 . The author set these criteria to measure the continuance intention of Islamic banking customers by depicting how they commit to using the product for over the years without switching to other products. Thus, although Islamic banking customers rarely perform transactions, they still trust and continue using the product or service for several purposes; this is categorized as continuance usage. In addition, the minimum age of ± 21 means that people at that age are considered sufficiently mature to understand the administrative and operational processes of Islamic banks. Based on the design methodology, the following table represents the operationalization of item measurement of each construct variable used in this study.

Table 1. Item of Measurement

Variable	Dimension	Indicator	Code
Religiosity (People's behavior which represents awareness and willing to accept and agree with the description the whole dimensions)	Belief	Belief in God	D1.1
		Belief in <i>Malaikah</i>	D1.2
		Belief in Holly Books	D1.3
		Belief in Prophets and Apostles	D1.4
		Belief in the Day of Judgement	D1.5

⁴¹ Solimun, *Structural Equation Model (SEM) Lisrel Dan Amos* (Malang: FMIPA Universitas Briwijaya, 2002).

Variable	Dimension	Indicator	Code
of life that are revealed to them for guiding their life based on their belief and faith) ⁴²	Commitment	Belief in <i>Qadha</i> and <i>Qadar</i>	D1.6
		<i>Syahadah</i>	D2.1
		<i>Shalat</i>	D2.2
		Fasting	D2.3
		Zakat	D2.4
	Practices	Hajj	D2.5
		<i>Habl minallah</i>	D3.1
		<i>Habl min al-nas</i>	D3.2
		<i>Habl al-Bi'ah</i>	D3.3
		<i>Fiqh</i>	D4.1
	Knowledge	' <i>Aqidah</i>	D4.2
		<i>Akhlaq</i>	D4.3
		Religious Virtues	D5.1
	Experience	Life Principle	D5.2
		Behaviour	D5.3
Continuance Usage Intention			
(explains why users continue using a product, service, or technology after their initial adoption) ⁴³	-	Using product repeatedly	CUI1
		Using product lines in the same company	CUI2
		Not easily to move into company's competitor	CUI3

RESULT AND DISCUSSION

Table 2 shows that the majority of respondents were female, accounting for approximately 67% (279 responses), while males accounted for only 33% (132 responses). This information can help Islamic banks attract more female customers to enhance their market share and development further. In addition, people aged >40 years accounted for the highest percentage compared with other age groups, with 149 responses (37%). Surprisingly, the youngest age group had the lowest percentage, with only 28 responses (7%). This is because, according to *detikfinance.com*, people around 40 years of age have already matured in managing their financial needs. Thus, they tended not to move around with other uncertain financial services. This information revealed that people aged 40 years are the most continuance-usage customers.

⁴² Titov R.S., "Gordon Allport: The Concept of Personal Religious Orientations," *Cultural-Historical Psychology* 9, no. 1 (2013): 2-12; Charles Y. Glock and Rodney Stark, "Do Christian Beliefs Cause Anti-Semitism? --A Comment," *American Sociological Review*, 1973, <https://doi.org/10.2307/2094329>.

⁴³ Anol Bhattacharjee, "Understanding Information Systems Continuance: An Expectation-Confirmation Model," *MIS Quarterly* 25, no. 3 (2001): 351-70, <https://doi.org/10.2307/3250921>.

Furthermore, based on educational background, most Islamic banking customers had bachelor's degrees, accounting for approximately 41% (165 responses). Meanwhile, people with other educational backgrounds, such as elementary, junior, and senior schools, accounted for only 36%, and it became the least percentage. A similar condition was revealed for other job categories, which reached the smallest percentage at 3% (12 responses), while the highest percentage was gained by civil servant categories, reaching approximately 173 responses (43%). This condition proves that most Islamic banking customers are civil servants. Thus, it is suggested that Islamic banks target this type of respondents. Another prominent-information also shows by the Table 2 than most of Islamic banking customers

Table 2. Respondent Characteristic

	Percentage	average score
Base on Gender		
Female	67%	279
Male	33%	132
Base on Generations		
< 25 Years	7%	28
25-35 Years	23%	93
36 - 40 Years	33%	133
> 40 Years	37%	149
Base on Education		
Senior high school	27%	109
Undergraduate	41%	165
Post Graduate	23%	93
Others	9%	36
Base on Employment		
Civil Servant / Military / Police	43%	173
Self-employed / entrepreneur	23%	93
State-owned/private employee	13%	52
Student	18%	73

Table 3. Measurement Item

Variable	Dimension	Code	Items	Average	Description
Religiosity	Belief	D1.1	I use Islamic bank because I believe that it is recognized by Allah SWT	3,97	Good
		D1.2	I use Islamic banks because I believe that this is considered as good deeds by Malaikah	3,81	Good
		D1.3	I use Islamic bank because the principles of the bank are	4,88	Best

Variable	Dimension	Code	Items	Average	Description
			applied based on the Qur'anic propositions		
		D1.4	I use Islamic bank because the contracts which applied by Islamic bank have been taught by the Prophets and Apostles	4,89	Best
		D1.5	I use Islamic bank because I believe that assets will be accounted for on the last day	4,02	Best
		D1.6	I use Islamic bank (despite the possibility of loss) because I believe that Allah has arranged human sustenance	4,1	Best
	Commitment	D2.1	The Shahada taught me to hold the principle of Faith. Thus, I chose Islamic banks as a reflection of my principle to avoid riba (interest)	4,84	Best
		D2.2	Practising the five-daily prayers taught me to be punctual in every activity. Thus, to reflect it in my muamalah activity, I always try to fulfil my obligations as a customer when contracting with Islamic banks punctually.	4	Best
		D2.3	Fasting taught me to avoid excessive lust (specifically material possession). Thus, I choose Islamic banking as one of alternative to share my wealth throughout socio-economic activity.	3,95	Good
		D2.4	I choose Islamic bank because it facilitates me to pay zakat easily.	4,15	Best
		D2.5	I believe that using Islamic bank can lead me to obtain the dream of a Muslim to perform Hajj with a halal capital.	4,43	Best
	Practices	D3.1	I always pray and ask God for guidance on all the decisions I will make (including choosing a bank)	3,81	Good
		D3.2	I chose Islamic banks because I believe that I can get a good ukhuwah Islamiyah in them.	3,65	Good
		D3.3	I chose Islamic banks because Islamic banks have great social responsibility programs, including protecting the environment.	4,21	Best
	Knowledge	D4.1	Understanding fiqh muamalah makes me believe	4	Best

Variable	Dimension	Code	Items	Average	Description
Continuance Usage Intention	Experience		in Islamic banks as an alternative banking industry to avoid riba.		
		D4.2	I choose Islamic bank to avoid usury, maysir, and gharar systems	4,79	Best
		D4.3	By choosing Islamic banking, it motivates me to seek and save such a halal and thayyib capital.	3,87	Good
		D5.1	I choose Islamic banks because it aligns with religious principles which I believe as the rules of life.	4,84	Best
		D5.2	I choose Islamic bank to make my worship balance between economic and religious activities.	3,03	Good
		D5.3	By choosing Islamic bank, I can learn how to conduct business based on socio-economic principle.	3,51	Good
	-	CUI1	I prefer to keep using Islamic banking product and service to handle my finance compared to conventional bank.	3,95	Good
		CUI2	I intended to continue using Islamic banking product and service in the future	3,84	Good
		CUI3	I will not move to other competitor of Islamic bank to fulfil my financial needs	3,78	Good

Table 3 presents the average scores for each indicator related to customers' religiosity and their continued use of Islamic banks in Indonesia. Initially, religiosity comprises five primary dimensions corresponding to the five pillars of Islam: Belief, Commitment, Practice, Knowledge, and Experience, encompassing 20 indicators. The latter category includes three indicators: According to Table 3, all indicators are classified as either good or excellent in representing the phenomenon of customers' religiosity and their intention to persist in utilizing Islamic banking services. Consequently, religiosity and muamalah activities consistently coexist, refuting the argument that religiosity cannot align with economic activities.

For instance, within the belief dimension of religiosity, it is apparent that indicator D1.4 achieved the highest average score, approximately 4.89. This suggests that most Islamic banking customers opt for Islamic banking because its operations are grounded in the teachings of Prophets and Apostles. This is logical, given the strong correlation between religious beliefs and the realization of economic activities.

Table 4. Validity and Reliability Test

Latent Variable	Indicators	Loading Factor	Construct Reliability
Belief	D1.1	0,531	0,920
	D1.2	0,784	
	D1.3	0,799	
	D1.4	0,752	
	D1.5	0,790	
	D1.6	0,660	
Woreship	D2.1	0,802	0,879
	D2.2	0,789	
	D2.3	0,793	
	D2.4	0,792	
	D2.5	0,831	
Experience	D3.1	0,642	0,738
	D3.2	0,798	
	D3.3	0,670	
Knowledge	D4.1	0,806	0,794
	D4.2	0,808	
	D4.3	0,767	
Expression	D5.1	0,858	0,852
	D5.2	0,847	
	D5.3	0,795	
Contiueance_Usage Intention	CUI1	0,859	0,823
	CUI2	0,785	
	CUI3	0,774	

Factor loadings, which denote the standardized regression weights of constructs with their corresponding items, play a vital role in assessing the measurement models. A factor loading exceeding 0.70 is generally deemed strong, whereas a loading around 0.60 is still considered acceptable by Hair.⁴⁴ Evidence convergent validity was conducted to assess the significant loading of items by considering the number of construct reliability (CR). According to some authors, standardized loadings estimates ideally should be 0,7 or higher, but 0,5 or higher is still acceptable. This was done to suggest and indicate adequate convergent validity and internal consistency of the scale. Table 4 shows that the CR of each item was greater than 0,70. Furthermore, the path estimates (CFA loadings) of the measurement model were above 0,50 or higher. Thus, it is evident that all the indicators are categorized as valid and reliable, and they can be used by future research to develop

⁴⁴ J Hair, *Multivariate Data Analysis* (Upper Saddle River: Pearson Education, Inc., 2010), p. 176.

the close issue relating to religiosity and continuance intention usage of Islamic banking. Therefore, the following structural model is proposed (Figure 2):

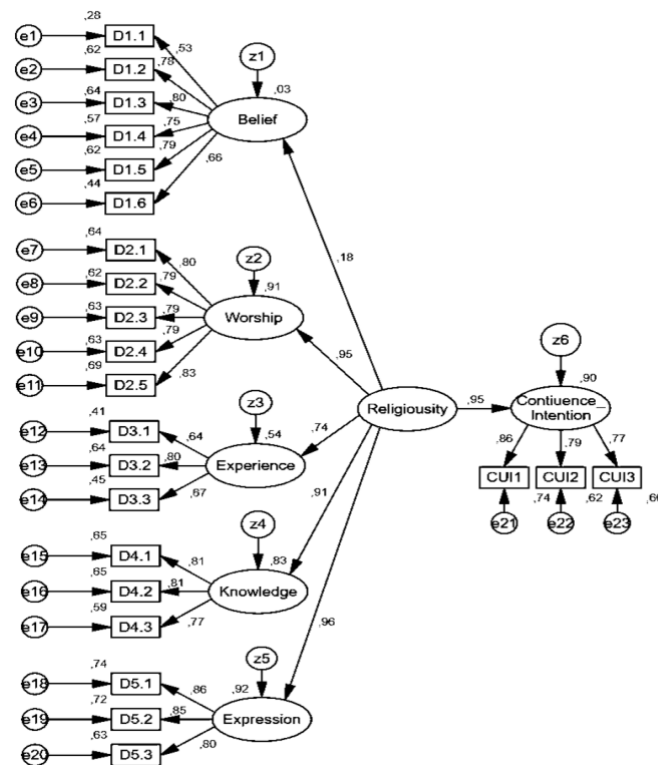


Figure 3. Structural Equation Model

Table 5. Goodness of Fit

Measurement Index	Value	cut of value	Description
CMIN/Df	2,376	< 0,20	Marginal Fit
RMSEA	0,059	< 0,08	Good Fit
GFI	0,893	> 0,90	Marginal Fit
AGFI	0,868	> 0,90	Marginal Fit
CFI	0,947	> 0,90	Good Fit
TLI	0,940	> 0,90	Good Fit

Table 5 shows the Goodness of Fit Index for the structural equation model of this study, which is depicted in Figure 3. The results revealed that the majority of indices, such as CMIN/Df, RMSEA, GFI, AGFI, CFI, and TLI, still had marginal fit, which means that this model needs to be modified to approach the best-fitting model to depict the relationship between religiosity and the continuance usage intention of Islamic banks.

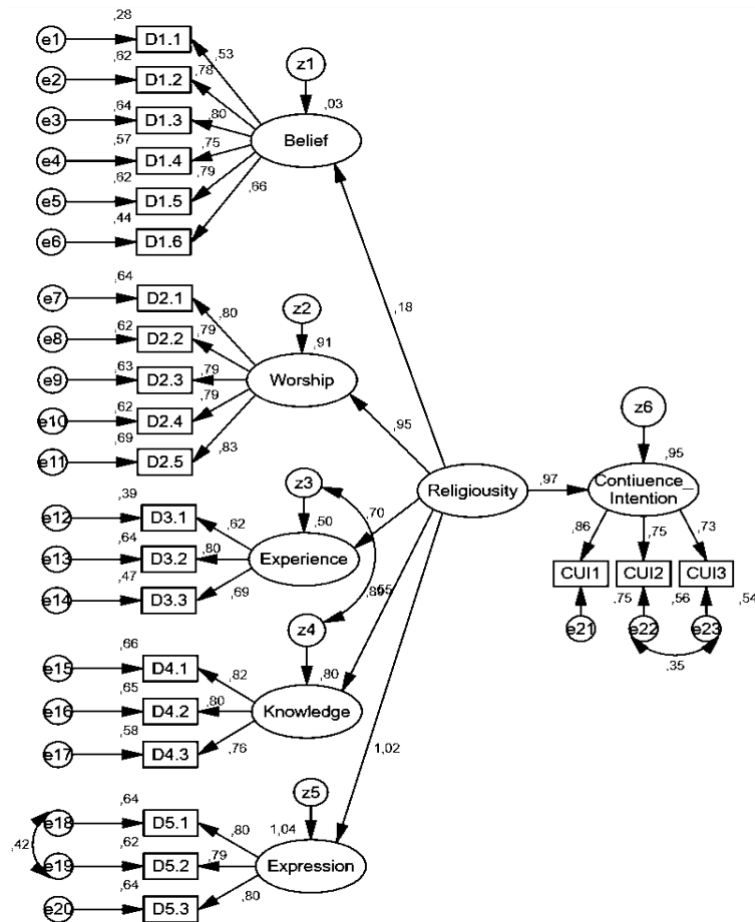


Figure 4. Modification of Structural Equation Model

The final model of this study depicting the relationship between religiosity and continuance usage intention is shown in Figure 4 and Table 6, considering CMIN/DF < 2 is good and fit; RAMSEA < 0,08 is good and fit; goodness-of-fit index (GFI > 0,090 is good and > 0.80 acceptable); adjusted goodness-of-fit index (AGFI > 0,80 is good and > 0,70 acceptable); comparative fit index (CFI > 0,90 is good and fit) and alternative incremental fit index (TLI > 0,90 is good and fit). Based on the evaluation model, it can be seen that the fitness model of this research is by considering the goodness of fit index such as CMIN/DF, RAMSEA, GFI, AGFI, CFI, and TLI which shown in the model summary are good and fall within the acceptable limits.

Table 6. Goodness of Fit "Modification of Structural Equation Model"

Measurement Index	Value	cut of value	Description
CMIN/Df	1,859	< 0,20	Good Fit
RMSEA	0,046	< 0,08	Good Fit
GFI	0,919	> 0,90	Good Fit
AGFI	0,898	> 0,90	Marginal Fit
CFI	0,967	> 0,90	Good Fit
TLI	0,963	> 0,90	Good Fit

Table 7. Hypothesis

			Std.Esti-mate	S.E.	C.R.	P
Belief	<---	Religiosity	0,849	0,171	1,619	0,001
Worship	<---	Religiosity	0,953	0,083	4,141	0,001
Experience	<---	Religiosity	0,738	0,191	5,770	0,002
Knowledge	<---	Religiosity	0,913	0,143	4,698	0,001
Expression	<---	Religiosity	0,957	0,074	3,092	0,001
Continuance Usage Intention	<---	Religiosity	0,947	0,094	5,424	0,001

Religion is an essential factor in understanding how people behave. Religion can portray a system that represents people's expectations, values, behaviors, and commitments that are used to gauge their attitudes and behaviors, both privately and publicly. Thus, religiosity will always work alongside the whole of human life beyond economic activity. This argument aligns with the findings of this study, as shown in Table 7, which shows that Belief, Worship, Experience, Knowledge, and Expression can significantly represent Islamic banking customers' religiosity. Thus, these five dimensions of religiosity represent and measure religiosity related to economic activity. Furthermore, this finding aligns with the results depicted in Table 3, considering that most *muamalah* activities (including choosing and using Islamic banking) were related to religious beliefs.

For example, the Belief (D1) and Worship (D2) aspects, which have the highest average scores (Table 3), reveal that the majority of Islamic banking customers tend to use and choose Islamic banking because of their awareness of fulfilling their needs along with Islamic principles. This is also correlated with another dimension of religiosity, specifically the dimension of expression (D5). In this regard, they have a tendency to refer to all the products, services, and operational activities of the bank as Qur'anic propositions and as taught by the Prophets' and Apostles (D1.3 and D1.4). They believe that by choosing and using Islamic banking, they are safe from the danger of usury (D2.1). This condition is aligned with several scholars who have argued that religiosity can affect an individual's understanding of the concept of Islamic banking and bank selection criteria.⁴⁵

Surprisingly, this also correlates with the findings of this study, as reported in Table 3, that Knowledge (D4) and Experience (D3) also significantly become dimensions of religiosity. The first dimension showed that the more religious the customers, the more they were educated to understand how operational activities and other Islamic banking concepts are alternative institutions to support them (specifically Muslims) in fulfilling their needs for *halal* financial services (D4.2). In

⁴⁵ Abdul Mukti Soma et al., "Religiosity and Islamic Banking Product Decision: Survey on Employees of PT Telekomunikasi Indonesia," *ETIKONOMI* 16, no. 1 (2017): 25-42, <https://doi.org/10.15408/etk.v16i1.4379>.

addition, they believe that using Islamic banking services gives them a chance to realize social responsibility programs, including protecting the environment, which aligns with the latter dimension (D3.3). This condition occurred because preserving environmental and social well-being is considered important, which is in line with how Islam maintains the balance of nature, as mentioned in the QS. Al-Baqarah: 11 which commands Muslims to make mischief on the face of the earth.

Therefore, based on the explanation of the dimensions of religiosity, this study proves that measuring the correlation between religion and economic activity is possible by modifying the dimensions of religiosity, which are represented by the five pillars of Islam within the economic phenomenon. This argument is also proven by Table 7, which reveals that religiosity has a positive and significant impact on Islamic banking customers' continuance intention usage, which means that the more religious the customer, the more they continue to use Islamic banking products and services, and vice versa.

This finding is consistent with several previous studies, such as those of Basit et al.⁴⁶, Hussein⁴⁷, Kurniawan⁴⁸, and Usman et al..⁴⁹ This condition occurred because religiosity Religion is a system of concepts, perceptions, and behaviors that serve as a means of achieving a sense of closeness to God and as a framework for interpersonal interactions.⁵⁰ High-minded Muslims will always faithfully uphold their religious commitment in every aspect of their lives. In this regard, most Muslims tend to choose products that align with their beliefs.⁵¹ This is because they believe that consuming *halal* products will bring more blessings to their lives, which then triggers their satisfaction when consuming it.⁵²

⁴⁶ Asma Basit, Lubna Maroof, and Hammaduddin Mian, "Influence of Religiosity on Consumers Buying Intentions for Islamic Banking Products in Pakistan," *FWU Journal of Social Sciences* 15, no. 4 (2021): 131-46, <https://doi.org/10.51709/19951272/Winter-2021/9>.

⁴⁷ mariam Mourad Abou Youssef Hussein, "Effects of Religiosity on Consumer Attitudes toward Islamic Banking in Egypt," *International Journal of Bank Marketing* Vol. 33, no. No. 6 (2015): 786-807.

⁴⁸ Indra Kurniawan, "Religiosity in The Decision to Use Islamic Banking Products," *Jihbiz Jurnal Ekonomi Keuangan Dan Perbankan Syariah* 4, no. 2 (2020): 196-225, <https://doi.org/10.33379/jihbiz.v4i2.862>.

⁴⁹ Hardius Usman, Chairy Chairy, and Nucke Widowati Kusumo Projo, "Impact of Muslim Decision-Making Style and Religiosity on Intention to Purchasing Certified Halal Food," *Journal of Islamic Marketing* 13, no. 11 (2022): 2268-89, <https://doi.org/10.1108/JIMA-01-2021-0027>.

⁵⁰ Marzouki Rani Nizar Souiden, "Consumer Attitudes and Purchase Intentions toward Islamic Banks: The Influence of Religiosity," *International Journal of Bank Marketing* Vol. 33, no. No. 2 (2015): 143-61.

⁵¹ Fadillah Nur Syafira, Ririn Tri Ratnasari, and Shafinar Ismail, "The Effect Of Religiosity And Trust On Intention To Pay In Ziswaf Collection Through Digital Payments," *Jurnal Ekonomi Dan Bisnis Islam (Journal of Islamic Economics and Business)* 6, no. 1 (2020): 98, <https://doi.org/10.20473/jebis.v6i1.17293>.

⁵² Abror Abror et al., "Islamic Bank Trust: The Roles of Religiosity, Perceived Value and Satisfaction," *Asia Pacific Journal of Marketing and Logistics*, 2021, 368-84, <https://doi.org/10.1108/APJML-10-2020-0715>.

In this regard, there are some reasons why religiosity can be an important factor in the context of economic activity. *First*, conformity among values and ethics: Religiosity is considered a prominent aspect because it reflects a person's beliefs, values and ethics.⁵³ Thus, when a person's religious values align with the principles of their business or economic transactions, they tend to be more committed to continuing these activities. *Second*, the conformity of consistency and trust: Religiosity can affect a person's consistency and confidence in the economic activities they engage in.⁵⁴ A high level of religiosity can strengthen an individual's belief that the economic activities they engage in are true and lawful; therefore, they are more likely to continue in business or conduct transactions with strong beliefs.

Third, motivational factors: Religiosity can be a powerful source of motivation for individuals engaged in economic activities. Motivations that arise from religious beliefs, such as doing business to seek God's pleasure or to contribute positively to society, can help maintain the intention to continue doing business or participate in certain economic activities. Therefore, based on these three reasons regarding the correlation between religiosity and economic activity, it is clear that religiosity plays an important role in shaping the intention to continue economic activity, as it affects people's values, beliefs, and commitment to the principles believed and practiced in a religious context. However, it should be noted that the influence of religiosity can vary between individuals and depend on cultural and social environments.

CONCLUSION

In conclusion, the five dimensions of religiosity—Belief, Worship, Experience, Knowledge, and Expression—are effectively outlined as essential indicators for representing and measuring individual religiosity, which is associated with economic activity. This study has already shown that the correlation between religion and economic activity can be assessed by tailoring the dimensions of religiosity, as exemplified by the five pillars of Islam to the economic context. Thus, any analysis of the relationship between religious aspects and economic activity must be coherent and contextually adapted to the specific issue.

⁵³ Denni Arli and Fandy Tjiptono, "The Effect of Consumers' Religiosity on Consumer Ethics: The Mediating Role of Ethical Ideology," *Asia Pacific Journal of Marketing and Logistics* 34, no. 191–109 (2022), <https://doi.org/10.1108/APJML-08-2020-0590>; Scott J. Vitell, "The Role of Religiosity in Business and Consumer Ethics: A Review of the Literature," *Journal of Business Ethics* 90, no. 2 (2009): 155–67, <https://doi.org/10.1007/s10551-010-0382-8>.

⁵⁴ Fadillah Nur Syafira, Ririn Tri Ratnasari, and Shafinar Ismail, "The Effect Of Religiosity And Trust On Intention To Pay In Ziswaf Collection Through Digital Payments," *Jurnal Ekonomi Dan Bisnis Islam (Journal of Islamic Economics and Business)* 6, no. 1 (2020): 98, <https://doi.org/10.20473/jebis.v6i1.17293>; Abror Abror et al., "Islamic Bank Trust: The Roles of Religiosity, Perceived Value and Satisfaction," *Asia Pacific Journal of Marketing and Logistics*, 2021, 368–84, <https://doi.org/10.1108/APJML-10-2020-0715>.

Furthermore, the results revealed that religiosity has a positive and significant impact on Islamic banking customers' continuance intention usage, which means that the more religious the customer, the more they continue to use Islamic banking products and services. This condition occurred because religiosity has always been correlated with the whole of human life, such as the conformity among values and ethics, the conformity of consistency and trust, and other motivational factors. Therefore, it is evident that religious factors can become an essential aspect of maintaining customers' continuance intention usage for Islamic banking, suggesting that Islamic banking can trigger an increase in customer loyalty through continuance intention usage.

This study attempts to provide policy recommendations for Islamic banking industry regulators to shed light on religious factors to strengthen Shariah compliance and faith-driven marketing to enhance customer retention, since the majority of Indonesian Muslims are more confident in the normative aspect (Shariah principles) than the formal aspect (company performance). By aligning their strategies with Islamic values, banks can build long-term customer loyalty and expand their market share in the halal financial sector. However, this research also has limitations, as it was only conducted in Indonesia and generalized the Islamic banking sector without distinguishing the specific type and characteristics of Islamic banks, such as Sharia commercial and Sharia business units. Thus, the results may not be applicable to the Islamic banking industry in other countries with characteristics similar to Indonesia, such as Malaysia and Brunei Darussalam.

DISCLOSURE

Conflicts of Interest

The authors declare no conflicts of interest regarding the publication of this paper.

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The authors declare that no generative artificial intelligence (AI) was used in the preparation of this paper.

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The corresponding author of this paper is Dini Maulana Lestari, a lecturer at the Faculty of Islamic Economics and Business, Sunan Kalijaga State Islamic University, Yogyakarta, Indonesia. Her contributions include conceptualization, data curation, formal analysis, investigation, methodology, resource, and project administration. Additionally, she was responsible for writing the original draft and reviewing and editing the manuscript.

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