

***THE INFLUENCE OF SERVICE QUALITY AND TRUST ON SHARIA
COMPLIANCE SUSTAINABILITY***

**PENGARUH KUALITAS LAYANAN DAN KEPERCAYAAN TERHADAP
KELANGSUNGAN KEPATUHAN SYARIAH**

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ABSTRACT

This study focuses on the merger of three Islamic banks into Bank Syariah Indonesia (BSI), a significant development in Islamic banking in Indonesia. This merger presents a fundamental issue for examining how customers respond to and contribute to the sustainability of Sharia compliance at BSI. Using a descriptive quantitative approach, this study collected data from 252 BSI customers selected through purposive sampling. The data were analyzed using Structural Equation Modeling with Partial Least Squares (SEM-PLS). The findings indicate that service quality has a positive and significant influence on the sustainability of Sharia compliance. Conversely, trust does not significantly influence the sustainability of Sharia compliance.

Keywords: Service quality, Trust, Compliance, Sustainability, BSI

ABSTRAK

Studi ini berfokus pada penggabungan tiga bank syariah menjadi Bank Syariah Indonesia (BSI) sebagai perkembangan penting dalam perbankan syariah di Indonesia. Penggabungan ini menjadi isu fundamental untuk meneliti bagaimana pelanggan merespons dan berkontribusi terhadap keberlanjutan kepatuhan syariah di BSI. Dengan menggunakan pendekatan kuantitatif deskriptif, studi ini mengumpulkan data dari 252 pelanggan BSI yang dipilih melalui pengambilan sampel bertujuan. Data tersebut dianalisis menggunakan Structural Equation Modeling with Partial Least Squares (SEM-PLS). Temuan menunjukkan bahwa kualitas layanan memiliki pengaruh positif dan signifikan terhadap keberlanjutan kepatuhan syariah. Sebaliknya, kepercayaan tidak menunjukkan pengaruh signifikan terhadap keberlanjutan kepatuhan syariah.

Kata kunci: Kualitas layanan, Kepercayaan, Kepatuhan, Keberlanjutan,

Introduction

The global financial system has experienced substantial losses suffered by major financial institutions, underscoring shortcomings in traditional corporate governance practices. This underscores the critical need for robust governance structures to maintain the stability and long-term viability of financial organizations. In contrast, Islamic banks function within a distinct governance model influenced by Islamic principles and ethics. Although it shares structural and operational similarities with conventional corporate governance, the

Shari'ah governance framework is exclusive to Islamic financial institutions, with the primary objective of guaranteeing that all business activities align with Shari'ah principles (Boudawara et al., 2023). Over the past few decades, the Islamic finance sector has seen swift growth, with worldwide financial assets totaling around USD 2 trillion and a compounded annual growth rate (CAGR) of 17.3% (Haridan et al., 2018). This remarkable expansion has drawn growing interest from scholars and industry experts, fueled by the industry's strong results in both Muslim majority and non Muslim

countries. As a leading area within Islamic finance, Islamic banking has achieved notable significance in domestic and global banking frameworks (Bashir & Babiker, 2023). Unlike conventional banks, Islamic banks offer financial services guided by Sharī'ah principles, which strictly forbid interest-bearing transactions and any prohibited elements. This commitment to Islamic law guarantees that business and financial activities are allowed unless specifically banned by the Lawgiver, thereby enabling the creation of novel financial instruments based on the overarching rule of permissibility. This system not only sets Islamic banks apart but also reinforces their dedication to ethical and lawful operations, positioning Sharia compliance sustainability as a vital focus for continued study and innovation in the sector (Alam et al., 2021; Sheikh et al., 2023).

This ethical basis sets Islamic banking apart from traditional models by integrating social objectives into financial activities, which calls for specialized metrics to measure effectiveness (Ridwan & Mayapada, 2022). A key example is the Shariah Conformity and Profitability model, developed to evaluate how well an Islamic bank's activities align with Shariah rules while ensuring financial viability (Athief et al., 2024). In Indonesia, Islamic banking operates under Law No. 21 of 2008, which requires compliance with Shariah principles as defined by the National Sharia Board (DSN) and obliges banks to form a Sharia Supervisory Board (SSB) for continuous oversight (Nurkhin et al., 2018). These legal structures formalize Sharia governance as a fundamental part of the organizational framework. Furthermore, real-world application of these

standards is evident in entities like Bank Syariah Indonesia (BSI), which performs yearly self-evaluations in line with OJK Regulation No. 10/POJK.03.2014 and Indonesian Banking Regulation No.1.33.11.PBI/2009. This reflects a strong dedication to principles of openness, accountability, and duty, which are vital for upholding Sharia compliance sustainability amid competitive financial markets (Putri et al., 2025). These aspects show how Islamic banks translate religious tenets into practical governance tools, harmonizing moral imperatives with business goals to preserve their distinctive role in the financial landscape.

Service quality stands out as a vital issue, especially within the Islamic banking industry. The consolidation of BRI Syariah, BSM, and BNI Syariah into Bank Syariah Indonesia (BSI) highlights the need to manage and improve customer relationships, where service quality aligned with Sharia principles serves as a core component in building consumer satisfaction and trust (Fauzi, 2016; Mochlasin et al., 2023). In this scenario, products that align with Islamic values and cater to the intended audience offer distinctive advantages that set Islamic banks apart from traditional ones, emphasizing that the compliance aspect of service quality must remain uncompromised. Surveys in relevant studies have shown that customers rank the compliance dimension as the most important element of service quality, validating its role in shaping perceptions (Suseno & Muthohar, 2018). Additionally, customer preferences for Sharia compliant offerings are shaped by factors like the friendliness, politeness, honesty, and responsiveness of service staff, all of which play a major role in

fostering customer intent and loyalty (Kamal et al., 2021; Umuri et al., 2023). These insights apply beyond banking, as seen in memberships of Sharia cooperatives and purchases of Sharia insurance products, where service quality notably influences consumer actions particularly, the quality of claims services has a strong effect on choices in Islamic insurance (Al-Amin et al., 2023). This body of evidence indicates that the service quality experienced by customers can directly affect Sharia compliance sustainability by both mirroring and strengthening adherence to Sharia rules in actual service provision.

The previous investigation of service quality, trust stands out as a crucial yet intricate factor shaping Sharia compliance sustainability within the banking industry (Ishak & Hassanee, 2025). Islamic banking operations are fundamentally based on trust, which is vital for establishing effective governance and upholding Sharia principles, thus preserving stakeholder confidence. Adherence to Sharia rules sets Islamic banks apart from conventional ones and is a mandatory obligation (Hamsyi, 2019). Customer trust is instrumental in bolstering Sharia compliance by enhancing loyalty and satisfaction, both of which are essential for the longevity of Islamic financial institutions (Dewindaru & Sari, 2022; Santoso & Ibrahim, 2022). Moreover, trust in digital Islamic banks is rooted in the concept of Amanah, stressing mutual agreement and openness in all dealings (Taujiharrahman et al., 2025). Central to fostering trust in Islamic finance is rigorous compliance with Islamic contract law and the exclusion of forbidden aspects like *riba*, *gharar*, *haram* items, and *maysir*. This compliance is closely linked to trust-

building elements such as integrity, competence, and dedication to shared benefits (Ribadu et al., 2019). Nevertheless, trust faces obstacles: if customers detect any leniency in Sharia compliance, such as contract mixing, their trust and loyalty may wane, prompting them to switch to banks seen as more strictly aligned with Sharia tenets (Kaidani & Hendriana, 2024).

This research replicates and enhances the study of Ishak & Hassanee, (2025) by utilizing an alternative set of indicators for service quality, and trust. Considering the established research gaps related to how these elements affect Sharia compliance sustainability this study is both opportune and essential, especially from the viewpoint of customers. The theoretical groundwork on the ways commitment, service quality, and trust foster sustainable Sharia compliance in Islamic banking is still limited. By concentrating on Bank Syariah Indonesia, which emerged from the merger of three seasoned Islamic banks, this study provides a distinctive opportunity to examine these relationships within a mature and progressing entity. The results are anticipated to deliver significant theoretical insights for subsequent investigations and actionable recommendations for strengthening governance structures and upholding Sharia compliance in Islamic financial organizations.

LITERATURE REVIEW

Sharia Enterprise Theory (SET)

Sharia Enterprise Theory (SET), formulated by Triuwono, arose as a counter to critiques of conventional accounting, which prioritizes shareholder interests while overlooking spiritual and ethical considerations. This theory builds on traditional enterprise

theory by stressing corporate responsibility not just to owners but also to a wider array of stakeholders, such as employees, the community, and the natural world. What sets SET apart is its incorporation of a spiritual element, acknowledging Allah as the supreme proprietor of all assets. As a result, businesses are accountable to both earthly stakeholders and Allah as the legitimate owner (Ishak & Hassanee, 2025). SET integrates fundamental Islamic principles including tauhid (the unity of Allah), khilafah (human trusteeship as Allah's deputy on earth), focus on the afterlife (akhirah), and values like fairness, amanah, and maslahah. It also promotes the rejection of forbidden practices such as gharar, riba, and batil. Accountability (hisab) within Sharia Enterprise Theory surpasses mere financial duties to capital providers, extending to obligations toward Allah, society, and the environment (Ishak & Hassanee, 2025). In this manner, Sharia Enterprise Theory provides a more compassionate and transcendent model, embodying diverse societal ideals and spreading economic influence across various stakeholders instead of centralizing it among a select few (Sulistiyo et al., 2020).

Service Quality

Service quality, according to Ishak & Hassanee, (2025), is composed of five main dimensions: tangibles, referring to the visual elements of physical spaces, tools, staff, and communication methods; reliability, the capability to perform services consistently and precisely as committed; responsiveness, the eagerness and preparedness of personnel to support clients quickly; assurance, including the expertise, politeness, and skill of employees to generate trust and

certainty; and empathy, which entails delivering personalized care to users. Regarding Sharia compliance, service quality also applies to online marketplaces, highlighting the requirement for website standards that match Islamic values, guaranteeing that processes, products, and data comply with Islamic standards (Ribadu et al., 2019). This detailed view emphasizes the significance of excellent service quality in both physical banking and virtual platforms for addressing customer needs, cultivating confidence, and advancing sustained Sharia compliance.

Trust

Trust within Islamic banking is viewed as a moral duty that each person must uphold by performing their social responsibilities with honesty and accountability (El-Halaby et al., 2018). For Islamic bank clients, trust serves as an essential prerequisite, guaranteeing that the institution delivers advantageous and permissible financial offerings, positioning public confidence as a central element in their choice to deposit personal funds with a Sharia-compliant bank (Dewindaru & Sari, 2022). Moreover, from a relational standpoint, trust functions as a valuable resource that enables reciprocal and productive connections among individuals or organizations (Kaidani & Hendriana, 2024). Therefore, trust in Islamic banking embodies both ethical and spiritual pledges and serves as a vital relational tool that supports collaborative and fruitful engagements between banks and their clientele.

Sharia Compliance Sustainability

Ishak & Hassanee, (2025), Sharia compliance sustainability entails the persistent observance and alignment with Islamic law across all facets of

business operations, guaranteeing that activities remain consistent with core principles drawn from the Qur'an, Hadith, Ijma' (scholarly consensus), Qiyas (legal analogy), and Ijtihad (scholarly reasoning). It forms the essential purpose of Islamic financial entities, marked by the rigorous implementation of Sharia rules in every undertaking, thereby acting as a key differentiator between Islamic and traditional banks (Itsaini et al., 2023). Practically, Sharia compliance sustainability involves not just conformity to religious mandates, such as banning *riba* (interest), *gharar* (uncertainty), *maysir* (gambling), *ikrah* (coercion), and *haram* (prohibited) elements, but also dedication to fairness and safeguarding all participants in financial dealings, closely tied to the overarching goals of Sharia, or *maqasid al-sharia* (Sriani et al., 2022). In Indonesia, regulations require Islamic banks to uphold Sharia compliance via supervision from the Sharia Supervisory Board, underscoring the significance of institutional mechanisms in maintaining adherence. The push for Sharia compliance stems from increasing consciousness among Muslim populations to engage in financial matters solely in line with the Qur'an and Sunnah, making it vital to ensure Sharia alignment in all customer fund handling processes within Islamic banking (Faisal & Sudibyo, 2020). Therefore, Sharia compliance sustainability represents an unbroken and comprehensive approach that blends religious, legal, ethical, and operational elements, enabling Islamic financial institutions to stay true to their spiritual foundations while building confidence and credibility among stakeholders.

Service Quality and Sharia Compliance Sustainability

Service quality plays a key role in promoting Sharia compliance sustainability through the improvement of customer satisfaction, which then builds customer faithfulness, a critical factor in ensuring ongoing adherence to Sharia rules (Mochlasin et al., 2023; Santoso & Ibrahim, 2022). Even though observing Islamic law is essential, the trustworthiness and caliber of the services delivered have an even greater effect on guiding customer selections and establishing loyalty, as noted in Malaysia and Indonesia (Ramadhani & Bilen, 2023; Suseno & Muthohar, 2018). The favorable link between service quality and the implementation of Sharia standards highlights the concrete benefits of service quality on customer enthusiasm and attachment to Islamic banking (Kamal et al., 2021; Santoso & Ibrahim, 2022). Furthermore, superior service quality enhances and forms a central component of Sharia compliance itself. Islamic banks are unable to assert Sharia compliance if their offerings are permissible but their service provision is unjust, unreliable, or opaque (Ishak & Hassanee, 2025). Consequently, service quality serves as both a competitive edge and a vital approach for upholding Sharia compliance in Islamic banking entities.

H1= Service Quality effect on Sharia Compliance Sustainability

Trust and Sharia Compliance Sustainability

Trust, though subjective and based on personal beliefs holds a pivotal position in the choices made by Islamic bank clients where religion stands as the chief determinant in picking a financial provider (Albaity & Rahman, 2021). The value of trust is additionally highlighted by the frequently unclear physical distinctions between Islamic

and traditional banking, establishing trust as a core factor in customers' dealings with Sharia compliant banks (Santoso & Ibrahim, 2022). Research findings show that increased customer confidence aligns with enhanced Islamic bank results, stressing trust's essential function in maintaining Sharia compliance (Hamida et al., 2024). Trust exert a positive and significant impact on the appeal of Islamic Financial product. It serves as a vital element in preserving enduring connections between parties, making it imperative for banks to cultivate customer trust to strengthen their assurance. The level of trust established between banks and customers facilitates more intensive banking activities (Rahmawati & Mochlasin, 2023). Moreover, Sharia enterprise Theory explains that societal trust is cultivated through authentic and thorough application of Sharia compliance, which upholds Islamic ideals such as fairness, accountability, and reliability. A strong interdependent bond exists between trust and Sharia compliance, where compliance lays the groundwork for trust, which in turn emerges naturally from following Sharia principles (Ishak & Hassanee, 2025). **H2= Trust effect on Sharia Compliance Sustainability**

METHODS

This study employed a quantitative research technique to examine the impacts of service quality, and trust on Sharia Compliance

Sustainability at Bank Syariah Indonesia (BSI). Respondents from Bank Syariah Indonesia customers were given a standardized questionnaire with a 5-point Likert scale to gauge their opinions on the research variables. Using validated indicators from earlier research, the questionnaire was created to assess the dimensions service quality, trust and sharia compliance sustainability. The data was analyzed using Structural Equation Modeling with Partial Least Squares (SEM-PLS). Using SmartPLS software, partial least squares-structural equation modeling, or PLS-SEM, is used in the data analysis process. Cronbach's alpha, composite reliability, and AVE (Average Variance Extracted) tests are used to evaluate the instrument's validity and reliability. Measurement errors, latent constructs, and observable indicator variables may all be directly studied using structural equation modeling, or SEM. The two components of the PLS assessment are the inner model (structural model), which looks at the linkages between latent variables, and the outer model (measurement model). The criteria used to assess the significance of the effects of exogenous factors on endogenous variables are a probability (p-value) below the significance threshold alpha (0.05) and a t-statistic value equal to or greater than the critical value from the t-distribution table (1.96). If these requirements are met, the influence is considered statistically significant.

Table 1. Indicator Statement

Variables	Indicator	Statement	Source	Scale
Service Quality	1. Compliance	The services provided by Bank Syariah Indonesia meet Sharia compliance requirements.	(Asnawi et al., 2019; Sulistiyawan & Salim, 2019)	Likert
	2. Assurance	Employees of Bank Syariah Indonesia demonstrate professionalism and		

Trust	3. Reliability	knowledge. Bank Syariah Indonesia consistently provides services as promised.	(Abror et al., 2021)	Likert
	4. Tangible	Technology and equipment used by Bank Syariah Indonesia are modern and efficient.		
	5. Empathy	Bank Syariah Indonesia personnel show genuine concern for customer well-being.		
	6. Responsiveness	Bank Syariah Indonesia promptly responds to my inquiries and requests.		
	1. Competence	This bank has a consistent reputation for honesty		
	2. Security	Our business is very secure with this bank		
Sharia Compliance	3. Responsiveness	I get along well with this bank as it fulfills its obligations	(Albaity & Rahman, 2021; Ishak & Hassanee, 2025)	Likert
	4. Reliability	I feel that we can depend upon this bank as it is reliable		
	5. Transparency	I feel that this bank is "straight" with us and shows respect		
	1. No Gharar	The contracts provided by Bank Syariah Indonesia are transparent and do not involve uncertain terms		
	2. No Maisyir	Bank Syariah Indonesia strictly prohibits gambling or speculative activities in its financial products		
	3. No Usury	I am assured that all financial dealings with Bank Syariah Indonesia are free from interest charges		
	4. Halal Business	Bank Syariah Indonesia conducts business strictly in accordance with Islamic law		
	5. trustworthy	I perceive Bank Syariah Indonesia as a trustworthy and reliable financial institution		

RESULT AND DISCUSSION

The completed answers from 252 participants who were asked to complete the study's questionnaire are shown in the table below. This is an accurate representation of the sample size used for data analysis in the study.

Table 2. Characteristics of Respondent

Characteristic	Amount	Proportion
Gender		
Female	135	53.5%
Male	117	46.4%
Age		
17- 26 years	98	38.9%
27- 36 years	49	19.4%
37- 46 years	73	29%
47- 56 years	25	9.9%
> 56 years	7	2.7%
Occupation		
Students	38	15%
PNS or Sivil Servants	59	23.4%
Private Sector employees	133	52.8%
Others	22	8.7%
Education Level		
High school	43	17.1%
Diploma	55	21.8%
Bachelor's degree	101	40.1%
Postgraduate	32	12.7%
Others	21	8.3%
Years of use experience		
< 1 years	59	23.4%
1-2 years	129	51.2%
3-4 years	64	25.4%

OUTER MODEL ANALYSIS

The correlation between variables is used to evaluate convergent validity. For loading factors to satisfy construct validity requirements, they must be at least 0.7. If an indicator's AVE value is more than 0.5, it indicates a stronger association than the others. An

instrument's accuracy and consistency in measuring a particular construct are evaluated using composite reliability analysis. If a construct's composite dependability and Cronbach's alpha values are more than 0.70, it is deemed reliable.

Table 3. Factor Loadings, Cronbach's Alpha, Composite Reliability and AVE

Variable	Item Measurement	Factor Loadings	Cronbach's Alpha	Composite Reliability	AVE
Service Quality	SQ1	0.902	0.927	0.943	0.734
	SQ2	0.842			
	SQ3	0.829			
	SQ4	0.841			
	SQ5	0.908			
	SQ6	0.814			
Trust	TR1	0.838	0.878	0.911	0.673
	TR2	0.853			
	TR3	0.815			
	TR4	0.758			
	TR5	0.835			
Sharia Compliance sustainability	SC1	0.950	0.924	0.944	0.771
	SHC2	0.866			
	SHC3	0.946			
	SHC4	0.827			
	SHC5	0.788			

STRUCTURAL MODEL ANALYSIS R-SQUARE

The percentage of the variance in the dependent variable that can be accounted for by the independent variables is shown by the R-squared statistic. It displays the strength and extent of the association between the independent and dependent variables in a particular model.

Table 4. R-Square

	R-Square (R ²)	R-Square Adjusted
Sharia Compliance Sustainability	0.746	0.742

Table 4 shows that Service Quality and Trust all have an impact on Sharia Compliance Sustainability, with a combined value of 0.746, or 74.6 %. This figure is in the middle, suggesting that additional factors not included in this study have an impact on the remaining 25.4% 8.995

ANALYSIS RESULT

Tabel 5. Analysis Result

Correlation	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (/O/STDEV)	P-Value	Conclusion
Service Quality (X ₂)→	0.259	0.109	2.378	0.036	Accepted

Sharia Compliance Sustainability (Y)					
Trust (X ₃)→ Sharia Compliance Sustainability (Y)	0.810	0.090	1.155	0.634	Rejected

The test results are displayed in the table 5:

1. Service Quality has significant impact on Sharia Compliance Sustainability, indicated by the t-statistic of $2.378 > 1.96$ and p-value of $0.036 < 0.05$, so H1 is accepted.
2. Trust has insignificant impact on Sharia Compliance Sustainability, indicated by the t-statistic of $1.155 < 1.96$ and p-value of $0.634 > 0.05$, so H2 is rejected.

Discussion

The Influence of Service Quality on Sharia Compliance Sustainability

Based on the analysis results service Quality has a significant positive effect on Sharia Compliance sustainability at Bank Syariah Indonesia (BSI). The effect of service quality, combined with the application of Islamic principles significantly influences consumer intentions, demonstrating a positive relationship between service quality and adherence to Sharia principles (Kamal et al., 2021). As shown in Malaysia and Indonesia, consumers' choices and loyalty in Islamic banks are shaped much more by the dependability and general quality of services, even though conformity to Islamic law is still crucial (Ramadhani & Bilen, 2023). Additionally, rules like Bank Indonesia Regulation Number 13/2/PBI/2011, which highlight the careful management of compliance risks within Islamic Rural Banks, demonstrate the direct beneficial impact that sharia compliance has on client loyalty (Santoso & Ibrahim, 2022). By offering superior experiences and satisfaction, which have been demonstrated to boost loyalty

toward Islamic financial institutions in Indonesia, service quality also helps to improve client loyalty. As a result, the following hypothesis was developed using these findings: The durability of Sharia compliance is strongly influenced by service quality. This theory is based on the interdependence of rigorous adherence to Sharia principles and excellent service delivery, which together foster long-lasting customer pleasure and loyalty and are essential for the long-term viability of Sharia compliance in Islamic banking operations. The results confirm that sustaining good service quality is essential to ensuring continued adherence to Islamic financial principles and serves as a strategic advantage.

The Influence of Trust on Sharia Compliance Sustainability (Insignificant)

Based on the analysis results trust has insignificant affect on Sharian Compliance at Bank Syariah Indonesia (BSI). This outcome aligns with observations that banking institutions generating income from non-Shariah-compliant sources struggle to fulfill customer trust and commitment. This is particularly relevant among religiously observant Muslim consumers who expect ethical compliance with Islamic law in all aspects of their financial transactions, as deviating from Sharia principles negatively impacts their trust and loyalty (Usman et al., 2021). Moreover, the absence of a significant influence of trust on reputation is explained by factors such as limited public understanding of Sharia concepts and banking regulations. Reputation,

being largely subjective and shaped by individual perceptions and media influence, becomes a complex attribute to assess objectively. These dynamics can undermine customer trust in a bank's reputation, despite prior confidence levels. Nevertheless, trust remains a valuable organizational asset essential for building a solid reputation and achieving long-term success (Hamida et al., 2024). Additionally, trust plays a critical role in the decision-making process when selecting an Islamic bank, motivating banks to maintain and enhance adherence to Sharia principles. However, this study also highlights risks such as pseudo-compliance and value dissonance, where an organization fails to fully achieve the maqashid sharia framework and loses ethical alternatives to conventional finance. This underscores the necessity of reinforcing value-based approaches within Islamic economic theory to foster genuine compliance (Ishak & Hassane, 2025). These results collectively imply that although trust is a crucial component, external difficulties and knowledge gaps may limit its direct influence on the sustainability of Sharia compliance. In order to successfully maintain Sharia compliance within Islamic banking, this emphasizes the necessity of a thorough integration of Islamic principles, customer education, and transparent governance. This research aligns with previous study state that banking organizations with non-Sharia compliant revenue are ineffective in meeting their customers' commitments and trust (Usman et al., 2021).

CONCLUSION

Based on the analysis conducted, it can be concluded that service quality have a significant influence on the sustainability of Sharia compliance at

Bank Syariah Indonesia (BSI). However, trust does not exhibit a significant effect on sharia compliance sustainability. Nevertheless, a notable difference arises concerning the direction of trust's influence. The present research shows a positive but insignificant effect, whereas prior studies indicate a negative yet also insignificant effect. Additionally, this study identifies a significant influence of service quality on Sharia compliance, contrasting with previous research that reported a non-significant effect.

In light of these insights, it is recommended that Bank Syariah Indonesia continue to strengthen its governance framework to firmly anchor Islamic values in corporate practices. Emphasis should be placed on enhancing service quality as these factors directly promote sustainable Sharia compliance. Bank BSI should also prioritize customer education and transparent communications to address trust issues, thereby fostering stronger customer relationships and reinforcing Sharia adherence. Despite these contributions, the research carries inherent limitations. First, the focus on Bank Syariah Indonesia's specific branch limits the generalizability of findings across different regions or institutions. Second, the reliance on self-reported data from customers introduces potential biases in responses. Lastly, the complexity of Sharia compliance sustainability dynamics calls for a more comprehensive investigation incorporating additional variables such as cultural influences and digital transformation impacts.

Future research should explore these areas by expanding samples to include multiple branches and diverse Islamic banking institutions. Additionally, integrating qualitative methods could yield deeper insights into

the mechanisms through which service quality, trust, interact to sustain Sharia compliance. Addressing these gaps will help build a more robust and nuanced understanding of sustainable Sharia compliance in Islamic finance contexts. This conclusion and suggestion are vital for advancing both scholarly knowledge and practical governance in Islamic banking, guiding Bank Syariah Indonesia and similar institutions in their pursuit of ethical, sustainable financial services.

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