

DIGITAL TRANSFORMATION AS A STRATEGY TO STRENGTHEN THE QUALITY OF ISLAMIC BANKING SERVICES: AN INTEGRATIVE LITERATURE REVIEW

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Absract

Digital transformation has become a strategic agenda for Islamic banks as changing customer behavior requires fast, secure, accessible, and Sharia-compliant services. The study analyzes how digital transformation strengthens the quality of Islamic banking services, identifies implementation barriers, and develops a strategic framework for the development of digital services. An integrative literature review was conducted using 15 selected journal articles and two official documents published by the Indonesian Financial Services Authority between 2023 and 2025. Sources were selected based on their direct relevance to digital banking, service quality, customer experience, trust, efficiency, and Sharia compliance. Evidence was analyzed through extraction matrix analysis, thematic coding, cross-study comparison, and triangulation with industry policies. The synthesis identifies five mechanisms to strengthen service quality: improved accessibility and convenience, faster and more reliable transactions, stronger security and trust, integrated Sharia compliance, and broader service inclusion and personalization. These benefits do not arise automatically. Infrastructure gaps, limited digital literacy, cyber risks, inadequate human resource capabilities, and weak integration of Sharia supervision can reduce the quality of service and customer experience. The study provides an integrated framework that links digital service quality with Sharia governance and compliance. Islamic banks should manage digital transformation as a redesign of service models, rather than simply adding applications. This requires customer-centric design, layered security, transparent contracts, ongoing digital education, and Sharia oversight from the early stages of product development.

Keywords: *Digital Transformation, Service Quality, Islamic Banking*

Introduction

Indonesia's Islamic banking industry is undergoing a fundamental shift in line with the acceleration of digital technology adoption in the national financial ecosystem. By the end of 2024, the performance of the Islamic banking industry will show encouraging achievements: total assets reached IDR 980.30 trillion, growing 9.88 percent on an annual basis, with a market share of 7.72 percent of total national banking. Financing disbursements were recorded at IDR 643.55 trillion, while third-party funds reached IDR 753.60 trillion (OJK, 2025). These figures reflect the industry's maturing capacity and its contribution to Islamic financial inclusion. However, increasing operational scale requires adequate institutional readiness, especially in delivering service quality that is responsive to digital transaction patterns, diverse customer characteristics, and increasing security complexity.

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Digital transformation in the banking sector is not just about converting manual processes into electronic formats. It is a comprehensive change that includes business processes, operational models, organizational capabilities, data governance, and how institutions create value for stakeholders (Vial, 2019). In the context of banking, this transformation is manifested in online account opening, mobile banking, internet banking, rapid response code-based payments, customer service automation, data analytics, artificial intelligence, application integration, and cloud-based process management. The adoption of these technologies is theoretically able to reduce service times, expand geographic reach, and improve transaction consistency. However, the implementation of digital technology also has the potential to create new points of failure when interfaces are not user-friendly, systems experience repeated operational disruptions, or customer data protection is inadequate. Therefore, successful digital transformation requires a balance between technological innovation and strengthening the foundation of sustainable service quality.

Islamic banking faces more specific challenges than conventional banks in implementing digital transformation. In addition to providing efficient and accessible services, Islamic banks must ensure that every aspect of services, ranging from contracts, transaction flows, cost structures, use of funds, to product information, is in accordance with Sharia principles. The Financial Services Authority has placed the acceleration of digitalization as one of the main pillars in the direction of developing and strengthening Islamic banking for the 2023–2027 period (Keuangan, 2023). This policy demands a harmonious integration of technological innovation, system resilience, characteristics of sharia products, ecosystem collaboration, and consumer protection. Digitalization that is only oriented towards transaction speed without building contract transparency and a strong sharia supervision mechanism risks lowering the level of customer trust, which in turn can threaten the sustainability of the Islamic banking industry amid increasingly fierce competition.

The concept of digital service quality in Islamic banking has a broader dimension compared to conventional banking services. Previous studies have shown a positive relationship between digital service quality, customer experience, satisfaction, and loyalty. Arora and Banerji (2024) found that digital service quality can strengthen customer experience and encourage simultaneous satisfaction and loyalty (Arora & Banerji, 2024). In the context of Islamic banking, Mulazid and Fatmawati (2023) confirm that service quality and trust are important determinants in increasing the satisfaction of digital service users (Mulazid & Fatmawati, 2023). In line with that, Al-Habashneh et al. (2025) show that information security, trust, and privacy in Islamic banking applications have a significant effect on customer satisfaction (Al-Habashneh et al., 2025). These findings confirm that the quality of digital services is not solely determined by the completeness of technological features, but also includes aspects of reliability, security, ease of use, responsiveness, and customer confidence that the entire service process runs in accordance with sharia principles.

In the midst of the push for digital transformation, the Islamic banking industry still faces various implementation obstacles that are multidimensional. Shehadeh et al. (2024) revealed that while digitalization can improve operational efficiency and customer

experience, this transformation also expands exposure to the threat of electronic attacks, potential fraud, and data privacy risks (Shehadeh et al., 2024). Afgani et al. (2024) place digitalization as a mediating variable between risk management practices and the performance of Islamic banks, which shows that the success of digital transformation is inseparable from the capacity of institutions to manage risks comprehensively (Afgani et al., 2024). In the Indonesian context, the challenges of digital transformation are exacerbated by gaps in technology infrastructure between regions, variations in customer digital literacy levels, reliance on legacy systems, limited digital talents who understand sharia principles, and uneven customer understanding of sharia compliance mechanisms in digital services. The 2024 National Survey on Financial Literacy and Inclusion (SNLIK) recorded an Islamic financial literacy index of 39.11 percent and an Islamic financial inclusion index of 12.88 percent, which is still much lower than conventional financial literacy (Keuangan, 2024). This condition indicates that the digital transformation of Islamic banking requires coordinated and integrated organizational changes, not just partial technology adoption.

The phenomenon of digital transformation in Indonesian Islamic banking is interesting to be studied more deeply based on empirical evidence that shows that there is a gap between customer expectations for digital services and the reality of implementation in the field. As a basis, in July 2024, a number of Bank Syariah Indonesia (BSI) customers reported disruptions to the BSI Mobile application that caused the inability to access accounts and make transactions; customer complaints were widely submitted on social media X (Damayanti, 2024). A similar disruption occurred again in December 2024, where customers complained about the Byond by BSI application displaying the “*failed to load page*” error, as well as the inability to make transactions through BSI Mobile and Byond by BSI (Pikiran Rakyat, 2024). OJK data for Riau Islands Province shows that throughout 2024, there were 10 complaints addressed to Sharia Commercial Banks, as part of 449 consumer service complaints in the financial sector as a whole (Antara, 2025). This phenomenon indicates that there is a gap between the technological capabilities provided by banks and the expectations of service quality expected by customers, especially in terms of sharia compliance, system reliability, and service responsiveness.

The study of three previous relevant studies provides an overview of the contributions and limitations of the existing literature. First, research conducted by Hidayat and Kassim (2023) found that the adoption of digital banking in Islamic banks is influenced by the organization's internal readiness and external environmental factors (Hidayat & Kassim, 2023). This study uses a quantitative approach with a sample of 10 Islamic banks in Indonesia, and results in findings that top management support and the availability of technological infrastructure are the main predictors of the success of digital transformation. Second, research by Supriyono et al. (2024) revealed that sharia compliance has a significant effect on the actual use of digital banking, with trust and personal innovation as determinants of adoption (Supriyono et al., 2024). This study involved 129 respondents from small and medium enterprises and used the PLS-SEM approach based on UTAUT 3, showing that the dimension of sharia compliance has not been fully integrated in measuring the quality of digital services. Third, the research by Ichsan et al. (2024) concluded that the digitalization

of Islamic banking can be legally and sharia-justified as long as the products and operational processes comply with sharia principles, by avoiding the elements of *riba*, *gharar*, *maisir*, *haram* activities, and injustice (Ichsan et al., 2024).

Based on the analysis of previous studies, it can be identified that the existing literature still shows three main gaps. First, most studies address technology adoption, service quality, satisfaction, or sharia compliance separately and have not integrated these four dimensions in a comprehensive analytical framework. Second, studies that assess the operational efficiency of banks often do not explain how these technological changes are received and perceived by customers as service users. Third, studies on digital services have not consistently placed sharia compliance as a quality dimension that can be observed operationally through indicators such as contract transparency, cost clarity, fund protection, and product supervision. These gaps limit a holistic understanding of the mechanisms that make digital transformation truly able to improve the quality of Islamic banking services in a sustainable manner. The novelty of this research lies in the effort to develop an integrative framework that unites the dimensions of digital services, trust, risk, and sharia compliance in one comprehensive analysis model, so that it can make a theoretical and practical contribution to the development of the Islamic banking industry in Indonesia.

This study aims to analyze the role of digital transformation in strengthening the quality of Islamic banking services through a systematic review of the integrative literature. The analysis is directed at three main research questions. First, how does digital technology change the process and experience of Islamic banking services? Second, what dimensions of service quality are most strongly influenced by digital transformation? Third, what strategies are needed to keep digital innovation safe, inclusive, and compliant with sharia principles? The contribution of this research lies in the preparation of a conceptual framework that integrates various dimensions of digital service quality, namely accessibility and convenience, reliability and responsiveness, security and trust, sharia transparency and compliance, and inclusion and personalization, which are assessed together with inhibiting factors such as infrastructure, digital literacy, and cyber risk. With this approach, the research is expected to provide evidence-based policy recommendations for regulators and Islamic banking practitioners in formulating digital transformation strategies that are not only technologically efficient, but also maintain Islamic integrity and customer satisfaction as the main goal.

Methodology

This study uses an integrative literature review to combine empirical findings, conceptual studies, and policy documents from different research designs. This approach does not aim to calculate the size of the combined effect, but rather builds a thematic explanation of the mechanisms, benefits, risks, and governance of digital transformation in Islamic banking (Snyder, 2019).

We conducted literature searches through Google Scholar, Garuda, Crossref, publisher journal portals, and the OJK's official website. Keywords included digital transformation of Islamic banking, quality of Islamic bank digital services, sharia compliance of digital banking, customer satisfaction with Islamic banks, security of Islamic

mobile banking, and digital efficiency of Islamic banks, as well as their English equivalents. The search range is limited to 2023–2025 publications for OJK journal articles and documents, with an initial search in February 2025 and an April 2025 update.

The literature selection in this study follows four stages. At the identification stage, search of records consisting of journal articles, policy documents, and industry reports. After double data deletion, unique records are identified and are ready to be filtered. At the stage of screening titles and abstracts, pay attention to four main reasons: it does not discuss Islamic banking or finance, it is only in the form of opinions or editorials, it does not explain research methods, or it is not relevant to the theme of digital transformation. After this screening, suitable data will be found as selected sources. At the full-text feasibility assessment stage, the records are then thoroughly reviewed to ensure relevance, verifiability of metadata, and relevance to the quality of Islamic banking services. All records that pass this stage are declared to meet the inclusion criteria.

At the stage of determining selected sources, these sources are grouped into three categories: journal articles that contain empirical or conceptual findings, OJK policy documents that contain the direction of Islamic banking development, and industry reports that provide supporting data. These three categories are used together to compile thematic synthesis and triangulation of data (Snyder, 2019).

Results and Discussion

Forms of Digital Transformation Implementation

The results of the synthesis show that digital transformation in Islamic banking takes place on three interrelated layers. The first layer is customer interaction channels, such as *mobile banking*, *internet banking*, online account opening, digital payments, transaction notifications, and application-based assistance services. The second layer is internal processes, such as verification automation, data integration, risk monitoring, electronic document management, and analytics to support decisions. The third layer is the ecosystem, such as integration with *fintech*, MSME platforms, national payments, zakat and waqf services, and halal economic partners. The three layers determine the quality of customer experience together.

The findings from the articles analyzed show that transformation on the front channel provides the most immediate benefits because it reduces the need for customers to come to branch offices. However, service quality cannot be judged by the number of features alone. Increased features without a stable system architecture can increase transaction failures and complaints. Shehadeh et al. (2024) found that digital transformation improves customer experience and efficiency, but adds electronic risk (Shehadeh et al., 2024). Nofinawati and Nasution (2025) also show that the benefits of efficiency depend on infrastructure, governance, digital competence, and risk control (Nofinawati & Nasution, 2025). These findings are in line with the digital transformation framework as a comprehensive change that includes business processes, operational models, organizational capabilities, and data governance (Vial, 2019). Thus, digital transformation must connect service channels with reliable back-end processes, not just multiplying features on the front end.

Service Accessibility and Convenience

Accessibility is the main benefit of digitalization. Customers can make transfers, payments, balance checks, product purchases, account openings, and service applications without depending on office location or operating hours. This convenience reduces time and travel costs. In the MSME group, digital access also opens up faster transaction opportunities and more practical cash flow management. Supriyono et al. (2024) show that sharia digital services can strengthen actual use when customers have trust and see sharia compliance with the service (Supriyono et al., 2024).

Convenience is not synonymous with oversimplification. Banks need to maintain a balance between the number of steps, security, and clarity of information. An easy-to-use app should provide consistent navigation, simple language, clear transaction confirmations, easy-to-navigate history, and responsive help channels. Mulazid and Fatmawati (2023) found that service quality increases the satisfaction of Islamic bank digital users. However, service quality does not always directly shape loyalty. Satisfaction and trust remain the connecting mechanisms (Mulazid & Fatmawati, 2023). These findings are consistent with *the Islamic SERVQUAL* model, which places empathy and responsiveness as dimensions that build customer trust based on Islamic principles (Anggi Anggeriani Br Ketaren, 2026). Therefore, application design needs to target the completion of customer needs, not just accelerate clicks.

Speed, Reliability, and Efficiency

Digitization speeds up transactions and reduces repetitive work. Automation can reduce input errors, speed up validation, and improve data consistency. For banks, efficiencies arise through reduced transaction costs, wider distribution of services, and the utilization of data to determine service priorities. Afgani et al. (2024) show that digitalization has a mediating role in the relationship between risk management and the performance of Islamic banks. These findings mean efficiency does not only come from technology, but also from the ability of banks to integrate technology with control procedures (Afgani et al., 2024).

Reliability is a key requirement because system disruptions directly affect trust. Customers assess quality through transaction success, balance accuracy, processing speed, application availability, and complaint resolution. Arora and Banerji (2024) show that the quality of digital services shapes customer experience before affecting satisfaction and loyalty (Arora & Banerji, 2024). Inclusive design, lightweight app versions, guides, and human assistance. In Islamic banking, system failures can also interfere with the implementation of contracts, payment schedules, social fund distribution, or financing recording. Banks need to establish measurable quality indicators, such as transaction success rates, service recovery times, the number of recurring complaints, and case resolution times.

Security, Privacy, and Customer Trust

Security is a critical dimension because digital services move most interactions to systems that are not directly visible to customers. Al-Habashneh et al. (2025) found that

information security, trust, and privacy have a significant effect on customer satisfaction of Islamic banks (Al-Habashneh et al., 2025). These findings show that security is not just a technical issue. A sense of security is part of the perceived quality of service. Customers need authentication protection, activity notifications, controllable transaction limits, fraud information, and easy reporting channels.

Trust is also influenced by the way banks handle incidents. Unexplained disruptions can create the perception that banks are not transparent. Banks need to provide prompt incident communication, clear handling status, and fair redress mechanisms. Shehadeh et al. (2024) warn that digitalization increases exposure to electronic attacks, fraud, and privacy risks (Shehadeh et al., 2024). Therefore, security investments must include technology, procedures, employee training, incident simulations, and customer education. Strong but difficult-to-use security can also reduce convenience. Security design needs to be proportional to the level of transaction risk. Recent research shows that the integration of sharia compliance and system security together increases customer perception and satisfaction with sharia digital services (Muttaqien et al., 2026).

Sharia Compliance as a Dimension of Service Quality

Sharia compliance is the main differentiator of Islamic bank services. In digital channels, compliance must be visible in the flow of information and transactions. Customers need to know the type of contract, the basis for determining margins or ratios, fees charged, consequences of delay, use of funds, and the right to cancel before giving approval. Ichsan et al. (2024) emphasized that digitalization can be applied as long as the service avoids usury, gharar, maisir, illegal activities, and injustice. This means that the speed of transactions should not reduce the quality of customer consent and understanding (Ichsan et al., 2024).

Hana et al. (2025) found that sharia compliance does not always have a direct effect on loyalty, but can work through digital services (Hana et al., 2025). These findings indicate visibility issues. Customers may believe in the bank's sharia identity, but have not seen enough evidence on digital features. These findings are in line with research showing that sharia compliance has a significant effect on service quality, with an effective contribution of 58.2 percent, indicating that in the context of digital Islamic banking, the dimension of sharia compliance is a critical factor in shaping the perception of service quality (Anggi Anggeriani Br Ketaren, 2026). Banks can increase compliance visibility through contract summaries, product structure explanations, sharia supervisory board approval information, consultation channels, and reporting on the use of social funds. Haridan et al. (2023) show the importance of interaction between sharia supervisory boards and technological innovation (Haridan et al., 2023). Supervision needs to be involved from design, testing, feature changes, to post-launch evaluation.

Inclusion, Personalization, and Digital Literacy

Digital services extend the reach of Islamic banks to regions that do not yet have service offices. However, expanding access does not automatically create inclusion. Customers with limited devices, weak connections, disabilities, advanced age, or low digital

literacy may remain left behind. Service design needs to consider application size, data consumption, interface accessibility, language choice, visual guidance, and human support. Digital transformation designed only for experienced users risks widening the service gap.

The use of data allows for personalization of products and communications. Banks can customize reminders, recommendations, education, or offers based on needs. However, personalization must be transparent and not encourage decisions that harm customers. Data should not be used beyond the consent given. Sharia compliance and consumer protection need to be the limits of the use of analytics. At this point, digital literacy and Islamic financial literacy are interrelated. Customers need to understand how to use the features while also understanding the contract and product risks. Research shows that low Islamic financial literacy and limited internet access in rural and remote areas are still the main obstacles in optimizing Islamic banking digital services (Anggi Anggeriani Br Ketaren, 2026).

Implementation Challenges and Strategic Response

The literature synthesis identifies five main challenges. First, infrastructure gaps and connection quality. Second, limited integration between new applications and old core systems. Third, increased cyber risks, fraud, and data leaks. Fourth, the lack of talent who understand technology, risks, services, and sharia principles simultaneously. Fifth, sharia supervision that has not been fully integrated into the digital product development cycle. These challenges are interconnected. An unintegrated system can generate inconsistent data, increase errors, slow down services, and make supervision difficult.

These findings are in line with research that identifies digital infrastructure gaps, complexity of sharia compliance in digital systems, and cybersecurity issues as key challenges in the digital transformation of sharia banking (Masrina et al., 2024).

The strategic response needs to move on three levels. At the technology level, banks need to strengthen architecture, testing, monitoring, security, and recovery. At the organizational level, banks need to build data governance, cross-functional teams, quality indicators, and digital competencies. At the customer level, banks need to provide inclusive design, education, product transparency, and multichannel support. The Financial Services Authority (2023) places industry transformation and strengthening as a medium-term agenda (Keuangan, 2023). This direction needs to be translated by banks into measurable programs, including transaction success rates, security incidents, satisfaction, complaint resolution times, and product compliance.

Integrative Framework for Strengthening Service Quality

Based on the results of the synthesis, digital transformation strengthens the quality of services through five dimensions that must be managed in an integrated manner. The following table presents indicators, risks, and managerial responses for each dimension.

Dimensions	Service Indicators	Key Risks	Strategic Response
Accessibility and convenience	24-hour access, easy navigation, compact transactions, multi-	Exclusion of illiterate users or limited devices	Inclusive design, lightweight app versions, guides, and

	channel support	human assistance
Reliability and responsiveness	Transaction success, accuracy, response time, system stability, complaint resolution	Disruptions, delayed transactions, inconsistent data
Security and trust	Authentication, privacy, notifications, access control, fund protection	Real-time monitoring, service targets, fast recovery, system integration
Sharia compliance and transparency	Clarity of contracts, fees, ratios, approvals, consultation channels, product oversight	Fraud, cyberattacks, data leaks, loss of trust
Inclusion and personalization	Geographic coverage, access for vulnerable groups, relevant recommendations	Layered security, anti-fraud education, incident simulation, transparent communication
		<i>Sharia by design</i> , supervisory board review, contract summary, feature change audit
		Clear data approval, bias testing, digital literacy and Islamic finance

Source: Author's synthesis, 2026.

The framework shows that the quality of digital services is not a direct result of technology investment. Quality emerges when technology produces an easy experience, reliable systems, secure transactions, clear sharia information, and inclusive access. One weak dimension can lower the value of another. Fast but insecure applications lower trust. Secure but difficult-to-use applications reduce adoption. Products that are easy to use but do not explain contracts can raise sharia doubts. Five-dimensional integration is a requirement for digital transformation to build long-term value.

This framework is in line with the digital transformation model of Islamic banking developed in the current literature, which emphasizes the integration between technology, regulation, and sharia values. A study by Masrina et al. (2024) developed a governance model that integrates the *Three Lines of Defense* with the Digital Sharia Compliance Committee, resulting in a reduction in incidents of sharia non-compliance by up to 83 percent (Masrina et al., 2024). These findings confirm that the integration of sharia compliance into the digital system architecture is not just a regulatory compliance, but a factor that directly strengthens the quality of services.

Theoretically, this study expands the study of digital service quality by placing sharia compliance as part of the service experience, rather than an additional stand-alone variable. Compliance affects trust when it can be observed in information design, approval flows, and product governance. This framework also links the customer level and the organizational level. Access, satisfaction, and trust at the customer level depend on system integration, risk management, and sharia oversight at the organizational level. These findings are consistent with a conceptual framework that integrates Islamic digital service quality, customer trust, and sharia compliance perceptions in shaping the loyalty of Islamic *mobile banking* users

(Aziz et al., 2025).

In practical terms, Islamic bank management needs to establish a digital service development team that involves information technology, operations, risk management, compliance, customer service, information security, and sharia supervisory boards. Each feature needs to pass usability, security, operational risk, and sharia compliance testing. Banks also need to measure quality based on behavioral and experience data, not just the number of downloads or transactions. Relevant indicators include active users, transaction success, response time, complaint rate, recovery time, security incidents, contract understanding, and satisfaction after issue resolution.

Conclusion

Digital transformation can strengthen the quality of Islamic banking services through increased accessibility, convenience, speed, reliability, security, personalization, and service integration. The results of the review show that the greatest benefits arise when technology is connected with improvements in internal processes and governance. The addition of digital features without system integration, data protection, and risk control can cause new disruptions that reduce customer trust.

Sharia compliance needs to be positioned as a dimension of digital service quality. Compliance must be seen in the clarity of contracts, cost transparency, approval structure, data use, complaint handling, and product supervision. Customer trust is formed through a combination of technical evidence and sharia evidence. Banks that are able to maintain system stability but fail to explain the contract have not provided full quality of sharia services.

Service strengthening strategies need to include customer-centric design, layered security, data governance, system integration, talent development, digital education, and the involvement of sharia supervisors from the design stage. Banks also need to pay attention to groups with low digital literacy or limited device access so that digitalization does not widen the service gap. Regulators can strengthen standards for technological resilience, consumer protection, product transparency, and bank collaboration with the sharia digital ecosystem.

This research is limited to a literature review with diverse designs and contexts. The next research needs to test a five-dimensional framework through cross-bank customer surveys, analysis of complaint and transaction data, and longitudinal studies before and after the implementation of digital features. The test can show the dimensions that most strongly influence the satisfaction, trust, and loyalty of Islamic banking customers in Indonesia.

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