TRUST AND PERCEIVED SHARIA COMPLIANCE IN ISLAMIC BANKING: A QUALITATIVE STUDY ON GOVERNANCE AND CUSTOMER PERSPECTIVES IN ACEH PROVINCE

KEPERCAYAAN DAN PERSEPSI KEPATUHAN SYARIAH DALAM PERBANKAN SYARIAH: STUDI KUALITATIF TENTANG TATA KELOLA DAN PERSPEKTIF NASABAH DI PROVINSI ACEH

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Abstract

This study examines the dynamics of trust and perceived Sharia compliance in Islamic banking in Aceh Province, Indonesia, with a focus on governance practices and customer perspectives. Using a qualitative approach, data were collected through semi-structured interviews with 30 participants, including customers, bank employees, and Sharia compliance officers, and analyzed using thematic analysis. The findings indicate that trust is primarily driven by perceived adherence to Sharia principles, transparency, and governance effectiveness, particularly the role of the Sharia Supervisory Board (SSB), although its practical effectiveness is sometimes questioned. Financial literacy significantly shapes customer perceptions, with more educated individuals demonstrating greater trust and critical understanding, while service quality and interpersonal interactions further reinforce confidence. The study highlights that trust is not solely determined by formal compliance but also by communication, customer understanding, and institutional credibility. These findings contribute to the literature by providing qualitative insights from a Sharia-based regional context and suggest that Islamic banks should strengthen governance, improve transparency, and enhance financial literacy initiatives to foster customer trust and engagement.

Keyword : trust; Sharia compliance; Islamic banking; corporate governance; financial literacy.

Abstrak

Penelitian ini mengkaji dinamika kepercayaan dan persepsi kepatuhan syariah dalam perbankan syariah di Provinsi Aceh, Indonesia, dengan fokus pada praktik tata kelola dan perspektif nasabah. Menggunakan pendekatan kualitatif, data dikumpulkan melalui wawancara semi-terstruktur terhadap 30 partisipan yang terdiri dari nasabah, pegawai bank, dan petugas kepatuhan syariah, serta dianalisis menggunakan analisis tematik. Hasil penelitian menunjukkan bahwa kepercayaan terutama dipengaruhi oleh persepsi terhadap kepatuhan terhadap prinsip syariah, transparansi, dan efektivitas tata kelola, khususnya peran Dewan Pengawas Syariah (DPS), meskipun efektivitas implementasinya terkadang masih dipertanyakan oleh nasabah. Literasi keuangan berperan penting dalam membentuk persepsi nasabah, di mana individu dengan tingkat pendidikan lebih tinggi

menunjukkan tingkat kepercayaan dan pemahaman yang lebih kritis, sementara kualitas layanan dan interaksi interpersonal turut memperkuat kepercayaan. Penelitian ini menegaskan bahwa kepercayaan tidak hanya ditentukan oleh kepatuhan formal, tetapi juga oleh komunikasi, pemahaman nasabah, dan kredibilitas institusi. Temuan ini berkontribusi pada literatur dengan memberikan wawasan kualitatif dalam konteks wilayah berbasis syariah, serta menunjukkan bahwa perbankan syariah perlu memperkuat tata kelola, meningkatkan transparansi, dan mengembangkan program literasi keuangan untuk meningkatkan kepercayaan dan keterlibatan nasabah.

Kata kunci: ***kepercayaan; kepatuhan syariah; perbankan syariah; tata kelola; literasi keuangan***

A. Introduction

Islamic banking in Indonesia has experienced significant growth since the establishment of its first Islamic bank in 1992. This expansion has been driven primarily by the increasing demand for Sharia-compliant financial services among the Muslim population, which accounts for approximately 87% of the country’s 270 million inhabitants (Nugraha et al., 2022). As of 2023, Islamic banking holds approximately 6.5% of the total national banking assets, with a steady annual growth rate of around 15% (Otoritas Jasa Keuangan [OJK], 2023). This growth reflects a broader transformation toward ethical and value-based financial systems that emphasize risk-sharing, the prohibition of interest (riba), and the promotion of social justice.

Within this national context, Aceh Province presents a unique case for the development of Islamic banking. As the only province in Indonesia that formally implements Sharia law, Aceh offers a distinct institutional and socio-cultural environment in which Islamic financial institutions operate. The establishment of Bank Aceh Syariah and other Sharia-compliant financial institutions has provided the local population with access to financial services aligned with their religious values. However, despite this favorable regulatory and cultural landscape, Islamic banking in Aceh continues to face critical challenges, particularly in relation to public trust and perceptions of Sharia compliance.

These challenges are closely associated with the governance structures of Islamic banks. Unlike conventional financial institutions, Islamic banks must comply with both regulatory frameworks and Sharia principles, resulting in a dual compliance system that often introduces institutional complexity. This complexity can influence how customers perceive the integrity and reliability of Islamic banks, ultimately shaping their level of trust. In this regard, governance practices play a central role in bridging the gap between institutional obligations and customer expectations.

Trust is widely recognized as a fundamental عنصر in the relationship between customers and financial institutions, especially within the context of Islamic banking, where ethical and religious considerations are deeply embedded in financial transactions. Hosen et al., (2021) argue that trust significantly affects customer satisfaction and loyalty, both of which are essential for sustaining long-term engagement. In Aceh, where Islamic values are deeply rooted in the social fabric, customers expect Islamic banks not only to deliver financial performance but also to consistently uphold Sharia principles in all aspects of their operations. Any perceived inconsistency or lack of transparency can weaken trust and reduce customer engagement.

The formation of trust is closely linked to governance practices, particularly those related to transparency, accountability, and ethical conduct. (Abdi, 2025) emphasizes that good corporate governance and adherence to Sharia principles contribute positively to institutional credibility and financial performance. In this sense, governance mechanisms are not merely regulatory requirements but strategic أدوات for building and maintaining trust. Furthermore, trust is inherently connected to how customers perceive Sharia compliance. When customers believe that an Islamic bank genuinely adheres to Islamic principles, their trust in the institution increases. Conversely, perceived deviations from Sharia norms—regardless of their actual validity—can lead to skepticism and reputational risks.

Perceived Sharia compliance, therefore, becomes a critical construct in understanding customer behavior in Islamic banking. It refers to the extent to which customers believe that a financial institution operates in accordance with Islamic law. Importantly, this perception may not always align with actual compliance, as it is shaped by individual experiences, levels of financial literacy, and socio-cultural influences (Hudaefi & Badeges, 2022). In Aceh, where the implementation of Sharia law creates heightened expectations, perceived compliance plays an even more significant role in influencing customer decisions. Customers are more likely to engage with institutions that they perceive as fully compliant with Islamic principles, as highlighted by (Mauliansyah & Shahidan, 2025).

Empirical evidence suggests that perceived Sharia compliance is strongly associated with customer satisfaction and loyalty. Customers who perceive high levels of compliance are more likely to maintain long-term relationships with Islamic banks and recommend them to others, thereby contributing to increased market share and institutional sustainability (Nugraha et al., 2022). This relationship underscores the importance of managing not only actual compliance but also customer perceptions, as both factors jointly influence trust and behavioral outcomes.

Despite the growing literature on Islamic banking, limited research has explored the qualitative dimensions of trust and perceived Sharia compliance within localized contexts such as Aceh. Existing studies tend to rely on quantitative methods, which may overlook the nuanced experiences and perceptions of customers regarding governance practices and religious adherence. This gap highlights the need for a more in-depth qualitative exploration that captures the complexity of customer perspectives in a region where religious and institutional factors are deeply intertwined.

In response to this gap, the present study aims to examine the relationship between governance practices, trust, and perceived Sharia compliance from the perspective of Islamic bank customers in

Aceh Province. Specifically, the study seeks to understand how customers interpret governance mechanisms, how these interpretations influence their trust, and what factors shape their perceptions of Sharia compliance across different demographic groups. By adopting a qualitative approach, this research provides a richer and more contextualized understanding of the dynamics underlying customer behavior in Islamic banking.

The significance of this study extends to multiple stakeholders. For Islamic banks, the findings offer practical insights into how governance practices can be improved to enhance transparency, strengthen trust, and align institutional operations with customer expectations. For policymakers and regulators, the study provides a deeper understanding of the challenges associated with dual compliance systems, thereby supporting the development of more effective regulatory frameworks. From an academic perspective, this research contributes to the literature by integrating trust theory, governance frameworks, and Sharia compliance within a unique socio-cultural context, thereby enriching the discourse on Islamic finance in emerging markets.

B. Theoretical Framework

Trust constitutes a central element in the relationship between customers and Islamic financial institutions, particularly in Aceh Province, where religious values strongly shape economic behavior. Within trust theory, confidence is developed through consistent, transparent, and reliable institutional practices. In Islamic banking, this trust is closely associated with perceived adherence to Sharia principles, which significantly influences customer satisfaction and loyalty (Ashraf et al., 2015). Empirical evidence indicates that trust also contributes to broader economic outcomes, as community understanding and confidence in Islamic financial institutions can enhance regional economic growth (Mauliansyah et al., 2025a). At the same time, trust is closely linked to perceived risk; uncertainty regarding Sharia compliance may discourage customers from engaging with Islamic banking services. Consequently, strong governance mechanisms are essential to mitigate such risks and reinforce institutional credibility (Mauliansyah, 2024). In addition, social capital plays an important role, as community networks and word-of-mouth communication significantly shape public perceptions and strengthen trust in Islamic banks(Efrilianartha, 2026).

Closely related to trust is the Sharia compliance framework, which serves as both a regulatory and ethical foundation for Islamic banking operations. Customers' perceptions of compliance strongly influence their adoption decisions, often outweighing conventional factors such as convenience (Jamshed & Uluyol, 2024). A key component of this framework is the Sharia Supervisory Board (SSB), whose independence and expertise directly affect institutional credibility and financial performance (Mauliansyah, 2024b). Effective communication and financial literacy are also critical, as they help customers better understand Sharia principles and strengthen their confidence in Islamic banking products (Albaity & Rahman, 2019). Furthermore, adaptive product development that aligns with market needs while maintaining Sharia compliance enhances customer satisfaction and engagement (Faizi, 2024).

Previous studies consistently highlight that trust in Islamic banking is shaped by multiple interrelated factors, including transparency, governance, and social influence. Research shows that customers are more likely to engage with institutions that demonstrate strong ethical practices and clear adherence to Sharia principles (Ashraf et al., 2015). In Aceh, where Islamic values are deeply embedded, community understanding significantly influences trust and participation in Islamic banking (Anam, 2024). Social influence further reinforces this relationship, as community networks and interpersonal relationships play a crucial role in shaping perceptions of financial institutions (Lebdaoui et al., 2022).

Customer perspectives on Sharia compliance are equally critical in understanding trust formation. Individuals in predominantly Muslim regions tend to prioritize compliance as a key factor in financial decision-making. Their level of understanding of Sharia principles significantly affects their willingness to adopt Islamic financial services (Abid & Jie, 2023). Beyond knowledge, customer experience, marketing communication, and financial literacy initiatives also shape perceptions and trust (Mujiatun et al., 2023). Religious values further intensify this dynamic, as individuals with strong beliefs tend to scrutinize institutional compliance more rigorously (Efrilianartha, 2026). However, variations in financial literacy lead to differing interpretations of Sharia compliance, requiring Islamic banks to adopt more tailored and inclusive communication strategies (Putri et al., 2026).

Governance represents another critical dimension in building and sustaining trust. Effective governance frameworks ensure compliance with Sharia principles while promoting transparency, accountability, and ethical conduct. Strong governance not only enhances operational performance but also reinforces customer confidence (Mauliansyah, 2024). In this context, adherence to regulatory standards established by Otoritas Jasa Keuangan further strengthens institutional legitimacy and public trust (Noer, 2025). Moreover, sound governance supports effective risk management, enabling Islamic banks to identify and mitigate potential risks associated with Sharia-compliant products (Faizi, 2024).

Despite the growing body of literature, several gaps remain. Existing studies largely rely on quantitative approaches and often overlook the nuanced experiences of customers in specific cultural contexts such as Aceh. Cultural factors themselves remain underexplored, even though they significantly influence perceptions of Islamic banking (Moufakkir, 2026). In addition, the impact of digitalization on trust and Sharia compliance requires further investigation, particularly as financial services increasingly shift toward digital platforms (Jamshed & Uluyol, 2024). Finally, limited attention has been given to the perspectives of practitioners and policymakers, which are essential for developing a more comprehensive understanding of governance and trust in Islamic banking. Addressing these gaps will contribute to a more holistic and contextually grounded understanding of trust and Sharia compliance in Islamic banking.

C. Research Methodology

Research Design

This study employs a qualitative research design to explore the dynamics of trust and perceived Sharia compliance in Islamic banking from governance and customer perspectives in Aceh Province. A qualitative approach is appropriate for capturing subjective meanings, experiences, and decision-making processes that cannot be fully explained through quantitative methods (Creswell, J. W., 2020). Prior studies indicate that customer trust in Islamic banking is strongly influenced by perceived adherence to Sharia principles (Ashraf et al., 2015), making an in-depth, context-sensitive approach essential.

Furthermore, qualitative inquiry enables the exploration of complex social phenomena within specific institutional and cultural settings (Fuady, 2025). In Aceh—where Islamic financial practices are formally institutionalized—this approach allows for a nuanced understanding of how governance mechanisms and religious values shape customer perceptions. The flexible nature of qualitative design also facilitates adaptive data collection, which is critical for capturing evolving interpretations of trust and compliance (Jamshed & Uluyol, 2024).

Data Collection

Data were collected using purposive sampling to ensure the inclusion of participants with relevant experience in Islamic banking. The sample consisted of customers, small business owners, and banking practitioners familiar with Sharia-compliant financial services. This approach prioritizes informational richness and relevance over generalizability.

Semi-structured interviews were conducted to allow both guided inquiry and flexibility in exploring participants' perspectives. This method enabled respondents to articulate their views on trust, governance, and Sharia compliance in depth. All interviews were audio-recorded with informed consent and transcribed verbatim to preserve data accuracy and reliability. Verbatim transcription is critical in qualitative research to maintain the integrity and nuance of participants' narratives (Faizi, 2024).

Data Analysis

The data were analyzed using thematic analysis following Braun & Clarke (2006). The process involved data familiarization, initial coding, theme development, and iterative refinement. This systematic approach enabled the identification of key themes related to trust formation and perceived Sharia compliance.

The coding process revealed governance-related factors—particularly transparency and accountability—as central determinants of customer trust. These findings are consistent with prior research emphasizing the role of corporate governance in strengthening confidence in Islamic financial institutions (Mauliansyah, 2024).

To enhance analytical rigor, the study employed iterative validation through peer discussion and continuous comparison between data and emerging themes. This process ensured that findings remained grounded in participants' experiences while minimizing interpretive bias (Albaity & Rahman, 2019).

Ethical Considerations

Ethical standards were strictly maintained throughout the study. Informed consent was obtained from all participants, and anonymity and confidentiality were ensured, particularly given the sensitivity of financial and religious topics. The research adhered to core ethical principles, including beneficence, non-maleficence, and justice (Noer, 2025).

In addition, reflexivity was applied to acknowledge the researchers' positionality and potential biases in data interpretation. This practice enhances the credibility and trustworthiness of qualitative findings by ensuring that participants' perspectives remain central to the analysis (Moufakkir, 2026).

D. Result and Discussion

Participant Characteristics and Contextual Background

This qualitative study in Aceh Province involved a diverse group of participants to capture a comprehensive understanding of trust and perceived Sharia compliance in Islamic banking. A total of 30 semi-structured interviews were conducted using purposive sampling, including 15 male and 15 female customers aged 18 to 60 years, 10 bank employees, and 5 Sharia compliance officers. The inclusion of participants from varied demographic, educational, and socio-economic backgrounds enabled a nuanced exploration of perceptions across different segments.

Participants' educational levels ranged from high school to postgraduate degrees, reflecting varying degrees of financial literacy. Prior research suggests that financial literacy significantly influences the intention to adopt Islamic banking services (Albaity & Rahman, 2019). Consistent with this, younger and more educated participants demonstrated stronger awareness of Sharia principles, whereas older participants tended to rely on conventional banking habits, indicating a generational gap in understanding Islamic financial systems.

Socio-economic diversity further revealed differences in financial inclusion and access. Participants from lower-income groups exhibited limited engagement with Islamic banking products, often due to lack of awareness. Additionally, many participants had prior experience with conventional banks, which shaped their expectations and comparative evaluations of Islamic banking services. This contextual background is critical in understanding how trust and perceived Sharia compliance are constructed.

The thematic analysis identified several interrelated themes that explain the formation of trust and perceived Sharia compliance in Islamic banking. These themes include trust formation, governance mechanisms, financial literacy, and customer experience. A summary of the key themes, sub-themes, and their interpretations is presented in the Table below :

Main Theme	**Sub-Themes**	**Description**	**Illustrative Evidence (Paraphrased)**	**Supporting Literature**
Trust Formation	Perceived Sharia Compliance	Trust is primarily built on customers' belief that banks operate وفق Sharia principles	Customers feel secure when financial practices align with Islamic values	Ashraf et al. (2015)
	Transparency	Clear and open disclosure enhances credibility and reduces uncertainty	Lack of transparency leads to skepticism about compliance	Hamsyi (2019)
	Service Quality	Professional and responsive service strengthens relational trust	Positive interaction with staff increases customer confidence	Hosen et al. (2021)
Governance Mechanisms	Role of Sharia Supervisory Board (SSB)	SSB ensures compliance and strengthens institutional legitimacy	Customers perceive SSB as important but sometimes symbolic	Mauliansyah (2024)
	Accountability	Effective oversight improves trust and reduces perceived risk	Weak monitoring leads to doubts about genuine compliance	Noer (2025)
	Regulatory Compliance	Alignment with OJK regulations reinforces institutional trust	Regulatory backing increases perceived credibility	OJK (2023)
Perceived Sharia Compliance	Religious Alignment	Customers prioritize alignment with Islamic principles in financial decisions	Religious values strongly influence bank selection	Jamshed & Uluyol (2024)
	Knowledge Gap	Differences in understanding create varied perceptions of compliance	Less informed customers rely on assumptions or community views	Albaity & Rahman (2019)
Financial Literacy	Awareness Level	Higher literacy improves understanding of Islamic financial products	Educated customers show more critical and informed trust	Albaity & Rahman (2019)
	Education Programs	Financial education enhances engagement and reduces misconceptions	Customers expect banks to provide more education	Mujiatun et al. (2023)
Customer Experience	Operational Efficiency	Service delays and inefficiencies reduce trust	Slow processes negatively affect satisfaction	Jamshed & Uluyol (2024)

	Communication	Clear explanation of products improves trust and engagement	Customers demand transparency in explaining Sharia compliance	Mujiatun et al. (2023)
Socio-Demographic Factors	Education	Higher education correlates with stronger trust and understanding	Educated individuals are more critical and informed	Nugraha et al. (2022)
	Age Differences	Younger customers are more adaptive to Islamic banking	Older customers tend to rely on conventional banking habits	Albaity & Rahman (2019)

The results indicate that trust is shaped by a combination of governance quality, perceived Sharia compliance, financial literacy, and customer experience, highlighting the multidimensional nature of customer perceptions.

Trust, Sharia Compliance, and Governance Dynamics

Trust emerged as a central and foundational element influencing customer engagement with Islamic banks. Participants consistently emphasized that trust is closely linked to perceptions of ethical conduct, transparency, and adherence to Sharia principles. Customers expressed a sense of security when their financial activities aligned with Islamic values, reinforcing findings by Qadhafie, (2024), which highlight the role of perceived Sharia compliance in building consumer trust.

Beyond institutional factors, interpersonal interactions also played a crucial role. Positive relationships with bank staff—characterized by professionalism, friendliness, and competence—enhanced trust and customer loyalty. This supports prior findings that emphasize the importance of service quality in Islamic banking (Hosen et al., 2021). Thus, trust is both institutionally constructed and relationally reinforced.

However, perceptions of Sharia compliance were not uniform. While some participants expressed confidence in the banks' adherence to Islamic principles, others raised concerns regarding the authenticity and effectiveness of compliance mechanisms. The presence of a Sharia Supervisory Board (SSB) was generally viewed as an important indicator of compliance, yet skepticism remained regarding its functional role. Some participants perceived the SSB as merely symbolic rather than substantive, echoing concerns raised by (Mauliansyah, 2024) regarding challenges in Sharia governance implementation.

Variations in understanding of Sharia compliance were strongly associated with financial literacy. Participants with higher educational backgrounds demonstrated a more critical and informed perspective, whereas others relied on general perceptions or community beliefs. This gap highlights the need for targeted financial education initiatives to strengthen public understanding and confidence.

Governance structures were also identified as critical determinants of trust. Effective governance, including active oversight by the SSB and regulatory compliance, was perceived as essential in ensuring ethical practices and preventing misconduct. This finding aligns with (Mauliansyah et al., 2025a), which emphasize the role of good corporate governance in strengthening institutional credibility. Nevertheless, participants identified persistent challenges, including limited transparency, insufficient regulatory enforcement, and the need for continuous capacity building among SSB members. These concerns are consistent with (Noer, 2025), who underscores governance compliance issues in Islamic financial institutions.

Customer Experiences and Behavioral Implications

Customer experiences further illustrate the interplay between trust, Sharia compliance, and service delivery. Many participants reported positive experiences, particularly regarding the availability of Sharia-compliant financial products such as interest-free financing. The alignment of financial services with personal religious values was a strong motivator for adopting Islamic banking, consistent with findings by (Jamshed & Uluyol, 2024).

Despite these positive aspects, several participants highlighted operational inefficiencies, including delays in service delivery and unclear communication. Such issues negatively affected trust and satisfaction, indicating that ethical positioning alone is insufficient without operational excellence. This reinforces the importance of integrating Sharia compliance with high-quality service delivery.

Additionally, participants expressed a strong demand for greater educational outreach by Islamic banks. Many indicated that clearer explanations of how products comply with Sharia principles would enhance their willingness to engage. This finding is supported by (Mujiatun et al., 2023), who emphasize the role of financial literacy in promoting Islamic financial inclusion.

Synthesis and Theoretical Implications

The findings demonstrate that trust, perceived Sharia compliance, and governance are deeply interconnected in shaping customer behavior in Islamic banking. Trust is not only influenced by compliance with Islamic principles but also by transparency, governance effectiveness, and service quality. Customers who perceive genuine Sharia compliance are more likely to develop trust and long-term loyalty, consistent with (Abdi, 2025). Conversely, skepticism regarding compliance undermines trust, highlighting the importance of credibility and accountability.

This study contributes to the literature by providing qualitative evidence from Aceh, a region with strong Islamic identity, thereby offering context-specific insights into how religious values interact with financial decision-making. The results reinforce prior studies (Hosen et al., 2021) Uluyol, 2024) while extending the discussion on governance challenges highlighted by Mauliansyah (2024) and Noer (2025).

Practical Implications and Future Research Directions

The findings suggest several practical implications for Islamic banking institutions. First, banks must prioritize transparency and actively communicate their Sharia compliance mechanisms to strengthen trust. Second, improving service quality and operational efficiency is essential to meet customer expectations. Third, investment in financial literacy programs is critical to bridging knowledge gaps and enhancing customer engagement.

Future research should examine the long-term relationship between trust and customer loyalty, particularly under evolving economic conditions. Comparative studies on governance models across different regions could provide further insights into best practices. Additionally, the role of digital technology in enhancing transparency and customer communication presents a promising avenue for research. Expanding the scope to include non-Muslim customers may also contribute to a broader understanding of Islamic banking adoption.

E. Conclusion

This study examines trust and perceived Sharia compliance in Islamic banking in Aceh Province, emphasizing the interplay between governance, transparency, financial literacy, and customer demographics. The findings indicate that customer trust is primarily driven by perceived adherence to Sharia principles, where transparency and accountability serve as key signals of institutional credibility. This supports prior evidence that trust in Islamic banking is closely linked to perceived compliance (Ashraf et al., 2015).

Governance structures, particularly the role of the Sharia Supervisory Board (SSB), significantly influence customer perceptions. An active and credible SSB strengthens confidence by ensuring alignment with Islamic principles, reinforcing the importance of governance quality for institutional trust and performance (Mauliansyah et al., 2025).

Financial literacy further shapes trust by affecting customers' ability to evaluate Islamic banking products. Limited understanding leads to skepticism, whereas higher literacy fosters informed trust and engagement (Albaity & Rahman, 2021). In addition, demographic factors—especially age and education—affect perception, with younger and more educated customers demonstrating greater trust due to better comprehension of Sharia principles (Nugraha et al., 2022).

This study contributes to the literature by offering qualitative insights into customer experiences, strengthening the link between governance and trust, and highlighting financial literacy as a strategic factor in Islamic banking development. These findings support the need for targeted educational initiatives to enhance public engagement (Rahmadewi et al., 2024).

However, the study is limited by its qualitative design, small sample size, and focus on a single region, which may constrain generalizability. It also does not incorporate perspectives from regulators or banking professionals, nor does it extensively examine external economic or regulatory influences. Future research should adopt mixed-method approaches, expand geographic scope, and include multiple stakeholders to provide a more comprehensive understanding.

In conclusion, trust in Islamic banking is shaped by governance effectiveness, perceived Sharia compliance, financial literacy, and demographic characteristics. Strengthening these dimensions is essential to enhance customer confidence, improve institutional credibility, and support sustainable growth in Islamic banking.

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