

Digital Culture and Value Internalization in Islamic Banking: Understanding Customer Behavior in the Digital Era

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Article Info	Abstract
Article history: Received April 23, 2026 Revised May 15, 2026 Accepted May 30, 2026 *Corresponding author email: suad.fikriawan@uinponorogo.ac.id Keywords: Digital Culture, Islamic Banking, Customer Behavior, UTAUT, Trust, Sharia Compliance, Digital Transformation	Introduction: The rapid development of digital technology has transformed the way customers interact with banking services, including within the Islamic banking sector. While previous studies have predominantly focused on technological determinants of digital banking adoption, limited attention has been given to the integration of Islamic value internalization and digital culture in explaining customer behavior. This study aims to examine the relationship between digital culture and the internalization of Islamic values in shaping Islamic banking customer behavior in the digital era. Research Methods: This research employs a qualitative approach based on a literature review of relevant scientific articles. The analysis integrates the Unified Theory of Acceptance and Use of Technology (UTAUT2) framework with key Islamic value dimensions, including trust, Sharia compliance, transparency, and fairness. Through thematic analysis, the study develops an integrative conceptual framework that explains the interaction between technological and value-based factors in influencing customer behavior. Conclusion: The findings indicate that the adoption of digital banking services is influenced not only by technological factors such as perceived usefulness, ease of use, and service quality, but also by the internalization of Islamic values that shape customer trust,

	satisfaction, and loyalty. Digital culture serves as a contextual force that accelerates behavioral change and reinforce value based decision making. The study proposes the concept of digital value hybrid behavior, reflecting the integration of technological rationality and normative rationality.
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INTRODUCTION

Digital transformation has become a major force transforming the structure of the global financial industry, including the Islamic banking sector. Technological developments such as mobile banking, internet banking, and financial technology (fintech) have driven significant changes in the way financial services are provided and consumed by the public. In Indonesia, the increase in digital transactions and high internet penetration indicate a shift in customer behavior toward the use of digital-based financial services (Aisyah, M., Sesunan, Y. S., & Wicaksono, A. T. S. (2025). This transformation not only improves banking operational efficiency but also expands access to Islamic financial services for the public, especially the younger generation with high digital literacy (Wahab, F., & Ihsan, Moh. (2025). Lestari, P. A. (2025).

In this context, a digital culture phenomenon has emerged, shaping customer behavior patterns, preferences, and expectations regarding financial services. Customers in the digital era tend to prioritize ease of access, transaction speed, service flexibility, and an optimal user experience. The digitization of services, such as mobile banking and app-based platforms, has been shown to increase transaction efficiency and provide a more practical and personalized experience for customers (Ramadhani, & Ruslan, A. (2023).). Furthermore, digital innovation also contributes to increased financial inclusion and the competitiveness of Islamic banks amidst increasingly fierce competition in the financial industry Tiara Adelia Putri, Moh. Bahrudin, & Anggun Okta Fitri. (2025).

However, in Islamic banking, digital transformation cannot be understood solely as a technological phenomenon. Islamic banking operates based on Islamic principles that emphasize justice, transparency, and the prohibition of usury, so any technological innovation must remain aligned with these values (Sudarmanto, E., Yuliana, I., Wahyuni, N., Yusuf, S. R., & Zaki, A. (2024). Therefore, digitalization in Islamic banking is not only a technological process but also a normative one, where technology must be integrated with Islamic values in its operational practices (Ammanda, A. (2025).

To understand customer behavior in adopting digital services, many studies use the Unified Theory of Acceptance and Use of Technology (UTAUT2) framework, which explains that technology intention and use are influenced by factors such as performance expectations, ease of use, social influence, and habits (Venkatesh, V., Walton, S. M., Thong, J. Y. L., & Xu, X. (2012). In the context of Islamic banking, these factors have been shown to

influence intention to use digital services, especially among millennial customers (Harahap et al., 2023). In addition, factors such as trust, digital service quality, and perceived security also play a significant role in shaping customer behavior (Aisyah, M., Sesunan, Y. S., & Wicaksono, A. T. S. (2025).

However, other literature studies show that customer behavior in Islamic banking is not solely determined by technological factors. Islamic values, such as Sharia compliance, trust, and fairness, also significantly influence customer trust, satisfaction, and loyalty (Mahsun, Tia Rahmatika, Nurazizah, M. Zainul Ridho, Zilal Afwa Ajidin, Ratna Dewi Kusumawati, & Husnul Muamilah. (2025). Legass, H., Mekonnen, D., & Yusuf, J. (2025). In fact, good digital service quality alone is insufficient to build loyalty without the perception that the service complies with Sharia principles. This suggests that in Islamic banking, customer behavior is the result of the interaction between technological and value factors.

Furthermore, several studies have found that the digitalization of financial services impacts customer satisfaction and loyalty, primarily through improved ease of access and service quality (Mutmainah, C. A., & Apriadi, D. (2025). However, some findings suggest that digital services do not always have a direct impact on loyalty, but rather must be mediated by customer satisfaction and trust (Dika Setiagraha, Ilham Prawidi Sakti, & Batin, M. H. (2023). These findings suggest that psychological factors and values play a crucial role in bridging the relationship between technology and customer behavior.

Although numerous studies have examined digitalization, customer satisfaction, trust, and loyalty in Islamic banking, several significant gaps remain. First, most studies adopting the UTAUT2 framework primarily emphasize technological factors that determine digital banking adoption, such as performance expectancy, effort expectancy, social influence, and enabling conditions. While these factors are important, they do not fully explain customer behavior in Islamic banking, where decisions are often influenced by religious and ethical considerations in addition to technological rationality.

Second, previous studies generally treat Islamic values, such as trust, religiosity, and Sharia compliance, as additional or moderating variables, rather than as core constructs embedded in customer decision-making processes. Consequently, the interaction between technology adoption and the internalization of Islamic values remains underexplored. This limitation diminishes our understanding of how customers evaluate and utilize digital banking services in a value-based financial system.

Third, limited attention has been paid to the role of digital culture as a broader social context that shapes customer perceptions, expectations, and behavioral patterns. Existing studies tend to focus on individual-level determinants of technology acceptance, while neglecting how digital culture influences the relationship between technology use and value internalization. As a result, comprehensive explanations of customer behavior in Islamic banking remain fragmented.

To address this gap, this study proposes an integrative framework that combines the UTAUT2 model, the internalization of Islamic values, and digital culture as a supporting context. Unlike previous studies that emphasize either the technological or value dimensions

separately, this study positions Islamic values as a central component of customer behavior and examines how these values interact with technological factors in a rapidly evolving digital environment.

The uniqueness of this study lies in the development of the concept of digital-value hybrid behavior, which explains customer behavior as a result of the interaction between technological rationality and normative rationality. This perspective contributes to the advancement of Islamic banking literature by extending the UTAUT2 framework beyond purely technological explanations and offering a more contextual understanding of customer behavior in the digital era. Furthermore, this study provides practical insights for Islamic banking institutions seeking to balance technological innovation with the preservation of trust, transparency, and Sharia compliance.

METHOD

This study employed a qualitative research design based on a literature review approach. A literature review allows researchers to systematically identify, evaluate, and synthesize existing knowledge to develop new conceptual insights and theoretical understanding of a phenomenon (Snyder, H. (2019). This approach is considered appropriate because this study aims to explore and integrate findings related to digital culture, internalization of Islamic values, and customer behavior in Islamic banking from various scholarly sources. Furthermore, this study seeks to develop a conceptual framework that combines the Unified Theory of Acceptance and Use of Technology (UTAUT2) with dimensions of Islamic values to provide a more comprehensive explanation of customer behavior in the digital era. UTAUT2 is widely recognized as one of the most comprehensive models for explaining technology adoption behavior in a consumer context (Venkatesh, V., Walton, S. M., Thong, J. Y. L., & Xu, X. (2012).

The data sources in this study were taken from scientific articles relevant to the topic of Islamic banking digitalization, customer behavior, and Islamic values. Articles were selected based on several criteria: (1) relevance to the research theme, (2) publication in indexed scientific journals or academic proceedings, and (3) contribution to key variables such as technology adoption, trust, satisfaction, and sharia compliance. The studies used included research on digital banking adoption (Harahap, D., Afandi, A., & Siregar, T. M. (2023). trust and risk in digital services (Aisyah, M., Sesunan, Y. S., & Wicaksono, A. T. S. (2025). and customer satisfaction and loyalty in a digital context (Mahsun, Tia Rahmatika, Nurazizah, M. Zainul Ridho, Zilal Afwa Ajidin, Ratna Dewi Kusumawati, & Husnul Muamilah. (2025). Mutmainah, C. A., & Apriadi, D. (2025).

In addition, literature discussing digital transformation and the integration of sharia values is also used to strengthen this conceptual analysis (Sudarmanto, E., Yuliana, I., Wahyuni, N., Yusuf, S. R., & Zaki, A. (2024).; Ammanda, A. (2025).; Tiara Adelia Putri, Moh. Bahrudin, & Anggun Okta Fitri. (2025).

Data analysis was carried out through thematic analysis with three main stages:

1. Data reduction, namely identifying key concepts and variables from relevant literature, such as UTAUT2 factors (performance expectancy, effort expectancy, social influence, supporting conditions) and value variables such as trust, religiosity, and Sharia compliance.
2. Data presentation, namely grouping findings based on main themes: digital culture, technology adoption, and internalization of Islamic values.
3. Drawing conclusions, namely establishing conceptual relationships between variables to form an integrated analytical framework.

This approach allows for a synthesis between technological and value factors in explaining customer behavior more holistically, as recommended in Islamic banking digital behavior studies (Zouari, G., & Abdelhedi, M. (2021). ; Legass, H., Mekonnen, D., & Yusuf, J. (2025).

This study develops a conceptual framework based on an extended UTAUT2 model, incorporating the internalization of Islamic values as the main construct and digital culture as the context. This model is designed to explain that customer behavior in Islamic banking is the result of the interaction between technological and value factors, in line with the findings that trust, sharia compliance, and digital service quality simultaneously influence customer behavior (Aisyah, M., Sesunan, Y. S., & Wicaksono, A. T. S. (2025).; Mahsun, Tia Rahmatika, Nurazizah, M. Zainul Ridho, Zilal Afwa Ajidin, Ratna Dewi Kusumawati, & Husnul Muamilah. (2025).

RESULTS AND DISCUSSION

1. Digital Culture as the Foundation of Customer Behavior

Various literature referencesThis study demonstrates that digital culture has become a fundamental context shaping customer behavior in Islamic banking. Digital culture refers not only to the widespread use of digital technology but also to the transformation of social norms, expectations, and behavioral patterns associated with consuming financial services. In the digital era, customers increasingly expect banking services that are easily accessible, responsive, flexible, and available 24/7 through digital platforms. The increasing adoption of mobile banking and digital financial services in Indonesia reflects this transformation. Customers are increasingly accustomed to conducting transactions independently without visiting physical branches, leading to increased expectations regarding convenience, efficiency, and user experience (Aisyah, M., Sesunan, Y. S., & Wicaksono, A. T. S. (2025). Previous studies have also shown that digital innovation contributes to service efficiency and increases customer engagement through personalized, technology-based interactions (Ramadhani, F., Prodi, K., Syariah, E., Ekonomi, F., Islam, B., Bone, I., & Ruslan, A. (2023).; Tiara Adelia Putri, Moh. Bahrudin, & Anggun Okta Fitri. (2025).

From a UTAUT2 perspective, this phenomenon can be explained by increasing performance expectations and effort expectations influencing technology adoption (Venkatesh, V., Walton, S. M., Thong, J. Y. L., & Xu, X. (2012). Customers tend to prefer

digital services that simplify financial activities and reduce transaction costs. However, the findings of this review suggest that the role of digital culture extends beyond simply facilitating technology adoption. Digital culture is gradually reshaping customer expectations regarding what constitutes quality banking services, shifting evaluation criteria from traditional service interactions toward digital experiences such as app usability, service integration, speed, and system reliability.

These findings highlight a significant limitation of solely technology-driven explanations of customer behavior. While digital culture encourages customers to use digital services, it does not automatically determine their long-term commitment to financial institutions. In the context of Islamic banking, customers evaluate digital services not only in terms of efficiency but also in relation to the values embedded in those services. This observation suggests that technology adoption in Islamic banking differs from conventional banking because customers simultaneously consider both functional benefits and normative considerations.

Furthermore, this review reveals that digital culture should not be interpreted as a force that replaces religious and ethical values. Rather, digital culture serves as a contextual environment in which Islamic values are continuously negotiated and expressed through customer interactions with digital banking services. This finding challenges the assumption that increased digitalization necessarily diminishes the importance of value-based considerations in financial decision-making. Instead, other evidence suggests that digital transformation may increase the need for trust, transparency, and Sharia compliance as customers seek assurance in an increasingly virtual service environment.

Therefore, digital culture must be understood as a supportive context that accelerates behavioral change while strengthening the relevance of Islamic values. The interaction between digital culture and value internalization provides a foundation for understanding customer behavior in Islamic banking and supports the argument that customer decisions are shaped by both technological and normative rationality. These findings form the basis for developing the concept of digital-value hybrid behavior proposed in this study.

2. Limitations of UTAUT2 in the Context of Islamic Banking

The Unified Theory of Acceptance and Use of Technology (UTAUT2) remains one of the most influential frameworks for explaining technology adoption behavior. This model argues that users' intentions and actual use of technology are primarily shaped by factors such as performance expectancy, effort expectancy, social influence, enabling conditions, hedonic motivation, price value, and habit (Venkatesh, V., Walton, S. M., Thong, J. Y. L., & Xu, X. (2012). Numerous studies have confirmed the applicability of UTAUT2 in explaining customer adoption of digital banking services, including in the Islamic banking environment (Harahap, D., Afandi, A., & Siregar, T. M. (2023).

However, the findings of this review indicate that the explanatory power of UTAUT2 is limited when applied to the Islamic banking context. This model is fundamentally based on the assumption that technology adoption is driven primarily by utilitarian and behavioral considerations. Customers are viewed as rational actors who evaluate technology based on its usefulness, convenience, and expected performance. While this assumption may adequately explain technology acceptance in conventional environments, it does not fully capture the complexity of decision-making within Islamic financial institutions.

Several studies reviewed in this research indicate that Islamic bank customers often evaluate digital services through a broader set of considerations that go beyond technological efficiency. Trust, Sharia compliance, ethical integrity, and perceived religious legitimacy consistently emerge as influential determinants of customer attitudes and behavior (Aisyah, M., Sesunan, Y. S., & Wicaksono, A. T. S. (2025).; Mahsun, Tia Rahmatika, Nurazizah, M. Zainul Ridho, Zilal Afwa Ajidin, Ratna Dewi Kusumawati, & Husnul Muamilah. (2025). These factors cannot be adequately explained by the original UTAUT2 constructs because they are rooted in normative and value-based judgments rather than purely functional evaluations.

These findings reveal a theoretical gap in the UTAUT2 framework. While the model successfully explains how customers adopt technology, it provides limited insight into why customers continue to trust and remain loyal to Islamic banking services in a highly digitalized environment. For example, a digital banking application may be perceived as easy to use and technologically advanced, but customers may still hesitate to adopt or continue using the service if they question its compliance with Islamic principles. Conversely, customers may maintain their relationship with an Islamic bank despite technological shortcomings if they perceive the institution as trustworthy and consistent with Islamic values.

Furthermore, the increasing digitalization of financial services presents additional challenges not explicitly addressed in UTAUT2. Issues such as cybersecurity risks, digital fraud, data privacy concerns, and perceived authenticity of Sharia-compliant digital transactions influence customer behavior through mechanisms related to trust and perceived value, not just technological performance alone (Aisyah, M., Sesunan, Y. S., & Wicaksono, A. T. S. (2025).; Sudarmanto, E., Yuliana, I., Wahyuni, N., Yusuf, S. R., & Zaki, A. (2024). This suggests that behavioral determinants in Islamic banking extend beyond technological acceptance to broader questions of institutional credibility and value alignment.

From a theoretical perspective, these findings challenge the implicit assumption that technology-related factors alone are sufficient to explain customer behavior. Instead, they demonstrate that customer decisions in Islamic banking are embedded within a values-based framework where technological rationality interacts with normative rationality. Therefore, technology adoption should not be viewed as an isolated process,

but as one continuously shaped by customer beliefs, ethical considerations, and perceived religious legitimacy.

Based on this analysis, this study argues that UTAUT2 requires contextual extension when applied to Islamic banking. The integration of internalization of Islamic values into the technology adoption framework provides a more comprehensive explanation of customer behavior and overcomes the limitations of existing technology-centric models. This perspective lays the theoretical foundation for the proposed concept of digital-value hybrid behavior, where customer decisions emerge from the interaction between technological considerations and Islamic values.

3. The Role of Islamic Values in Shaping Customer Behavior

The findings of this review indicate that Islamic values play a central role in shaping customer behavior in Islamic banking. Unlike conventional banking customers who may evaluate financial services primarily based on efficiency, convenience, and economic benefits, Islamic bank customers often incorporate religious and ethical considerations into their decision-making process. Consequently, customer behavior in Islamic banking cannot be fully understood through technological and economic perspectives alone.

Several studies have shown that perceived Sharia compliance significantly influences customer trust, satisfaction, and loyalty (Mahsun, Tia Rahmatika, Nurazizah, M. Zainul Ridho, Zilal Afwa Ajidin, Ratna Dewi Kusumawati, & Husnul Muamilah. (2025).; Legass, H., Mekonnen, D., & Yusuf, J. (2025). This suggests that Islamic values serve not only as symbolic attributes of Islamic financial institutions but also as substantive criteria customers use to evaluate the legitimacy of services. Customers seek assurance that financial products and digital services align with Islamic principles, including fairness, transparency, accountability, and the prohibition of *riba* (usury). Therefore, value-based considerations become an integral part of customer assessments of service quality and institutional credibility.

From a behavioral perspective, these findings suggest that customer decisions are influenced by both instrumental and normative motivations. Instrumental motivation relates to the practical benefits of using digital banking services, while normative motivation stems from customers' commitment to religious values and ethical standards. This dual motivation distinguishes Islamic banking customers from users operating in a purely technology-driven environment and highlights the limitations of models that focus solely on technology-based behavioral determinants.

Furthermore, one of the findings of AishaStudies have shown that Islamic values exert an indirect influence through the development of trust. Trust emerges as an important mechanism linking perceived value to behavioral outcomes. Customers are more likely to adopt, continue using, and recommend digital banking services when they perceive the institution to consistently adhere to Sharia principles (Aisyah et al., 2025). In this context, trust extends beyond confidence in technological security and system

reliability; it also encompasses belief in the institution's ethical integrity and religious legitimacy.

These findings are particularly important in a highly digitalized environment where direct interactions between customers and banking personnel are increasingly limited. As financial services become more virtual, customers increasingly rely on perceptions of institutional trustworthiness and value congruence. Consequently, Islamic values may become more important in the digital banking context because they provide a framework for customers to evaluate uncertainty and risk. This observation challenges the common assumption that technological advancements diminish the relevance of religious and ethical considerations. Instead, evidence suggests that digital transformation can strengthen the importance of values-based trust as customers navigate an increasingly complex digital environment.

Another important insight emerging from the literature is that Islamic values should not be viewed as external variables that solely influence customer behavior. Rather, they constitute an internalized cognitive and normative framework that shapes how customers interpret technological innovations and evaluate banking services. This perspective goes beyond the traditional view of Sharia compliance as an additional factor and positions value internalization as a fundamental component of customer behavior in Islamic banking.

Theoretically, these findings support the argument that customer behavior in Islamic banking is embedded in a value-based decision-making process. Technology can facilitate transactions and enhance the service experience, but Islamic values provide the normative foundation that guides customer evaluations and long-term relationships with financial institutions. Therefore, the internalization of Islamic values should be incorporated as a core construct in understanding customer behavior, rather than simply being treated as a moderating or contextual variable. This argument further strengthens the proposed digital-value hybrid behavioral framework, which emphasizes the interaction between technological rationality and normative rationality in shaping customer decisions.

4. Hybrid Behavior: Integration of Technology and Values

A synthesis of findings from the reviewed literature reveals that customer behavior in Islamic banking cannot be adequately explained through a single theoretical lens. Neither technology-centric models nor value-centric approaches alone adequately capture the complexity of customer decision-making in the contemporary digital environment. Instead, customer behavior emerges from the interaction between technological considerations and Islamic values, creating distinctive behavioral patterns distinct from conventional technology adoption processes.

The literature consistently shows that technological factors such as perceived usefulness, ease of use, service quality, and accessibility influence customers' willingness to adopt digital banking services. These factors remain important because they determine

the practical benefits customers derive from digital financial platforms. Consistent with UTAUT2, customers generally prefer technologies that increase efficiency, reduce effort, and enhance transaction convenience (Venkatesh, V., Walton, S. M., Thong, J. Y. L., & Xu, X. (2012).

However, these findings also suggest that technological superiority alone does not guarantee customer commitment, satisfaction, or loyalty in Islamic banking. Customers continually evaluate digital services through normative criteria, including trustworthiness, Sharia compliance, fairness, transparency, and ethical integrity (Mahsun, Tia Rahmatika, Nurazizah, M. Zainul Ridho, Zilal Afwa Ajidin, Ratna Dewi Kusumawati, & Husnul Muamilah. (2025).; Legass, H., Mekonnen, D., & Yusuf, J. (2025). Consequently, customer decisions are shaped not only by what technology can do but also by whether it aligns with the values they consider important.

This interaction demonstrates that technology and values should not be viewed as separate determinants of behavior. Instead, they operate in a mutually reinforcing manner. Technological innovation creates opportunities for more efficient service delivery, while Islamic values provide the normative framework customers use to interpret and evaluate these innovations. In this sense, values serve as a filter that influences how customers perceive the benefits, risks, and legitimacy of digital banking services.

An important implication of these findings is that customer behavior in Islamic banking differs fundamentally from the assumptions underlying many conventional models of technology adoption. Traditional models generally assume that users make decisions primarily based on functional and utilitarian considerations. The evidence reviewed in this study suggests otherwise. Islamic banking customers simultaneously engage in two forms of evaluation: technology evaluation related to usability and convenience, and normative evaluation related to religious and ethical conformity. These two dimensions operate in tandem, not separately.

Based on this synthesis, this study proposes the concept of hybrid digital value behavior. This concept refers to customer behavior patterns that emerge from the integration of technological rationality and normative rationality. Technological rationality reflects customers' efforts to maximize efficiency, convenience, and service performance, while normative rationality reflects their commitment to Islamic values and ethical principles. Therefore, customer decisions are the result of balancing these two rationalities, rather than prioritizing one over the other.

The proposed concept contributes to the existing literature in several ways. First, it broadens the explanatory scope of UTAUT2 by incorporating value internalization as a core element of customer behavior. Second, it provides a more contextualized understanding of Islamic banking customers, whose decisions are shaped by both technological and religious considerations. Third, it offers a theoretical bridge between the technology adoption literature and the Islamic consumer behavior literature, two research streams that often develop separately.

Furthermore, the concept of hybrid digital value behavior has practical implications for Islamic banking institutions. Digital transformation strategies should not focus solely on technological sophistication. Investments in digital infrastructure must be accompanied by efforts to strengthen trust, transparency, Sharia-compliant governance, and ethical accountability. Without such integration, technological innovation may improve service efficiency but fail to build sustainable customer relationships.

Therefore, evidence suggests that the future competitiveness of Islamic banking will depend not only on its ability to adopt advanced technologies but also on its capacity to embed Islamic values within the digital ecosystem. The integration of technology and values represents not only a complementary relationship but also a fundamental mechanism shaping customer behavior in the digital age.

5. Theoretical and Practical Implications

Theoretical Implications

This study contributes to the growing literature on Islamic banking, digital transformation, and technology adoption by proposing a more integrative explanation of customer behavior. Existing studies generally examine technology adoption and Islamic values as separate streams of inquiry. Technology adoption research, particularly UTAUT2-based studies, tends to emphasize functional determinants such as perceived usefulness, ease of use, and social influence, while studies on Islamic banking behavior often focus on trust, religiosity, and Sharia compliance. Consequently, the interaction between technology-based determinants and values has received limited academic attention.

The findings of this study indicate that customer behavior in Islamic banking cannot be fully explained solely through a technology-centric framework. While previous studies have highlighted the strategic role of digitalization in improving service quality and competitiveness (Tiara Adelia Putri, Moh. Bahrudin, & Anggun Okta Fitri. (2025), this study demonstrates that technology adoption occurs within a broader value-based environment where customers continuously evaluate digital services through functional and normative considerations. This observation highlights the need to expand conventional technology adoption theories when applied to Islamic financial institutions.

The main theoretical contribution of this study is the integration of the internalization of Islamic values into the UTAUT2 framework. Rather than treating Islamic values as external variables or moderators, this study positions them as key determinants shaping customer perceptions, trust formation, and behavioral outcomes. This perspective broadens the explanatory scope of UTAUT2 and provides a more nuanced understanding of the context of customer behavior in Islamic banking. These findings also support the argument that technological innovation in Islamic financial institutions should be understood not only as a technical process but also as a normative process guided by Islamic ethical principles (Ammanda, A. (2025).

Furthermore, this study introduces the concept of digital-value hybrid behavior, which explains customer behavior as a result of the interaction between technological rationality and normative rationality. This concept contributes to the development of Islamic consumer behavior literature by providing a theoretical bridge between technology adoption theory and value-based decision-making perspectives. The proposed framework can serve as a foundation for future empirical studies examining customer behavior across various Islamic finance contexts.

Practical Implications

These findings also yield several practical implications for Islamic banking institutions undergoing digital transformation. First, Islamic banks must recognize that technological advancements alone are not sufficient to build long-term customer relationships. While investments in digital infrastructure, mobile banking platforms, and service automation are crucial, these initiatives must be accompanied by efforts to strengthen trust and reinforce Islamic values in digital services. These findings support previous studies emphasizing that digitalization should focus not only on technological efficiency but also on creating sustainable value for customers and enhancing institutional competitiveness (Tiara Adelia Putri, Moh. Bahrudin, & Anggun Okta Fitri. (2025).

Second, Islamic banks must ensure that digital innovations consistently reflect the principles of Sharia compliance, transparency, fairness, and accountability. Customers increasingly expect digital services to provide not only convenience and efficiency but also assurance that financial transactions remain aligned with Islamic principles. Therefore, Sharia governance must be an integral component of digital banking strategies, not a separate compliance function. This argument aligns with Ammanda, A. (2025)., who emphasized that the success of Islamic digital banking depends on the integration of financial technology innovations with Islamic ethical and legal principles.

Third, these findings highlight the strategic importance of trust in the digital banking environment. As customer interactions become increasingly virtual, trust is no longer built solely through interpersonal relationships but also through system reliability, cybersecurity protection, data privacy, and transparent communication. Consequently, Islamic banks must invest in both technological security and value-based communication strategies to strengthen customer trust. In a highly digitalized environment, trust serves as a bridge between technological innovation and customer loyalty, ensuring that digital transformation produces sustainable behavioral outcomes.

Finally, this study suggests that future competitiveness in the Islamic banking industry will depend on the successful integration of technology and values. Institutions that are able to provide technologically advanced services while adhering to Islamic principles are more likely to achieve customer satisfaction, loyalty, and sustainable competitive advantage. These findings reinforce previous arguments that digital transformation in Islamic banking should not be viewed solely as a technological initiative, but as a comprehensive organizational strategy that simultaneously drives innovation,

trust, and Sharia compliance (Tiara Adelia Putri, Moh. Bahrudin, & Anggun Okta Fitri. (2025); Ammanda, A. (2025).

CONCLUSION

This study demonstrates that customer behavior in Islamic banking in the digital era cannot be adequately explained solely from a technological perspective. Although digital culture has transformed customer expectations by encouraging a preference for fast, accessible, and flexible financial services, Islamic values remain a fundamental basis for decision-making. The findings suggest that technology adoption in Islamic banking occurs within a value-based framework where customers simultaneously evaluate the functional benefits of digital services and their compliance with Islamic principles.

Through an integrative literature review, this study found that technological factors, such as perceived usefulness, ease of use, and service quality, play a significant role in driving the adoption of digital banking services. However, these factors alone are insufficient to explain customer trust, satisfaction, and loyalty. Internalization of Islamic values, particularly trustworthiness, Sharia compliance, transparency, and fairness, significantly influences how customers perceive and evaluate digital banking services. Consequently, customer behavior in Islamic banking emerges from the interaction between technological and normative considerations.

The main theoretical contribution of this study lies in the development of the concept of digital-value hybrid behavior, which conceptualizes customer behavior as the result of the interaction between technological rationality and normative rationality. This perspective broadens the explanatory scope of the UTAUT2 framework by incorporating Islamic value internalization as a core construct, rather than merely a contextual or moderating factor. Thus, this study contributes to the integration of the technology adoption and Islamic consumer behavior literatures, providing a more comprehensive framework for understanding customer behavior in Islamic banking.

From a practical perspective, these findings suggest that digital transformation strategies in Islamic banking should not focus solely on technological innovation. Islamic banks must also strengthen trust, transparency, ethical accountability, and Sharia compliance within their digital ecosystems. Sustainable customer relationships are more likely to be achieved when technological advancements are accompanied by the consistent internalization of Islamic values throughout the service delivery process.

Despite these contributions, this study has several limitations. First, it is based on a literature review approach and therefore does not provide direct empirical evidence regarding the proposed relationship between digital culture, value internalization, and customer behavior. Second, the reviewed studies come from diverse contexts, which may limit the generalizability of the proposed framework across Islamic banking environments. Third, the conceptual nature of this study does not allow for measuring the relative influence of technological and value-based factors on customer behavior.

Therefore, further research is encouraged to empirically validate the proposed digital value hybrid behavior framework using quantitative, qualitative, or mixed-methods approaches. Future studies could also test the model across different countries, Islamic financial institutions, and customer segments to assess its applicability across contexts. Furthermore, further research could investigate the mediating and moderating roles of trust, religiosity, digital literacy, and cybersecurity perceptions in shaping customer behavior in the Islamic digital banking ecosystem.

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