

# Sharia compliance sustainability with good corporate governance as intervening: trust, service quality, and commitment

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## Abstract

**Purpose** – This study examines the influence of trust, service quality, and commitment on sharia compliance sustainability mediated by good corporate governance. **Method** – This quantitative research uses primary data in the form of questionnaires distributed to 100 respondents who are active customers at the Bank Syariah Indonesia (BSI) Bengkalis branch. The sampling technique used is random sampling. The data analysis technique used is structural equation modeling - partial least squares (SEM-PLS) through SmartPLS 3.0 software.

**Findings** – The study's results show that commitment and good corporate governance positively affect sharia compliance sustainability, but trust and service quality do not. Trust, commitment and service quality positively affect good corporate governance. Good corporate governance can mediate the effect of trust on sharia compliance sustainability but cannot mediate the effect of commitment and service quality on sharia compliance sustainability.

**Implications** – Theoretically, this study complements and strengthens the validity of the existing shariah enterprise theory and provides new insights into determining the creation of sharia compliance sustainability at Islamic banks. Practically, the results of this study can be used as a reference in carrying out Islamic bank operations to prioritize sharia principles and good corporate governance to achieve a wider market share.

**Keywords:** sharia compliance, service quality, commitment, trust, good corporate government.

## Introduction

Sharia compliance is currently an important issue for Islamic bank stakeholders in Indonesia (Alnori and Alqahtani 2019). The primary distinction between Islamic and conventional banks is sharia compliance (Wijaya, Nasuka, and Hidayat 2022). Sharia compliance is fundamental to the integrity and legitimacy of Islamic banks from the general public's viewpoint, particularly that of customers of sharia financial services. Law 21 of 2008 addressing Islamic banking mandates that Islamic banks adhere to sharia standards. Sharia principles are the main characteristic of Islamic banks, and sharia principles are also the main reason for Muslims in their capacity as sahib al-mal and as mudarib in Ramallah. Sharia principles guarantee that every transaction and operation carried out by Islamic banking is by Sharia provisions and free from elements of usury, gharar, and maysir (Anjum 2022). Therefore, compliance with sharia values and principles is necessary, especially for Islamic banks (Polyzos, Samitas, and Syriopoulos 2023). Islamic banking is aimed at meeting the needs of the Islamic community and implementing Islamic teachings in a kaffah manner.

Sharia compliance is fundamental to the integrity and legitimacy of Islamic banks from



the general public's viewpoint, particularly that of customers of sharia financial services. Law 21 of 2008 addresses Islamic banking mandates that Islamic banks adhere to sharia standards; poor levels of sharia compliance will impact people's devotion to using sharia financial services (Balushi, Locke, and Boulanouar 2019). Gaining the trust and reputation of customers can serve as a sign of success (Wijaya, Nasuka, and Hidayat 2022). Sharia compliance, a manifestation of Islamic banks' institutional features, is the application of sharia principles in their operations (Metawa and Almosawi 1998). Sharia compliance is fundamental to the integrity and legitimacy of Islamic banks from the viewpoint of the general public, particularly that of customers of sharia financial services (Alam 2021). Remember that applying Islamic legal principles derived from these institutions' operating guidelines is the foundation for and upholds public confidence and trust in Islamic banks. Islamic banking customers may stop using services if they do not adhere to the norms of sharia; this will damage the reputation of Islamic banks (Hosen, Lathifah, and Jie 2021).

Sharia compliance refers to the extent to which an individual, organization, or institution adheres to Islamic law principles in its activities (Akhlaq and Asif 2024). Various factors influence the level of sharia compliance in Islamic banks, both individually, institutionally and externally (Gümüsay, Meyer, and Höllerer 2025). Several factors, such as trust, service quality, commitment, and good corporate governance, can influence sharia compliance sustainability in Islamic banks. Trust is the level of customer or stakeholder confidence in Islamic banks' integrity, goodwill, and capabilities (Yusuf et al. 2024). Customers will be more confident using Islamic banking products if they believe they are truly sharia-compliant, not just labels (halal branding). Previous research examining the relationship between trust and sharia compliance was conducted by Ashraf, Robson, and Sekhon (2015); Ribadu and Rahman (2019); Sulistiyo et al. (2020); Sulaeman, Pramono, and Anwar (2021); Usman, Pitchay, and Zahra (2021); Faizah and Aisyah (2023). However, it is still rare to find research that examines the direct influence of trust on sharia compliance.

Service quality is a combination of the results perceived by customers and how the service is delivered (Koay, Cheah, and Chang 2022). Service quality in Islamic banks is the same as professional services that follow Islamic law and ethics (Bruin, Lombard, and Heydenrych 2021). Previous research that examines the relationship between service quality and sharia compliance has been conducted by Ahmed et al. (2022); Ramadhani and Bilen (2024). However, it is still rare to find research that examines the direct influence of service quality on sharia compliance. Commitment is a promise or strong intention that binds someone to remain loyal, responsible, and serious about a relationship (Marsili 2021). In Islamic banking, commitment refers to the determination and consistency of all elements of the bank to carry out operational activities following Islamic principles (Abasimel 2023). Previous research that has examined the relationship between commitment and sharia compliance was conducted by Usman, Pitchay, and Zahra (2021); Itsnaini et al. (2023). However, it is still rare to find research that examines the direct influence of commitment on sharia compliance.

Good corporate governance (GCG) is a system, principle, and mechanism used to direct and control the running of an organization so that it runs transparently, accountably, fairly, and responsibly, and in line with the interests of shareholders and other stakeholders (Napitupulu et al. 2023). GCG in Islamic banking not only refers to general standards of corporate governance but also adds elements of sharia compliance as a fundamental aspect that distinguishes it from conventional banks (Rashid, Akmal, and Shah 2024). Previous research that has examined the relationship between GCG and sharia compliance was conducted by Solihati et al. (2023); Triyanto (2022); Ullah et al. (2023). However, it is still rare to find research that examines the direct influence of GCG on sharia compliance. Based on previous research, there is still little research that examines the factors that influence sharia compliance, especially the variables that have been explained and make GCG an intervening



variable. It shows a research gap and novelty, so further research is needed.

This study aims to examine the effect of trust, service quality, and commitment on sharia compliance sustainability mediated by good corporate governance. The reason for making trust an independent variable is to impact sharia compliance sustainability in Islamic banks with active participation from customers, encouraging Islamic banks to maintain their reputation by complying with sharia principles. Trust becomes social capital in informal supervision by the Muslim community. Then, the quality of service as an independent variable impacts sharia compliance sustainability in Islamic banks, with good service reflecting Islamic values, helping to educate customers about sharia contracts correctly, and preventing sharia-questionable practices. Furthermore, commitment as an independent variable is to have an impact on sharia compliance sustainability in Islamic banks by ensuring the conformity of products, services, and risk management with sharia principles, preventing compromise with sharia for short-term business profits, encouraging an Islamic work culture and noble morals in the work environment. GCG, as an independent and intervening variable, has an impact on sharia compliance sustainability in Islamic banks, with strong GCG keeping banks within sharia limits and encouraging regular and accurate disclosure of sharia compliance reports. Therefore, it is necessary to conduct comprehensive research on these variables.

## Literature review

### *Sharia enterprise theory (SET)*

Sharia enterprise theory (SET) was developed by Triyuwono (2001). This theory was born from criticism of conventional accounting that focuses too much on the interests of shareholders and does not consider spiritual and ethical dimensions. This theory is a development of enterprise theory that focuses on corporate accountability to various parties, including owners, employees, society, and the environment. Triyuwono (2001) added a spiritual dimension to this theory by placing Allah as the primary owner of all resources so that companies are responsible to worldly stakeholders and Allah as the valid owner. SET provides additional dimensions in the form of Islamic values, in the form of tauhid (the oneness of Allah); khilafah (human leadership as Allah's representative on earth); akhirah (orientation to the afterlife); justice, amanah, and maslahah; avoiding gharar, riba, and elements of batil; and hisab (accountability), accountability not only to capital owners, but also to Allah, society, and the environment.

### *Sharia compliance*

Sharia compliance is a condition where an activity is carried out by Islamic law, which is sourced from the Qur'an, Hadith, Ijma' (consensus of scholars), Qiyas (legal analogy), and Ijtihad (legal reasoning by scholars) (Can 2021; Rakhmadi et al. 2022; Benamraoui, Moussa, and Hussien Alsohagy 2023). The basic principles of sharia compliance that must be adhered to include prohibition of usury, prohibition of gharar, prohibition of maysir (gambling), prohibition of investment in the haram sector, there must be justice ('adl) and honesty, profit and risk sharing (Franzoni and Allali 2018; Faisol, Nidar, and Herwany 2022). To ensure that an entity or product complies with sharia, there must be a Sharia Supervisory Board (SSB) and a national sharia authority such as the National Sharia Council (DSN-MUI) in Indonesia, AAOIFI (Accounting and Auditing Organization for Islamic Financial Institutions) globally. Assessing an activity or product to be declared sharia-compliant involves identifying the contract and business model, analyzing compliance with sharia principles, issuing fatwas or certifications, and periodic sharia audits (Prati et al. 2025).

### *Trust*

Trust is the willingness of one party to be vulnerable to the actions of another party



based on the expectation that the other party will act in a certain way, regardless of the ability to monitor or control it (Mayer, Davis, and Schoorman 1995). Trust is influenced by three main factors: ability, the competence of the trusted party in a particular context; benevolence, the intention of the trusted party to do good to the party who trusts him; and integrity, the perception that the trusted party has acceptable moral principles. Trust in organizations can build relationships between management and employees (Hosmer 1995). Trust is important in consumer-company relationships, especially in e-commerce and financial services (Malekian, Jabarzadeh, and Fazlzadeh 2023). Trust in Islamic finance is the basis of the relationship between the owner of funds (shahib al-mal) and the manager of funds (mudharib) because the contract is based on trust and profit-sharing principles (Syah and Rahmadani 2024). In Islamic finance, trust is closely related to transparency and justice principles (Herijanto 2022). Investors must believe that Islamic financial institutions will not violate principles such as usury, gharar, and maysir prohibition (Alhejaili 2025).

### *Service quality*

Service quality is the extent to which customers' expectations of a service differ from their perceptions of the service they receive (Parasuraman, Zeithaml, and Berry 1985). A good standard of service must meet the requirements and expectations of the customers (Misischia, Poecze, and Strauss 2022). Service quality consists of five dimensions: tangibles, the appearance of physical facilities, equipment, personnel, and means of communication; reliability, the ability to provide the promised service dependably and accurately; responsiveness, the willingness and readiness of staff to help customers and provide service promptly; assurance, the knowledge and courtesy of employees and their ability to inspire trust and confidence; and empathy, the individual attention given to customers (Parasuraman, Zeithaml, and Berry 1985). High service quality can increase customer satisfaction, build customer loyalty, reduce customer attrition, and enhance a company's reputation and competitiveness (Adeniran et al. 2024).

### *Commitment*

In general, commitment is a promise or strong determination of an individual or group to achieve a specific goal, which is usually accompanied by consistency of action and moral and professional responsibility. Commitment can occur in various contexts, such as personal relationships, organizations, jobs, or social contracts. Becker (1960) stated that commitment arises because of the investment made by the individual, so leaving the commitment will result in losses. Mowday, Porter, and Steers (1982) define commitment as the level of identification and involvement of an individual with the organization. Commitment reflects the extent to which a person is willing to work hard for the organization's interests and maintain its membership. Meyer and Allen (1991) developed a three-component model of organizational commitment: affective commitment, emotional attachment to the organization; continuance commitment, consideration of the benefits and losses of leaving the organization; normative commitment, a sense of obligation to stay. Meanwhile, Robbins and Judge (2017) stated that organizational commitment is how an employee sides with a particular organization and its goals and intends to maintain membership. Commitment is important in maintaining the stability of relationships, organizations, and society. Commitment requires consistency, integrity, and responsibility (Alomran, Ahmed, and Kassem 2024).

### *Good corporate governance*

Good corporate governance is the principles and mechanisms that direct and control a company to run professionally, transparently, and responsibly towards all stakeholders (Luca et al. 2024). The principles of good corporate governance consist of transparency, disclosure of information clearly and accurately to the public and stakeholders; accountability,





responsibility of each company organ for its respective functions; responsibility, conformity of company management to regulations and ethical principles; independence, management of the company free from conflicts of interest; fairness, fair treatment of all shareholders and other stakeholders (Patty, Aurelia, and Diliaana 2023). Good corporate governance helps increase investor confidence, strengthen the company's performance and competitiveness, reduce the risk of fraud and corruption, and ensure long-term business sustainability (A. Ahmed and Anifowose 2024). Good corporate governance is the primary foundation for modern companies in building reputation, ensuring sustainability, and maintaining harmonious relationships with all stakeholders (Solihati et al. 2023). With good corporate governance, companies pursue financial gain, ethics, and sustainability (Naciti, Cesaroni, and Pulejo 2022).

### *Hypothesis development*

Sharia enterprise theory can build public trust through sincere and comprehensive implementation of sharia compliance, not just a legal formality. This supports Islamic values of justice, responsibility, and trust. The relationship between trust and sharia compliance is very close, especially in Islamic banking. Both reinforce each other: sharia compliance becomes the foundation for building trust, and trust becomes a natural result of compliance with sharia principles. Then, trust drives the commitment to enforce sharia compliance (Albaity and Rahman 2021). Public trust becomes a moral and social incentive for institutions to maintain sharia compliance. In Islamic banking, trust is closely related to the principles of transparency and justice, which are part of sharia compliance (Herijanto 2022). Consumer trust plays an important role in their decision to choose a Islamic bank, which in turn encourages banks to maintain and improve compliance with sharia principles (Ashraf, Robson, and Sekhon 2015). Therefore, a hypothesis can be formulated:

H<sub>1</sub>: trust influences have a positive effect on sharia compliance.

Sharia enterprise theory is closely related to service quality and sharia compliance because all three are rooted in Islamic values that prioritize justice, responsibility, and trustworthy service to all parties, both humans and Allah. Sharia enterprise theory considers quality service as part of Islamic ethics and the company's social and spiritual responsibility. While sharia compliance is a tangible manifestation of this spiritual and social responsibility (Franzoni and Allali 2018). High service quality is a complement and a core part of sharia compliance. Islamic banks cannot be considered sharia compliant if the product is halal, but the service is unfair, not trustworthy, or not transparent (Othman and Owen 2001). Sharia compliance is a factor that influences customer selection of Islamic banks as seen from the quality of service (Ramadhani and Bilen 2024). Therefore, a hypothesis can be formulated:

H<sub>2</sub>: service quality has a positive effect on sharia compliance.

Sharia enterprise theory requires a high commitment from the entity to implement Islamic principles in their entirety, which is manifested in the form of sharia compliance. Commitment is the driving force, and sharia compliance is tangible evidence of implementing the principles of sharia enterprise theory. Commitment is a real form of Islamic mandate and accountability (Alomran, Ahmed, and Kassem 2024). Sharia compliance is a tangible manifestation of the values of the Sharia enterprise theory, both in the operational and reporting aspects. Commitment is the primary foundation of sharia compliance. Compliance with sharia will not last long without commitment, especially in the challenging environment of modern business (Asif and Akhlaq 2024). Commitment ensures that sharia is implemented not only as a legal obligation but also as a call for faith and integrity. Sharia compliance can be influenced by religious commitment (Prastiwi 2018). Therefore, a hypothesis can be formulated:

H<sub>3</sub>: commitment has a positive effect on sharia compliance.

Sharia enterprise theory provides an ideological and theological basis, good corporate



governance is a framework for governance practices, and sharia compliance is a concrete manifestation of compliance with Islamic law. The three mutually reinforce and are inseparable in realizing an ideal, ethical, and responsible Islamic bank before humans and Allah. Good corporate governance is a governance framework that ensures transparency, accountability, and integrity in bank management (Luca et al. 2024). Good corporate governance ensures that management decisions follow sharia principles (Asif and Akhlaq 2024). Good corporate governance also encourages internal supervision that prevents violations of sharia principles. In addition, good corporate governance provides an organizational structure that allows for a sharia supervisory board (SSB) (Thnaibat, Hajaya, and Alshhadat 2024). Research conducted by Andraeny (2021) states that the size of the sharia supervisory board as part of good corporate governance has a positive and significant effect on the disclosure of sharia compliance. Therefore, a hypothesis can be formulated:

H4: good corporate governance has a positive effect on sharia compliance.

Sharia enterprise theory encourages the formation of trust through Islamic values, such as trustworthiness, honesty, and justice. Trust formed from the implementation of sharia enterprise theory becomes an important factor that strengthens the effectiveness of implementing good corporate governance, making it more than just a compliance mechanism—namely, as a manifestation of spiritual values and responsibilities. Trust is a key factor supporting the long-term success of good corporate governance because it encourages loyalty, collaboration, and a healthy organizational culture (Huda 2024). Research conducted by Skinner and Spira (2003); Brio et al. (2013) suggests that high trust between stakeholders, such as CEOs, boards of directors, and employees, can increase the effectiveness of supervision, cooperation, and transparency in the bank, which in turn supports the implementation of good corporate governance. Therefore, a hypothesis can be formulated:

H5: trust has a positive effect on good corporate governance.

Sharia enterprise theory provides the basis of Islamic values that encourage organizations to provide high-quality services because of business demands and the mandate. Good service quality, because of internalizing the values of sharia enterprise theory, has a direct impact on improving good corporate governance practices. This relationship is mutually reinforcing: the higher the quality of service, the better the public perception of governance, and strong good corporate governance will continue to drive service improvements. Improving service quality can increase customer trust, strengthen the bank's reputation, and support the implementation of better good corporate governance principles (Dewi 2020). Therefore, a hypothesis can be formulated:

H6: service quality has a positive effect on good corporate governance.

Sharia enterprise theory forms a foundation of values that gives birth to a strong commitment to the organization's principles of ethics and justice. This commitment is the primary driver of the successful implementation of good corporate governance in the context of sharia. Therefore, good corporate governance that is carried out based on sharia enterprise theory and high commitment not only fulfils the regulatory aspects but also becomes a form of worship and responsibility in the afterlife. Commitment is a key element in ensuring the implementation of good corporate governance principles runs effectively. Commitment, both in the form of organizational and individual commitment, positively influences the implementation of good corporate governance (Najm, Azez, and Sattar 2022). Therefore, a hypothesis can be formulated:

H7: commitment has a positive effect on good corporate governance.

Sharia enterprise theory provides an Islamic value framework that builds trust between companies and stakeholders. This trust that is built encourages companies to comply with sharia principles. Good corporate governance is an important mediator, ensuring this trust is translated into real sharia compliance practices. Thus, the relationship of trust towards sharia compliance will run effectively if supported by good corporate governance and



sharia principles. Therefore, a hypothesis can be formulated:

H<sub>8</sub>: good corporate governance can mediate the influence of trust on sharia compliance.

Sharia enterprise theory provides values and goals that drive organizations to provide quality services that are ethical and sharia compliance. Good service quality contributes to sharia compliance, but this can only be realized optimally if supported by an effective good corporate governance system. Therefore, good corporate governance mediates the effect of service quality on sharia compliance, ensuring that the services provided are business-satisfying and follow Islamic principles. Therefore, a hypothesis can be formulated:

H<sub>9</sub>: good corporate governance can mediate the influence of service quality on sharia compliance.

Sharia enterprise theory forms a commitment based on Islamic values to carry out activities following sharia. This commitment encourages employees and management to comply with sharia principles. However, for this commitment to produce real and measurable sharia compliance, good corporate governance is needed as a mediator that provides structure, control, and accountability. Thus, good corporate governance can be an important bridge that ensures values and commitments change into sharia-compliant behavior.

H<sub>10</sub>: good corporate governance can mediate the influence of commitment on sharia compliance.

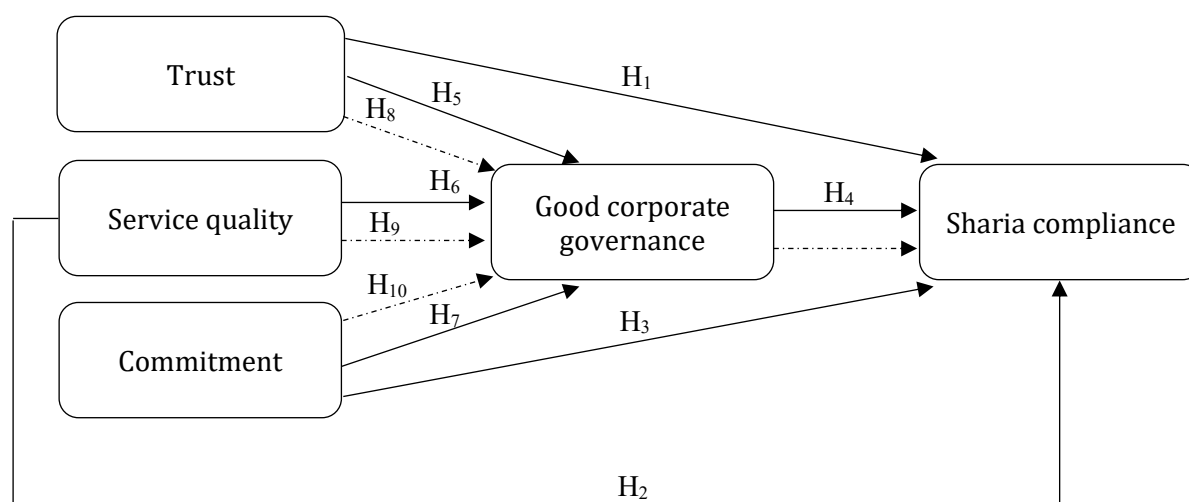


Figure 1 research model

## Method

Associative research with a quantitative methodology is used in this study. The population in this study were customers of the Bank Syariah Indonesia (BSI) Bengkalis branch, where the number is not known with certainty because there was no information about it. The sampling technique used is accidental sampling. Because the population is unknown, the sample measurement uses the Wibisono approach, so the sample in this study amounted to 100 respondents. This study consists of independent variables, namely trust, service quality, and commitment; dependent variables, namely Sharia compliance; and mediating variables, namely good corporate governance; more details can be seen in Table 1. The primary data sources used are data from field research. The data collection technique used is a questionnaire. The questionnaire was measured using a Likert scale with a rating of 1 to 5, from strongly disagree to strongly agree. The data analysis technique used in this study is SEM PLS (Structural Equation Modeling - Partial Least Squares) through the SmartPLS 3.0 program, which is used to analyze the relationship between variables, where the independent

variables are known as exogenous variables and the dependent variables are known as endogenous variables.

Table 1 operational variables

Variables	Indicators	Statements	Scale
Sharia compliance	Free from gharar	Transaction activities at BSI do not contain any elements of gharar	Likert
	Free from gambling	BSI avoids maysir or gambling practices	
	Usury free	All transaction activities carried out by BSI are free from interest or usury	
	Halal business	BSI runs a halal profit-based business in accordance with Islamic law	
	ZIS trustworthy	BSI always manages its customers' zakat, infaq and alms in a trustworthy manner	
Trust	Integrity	BSI always maintains the confidentiality of customer data and information properly	Likert
	Virtue	BSI is committed to providing accurate and transparent information to customers	
	Ability	BSI is responsive in handling complaints or input from customers.	
Service quality	Physical evidence	BSI's physical facilities look good and attractive	Likert
	Empathy	BSI has convenient operating hours for all customers	
	Guarantee	BSI provides accurate and precise services from the first time	
	Reliability	BSI employee behavior fosters customer trust	
	Responsiveness	BSI employees respond quickly to customer requests	
Commitment	Affective	BSI as a financial partner that complies with sharia principles	Likert
	Sustainability	BSI carries out business activities by paying attention to sharia principles and long-term sustainability	
	Normative	BSI does not only pursue profit, but also blessings and benefits for the people	
Good corporate governance (GCG)	Accountability	BSI has a clear accountability system in company management	Likert
	Independence	BSI is managed professionally without intervention from parties with certain interests	
	Fairness	BSI treats all stakeholders fairly	
	Responsibility	BSI participates in social and environmental activities as a form of responsibility towards society	
	Transparency	BSI provides information that is easily accessible to stakeholders	

## Results and discussion

This research is quantitative and is evaluated using the SmartPLS program. Research with PLS has two stages in conducting evaluations, namely, the measurement model (outer model) and the structural model (inner model) as follows: convergent validity, average variance extracted (AVE), discriminant validity, composite reliability, R-square, and





hypothesis test. However, before the test results are displayed, it is necessary to display the results of the respondents' characteristics collected through a questionnaire distributed to 100 respondents, as shown in Table 2.

Table 2 respondent characteristics

Characteristics	Amount	Percentage
Gender:		
Male	35	35.0
Female	65	65.0
Total	100	100
Age:		
17 – 25 years	46	46.0
26 – 35 years	24	24.0
36 – 35 years	15	15.0
46 – 55 years	13	13.0
> 55 years	2	2.0
Total	100	100
Education level:		
High school or equivalent	20	20.0
Diploma	28	28.0
Bachelor's degree	42	42.0
Postgraduate	10	10.0
Total	100	100
Occupation:		
Students/college students	33	33.0
Civil servants/military/police	27	27.0
Private employees	15	15.0
Self-employed	10	10.0
Traders/farmers/plantations	7	7.0
Others	8	8.0
Total	100	100

Source: primary data (processed, 2024)

Table 2 shows the characteristics of respondents, where, based on gender, respondents are dominated by females by as much as 65%. Based on age, respondents are dominated by the age range of 17 to 25 years, as much as 46%. Based on education level, respondents are dominated by undergraduate education as much as 42%. While based on occupation, respondents are dominated by as much as 33% of students.

The correlation between item/indicator scores and construct scores demonstrates the measuring model with reflexive indicators' convergent validity. An indicator is considered reliable if its correlation coefficient is greater than 0.70. However, at this point in the development of the study scale, loadings between 0.50 and 0.60 are still reasonable. The outer loading data indicates that the indication is noticeable with a loading above 0.60. It is evident from the data processing findings that every indicator has a loading factor of more than > 0.70, indicating that every indication is a reliable indicator for assessing the construct.

Table 3 shows that all research indicators meet the requirements, as evidenced by the tests' results, that each loading indicator is above 0.7. Then, it can be seen from the average variance extracted (AVE) results that the requirement for AVE is > 0.50. After testing, the value of AVE > 0.50 was obtained, which means that the variable instrument can be said to be valid.



Furthermore, composite reliability is the output that determines whether each construct is reliable. A construct can be considered reliable if the composite reliability value is  $> 0.70$ . The results show that all constructs are said to be reliable because the composite reliability value is  $> 0.70$ .

Table 3 validity and reliability results

Variables	Indicators	Loading factor	AVE	Composite reliability
Sharia compliance	Free from gharar	0.746	0.671	0.910
	Free from gambling	0.809		
	Usury free	0.861		
	Halal business	0.852		
	ZIS trustworthy	0.822		
Trust	Integrity	0.919	0.851	0.945
	Virtue	0.920		
	Ability	0.929		
Service quality	Physical evidence	0.792	0.773	0.944
	Empathy	0.904		
	Guarantee	0.902		
	Reliability	0.887		
	Responsiveness	0.905		
Commitment	Affective	0.880	0.772	0.910
	Sustainability	0.883		
	Normative	0.873		
Good corporate governance (GCG)	Accountability	0.833	0.720	0.928
	Independence	0.898		
	Fairness	0.850		
	Responsibility	0.837		
	Transparency	0.823		

Source: primary data (processed, 2024)

Table 4 R-square

Variables	R Square	R Square Adjusted
GCG	0.786	0.779
Sharia compliance	0.571	0.553

Source: primary data (processed, 2024)

Table 4 shows that the relationship between trust, service quality, and commitment to good corporate governance is 0.779. This can be explained by the percentage value of good corporate governance, which is 77.9%, meaning that trust, service quality, and commitment affect good corporate governance by 57% while other variables outside the study influence the rest. Furthermore, the relationship between trust, service quality, commitment, and good corporate governance with the sharia compliance sustainability is 0.553. This can be explained by the fact that the percentage value of the sharia compliance sustainability is 57%, meaning that trust, service quality, commitment, and good corporate governance affect the sharia compliance sustainability by 57%, while other variables influence the rest.

Table 5 shows result that trust  $\rightarrow$  sharia compliance (coefficient=-0.098, t-statistics=0.645  $< 1.96$ , p-value=0.520  $> 0.05$ ). This means trust does not influence sharia compliance ( $H_1$  not supported). Service quality  $\rightarrow$  sharia compliance (coefficient=0.209, t-statistics=1.612  $< 1.96$ , p-value=0.108  $> 0.05$ ). This means that service quality does not influence sharia compliance ( $H_2$  not supported). Commitment  $\rightarrow$  sharia compliance



(coefficient=0.208, t-statistics=2.013 > 1.96, p-value=0.045 < 0.05). This means commitment positively and significantly affects sharia compliance (H<sub>3</sub> supported). GCG → sharia compliance (coefficient=0.482, t-statistics=3.220 > 1.96, p-value=0.001 < 0.05). This means GCG positively and significantly affects sharia compliance (H<sub>4</sub> supported).

Table 5 hypothesis test results

Hypothesis	Original sample	T-statistics	P-values
H <sub>1</sub> : trust → sharia compliance	-0.098	0.645	0.520
H <sub>2</sub> : service quality → sharia compliance	0.209	1.612	0.108
H <sub>3</sub> : commitment → sharia compliance	0.208	2.013	0.045
H <sub>4</sub> : GCG → sharia compliance	0.482	3.220	0.001
H <sub>5</sub> : trust → GCG	0.459	3.322	0.001
H <sub>6</sub> : service quality → GCG	0.219	1.993	0.047
H <sub>7</sub> : commitment → GCG	0.271	2.201	0.028
H <sub>8</sub> : trust → GCG → sharia compliance	0.221	2.058	0.040
H <sub>9</sub> : service quality → GCG → sharia compliance	0.105	1.690	0.092
H <sub>10</sub> : commitment → GCG → sharia compliance	0.131	1.828	0.068

Source: primary data (processed, 2024)

Furthermore, Table 5 also shows the results that trust → GCG (coefficient=0.459, t-statistics=3.322 > 1.96, p-value=0.001 < 0.05). This means trust positively and significantly affects GCG (H<sub>5</sub> supported). Service quality → GCG (coefficient=0.219, t-statistics=1.993 > 1.96, p-value=0.047 < 0.05). This means service quality positively and significantly affects GCG (H<sub>6</sub> supported). Commitment → GCG (coefficient=0.271, t-statistics=2.201 > 1.96, p-value=0.028). This means commitment positively and significantly affects GCG (H<sub>7</sub> supported). Trust → GCG → sharia compliance (coefficient=0.221, t-statistics=2.058 > 1.96, p-value=0.040 < 0.05). This means GCG can mediate the relationship between trust and sharia compliance (H<sub>8</sub> supported). Service quality → GCG → sharia compliance (coefficient=0.105, t-statistics=1.690 < 1.96, p-value=0.092 > 0.05). This means GCG cannot mediate the relationship between service quality and sharia compliance (H<sub>9</sub> not supported). Commitment → GCG → sharia compliance (coefficient=0.131, t-statistics=1.828 < 1.96, p-value=0.068 > 0.05). This means GCG cannot mediate the relationship between commitment and sharia compliance (H<sub>10</sub> not supported).

### *The influence of trust on sharia compliance*

The results show that trust does not affect sharia compliance. This indicates that the strength or weakness of customer trust in the BSI Bengkalis branch does not affect the sustainability of sharia compliance. This finding is not in line with the sharia enterprise theory. Sharia enterprise theory is based on the concept of Tauhid, which is the belief in the oneness of Allah. Tauhid is not only a theological aspect but also an ethical and operational framework in all aspects of human life, including economics and business (Triyuwono 2001). Trust is not just a personal attribute but is the primary source of motivation for individuals and organizations to carry out economic activities according to sharia values, maintain vertical (to Allah) and horizontal (to society) accountability, avoid fraud, manipulation, and actions that are contrary to sharia even though they are not visible to worldly authorities. Sharia compliance in sharia enterprise theory is not only legalistic but includes ethical and spiritual dimensions that cannot arise without trust (Dwiatmaja, Tompson, and Muchlis 2024). These finding states trust does not affect sharia compliance; internal and external factors can cause this (Gümüsay, Meyer, and Höllerer 2025). Not internalized into behavior; worldly pressures such as economics, targets, and corporate culture; the organizational system does not support the implementation of sharia values; do not know how sharia values



are applied practically; and obey only because of supervision, not because of faith. The findings are not in line with the statement from Ashraf, Robson, and Sekhon (2015) that trust plays an important role in decision-making in choosing a Islamic bank, which in turn encourages banks to maintain and improve compliance with sharia principles. The results of this study have implications for individuals, namely the occurrence of pseudo-compliance and value dissonance. There is a failure to achieve maqashid sharia for the system and the loss of ethical alternatives to the conventional system. Therefore, it is necessary to strengthen the value approach in Islamic economic theory.

#### *The influence of service quality on sharia compliance*

The results show that service quality does not affect sharia compliance. This indicates that whether the service quality of the BSI Bengkalis branch is good or not, it does not affect the sustainability of sharia compliance. This finding is not in line with the statement from Ramadhani and Bilen (2024), who said that sharia compliance is one of the factors that influence the choice of Islamic banks by customers as seen from the quality of their services. Within the framework of sharia enterprise theory, if service quality does not affect sharia compliance, it is acceptable as long as the institution maintains sharia principles because of spiritual awareness and responsibility to Allah (Atiqah and Rahma 2018). Sharia compliance should not depend solely on human perception but on the institution's intention, morals, and moral responsibility (Alwi, Parmitasari, and Syariati 2021). This finding can occur because sharia compliance is driven by spiritual awareness, not service quality. Then, the customer perception of the service is not enough to assess or encourage sharia compliance. The findings of this study remind us that sharia compliance is an internal moral and spiritual responsibility, not just the result of external pressures such as customer satisfaction. Islamic banks must balance service values and the integrity of the sharia system, with a primary focus on solid intentions, structures and value awareness.

#### *The influence of commitment on sharia compliance*

The results show that commitment has a positive effect on sharia compliance. This indicates that sustainable sharia compliance can be achieved with high commitment from the BSI Bengkalis branch. This result is supported by a statement from Pratiwi (2018), which states that religious commitment can influence sharia compliance because commitment ensures that sharia is implemented not only as a legal obligation but also as a call to faith and integrity. Commitment is the level of individual identification and involvement with the organization (Mowday, Porter, and Steers 1982). From the perspective of sharia enterprise theory, the finding that commitment positively affects sharia compliance is logical, consistent, and fundamental. Sharia compliance is not the result of external control but is born from an internal spiritual commitment rooted in an awareness of responsibility to Allah (Triyuwono 2001). Sharia enterprise theory emphasizes spiritual and moral commitment as the primary foundation in forming sharia compliance (Dwiatmaja, Tompson, and Muchlis 2024). This finding can occur because commitment is an internal force that drives sharia-compliant behavior without external supervision. High commitment indicates spiritual awareness and moral responsibility to Allah (Triyuwono 2001). Commitment creates a culture that supports the structure and system of sharia compliance comprehensively and sustainably (Asif and Akhlaq 2024). This finding strongly signals that maintaining internal values such as commitment is much more important than relying solely on external control. Therefore, character building and organizational culture based on Islamic values must be the main priority in managing Islamic banks so that sharia compliance can be sustainable.

#### *The influence of good corporate governance on sharia compliance*

The results show that good corporate governance has a positive effect on sharia



compliance. This indicates that sustainable sharia compliance can be achieved with high commitment from the BSI Bengkalis branch. These findings align with the statement by Andraeny (2021), who stated that the size of the sharia supervisory board as part of good corporate governance positively affects the disclosure of sharia compliance. From the perspective of sharia enterprise theory, the finding that good corporate governance has a positive effect on sharia compliance is very reasonable and in line with the basic principles of this theory. Good corporate governance is a business control tool and part of the divine mandate to uphold sharia values in all aspects of the institution (Rahman 2024). These findings occur because good corporate governance creates a structure and supervisory system guaranteeing sharia-compliant business practices. Good corporate governance values align with Islamic ethical principles such as honesty, justice, and trustworthiness (Naz, Ali, and Barut 2025). Good corporate governance ensures accountability to stakeholders and Allah (Triyuwono 2001). In practice, good corporate governance strengthens the role of SSB and the sharia audit system, directly impacting the level of sharia compliance. This finding confirms that good corporate governance is not just a management tool but a moral and structural instrument to maintain the integrity of sharia in institutions, especially Islamic banks. Therefore, the implementation of good governance based on Islamic values is an absolute requirement for the realization of real and sustainable sharia compliance.

#### *The influence of trust on good corporate governance*

The results show that trust has a positive effect on good corporate governance. This indicates that customer trust can improve good corporate governance at the BSI Bengkalis branch. These findings are in line with the statements of Skinner and Spira (2003); Brio et al. (2013), who stated that high trust between stakeholders, such as the CEO, board of directors, employees, and customers, can improve the effectiveness of supervision, cooperation, and transparency in banks, which in turn supports the implementation of good corporate governance. Within the framework of sharia enterprise theory, trust is an ethical and spiritual prerequisite in building good corporate governance. Because sharia good corporate governance emphasizes managerial effectiveness and moral accountability before Allah and society (Triyuwono 2001). Trust plays a central role in maintaining harmony between compliance with Islamic law, values, and ethics (Bhat and Nabi 2024). Trust positively affects good corporate governance because trust can build an ethical foundation, increase transparency and accountability, reduce supervision costs, and encourage compliance that comes from conscience and values, not just legal pressure (Aldboush and Ferdous 2023). Strong trust in an Islamic bank will strengthen the implementation of good corporate governance and bring positive implications in the organization's efficiency, ethics, reputation, and performance, both in the worldly and the hereafter, especially in the context of sharia-based banks.

#### *The influence of service quality on good corporate governance*

The results show that service quality has a positive effect on good corporate governance. This indicates that the quality of service from the BSI Bengkalis branch can improve the institution's corporate governance. These findings align with the statement from Dewi (2020), which states that improving service quality can increase customer trust, strengthen the bank's reputation, and support the implementation of good corporate governance principles. A good standard of service must meet the requirements and expectations of the customers (Misischia, Poecze, and Strauss 2022). Within the framework of sharia enterprise theory, service quality contributes directly to good corporate governance because it reflects the mandate, social responsibility, Islamic ethics, and accountability to Allah and humans (Triyuwono 2001). Quality service is part of a blessed and meaningful governance in this world and the hereafter. Service quality positively affects good corporate





governance because quality service encourages transparency, accountability, justice, and social responsibility—all of which are core principles of good corporate governance (Patty, Aurelia, and Diliaana 2023). In Islamic values, service is also a form of mandate and worship, thus strengthening ethical and just governance. This finding implies that quality service strengthens the implementation of good corporate governance by encouraging transparency, justice, accountability, and ethics. In the context of sharia, service is also part of spiritual and social responsibility, thus forming a governance system that is efficient and has religious and beneficial values.

#### *The influence of commitment on good corporate governance*

The results show that commitment has a positive effect on good corporate governance. This indicates that high commitment from the BSI Bengkalis branch can improve the institution's good corporate governance. These findings align with the statement from Najm, Azez, and Sattar (2022), who stated that commitment, both in the form of organizational and individual commitment, positively affects the implementation of good corporate governance. Organizational commitment is how an employee sides with an organization and its goals and intends to maintain its membership (Robbins and Judge 2017). Commitment is important in maintaining the stability of relationships, organizations, and society because it requires consistency, integrity, and responsibility (Alomran, Ahmed, and Kassem 2024). From the perspective of sharia enterprise theory, a high commitment to organizational values and principles is the main prerequisite for realizing good corporate governance. In Islam, commitment is part of the mandate, social responsibility and worship. Without commitment, governance is only an administrative symbol without the spirit of ethics and spirituality (Ongaro and Tantardini 2024). Commitment positively affects good corporate governance by ensuring consistency, integrity, compliance, and ethical culture. In Islamic values, commitment reflects the mandate and spiritual responsibility, which strengthens governance substantially and has the value of worship. A strong commitment to the principles of good corporate governance results in more consistent, ethical, and sustainable governance (Kavadis and Thomsen 2023). In the perspective of sharia enterprise theory, commitment is not only a professional aspect but also a mandate and a form of worship, resulting in governance that is not only technically good but also has spiritual value and benefits for the community.

#### *The role of good corporate governance in mediating trust in sharia compliance*

The results show that good corporate governance can mediate the influence of trust on sharia compliance. This shows that customer trust can improve the sustainability of sharia compliance at the BSI Bengkalis branch through good corporate governance in the institution. From the perspective of sharia enterprise theory, good corporate governance can mediate the influence of trust on sharia compliance because good corporate governance is a structural and systematic vehicle for realizing Islamic values rooted in trust. Trust encourages the creation of strong Islamic governance, and this governance maintains and enforces compliance with sharia principles in all aspects of the organization (Ahmad et al. 2023). This aligns with the organization's moral and spiritual responsibility to Allah and society (Triuwono 2001). Good corporate governance can mediate the influence of trust on sharia compliance because good corporate governance is a mechanism that transforms trust into actions, systems, and processes that lead to sustainable compliance with sharia principles (Akhlq and Asif 2024). This finding implies that organizations that want to achieve sustainable sharia compliance are not enough to build trust but must enforce effective good corporate governance based on Islamic values because good corporate governance is a bridge between the values of trust and the realization of sustainable sharia compliance that is systemic, ethical and spiritual.



### *The role of good corporate governance in mediating service quality on sharia compliance*

The results show that good corporate governance cannot mediate the effect of service quality on sharia compliance. This shows that the effect of service quality from the Bengkalis branch of BSI on the sustainability of sharia compliance cannot be mediated by good corporate governance. This occurs because, technically, good service does not necessarily contain sharia values, and good corporate governance that is not based on Islamic principles is substantially unable to connect service with sharia compliance. From the perspective of sharia enterprise theory, the failure of good corporate governance to mediate the effect of service quality on sharia compliance because of the discontinuity of values between service and governance. Service and good corporate governance must be built based on the intention of worship, trust, and justice to encourage the creation of complete sharia compliance (Ahmad et al. 2023). This finding indicates that service values are not fully internalized in the good corporate governance system or directed to sharia principles. Therefore, service and governance that are not yet aligned in one vision of worship, trust, and community welfare need to strengthen Islamic values in both.

### *The role of good corporate governance in mediating commitment to sharia compliance*

The results show that good corporate governance cannot mediate the effect of commitment on sharia compliance. This shows that the effect of commitment from the BSI Bengkalis branch on the sustainability of sharia compliance cannot be mediated by good corporate governance. This occurs because there is a gap between internal values (commitment) and external governance mechanisms that are not entirely based on Islamic values. Within the framework of sharia enterprise theory, the failure of good corporate governance to mediate the effect of commitment on sharia compliance reflects that existing good corporate governance is not yet based on Islamic values in depth, so it cannot bridge internal intentions and commitments with real sharia compliance practices. To overcome this, good corporate governance must be reformed into Islamic governance rooted in trust, justice, and spiritual responsibility to transform commitment into systemic and sustainable sharia compliance (Q. N. Ahmed et al. 2024).

## **Conclusions**

This study found that trust and service quality do not affect the sustainability of sharia compliance. Commitment and good corporate governance positively affect the sustainability of sharia compliance, meaning that the better the commitment and good corporate governance, the more sustainable sharia compliance can be. Trust, service quality and commitment positively affect good corporate governance, meaning that the better the trust, service quality and commitment, the better the good corporate governance. Good corporate governance can mediate the relationship between trust and the sustainability of sharia compliance, meaning that the better the trust mediated by good corporate governance, the more sustainable sharia compliance can be. However, good corporate governance cannot mediate the relationship between service quality and commitment to the sustainability of sharia compliance.

This study has implications for completing the sharia enterprise theory. Based on the sharia enterprise theory, banks are not only responsible to stakeholders but also responsible to Allah. If the bank has implemented sharia compliance properly, it will increase good corporate governance. In addition, this study also provides new insights into determining the creation of sharia compliance at the BSI Bengkalis branch. Increasing trust, service quality, and commitment will realise sharia compliance sustainability and good corporate governance in Islamic banks. For this reason, Islamic banks must be aware of their obligations to be responsible to Allah, so Sharia banks will be cautious in carrying out their operational activities. By implementing the sharia enterprise theory, Islamic banks will provide accurate



and transparent information so that capital owners will be confident if they want to add their capital to Islamic banks.

Limitations in this study include the selection of variables and samples. In addition, there are time, cost, and energy limitations, so the study is less than optimal in data collection. It is only conducted at one Bank Syariah Indonesia Bengkalis branch, so the findings cannot be generalized. Further research needs to be conducted using several branches of Bank Syariah Indonesia. Then, it can increase the number of samples to be used and add variables that affect sharia compliance so that later, it can provide a picture of results closer to the actual conditions. Bank Syariah Indonesia Bengkalis branch is always expected to provide good quality service and prioritize sharia principles.

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