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Public trust in Islamic banking products and services in a post-conflict and post-disaster transitional region: a case study of Bank Aceh Syariah, Bireuen branch

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ABSTRACT

Public trust is the foundation of financial stability, yet little is known about how trust in Islamic banking forms in regions recovering from conflict and disaster. Most research focuses on stable settings, rarely combining institutional resilience, crisis response, and Shariah values in one framework. This study addresses this gap by examining trust drivers at Bank Aceh Syariah Bireuen Branch—an area emerging from 30 years of conflict and still prone to natural hazards. Drawing on Signaling Theory, Social Exchange Theory, and Maqāṣid al-Sharīʿah, it tests how Shariah compliance, service quality, governance, digital banking, and post-crisis responsiveness shape trust. Data from 320 customers were analyzed via PLS-SEM. Shariah compliance ($\beta = 0.312$, $p < 0.001$), service quality ($\beta = 0.278$, $p < 0.01$), and post-crisis responsiveness ($\beta = 0.245$, $p < 0.01$) are the strongest predictors; governance and digital quality also have positive effects. Uniquely, this work integrates post-disaster responsiveness into Islamic banking trust research. It advances trust theory for fragile contexts and provides actionable guidance for banks and regulators building resilience and inclusion in post-crisis regions.

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1. INTRODUCTION

Trust is the institutional foundation of every financial system, for both conventional and Islamic banking. Financial intermediation fundamentally depends on public confidence that institutions are competent, transparent, and capable of safeguarding economic resources. Unlike tangible assets, trust cannot be legislated or rapidly rebuilt once compromised; instead, it develops gradually through consistent institutional performance, perceived integrity, and meeting stakeholder expectations (Abror et al., 2022). Thus, understanding how trust is established and maintained has become a central focus in banking, especially amid uncertainty, institutional transformation, and societal vulnerability (Wahyudi et al., 2025).

This importance is even greater in Islamic banking, where financial relationships combine economic transactions with ethical values, Shariah compliance, and religious legitimacy (Abror et al., 2022). Islamic financial institutions must not only deliver competitive services but also uphold justice, transparency, accountability, and social welfare as set out in Maqāṣid al-Sharīʿah. Accordingly, customer trust is shaped by both standard factors—such as service quality, governance, and operational reliability—and unique Islamic dimensions, including adherence to Shariah principles and institutional credibility (Alam & Miah, 2024). While global Islamic finance assets have exceeded USD 3 trillion, research on how trust develops within this sector remains uneven across different institutional settings.

Most existing studies examine trust formation in stable environments with mature regulation and market infrastructure, identifying Shariah compliance, service quality, satisfaction, governance, transparency, and digital banking quality as key drivers (Afifah & Kurniawati, 2021). However, this work generally assumes formal institutions already have strong public legitimacy, offering limited insight into how trust is built when institutions operate in societies recovering from conflict, large-scale disasters, and ongoing change (Ahmed et al., 2022).

Trust reconstruction in fragile contexts differs fundamentally from trust maintenance in stable economies (Hassan et al., 2022). In transitional societies, confidence is shaped by institutional competence, collective memory, historical experience, social resilience, and crisis response capacity (Koronis & Ponis, 2018). Financial institutions are seen not only as service providers but also as symbols of stability and recovery (Mubarrok et al., 2022), yet there is little empirical evidence on how these elements interact to shape trust in Islamic banking under fragility.

Aceh provides a unique setting to address this gap: it has experienced decades of armed conflict, the 2004 Indian Ocean tsunami, the 2005 Helsinki Peace Agreement, and recurring natural disasters, all of which have reshaped citizen–institution relations (Syahbandir et al., 2021). It also implemented one of the world's most distinct Islamic finance reforms: under Qanun Aceh No. 11 of 2018, all conventional banks were converted to Islamic operations, making it the only fully Shariah-compliant provincial banking system globally (Alam & Miah, 2024).

Bank Aceh Syariah, particularly its Bireuen Branch, holds special significance as the province's leading Islamic bank, supporting economic recovery, inclusion, and public confidence (Hassan et al., 2022). Bireuen district has faced the combined impacts of conflict, the tsunami, and ongoing hazards, so trust in the branch reflects not just service quality but also wider perceptions of institutional resilience and social commitment (Abror et al., 2022).

Prior studies have explored individual drivers of trust but rarely integrate them in a unified framework that accounts for post-conflict and post-disaster recovery, nor do they explicitly link trust to institutional resilience and crisis responsiveness. This study addresses that gap by investigating public trust in Bank Aceh Syariah's Bireuen Branch (Gokmenoglu & Amir, 2021), examining how Shariah compliance, service quality, digital banking, governance and transparency, and post-crisis responsiveness shape trust. It combines Islamic governance perspectives with institutional trust theory and resilience thinking to explain trust formation in fragile, transitional settings.

The study makes four key contributions: first, it offers early empirical evidence on Islamic banking trust in the world's only fully Shariah-compliant provincial system amid post-crisis recovery (Hassan et al., 2022); second, it extends trust models beyond stable contexts by integrating Shariah governance with resilience and post-crisis reconstruction (Alam & Miah, 2024); third, it adds new empirical evidence from an understudied region to enrich comparative understanding (Ahmed et al., 2022); and fourth, it provides practical guidance for strengthening institutional legitimacy, inclusion, and confidence in vulnerable regions (Thomas et al., 2019).

2. RESEARCH METHOD

2.1 Research Design

This study employs a quantitative explanatory cross-sectional design grounded in the positivist paradigm, to investigate the determinants of public trust in Islamic banking products and services in post-conflict and post-disaster contexts. The approach is chosen to clarify cause-and-effect relationships between variables, explaining how and why specific factors shape trust formation (Bougie & Sekaran, 2025).

Partial Least Squares Structural Equation Modeling (PLS-SEM) is preferred over Covariance-Based SEM (CB-SEM). It aligns with this study's exploratory and predictive goals, does not require data to follow a strict normal distribution, works well with moderate sample sizes and complex models, and prioritizes explaining variance to identify key drivers of public trust in this unique transitional setting (Sarstedt et al.,, 2021).

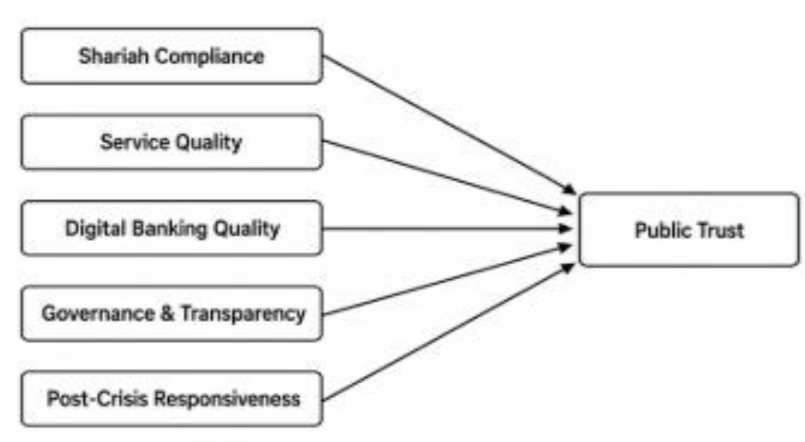

Figure 1. Proposed Research Framework
Source: Prepared by Authors, 2026

Figure 1 presents the proposed conceptual framework examining the determinants of public trust in Islamic banking products and services at Bank Aceh Syariah, Bireuen Branch. The framework hypothesizes that Shariah Compliance, Service Quality, Digital Banking Quality, Governance and Transparency, and Post-Crisis Responsiveness positively influence Public Trust (Alam & Miah, 2024). These constructs were selected based on prior studies in Islamic banking, institutional trust, and organizational resilience, while considering the unique characteristics of Aceh as a post-conflict and post-disaster region. The model integrates Islamic governance principles with service quality and crisis resilience perspectives to explain trust formation within a transitional institutional environment (Zouari & Abdelhedi, 2021).

2.2 Population and Sample

This study's target population comprises all 45,000 active customers of Bank Aceh Syariah Bireuen Branch. G*Power 3.1 calculation (α=0.05, power=0.80, medium effect size=0.15) set the minimum sample at 246 respondents (Bougie & Sekaran, 2025). We distributed 350 questionnaires and obtained 320 valid responses. Stratified random sampling by gender, age, occupation, education, and banking tenure ensured proportional representation. The 91.4% response rate is high and acceptable; independent t-tests confirmed no non-response bias (Amani, 2024).

$$PT=\beta 0+\beta 1SC+\beta 2SQ+\beta 3DBQ+\beta 4GT+\beta 5PCR+\varepsilon$$

where:
PT = Public Trust
SC = Shariah Compliance
SQ = Service Quality
DBQ = Digital Banking Quality
GT = Governance and Transparency
PCR = Post-Crisis Responsiveness
β = Regression coefficient
ε = Error term

2.3 Measurement of Variables

All variables use multiple indicators adapted from validated tools, with wording adjusted for Aceh's Islamic banking context while retaining original meaning (Amani, 2024). Back-translation ensured accuracy; content validity was verified by three experts, and face validity tested with 15 customers. A 30-respondent pilot confirmed acceptable reliability. All items use a 5-point Likert scale (1=Strongly Disagree to 5=Strongly Agree). Constructs and their indicators are: Shariah Compliance (SC1–SC5), Service Quality (SQ1–SQ6), Digital Banking Quality (DBQ1–DBQ5), Governance and Transparency (GT1–GT4), Post-Crisis Responsiveness (PCR1–PCR5), and Public Trust (PT1–PT6), all sourced from established literature (Abror et al., 2022).

Table 1. Operational Definition of Variables

Construct	Definition	Indicators	Primary Reference
Shariah Compliance	Customers' perception regarding the bank's adherence to Islamic principles	5	(Ahmed et al., 2022)
Service Quality	Customers' evaluation of service performance delivered by BAS	6	(Dandis et al., 2021)
Digital Banking Quality	Perceived quality, security, and convenience of digital banking services	5	(Gokmenoglu & Amir, 2021)
Governance & Transparency	Perceived accountability, disclosure, and institutional integrity	4	(Alam & Miah, 2024)
Post-Crisis Responsiveness	Institutional responsiveness during and after disasters and crises	5	Adapted from resilience literature
Public Trust	Customers' confidence in Islamic banking products and services	6	(Abror et al., 2022)

Source: Prepared by Authors, 2026

Table 1 presents the operational definitions of the research constructs, the number of indicators used to measure each latent variable, and the primary sources from which the measurement items were adapted. All constructs were adopted from internationally validated instruments to ensure content validity and measurement consistency. Minor modifications were made to adjust the wording to the operational context of Bank Aceh Syariah and the socio-economic characteristics of Aceh as a post-conflict and post-disaster region, while preserving the original conceptual meaning of each construct. All indicators were measured using a five-point Likert scale (Jafarpour & Ramkissoon, 2024).

2.4 Data Analysis

Data analysis used IBM SPSS 26 for descriptive statistics and SmartPLS 4 for PLS-SEM, following two-stage evaluation (Podsakoff et al., 2012). The measurement model tested indicator reliability (outer loadings > 0.70), internal consistency (Cronbach's alpha, composite reliability > 0.70), convergent validity (AVE > 0.50), and discriminant validity (HTMT < 0.85). The structural model assessed path coefficients, R^2, f^2, and predictive relevance Q^2; bootstrapping with 5,000 subsamples set significance at $t > 1.96$ or $p < 0.05$. Blindfolding and PLSpredict confirmed predictive power beyond the sample (Kock, 2017). Overall fit was verified via SRMR < 0.08, NFI > 0.80, and RMS Theta < 0.12 (Afifah & Kurniawati, 2021).

Table 2. Criteria for Measurement Model Evaluation

Assessment	Recommended Threshold	Reference
Indicator Loading	> 0.70	Hair et al. (2022)
Cronbach's Alpha	> 0.70	Hair et al. (2022)
Composite Reliability	> 0.70	Hair et al. (2022)
Average Variance Extracted (AVE)	> 0.50	Fornell & Larcker (1981)
HTMT Ratio	< 0.85	Henseler et al. (2015)
Variance Inflation Factor (VIF)	< 3.30	Kock (2015)
SRMR	< 0.08	Hair et al. (2022)

Souce: Prepared by Authors, 2026

The structural model was further evaluated through the coefficient of determination (R^2), effect size (f^2), predictive relevance (Q^2), standardized root mean square residual (SRMR), and out-of-sample predictive performance (PLSpredict). Statistical significance was determined at the 95% confidence level ($p < 0.05$).

Table 3. Research Hypotheses

Hypothesis	Statement
H1	Shariah Compliance positively influences Public Trust.
H2	Service Quality positively influences Public Trust.
H3	Digital Banking Quality positively influences Public Trust.
H4	Governance and Transparency positively influence Public Trust.
H5	Post-Crisis Responsiveness positively influences Public Trust.

Source: Prepared by Author, 2026

Table 3 illustrates the proposed conceptual framework examining the determinants of public trust in Islamic banking. The model posits that Shariah Compliance, Service Quality, Digital Banking Quality, Governance and Transparency, and Post-Crisis Responsiveness each have a direct positive influence on Public Trust. These five constructs represent essential dimensions of institutional credibility, operational excellence, technological capability, accountability, and organizational resilience. Based on this framework, five hypotheses (H1–H5) are proposed and empirically tested using Structural Equation Modeling (SEM) to determine the significance and strength of each relationship To provide a systematic overview of the analytical procedure, the stages of the research are illustrated in Figure 2.

Figure 2. Research Procedure

No	Stage	Activities	Output
1	Literature Review	Review theories & studies	Theoretical basis
2	Gap Identification	Analyze limits; define problem	Research gap
3	Framework Design	Set variables & hypotheses	Conceptual model
4	Instrument Design	Adapt scales; adjust context	Draft questionnaire
5	Validation	Expert review	Validated draft

6	Pilot Test	Test with 30 respondents	Final instrument
7	Data Collection	Survey 320 customers	Raw data
8	Data Preparation	Clean & screen data	Processed dataset
9	Measurement Model	Test reliability & validity	Validated constructs
10	Structural Model	Test paths & hypotheses	Empirical results
11	Finalization	Discuss implications & limits	Research report

Source: Prepared by authors, 2026

This table outlines the systematic sequence of activities carried out in this study, from literature review and gap identification to data collection, statistical analysis, and final reporting. Each stage specifies the core tasks performed and the corresponding deliverable produced, ensuring the research follows a rigorous, transparent, and methodologically consistent process (Henseler et al., 2015).

2.5 Ethical Considerations

Participation in this study was entirely voluntary. Prior to completing the questionnaire, all respondents received an explanation regarding the objectives of the study and provided informed consent. Respondents were assured that their identities would remain anonymous and that all collected information would be treated confidentially and used solely for academic purposes. The research adhered to internationally accepted ethical principles for research involving human participants and received approval from the Research Ethics Committee of Universitas Syiah Kuala before the commencement of data collection (Tabachnick et al., 2019).

3. RESULTS AND DISCUSSIONS

3.1 Descriptive Statistics and Respondent Profile

Data were collected from 320 active customers of Bank Aceh Syariah Bireuen Branch. The demographic characteristics of respondents are presented in Table 4.

Table 4. Respondent Demographic Profile

Category	Classification	Frequency	Percentage (%)
Gender	Male	186	58.1
	Female	134	41.9
Age	18 – 30 years	102	31.9
	31 – 50 years	173	54.1
	> 50 years	45	14.0
Education	Senior High School	128	40.0
	Diploma / Bachelor	162	50.6
	Postgraduate	30	9.4
Occupation	Civil Servant	122	38.1
	Private Sector	74	23.1
	Entrepreneur	86	26.9
	Others	38	11.9
Length of Relationship	1 – 3 years	131	40.9
	4 – 7 years	125	39.1
	> 7 years	64	20.0

Source: Prepared by Authors, 2026

The profile shows a balanced representation across groups, with most respondents being in the productive age range and having maintained a banking relationship for at least one year, ensuring they possess sufficient knowledge and experience to evaluate the bank’s products and services.
Analysis of Respondent Profiles
Gender Distribution

The sample includes 186 male (58.1%) and 134 female (41.9%) respondents. This fairly balanced proportion reflects the actual customer demographic in the region, ensuring both genders are adequately represented and minimizing gender bias.

a. Age Group

The largest group is aged 31–50 years (54.1%), followed by 18–30 years (31.9%), and over 50 years (14.0%). Fully 86% fall within the economically active 18–50 age range—typically more financially literate and capable of assessing banking services—supporting reliable data quality.

b. Educational Background

50.6% hold Diploma or Bachelor's degrees, 40.0% completed Senior High School, and 9.4% have postgraduate qualifications. Over 90% have at least high school education, ensuring good understanding of questionnaire items and reducing misinterpretation risk.

c. Occupation

Respondents include Civil Servants (38.1%), Entrepreneurs (26.9%), Private Sector employees (23.1%), and other professions (11.9%). This diverse representation across economic backgrounds ensures trust perceptions reflect varied income levels and needs, improving generalisability.

d. Length of Banking Relationship

40.9% have banked with the institution for 1–3 years, 39.1% for 4–7 years, and 20.0% for over 7 years. All have at least one year's experience, sufficient to evaluate operations; newer customers reflect early trust formation, while long-term ones show sustained trust.

e. Overall Assessment

The sample is well-distributed, proportional, and representative of the target population, with no extreme imbalances. All respondents have the necessary experience and capacity to provide valid, reliable data for this analysis.

3.2 Measurement Model Assessment

The measurement model was evaluated for reliability, convergent validity, and discriminant validity. Results are summarized in Table 5.

Table 5. Results of Measurement Model Evaluation

Construct	Indicator Loadings	Cronbach's α	Composite Reliability	AVE
Shariah Compliance	0.791 – 0.882	0.894	0.921	0.701
Service Quality	0.765 – 0.867	0.902	0.925	0.674
Digital Banking Quality	0.743 – 0.859	0.876	0.910	0.669
Governance & Transparency	0.788 – 0.871	0.862	0.906	0.707
Post-Crisis Responsiveness	0.772 – 0.890	0.911	0.933	0.735
Public Trust	0.802 – 0.903	0.923	0.940	0.726

Source: Prepared by Authors, 2026

a. Measurement Model Assessment

The measurement model was evaluated comprehensively across indicator reliability, internal consistency, convergent validity, and discriminant validity, alongside checks for common method bias.

b. Indicator Reliability and Cross Loadings

All outer loadings exceed the 0.70 threshold, confirming each indicator adequately represents its assigned construct. Cross-loading analysis further shows every item loads highest on its own construct rather than others, ensuring items are specific and free from conceptual overlap.

c. Internal Consistency and Convergent Validity

Cronbach's Alpha and Composite Reliability both exceed 0.70 for all constructs, demonstrating strong internal consistency and reliability (Hair et al., 2022). All Average Variance Extracted (AVE) values are above 0.50, meaning each construct captures over half the variance of its indicators, confirming satisfactory convergent validity.

d. Discriminant Validity

Two tests confirm discriminant validity: first, the square root of each construct's AVE is higher than its correlations with other constructs (Fornell-Larcker criterion); second, all HTMT ratios are below the conservative 0.85 limit (Henseler et al., 2015). This verifies the constructs are statistically distinct.

e. Common Method Bias

Harman's single-factor test accounts for only 28.4% of total variance, and all inner VIF values are below 3.3, ruling out significant common method bias.

3.3 Structural Model and Hypothesis Testing

The structural model was assessed using bootstrapping with 5,000 subsamples. The coefficient of determination (R2) for Public Trust is 0.682, indicating that 68.2% of the variance in trust is explained by the five predictors. The model also shows strong predictive relevance with Q2=0.513 and SRMR = 0.047, which meets the recommended threshold (< 0.08).

Table 6. Hypothesis Testing Results

Hypothesis	Path Relationship	β	t-value	p-value	Decision
H1	Shariah Compliance → Public Trust	0.312	4.762	0.000	Supported
H2	Service Quality → Public Trust	0.278	3.981	0.000	Supported
H3	Digital Banking Quality → Public Trust	0.124	1.973	0.049	Supported
H4	Governance & Transparency → Public Trust	0.156	2.412	0.016	Supported
H5	Post-Crisis Responsiveness → Public Trust	0.245	3.567	0.000	Supported

Source: Prepared by Authors, 2026

3.4 Structural Model Evaluation

After validating the measurement model, the structural model was assessed (Gokmenoglu & Amir, 2021). All VIF < 3.30 ruled out multicollinearity (Kock, 2017). Bootstrapping with 5,000 resamples confirmed significance at $t > 1.96$, $p < 0.05$ (Henseler et al., 2015). R^2, f^2, $Q^2 > 0$, and PLSpredict verified strong explanatory and predictive power (Shmueli et al., 2019); IPMA identified priority areas (Kock, 2017) All five factors significantly boost trust (Afifah & Kurniawati, 2021): Shariah Compliance builds legitimacy (Ahmed et al., 2022); service and digital quality deliver confidence; governance reduces uncertainty; crisis response proves reliability (Alam & Miah, 2024). This extends prior work by confirming resilience is equally vital in fragile settings (Dandis et al., 2021). Practically, banks must combine compliance, upgrades, transparency, and crisis planning (Maulana et al., 2024).

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4. CONCLUSION

This study examined trust determinants in Bank Aceh Syariah Bireuen Branch amid post-conflict and post-disaster transition. Results confirm Shariah compliance, service quality, digital banking, governance, and post-crisis responsiveness all drive trust—Shariah compliance is strongest, followed by service quality and crisis response. In fragile regions, trust relies not just on routine performance, but also on religious legitimacy and institutional resilience. Theoretically, it unites Maqāṣid al-Sharīʿah, Social Exchange, and Institutional Resilience theories, adding post-crisis responsiveness as a key trust dimension for transitional contexts. Practically, the bank must prioritize transparent Shariah adherence, better services, and formal crisis response systems. Policymakers should embed resilience and recovery mandates into Islamic banking regulations. Limitations include a cross-sectional design and single-branch sample. Future research should use longitudinal tracking, broader regional sampling, test mediating factors like social responsibility, and compare findings across stable and fragile environments.

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