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Sharia Compliance and Word-of-Mouth Strategy Effects on Customer Trust in Islamic Finance

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Abstract

Customer trust is a strategic asset for Islamic financial institutions in increasingly competitive markets. Sustaining this trust requires consistent adherence to Sharia principles and effective communication strategies, particularly through word-of-mouth. This study investigates the influence of Sharia compliance and word-of-mouth strategy on customer trust in Islamic financial institutions. A quantitative research design was employed, involving a survey of 98 customers selected through purposive sampling. Data were collected using structured questionnaires and analyzed using multiple linear regression after fulfilling classical assumption tests, including validity, reliability, normality, multicollinearity, and heteroscedasticity. The findings reveal that Sharia compliance has a positive and significant effect on customer trust ($\beta = 0.477$, $t = 4.986$, $p < 0.001$), while word-of-mouth strategy also exerts a positive and significant effect ($\beta = 0.414$, $t = 4.715$, $p < 0.001$). Simultaneously, both variables significantly influence customer trust ($F = 211.439$, $p < 0.001$), explaining 90.5% of the variance ($R^2 = 0.905$). These results imply that strengthening Sharia governance and fostering positive customer experiences through word-of-mouth can substantially enhance trust, thereby reinforcing the long-term competitiveness and sustainability of Islamic financial institutions.

INTRODUCTION

The rapid transformation of the global financial system has shifted the orientation of financial institutions from merely pursuing profitability toward promoting ethical, transparent, and sustainable financial practices. This transformation has intensified public demand for financial institutions capable of maintaining not only financial performance but also social responsibility and ethical integrity. Within this context, Islamic banking has emerged as an alternative financial system that emphasizes justice, transparency, risk-sharing, and compliance with Islamic principles, particularly through the prohibition of riba, gharar, and maysir. The continued growth of Islamic finance worldwide further demonstrates increasing public confidence in financial institutions that integrate ethical values into their business practices. Beyond financial performance, the sustainability of Islamic banking increasingly depends on its

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ability to maintain public trust through ethical governance and transparent business practices. In the current era of digital financial services, customer trust has become a strategic intangible asset because it influences customer retention, institutional reputation, and the long-term competitiveness of Islamic financial institutions.

Indonesia possesses enormous potential for the development of Islamic banking due to its predominantly Muslim population and the government's commitment to strengthening the Islamic financial industry through the establishment of Bank Syariah Indonesia (BSI). Nevertheless, sustainable growth cannot rely solely on institutional expansion or product innovation. Customer trust remains the primary determinant of Islamic banking sustainability because banking operations fundamentally depend on public confidence. Consequently, strengthening customer trust has become one of the most strategic challenges for Islamic banking institutions in maintaining long-term competitiveness (Alif, 2021; Zaini et al., 2019). Despite the rapid expansion of Islamic banking in Indonesia following the establishment of Bank Syariah Indonesia, maintaining customer trust remains a critical challenge. Increasing competition with conventional banks and changing customer expectations require Islamic banks not only to comply with Sharia principles but also to build sustainable trust through positive customer experiences and social interactions.

Among the factors influencing customer trust, Sharia compliance occupies a central position because it distinguishes Islamic banking from conventional banking. Sharia compliance reflects the extent to which banking operations consistently adhere to Islamic legal principles through transparent contracts, prohibition of interest-based transactions, ethical business conduct, and compliance with Islamic governance standards (Istikomah et al., 2026; Mohammad, 2020). For Islamic bank customers, compliance with Sharia principles is not merely a regulatory obligation but also represents religious legitimacy that reinforces confidence in the integrity of financial products and services. Therefore, consistent implementation of Sharia compliance contributes significantly to institutional credibility and long-term customer trust (Lahuri et al., 2024). From the perspective of institutional legitimacy and relationship marketing theory, consistent Sharia compliance strengthens organizational credibility because customers perceive the bank as fulfilling both religious and ethical obligations. Consequently, compliance functions not only as a regulatory requirement but also as a mechanism for reducing perceived risk and strengthening customer trust.

Customer trust in Islamic banking, however, is influenced not only by internal organizational practices but also by external social interactions. The increasing accessibility of digital communication has strengthened the role of word-of-mouth and electronic word-of-mouth in shaping public perceptions of financial institutions. Customers increasingly rely on recommendations, personal experiences, and online reviews rather than formal promotional activities when evaluating banking services. Positive word-of-mouth regarding Islamic banking services and adherence to Sharia principles has been shown to strengthen trust, whereas negative information may rapidly undermine public confidence (Aziza, 2024; Lubis & Lubis, 2024). Relationship marketing theory also emphasizes that customer trust is not developed solely through organizational performance but also through social interaction and communication among customers. Positive word-of-mouth serves as social proof that reinforces confidence in financial institutions, whereas negative word-of-mouth can rapidly undermine institutional credibility.

Despite the strategic importance of these two determinants, practical challenges remain. Although Islamic banking theoretically operates based on full compliance with Sharia principles, practical issues remain. Customers continue to express concerns regarding the consistency of contract implementation, financing mechanisms, and transparency in Sharia governance. At the same time, the rapid dissemination of customer experiences through digital communication has made positive and negative word-of-mouth increasingly influential in shaping public trust. These conditions demonstrate that maintaining customer trust requires not only formal compliance with Sharia principles but also effective social communication. These concerns indicate that Sharia compliance should not merely exist as a formal institutional claim but must also be perceived and experienced directly by customers through everyday banking practices (Saputra & Suwardi, 2023). Simultaneously, increasing competition between Islamic and conventional banks requires Islamic financial institutions to strengthen their competitive advantage by integrating genuine Sharia compliance with effective customer communication and positive social recommendations (Warni & Indrarini, 2025).

Bank Syariah Islam Sub-Branch Office Medan Sukaramai represents an appropriate research setting because it serves a socially diverse community characterized by varying levels of religiosity and strong interpersonal relationships. Under these circumstances, customer trust is likely to be influenced simultaneously by perceptions of Sharia compliance and recommendations received from family members, colleagues, and surrounding communities. Consequently, understanding the interaction between these internal and external determinants becomes essential for improving customer trust within Islamic banking operations. Examining customer trust in this setting provides an opportunity to understand how internal organizational factors and external social influences interact within a local Islamic banking environment. Such evidence is important for extending existing theories of Islamic banking beyond institutional-level analysis toward customer trust formation at the operational branch level.

Although previous studies have confirmed the importance of Sharia compliance and word-of-mouth communication, existing literature generally examines these variables independently. Furthermore, previous investigations have predominantly examined Islamic banking at the institutional or main branch level, leaving limited empirical evidence regarding customer trust formation within sub-branch offices Sub-Branch Office, where customer interaction and local social influence may differ substantially. This limitation indicates an important research gap concerning the simultaneous effects of Sharia compliance and word-of-mouth on customer trust within the operational context of Bank Syariah Islam Sub-Branch Office Medan Sukaramai.

Accordingly, this study aims to examine the partial and simultaneous effects of Sharia compliance and word-of-mouth strategy on customer trust at PT Bank Syariah Islam Sub-Branch Office Medan Sukaramai. Theoretically, this study contributes to the development of Islamic banking literature by integrating religious governance and social communication perspectives into a single explanatory model of customer trust. Practically, the findings are expected to provide strategic insights for Islamic banking institutions in strengthening customer trust through consistent implementation of Sharia principles and effective management of customer recommendations, thereby supporting the long-term sustainability and competitiveness of Islamic banking.

Previous studies have consistently demonstrated that Sharia compliance plays an important role in strengthening customer trust in Islamic banking, while other studies have emphasized the influence of word-of-mouth communication on customer perceptions and behavioral intentions. Nevertheless, most existing studies have examined these variables independently or within different institutional contexts. For instance, primarily investigated the effect of Sharia compliance on customer trust without considering marketing communication variables, whereas Lahuri focused on the implementation of Sharia compliance and customer trust without integrating the influence of word-of-mouth communication (Lahuri et al., 2024). Likewise, studies examining word-of-mouth have generally focused on customer satisfaction, purchase decisions, or loyalty rather than simultaneously explaining customer trust from both religious governance and social communication perspectives. Furthermore, empirical evidence remains limited at the level of Islamic bank sub-branches (*Kantor Cabang Pembantu*), where customer interactions and local social environments may substantially influence trust formation. This indicates a gap between the theoretical assumption that customer trust is multidimensional and the limited empirical studies that simultaneously examine internal institutional factors and external social communication in explaining customer trust within Islamic banking.

This study addresses the identified gap by developing an integrated analytical framework that simultaneously examines the effects of Sharia compliance and word-of-mouth strategy on customer trust within the context of PT Bank Syariah Indonesia Sub-Branch Office Medan Sukaramai. Unlike previous studies that primarily focused on a single determinant or broader institutional settings, this research combines religious governance and social communication variables in one empirical model and investigates them at the sub-branch level, where customer interaction is more intensive and socially embedded. In addition, the study applies a quantitative approach using multiple linear regression to evaluate both the partial and simultaneous contributions of the independent variables to customer trust, thereby providing a more comprehensive understanding of trust formation in Islamic banking.

Although previous studies have consistently demonstrated that Sharia compliance strengthens customer trust and that word-of-mouth (WOM) communication positively influences customer perceptions, most studies have examined these variables separately or within broader institutional contexts. Furthermore, empirical evidence remains limited at the sub-branch (KCP) level, where customer interactions and local social environments may shape trust differently. This gap indicates a discrepancy between the theoretical assumption that customer trust is multidimensional and the limited empirical evidence integrating both internal institutional factors and external social communication in a single explanatory model. To address this gap, the present study proposes a novel approach by simultaneously examining the effects of Sharia compliance and word-of-mouth strategy on customer trust at PT Bank Syariah Indonesia KCP Medan Sukaramai using a quantitative survey and multiple linear regression analysis. Unlike previous studies, this research integrates the perspectives of Sharia governance and relationship marketing within a sub-branch operational setting, thereby providing a more comprehensive explanation of customer trust formation. The findings are expected to contribute theoretically by enriching the Islamic banking literature on customer trust, while practically offering strategic recommendations for Islamic banking institutions to strengthen Sharia implementation and encourage positive customer recommendations. More broadly, the study supports the sustainable development and competitiveness of Islamic banking by reinforcing public trust in Sharia-compliant financial services.

METHODS

This study employed a quantitative research approach using a cross-sectional survey design to examine the effects of Sharia compliance and word-of-mouth (WOM) strategy on customer trust at PT Bank Syariah Indonesia (BSI) KCP Medan Sukaramai. A quantitative approach was selected because it enables the measurement of relationships among variables through statistical analysis and facilitates hypothesis testing based on empirical data (Al Fauzi, 2024; Anidar et al., 2026; Asrida et al., 2023; Az-Zahra et al., 2025; Azwar, 2023; Efendi et al., 2026; Engkizar et al., 2026; Eriyanti et al., 2020; Mustafa et al., 2026; Nesneri et al., 2023; Syarif & Setiadi, 2024; Tadol et al., 2025; Zaini et al., 2019). The survey design was considered appropriate because the required data were obtained directly from customers through structured questionnaires administered during the research period. The research was conducted at PT Bank Syariah Indonesia Sub-Branch Office Medan Sukaramai. The study population comprised all customers of the branch. Respondents were selected using a purposive sampling technique, whereby only customers who had experience using BSI banking products and services and met the predetermined research criteria were included in the sample. Based on these criteria, a total of 98 respondents participated in the study.

Primary data were collected using a structured questionnaire designed according to indicators of each research variable. The questionnaire consisted of three constructs, namely Sharia compliance as the first independent variable, word-of-mouth strategy as the second independent variable, and customer trust as the dependent variable. Responses were measured using a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree). Secondary data were obtained from institutional reports, scientific journals, books, and other relevant literature supporting the theoretical framework of the study.

Before hypothesis testing, the research instrument was evaluated through validity and reliability testing to ensure that all questionnaire items accurately measured the intended constructs and produced consistent results. Furthermore, classical assumption tests comprising normality, multicollinearity, and heteroscedasticity tests were conducted to verify that the regression model satisfied the assumptions required for multiple linear regression analysis.

The collected data were analyzed using IBM SPSS Statistics. Descriptive statistics were first employed to describe respondent characteristics and research variables (Bintoro, 2021; Engkizar et al., 2024; 2026; Kassymova et al., 2025; Mukhlisin et al., 2015). Subsequently, multiple linear regression analysis was performed to examine the partial and simultaneous effects of Sharia compliance and word-of-mouth strategy on customer trust. The hypotheses were evaluated using the t-test to determine the individual influence of each independent variable, the F-test to assess the simultaneous effect of both variables, and the coefficient of determination (R^2) to measure the proportion of variance in customer trust explained by the regression model. Statistical significance was determined at the 5% significance level (a = 0.05).

The methodological procedure adopted in this study consisted of five sequential stages: i) identifying the research problem and developing the conceptual framework based on previous literature; ii) designing the questionnaire and determining the research sample; iii) collecting primary data from respondents through survey questionnaires; iv) evaluating the quality of the data through validity, reliability, and classical assumption tests; and v) conducting multiple linear regression analysis followed by interpretation of the findings to formulate conclusions and research implications.

RESULT AND DISCUSSION

Table 1. Respondent Characteristics Based on Gender

Characteristics	Amount	Percentage (%)
Man	50	51
Word-of-mouth an	48	49
Total	98	100

Based on table 1, the characteristics of respondents by gender show that of the 98 respondents, 50, or 51%, were male, while 48, or 49%, were female. This difference in numbers is not significant, so the composition of respondents can be said to be quite balanced between men and word-of-mouth en. This condition indicates that PT Bank Syariah Indonesia Sub-Branch Office Medan Sukaramai services are used by customers of both genders in relatively even proportions.

Table 2. Respondent Characteristics Based on Age

Characteristics	Amount	Percentage (%)
<20 years	5	5.1
20-30 years	36	36.7
31-40 years	42	42.9
>40 years	15	15.3
Total	98	100

Based on table 2, the characteristics of respondents by age show that the 31–40 age group is the largest group with 42 respondents (42.9%). The 20–30 age group is in second place with 36 respondents (36.7%), followed by 15 respondents (15.3%) over 40, and 5 respondents (5.1%) under 20. These data indicate that the majority of respondents are of productive age and have a fairly active need for financial services. This age group tends to have experience in using banking products, so their assessment of customer trust can be considered relevant to the research objectives.

Table 3. Respondent Characteristics Based on Length of Time as a BSI Customer

Characteristics	Amount	Percentage (%)
<1 year	16	16.33
1-3 years	32	32.7
>3 years	50	51
Total	98	100

Based on table 3 the characteristics of respondents based on their length of service as BSI customers show that the majority of respondents have been customers for more than three years, namely 50 people (51%). Respondents who have been customers for 1–3 years numbered 32 people (32.7%), while respondents who have been customers for less than one year numbered 16 people (16.33%). These results indicate that the majority of respondents have considerable experience using BSI services. This long-standing relationship can strengthen respondents' ability to assess Sharia compliance, service experience, social recommendations, and level of trust in the bank.

Table 4. Validity Test Results

No.	Variables			r table	Information
	X1	X2	Y		
Item 1	0,861	0.839	0.782	0,195	Valid
Item 2	0.882	0.861	0.827	0,195	Valid
Item 3	0,822	0.878	0.820	0,195	Valid
Item 4	0,870	0.853	0.809	0,195	Valid
Item 5	0,825	0.864	0.850	0,195	Valid
Item 6	0.792	0.889	0.869	0,195	Valid
Item 7	0.852	0.872	0.850	0,195	Valid

Based on table 4, presents the results of the validity test for all research instrument items measuring Sharia Compliance (X1), Word-of-Mouth Strategy (X2), and Customer Trust (Y). The results indicate that all questionnaire items have corrected item-total correlation coefficients exceeding the critical value of r_{table} = 0.195. Specifically, the correlation coefficients for the Sharia Compliance variable range from 0.792 to 0.882, the Word-of-Mouth Strategy variable ranges from 0.839 to 0.889, and the Customer Trust variable ranges from 0.782 to 0.869. Since every item demonstrates a correlation coefficient higher than the required threshold, all measurement items are considered valid. These findings confirm that the questionnaire is capable of accurately measuring each research construct and is therefore appropriate for subsequent statistical analyses, including reliability testing and hypothesis testing.

Table 5. Reliability Test Results

Cronbach's Alpha			Provision	Information
X1	X2	Y		
0.932	0.944	0.924	0.70	Reliable

Based on table 5, presents the reliability test results for the research variables using Cronbach's Alpha. The results indicate that the Sharia Compliance variable (X1) obtained a Cronbach's Alpha coefficient of 0.932, the Word-of-Mouth Strategy variable (X2) achieved 0.944, and the Customer Trust variable (Y) recorded 0.924. All reliability coefficients exceed the minimum acceptable threshold of 0.70, indicating that the measurement instruments possess excellent internal consistency. Therefore, all questionnaire items are considered reliable and appropriate for further statistical analyses, including regression and hypothesis testing.

Table 6. Kolmogorov-Smirnov Test Results

One-Sample Kolmogorov-Smirnov Test			
			Unstandardized Residual
N			98
Normal Parameters[a,b]	Mean		.0000000
	Std. Deviation		1.75903961
Most Extreme Differences	Absolute		.130
	Positive		.130
	Negative		-.113
Test Statistic			.130
Asymp. Sig. (2-tailed)			.000[c]
Monte Carlo Sig. (2-tailed)	Sig.		.071[d]
	95% Confidence Interval	Lower Bound	.066
		Upper Bound	.076

Based on table 6, the results of the One-Sample Kolmogorov-Smirnov Test indicate that the sample size analyzed was 98 respondents. Based on the

SPSS output, the Monte Carlo Sig. (2-tailed) value was 0.071. This value is greater than the significance level used, which is 0.05 (0.071 > 0.05).

Thus, H_0 is accepted and H_1 is rejected, meaning that the residual data in this study are normally distributed. The results of this statistical test also reinforce the findings from the histogram and Normal P-P Plot analyses, which previously indicated that the distribution of the residuals followed a normal distribution pattern.

Based on these three testing methods the histogram, the Normal P-P plot, and the one-sample Kolmogorov-Smirnov test it can be concluded that the regression model in this study on the effects of Sharia Compliance and Strategy Word of Mouth on Customer Trust Levels at PT Bank Syariah Indonesia Sub-Branch Office Medan Sukaramai satisfies the assumption of normality. Thus, the regression model is suitable for further testing of classical assumptions as well as multiple linear regression analysis.

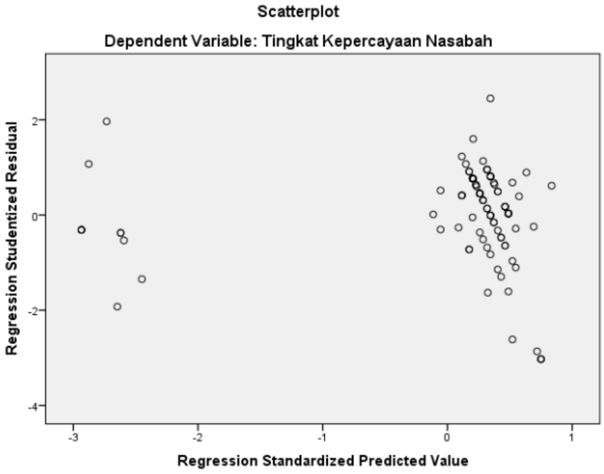

Fig 1. Heteroscedasticity Test Results

Based on figure 1, the results of the heteroscedasticity test using a scatterplot graph show that the residual points are spread out and do not form a clear pattern. The distribution of the points does not show a systematic tapering, widening, or wavy pattern. This condition indicates that the regression model does not experience symptoms of heteroscedasticity. Thus, the regression model can be considered feasible because the residual variance between observations is relatively stable.

Table 7. Multicollinearity Test Results

Coefficients[a]								
		Unstandardized Coefficients		Standardized Coefficients			Collinearity Statistics	
Model		B	Std. Error	Beta	t	Sig.	Tolerance	VIF
1	(Constant)	2.981	.940		3.172	.002		
	Sharia Compliance (X1)	.477	.096	.495	4.986	.000	.101	9.858
	Strategy Word of Mouth (X2)	.414	.088	.468	4.715	.000	.101	9.858

Based on table 7, It can be seen that the Sharia Compliance variable (X_1) has a Tolerance value of 0.101 and a VIF value of 9.858. These values indicate that the Sharia Compliance variable still meets the multicollinearity test criteria, as the Tolerance value is above the minimum threshold of 0.10 and the VIF value remains below the maximum threshold of 10. Meanwhile, the Strategy Word of Mouth variable (X_2) also yielded a Tolerance value of 0.101 and a VIF value of 9.858. These results indicate that the Strategy Word of Mouth variable does not exhibit relationships that cause multicollinearity in the regression model; therefore, this variable remains suitable for use as an independent variable in this study.

Overall, both independent variables have Tolerance values greater than 0.10 and VIF values less than 10; thus, it can be concluded that the regression model used does not exhibit multicollinearity. Thus, the "Sharia Compliance" and "Word-of-Mouth Strategy" variables can be analyzed together to determine their impact on customer trust levels at PT Bank Syariah Indonesia's Medan Sukaramai Branch without any multicollinearity issues that could affect the model's estimation results.

Table 8. Results of the Multiple Linear Regression Analysis

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	2.981	.940		3.172	.002
	Sharia Compliance (X1)	.477	.096	.495	4.986	.000
	Strategy Word of Mouth (X2)	.414	.088	.468	4.715	.000

a. Dependent Variable: Customer Trust Level (Y)

Based on table 8, the following multiple linear regression equation was obtained.

$$\boldsymbol{Y = 2,981 + 0,477X_1 + 0,414X_2}$$

Each regression coefficient can be interpreted as follows:

a. The constant (α) value of 2.981 indicates that if the Sharia Compliance (X_1) and Strategy Word of Mouth (X_2) variables are assumed to be zero or unchanged, then the Customer Trust Level (Y) is estimated to be 2.981.

b. The regression coefficient for the Sharia Compliance variable (X_1) is 0.477 and is positive. This indicates that for every 1-unit increase in the Sharia Compliance variable assuming the Strategy Word of Mouth variable remains constant the Customer Trust Level will increase by 0.477 units. The positive direction of the coefficient indicates that the better the implementation of Sharia Compliance, the higher the level of customer trust in PT Bank Syariah Indonesia Sub-Branch Office Medan Sukaramai.

c. The regression coefficient for the Word-of-Mouth Strategy variable (X_2) is 0.414 and is also positive. This means that for every 1-unit increase in "Word-of-Mouth Strategy" assuming "Sharia Compliance" remains constant the Customer Trust Level will increase by 0.414 units. This finding suggests that a more effective word-of-mouth communication strategy will foster greater customer trust in the bank.

Table 9. t-Test Results

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	2.981	.940		3.172	.002
	Sharia Compliance (X1)	.477	.096	.495	4.986	.000
	Strategy Word of Mouth (X2)	.414	.088	.468	4.715	.000

a. Dependent Variable: Customer Trust Level (Y)

Based on table 8, The analysis is as follows:

1) The Effect of Sharia Compliance on Customer Trust Levels. Based on the results of the t-test, the Sharia Compliance variable (X_1) yielded a calculated t-value of 4.986, while the critical t-value was 1.985. This indicates that the

calculated t-value is greater than the critical t-value (4.986 > 1.985), with a significance level of 0.000 < 0.05. Thus, H_0 is rejected and H_1 is accepted, leading to the conclusion that Sharia Compliance has a partial, positive, and significant effect on the level of customer trust at PT Bank Syariah Indonesia's Medan Sukaramai Branch.

2) The Effect of the Word-of-Mouth Strategy on Customer Trust Levels. Based on the t-test results, the Word-of-Mouth Strategy variable (X_2) yielded a calculated t-value of 4.715, while the critical t-value was 1.985. Since the calculated t-value is greater than the critical t-value (4.715 > 1.985) and the significance level is 0.000 < 0.05, H_0 is rejected and H_a is accepted. Thus, it can be concluded that the Word-of-Mouth Strategy has a partial, positive, and significant effect on the level of customer trust at PT Bank Syariah Indonesia's Medan Sukaramai Branch.

Table 10. Results of the F-Test

ANOVA[a]

Model		**Sum of Squares**	**df**	**Mean Square**	**F**	**Sig.**
1	Regression	2275.367	2	1137.684	451.735	.000[b]
	Residual	239.255	95	2.518		
	Total	2514.622	97			

a. Dependent Variable: Customer Trust Level (Y)

b. Independent Variables: (Constant), Word-of-Mouth Promotion Strategy (X2), Sharia Compliance (X1)

Based on table 10 the calculated F-value is 451.735, while the critical F-value is 3.09. This indicates that the calculated F-value is greater than the critical F-value (451.735 > 3.09). Furthermore, the significance value of 0.000 is less than 0.05 (0.000 < 0.05). Thus, H_0 is rejected and H_1 is accepted. These results indicate that Sharia Compliance (X_1) and Strategy Word of Mouth (X_2) jointly (simultaneously) have a positive and significant effect on the Level of Customer Trust at PT Bank Syariah Indonesia Sub-Branch Office Medan Sukaramai. Thus, the better the implementation of Sharia Compliance and the more effective the Strategy Word of Mouth, the higher the level of customer trust will be.

Furthermore, the results of the F-test indicate that the regression model used in this study is a good fit for explaining the effects of Sharia Compliance and the Word-of-Mouth Strategy on the level of customer trust; thus, the third hypothesis (H_3), which states that these two variables simultaneously influence the level of customer trust, is accepted.

The Effect of Sharia Compliance on Customer Trust

The findings demonstrate that Sharia compliance plays an important role in strengthening customer trust in Islamic banking. This result indicates that customers perceive consistent implementation of Islamic principles, including transparency, fairness, and compliance with Sharia regulations, as evidence of the bank's integrity and credibility. Consequently, customer trust is built not only through financial performance but also through confidence that banking operations conform to Islamic ethical values.

From a theoretical perspective, these findings support the concept of institutional legitimacy and relationship marketing, which argues that customer trust develops when institutions consistently fulfill their commitments and operate according to shared values and ethical standards. In the context of Islamic banking, Sharia compliance represents both a governance mechanism and a strategic resource for reducing customers' perceived risk and strengthening long-term relationships.

The present findings are consistent with previous studies conducted by Lahuri, which reported that effective implementation of Sharia principles enhances customer confidence in Islamic banking institutions (Lahuri et al., 2024). However, this study extends previous research by demonstrating that the influence of Sharia compliance remains highly relevant within the operational context of an Islamic bank sub-branch, where customers directly evaluate the consistency of daily banking practices. These findings suggest that maintaining customer trust requires Islamic banks to ensure that Sharia principles are implemented consistently in operational activities rather than merely serving as formal institutional claims.

The Effect of Word-of-Mouth Strategy on Customer Trust

The findings indicate that word-of-mouth strategy contributes positively to customer trust in Islamic banking. Positive recommendations and customer experiences provide credible information that reduces uncertainty and strengthens confidence among both existing and prospective customers. Because banking services are characterized by high perceived risk and intangible attributes, customers frequently rely on recommendations from family members, friends, and colleagues when evaluating financial institutions.

These findings are consistent with relationship marketing theory, which emphasizes that trust is developed not only through organizational performance but also through social interaction and communication among customers. Positive word-of-mouth functions as social proof that enhances institutional credibility, whereas negative communication may weaken customer confidence.

The results are also in line with previous studies by Akib and Wiranto, which concluded that positive customer communication strengthens institutional reputation and customer trust (Akib & Wiranto, 2024). Nevertheless, the present study contributes additional evidence by demonstrating that word-of-mouth strategy remains an important determinant of trust within the local social environment of an Islamic bank sub-branch, where interpersonal relationships are relatively strong and customer experiences are easily disseminated within the surrounding community.

The Simultaneous Effect of Sharia Compliance and Word-of-Mouth Strategy on Customer Trust

The findings reveal that customer trust is strengthened through the combined influence of internal organizational governance and external social communication. This indicates that neither Sharia compliance nor word-of-mouth alone is sufficient to maximize customer trust; instead, both factors complement each other in shaping customers' confidence in Islamic banking institutions. Customers expect Islamic banks not only to comply consistently with Sharia principles but also to maintain a positive reputation through favorable customer experiences and recommendations.

These findings support the multidimensional perspective of customer trust, which argues that trust is simultaneously influenced by organizational credibility and social interaction. By integrating the perspectives of Sharia governance and relationship marketing, this study provides a more comprehensive explanation of customer trust formation than studies focusing on only one determinant.

Furthermore, the findings directly answer the research objective of examining the simultaneous effects of Sharia compliance and word-of-mouth strategy on customer trust. The study also extends previous literature by demonstrating that the interaction between internal governance and external communication is particularly relevant within Islamic bank sub-branches, where customer relationships are more intensive and socially embedded. Practically, these findings imply that Islamic banking institutions should strengthen Sharia governance while simultaneously encouraging positive customer experiences that naturally generate favorable word-of-mouth communication. Such an integrated strategy is expected to reinforce customer trust and support the long-term sustainability and competitiveness of Islamic banking institutions.

CONCLUSION

This study concludes that customer trust at PT Bank Syariah Indonesia KCP Medan Sukaramai is shaped by the complementary roles of Sharia compliance and word-of-mouth strategy. These findings answer the research objective by demonstrating that sustainable customer trust is developed not only through consistent implementation of Sharia principles but also through positive customer communication that reinforces the bank's credibility within the community. The study contributes to the Islamic banking literature by integrating the perspectives of Sharia governance and relationship marketing in explaining customer trust within the operational context of an Islamic bank sub-branch. Practically, the findings suggest that Islamic banking institutions should strengthen the consistent implementation of Sharia principles while encouraging positive customer experiences that naturally generate favorable word-of-mouth communication to enhance public trust and long-term institutional competitiveness. Future research is recommended to extend this model by incorporating additional variables, such as service quality, religiosity, customer satisfaction, or brand image, and by examining different Islamic banking institutions or broader geographical settings to improve the generalizability of the findings.

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