

**THE INFLUENCE OF SHARIA ACCOUNTING INFORMATION SYSTEMS ON THE FINANCIAL PERFORMANCE OF ISLAMIC FINANCIAL INSTITUTIONS: THE MEDIATING ROLE OF CUSTOMER TRUST AND COMPLIANCE**

**Chara Pratami Tidespania Tubarad<sup>1a</sup>, Yuztitya Asmaranti<sup>2b</sup>, Ninuk Dewi Kesumaningrum<sup>3c</sup>**

<sup>123</sup>Accounting Department, Faculty of Economic and Business, Lampung University, Lampung, Indonesia

[chara.pratami@feb.unila.ac.id](mailto:chara.pratami@feb.unila.ac.id)<sup>a</sup>, [yuztitya.asmaranti@feb.unila.ac.id](mailto:yuztitya.asmaranti@feb.unila.ac.id)<sup>b</sup>, [ninuk.dewi@feb.unila.ac.id](mailto:ninuk.dewi@feb.unila.ac.id)<sup>c</sup>

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**ABSTRACT**

This study examines the influence of Sharia Accounting Information System (SAIS) quality on the financial performance of Islamic financial institutions, considering customer trust and Sharia compliance as mediating variables. Using a quantitative explanatory design, data were collected from respondents representing managers, accounting staff, internal auditors, and active customers of Islamic financial institutions across Indonesia. The data were analyzed using SEM-PLS. The results demonstrate that SAIS quality positively and significantly affects financial performance, both directly and indirectly, through the mediating roles of customer trust and Sharia compliance. High-quality SAIS enhances information accuracy, timeliness, reliability, and integrity, thereby improving transparency, operational efficiency, and compliance with Islamic principles. Furthermore, customer trust strengthens institutional credibility, while adherence to Sharia principles reinforces ethical governance and social legitimacy, ultimately driving financial sustainability. This study contributes to the literature by integrating technological and spiritual dimensions into the Islamic financial performance model. It also extends the DeLone and McLean Information System Success framework by embedding faith-based constructs. The findings also provide practical insights for managers and regulators to improve digital governance and reinforce Sharia-compliant information systems in achieving competitive advantage and sustainable performance within the Islamic finance industry.

**Keywords:** Customer Trust, Financial Performance, SEM-PLS, Sharia Accounting Information System, Sharia Compliance

**ABSTRAK**

*Penelitian ini mengkaji pengaruh kualitas Sistem Informasi Akuntansi Syariah (SAIS) terhadap kinerja keuangan lembaga keuangan syariah, dengan mempertimbangkan kepercayaan pelanggan dan kepatuhan syariah sebagai variabel mediasi. Menggunakan desain kuantitatif eksplanatori, data dikumpulkan dari responden yang mewakili manajer, staf akuntansi, auditor internal, dan pelanggan aktif lembaga keuangan syariah di seluruh Indonesia. Data dianalisis menggunakan SEM-PLS. Hasil penelitian menunjukkan bahwa kualitas SAIS secara positif dan signifikan mempengaruhi kinerja keuangan, baik secara langsung maupun tidak langsung, melalui peran mediasi kepercayaan pelanggan dan kepatuhan syariah. Kualitas SAIS yang tinggi meningkatkan akurasi, ketepatan waktu, keandalan, dan integritas informasi, sehingga meningkatkan transparansi, efisiensi operasional, dan kepatuhan terhadap prinsip-prinsip Islam. Selain itu, kepercayaan pelanggan memperkuat kredibilitas institusi, sementara kepatuhan terhadap prinsip syariah memperkuat tata kelola etis dan legitimasi sosial, yang pada akhirnya mendorong keberlanjutan keuangan. Studi ini berkontribusi pada literatur dengan mengintegrasikan dimensi teknologi dan spiritual ke dalam model kinerja keuangan Islam. Studi ini juga memperluas kerangka kerja Keberhasilan Sistem Informasi DeLone dan McLean dengan memasukkan konstruksi berbasis keyakinan. Temuan ini juga memberikan wawasan praktis bagi para manajer dan regulator untuk meningkatkan tata kelola digital dan memperkuat sistem informasi yang sesuai dengan syariah dalam mencapai keunggulan kompetitif dan kinerja berkelanjutan di industri keuangan Islam.*

**Kata Kunci:** Kepercayaan Pelanggan, Kinerja Keuangan, SEM-PLS, Sistem Informasi Akuntansi Syariah, Kepatuhan Syariah

**Corresponding author:**

Chara Pratami Tidespania Tubarad  
Jl. Prof. Dr. Ir. Sumantri Brojonegoro, Gedong  
Meneng, Kec. Rajabasa, Kota Bandar Lampung,  
Lampung 35141

Email: [chara.pratami@feb.unila.ac.id](mailto:chara.pratami@feb.unila.ac.id)

## A. INTRODUCTION

Accounting Information Systems (AIS) serve as the backbone of financial institutions' business processes. In conventional institutions, the AIS focuses on financial data accuracy and reporting efficiency. However, in Islamic financial institutions, this system must also ensure that every transaction complies with Sharia principles, which prohibit *riba* (usury), *gharar*, and *maisir* (gambling). An AIS not designed in accordance with Islamic principles can lead to transaction recording errors and violations of the Sharia Supervisory Board (SSB) fatwas. Therefore, the quality of the AIS must be assessed not only from technical aspects such as speed, reliability, and accuracy but also from ethical and spiritual perspectives, such as integrity, transparency, and trustworthiness.

Low-quality AIS can have various negative implications. First, inaccurate information can reduce the effectiveness of decision-making by management and the Sharia Supervisory Board. Second, system weaknesses can raise customer doubts about the legitimacy of the Sharia institution's transactions and financial reports. Third, inconsistencies between the system and Sharia principles have the potential to damage the institution's reputation and reduce the level of trust the Muslim community has in Islamic financial institutions Haniffa and Hudaib (2007). In the long term, this can lead to declining financial performance and loss of market share.

Several empirical cases demonstrate weak information control systems within Islamic financial institutions. For example, an OJK's report in 2020 found that some Islamic financial institutions have not fully implemented Sharia-compliant accounting information systems, particularly in the areas of internal audits and Sharia compliance reporting. In practice, some institutions still use conventional systems with minimal modifications, which are unable to fully capture the complexities of Sharia-compliant transactions such as *mudharabah*, *musyarakah*, and *murabahah*. This makes it difficult to ensure the validity of transactions in accordance with Islamic principles and has the potential to undermine public trust.

Trust is a key asset of Islamic financial institutions. Unlike conventional institutions, the relationship between customers and Islamic institutions is based on partnership principles, not a creditor-debtor relationship. Therefore, customers evaluate institutions not only on profitability but also on integrity and adherence to Islamic values Mukhlisin and Fadzly (2020). When trust declines, customer loyalty, financing levels, and the institution's financial performance will also decline. Previous research has shown that trust is a key variable linking information system quality to institutional performance (Anggraeni & Winarningsih, 2021; Morgan & Hunt, 1994).

In addition to trust, another important factor determining the success of Islamic financial institutions is Sharia compliance. This concept refers to the extent to which an institution conducts all its operational activities in accordance with Islamic law, including product design, transactions, reporting, and audits (Haniffa & Hudaib, 2010). Sharia compliance is not only a normative obligation but also a source of reputation that enhances the institution's credibility in the eyes of the public. When an institution is deemed compliant with Sharia principles, public trust increases, ultimately impacting financial performance (Triyanto, 2022).

DeLone and McLean (2003) proposed a model of information system success that asserts that system quality, information quality, and service quality influence user satisfaction and organizational performance. However, this model is general and fails to consider the Islamic values inherent in Sharia Information Accounting Systems (SAIS). Thus, there is a need to expand the model by adding the dimensions of trust and Sharia compliance as important variables unique to the Islamic financial system.

Previous research, such as that of Amin (2021), shows that the implementation of SAIS influences the level of compliance of Islamic financial institutions in Malaysia. However, its impact on financial performance has not been widely discussed empirically. In Indonesia, Albaity and Rahman (2021); Nugraha, Arief, Abdinagoro, and Heriyati (2022) examined the effect of trust on customer loyalty in Islamic banks, but did not link it to the role of SAIS quality. Therefore, this study seeks to fill this gap by developing a comprehensive model that examines the influence of SAIS quality on financial performance through trust and Sharia compliance.

Furthermore, while previous research has generally focused solely on Islamic banking, this study encompasses a broader range of Islamic financial institutions (including Islamic microfinance institutions and Islamic cooperatives), allowing the results to provide a more representative picture of the national Islamic financial sector. This approach also enhances the generalizability of the results and opens up opportunities to identify patterns of interrelationships between variables across different types of institutions.

## B. LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

This research utilizes two main theories: the Resource-Based View (RBV) and Agency Theory. The RBV (Barney, 1991) states that an organization's competitive advantage depends on its ability to manage valuable, rare,

and difficult-to-imitate internal resources. In this context, the Islamic Financial System (IFS) is an intellectual asset with strategic value because it combines technology, expertise, and spiritual values to generate a sustainable competitive advantage for Islamic financial institutions.

Meanwhile, Agency Theory by Jensen and Meckling (1976) explains the relationship between owners (principals) and managers (agents), which often faces conflicts of interest. In Islamic financial institutions, a reliable information system serves as a monitoring mechanism to minimize these conflicts through transparent reporting. A sound SAIS ensures that all institutional activities can be audited and monitored transparently by both fund owners and the Sharia Supervisory Board, thereby reducing information asymmetry and the risk of moral hazard.

These two theories complement each other. RBV explains why a quality SAIS is a source of strategic advantage, while Agency Theory explains how SAIS can strengthen trust and compliance in inter-party relationships. The combination of the two provides a strong theoretical basis that a quality information system not only improves efficiency but also the integrity of Islamic financial institutions.

### Information Systems Success Model

The information systems success model developed by DeLone and McLean (2003) serves as the basis for measuring the effectiveness of information systems in organizations. This model identifies six main dimensions: system quality, information quality, service quality, user satisfaction, use, and organizational impact. In Islamic financial institutions, information system quality is measured not only by technical aspects such as speed and security, but also by the extent to which the system supports the implementation of Sharia values. A quality SAIS will produce accurate information in accordance with Islamic principles, increase user satisfaction (managers, auditors, and the Sharia Supervisory Board), and positively impact the institution's performance (Novianty, Mulyani, Winarningsih, & Farida, 2018). This model is relevant because it explains the causal relationship between system quality and organizational outcomes, which aligns with the objective of this study to assess the influence of SAIS quality on financial performance through the mediation of trust and Sharia compliance.

### Islamic Accounting Information System Quality

SAIS quality measures the extent to which an information system meets the needs of its users by producing relevant, accurate, timely, and Sharia-compliant information (Ahmed, 2020). According to Anggraeni and Winarningsih (2021); Gelinas, Dull, and Wheeler (2018), information system quality can be measured by its reliability, security, usability, and timeliness. SAIS quality also encompasses the integration of modern accounting principles with Islamic values, such as honesty (*sidq*), justice (*adl*), and responsibility (*amanah*) (Basheer, Hameed, Zarooni, Raoof, & Sattar, 2022). A Sharia-compliant information system must ensure that all transactions are recorded without any elements of *riba*, *gharar*, or *maisir* (gambling) (Ahmed, 2020). Several studies have shown a positive relationship between information system quality and organizational performance. For example, research by DeLone and McLean (2003) demonstrated that improving system quality significantly improves organizational performance through user satisfaction and decision-making effectiveness. In Islamic financial institutions, Khalid and Sarea (2021) found that a good SAIS supports sharia audits, strengthens internal controls, and reduces the risk of recording errors.

### Customer Trust

Trust is defined as the belief that another party will act honestly, ethically, and according to expectations Morgan and Hunt (1994). In Islamic financial institutions, trust encompasses two dimensions: (1) institutional trust in the institution's integrity and reputation, and (2) personal trust in the institution's employees or management (Albaity & Rahman, 2021). Customer trust is a crucial aspect in maintaining long-term relationships between institutions and customers. Research by Mukhlisin and Fadzly (2020) shows that trust is a key factor influencing customer loyalty and decisions in choosing an Islamic financial institution. In SAIS, a transparent and accurate system contributes significantly to building this trust. A high-quality SAIS reduces information uncertainty and enhances the perception of transaction security. When customers believe that an institution operates in a Sharia-compliant manner, they tend to be more loyal and increase transaction volume, ultimately having a positive impact on the institution's financial performance (Albaity & Rahman, 2021).

## Sharia Compliance

Sharia compliance is the extent to which a financial institution conducts its operations in accordance with Islamic legal principles derived from the Quran and Hadith. According to Triyanto (2022), Sharia compliance encompasses adherence to product structure, transaction procedures, financial reporting, and the implementation of Sharia audits. In Sharia financial institutions, the Sharia Supervisory Board (SSB) plays a central role in ensuring this compliance. However, the effectiveness of SPS supervision is highly dependent on the availability of information systems that support Sharia audits. Therefore, the Islamic Financial Accountability System (IFAS) is a crucial instrument in achieving Sharia compliance by providing complete, real-time, and verifiable transaction reports Mansur, Afrizal, and Rahayu (2021); Triyanto (2022). Sharia compliance also has direct implications for the institution's reputation. Studies from Mansur et al. (2021); R. Muhammad, Annuar, Taufik, and Nugraheni (2021) found that high levels of Sharia compliance increase public trust and positively impact financial performance. Thus, Sharia compliance is not only religious but also strategic.

## Financial Performance

Financial performance is defined as a financial institution's ability to generate profits and manage assets efficiently. Financial performance indicators generally include Return on Assets (ROA), Return on Equity (ROE), and operational efficiency. In Islamic financial institutions, performance measurement focuses not only on profitability but also on adherence to Islamic ethical and social values (Bashir, Edris, & Muslichah, 2023; Tazilah, Majid, Aweea, & Keang, 2021). Empirical research shows that implementing a quality information system can improve financial performance. An effective system reduces operational costs, increases productivity, and accelerates decision-making (Gelinis et al., 2018). In Islamic institutions, a high-quality ISIS also strengthens internal efficiency and external accountability, ultimately improving the institution's performance sustainably (Kashi, Laallam, Nomran, Abumughli, & Al-Binali, 2024).

Conceptually, the quality of SAIS influences customer trust and Sharia compliance because a good information system creates transparency, accuracy, and consistency in financial reporting (Mansur et al., 2021; Umiyati, Maisyarah, & Kamal, 2020). When customers trust that an institution operates in accordance with Islamic principles, they tend to increase their participation, loyalty, and investment. At the same time, a Sharia-compliant system supports internal audits and reporting to the Sharia Supervisory Board, thereby strengthening institutional compliance (H. Usman et al., 2021). The financial performance of a Sharia institution results from the interaction of various factors, including trust, compliance, and the quality of the information system. From an Islamic perspective, performance is measured not only by financial returns but also by the blessings (*barakah*) resulting from halal and fair transactions Farook, Kabir Hassan, and Lanis (2011). Thus, the success of a Sharia institution can be viewed as a synergy between a quality system, social trust, and spiritual devotion.

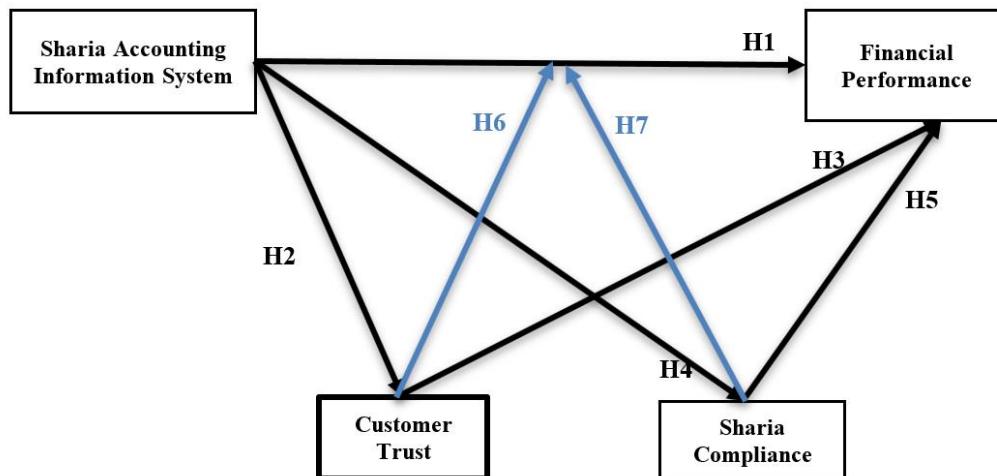
This study considers the quality of the Sharia Accounting Information System (SAIS) as a key factor determining the effectiveness of Islamic financial institution management. A reliable, accurate, transparent, and SAIS that complies with Sharia principles is able to provide relevant and timely information for management, thereby improving operational efficiency and financial performance. At the same time, high-quality SIA forms positive customer perceptions of the institution's professionalism, integrity, and SIA compliance, which ultimately increases customer trust. This trust drives loyalty, increased product usage, and growth in funds and financing, thus contributing directly to financial performance.

Furthermore, a high-quality SAIS also plays a strategic role in ensuring SIA compliance through adequate control, tracking, and reporting mechanisms to the SAIS Supervisory Board. SAIS compliance is not only normative but also economically valuable because it strengthens the reputation and trust of stakeholders, which in turn positively impacts financial performance. Thus, customer trust and SAIS compliance are positioned as important mediating mechanisms that explain how SIA quality directly and indirectly affects the financial performance of Islamic financial institutions. So, the hypotheses in this study are:

- H1: The quality of the Sharia Accounting Information System (SAIS) has a positive effect on the financial performance of Islamic financial institutions.
- H2: The quality of the Sharia Accounting Information System (SAIS) has a positive effect on customer trust.
- H3: Customer trust has a positive effect on the financial performance of Islamic financial institutions.
- H4: The quality of the Sharia Accounting Information System (SAIS) has a positive effect on Shariah compliance.
- H5: Shariah compliance has a positive effect on the financial performance of Islamic financial institutions.

H6: Customer trust mediates the relationship between the quality of the Sharia Accounting Information System (SAIS) and the financial performance of Islamic financial institutions.

H7: Sharia compliance mediates the relationship between the quality of the Sharia Accounting Information System (SAIS) and the financial performance of Islamic financial institutions.



**Figure 1.** Research Framework

### C. RESEARCH METHODOLOGY

This study employed a quantitative approach using the Structural Equation Modeling–Partial Least Squares (SEM–PLS) method because it is capable of simultaneously testing causal relationships between latent variables, both directly and indirectly. This approach is suitable for identifying models involving mediating variables such as customer trust and Sharia compliance, and is effective in analyzing data with medium sample sizes. SEM–PLS also does not require strict normality assumptions, making it suitable for ordinal survey data using a Likert scale.

The study population included all Islamic financial institutions (Cheng, Fu, Han, & Zarifis) in Indonesia, including Islamic banks, Sharia Microfinance Banks, Islamic Business Units, and Islamic business units under the supervision of the Financial Services Authority (OJK). The study sample consisted of 173 respondents, selected using a purposive sampling technique with specific criteria: respondents who have an understanding of information systems and the application of Sharia principles in their institutions. Respondents consisted of managers, accounting staff, internal auditors, and active customers who interact directly with the sharia accounting information system.

The research variables included four main constructs: (1) Sharia Accounting Information System (SAIS) Quality, measured through accuracy, timeliness, reliability, data integrity, and sharia compliance; (2) Customer Trust, measured by indicators of credibility, honesty, data security, and confidence in the system; (3) Sharia Compliance, encompassing transaction compliance, sharia audits, DPS fatwas, and transparency; and (4) Financial Performance, measured by profitability, cost efficiency, asset growth, and institutional sustainability. All indicators were measured using a five-point Likert scale (1–5). Data analysis was conducted using SmartPLS 4 software through three main stages: (1) outer model testing to assess convergent validity, reliability, and AVE values; (2) testing the inner model by looking at the  $R^2$  value, path coefficient, VIF, and significance test using bootstrapping with 1,000 resampling times; and (3) testing the mediation analysis to identify indirect influences between latent variables.

### D. RESULT AND DISCUSSION

Questionnaires were distributed to respondents from various Islamic financial institutions in Indonesia, including Islamic commercial banks, Islamic business units, Islamic rural banks (BPRS), and Islamic cooperatives, with a response rate of 86.5%. Respondent characteristics indicated that 58% were permanent employees of Islamic financial institutions, 27% were managers or structural officials, and 15% were active customers who understood the mechanisms of Islamic financial transactions and reporting. Prior to SEM–PLS analysis, the data were tested for normality, outliers, and response reliability. Descriptive statistics showed that the average item score ranged from 3.9 to 4.4, indicating that respondents' perceptions of all constructs were relatively high. This indicates that the quality of the Islamic accounting information system, customer trust, Sharia compliance, and financial performance were positively assessed by respondents.

## Measurement Model Analysis Results (Outer Model)

The outer model test aimed to assess the validity and reliability of the indicators forming the latent construct. Three main criteria were used: convergent validity, discriminant validity, and construct reliability. Convergent validity is assessed based on the loading factor and Average Variance Extracted (AVE) values. The analysis results show that all indicators have loading factor values above 0.70, indicating that they adequately reflect the construct. The AVE value for each variable is also above 0.50, indicating that the construct can explain more than 50% of the indicator's variance.

**Table 1.** Convergent Validity

Construct	Indicator	Loading Factor	AVE	Description
SAIS Quality	5 indicators	0.732-0.844	0.646	Valid
Customer Trust	4 indicators	0.702-0.817	0.571	Valid
Sharia Compliance	4 indicators	0.741-0.869	0.623	Valid
Financial Performance	4 indicators	0.801-0.924	0.773	Valid

These results confirm that all items in the questionnaire can be used to measure the intended variables accurately.

**Table 2.** Reliability Test

Construct	Cronbach's Alpha	Composite Reliability	Description
SAIS Quality	0.863	0.899	Reliable
Customer Trust	0.812	0.872	Reliable
Sharia Compliance	0.848	0.891	Reliable
Financial Performance	0.927	0.949	Reliable

Reliability testing was conducted using Cronbach's Alpha and Composite Reliability (CR) values. The results showed that all constructs had alpha and CR values above 0.80, indicating excellent internal consistency between items. Overall, the outer model results indicate that the measurement model meets the validity and reliability requirements, allowing the analysis to proceed to the structural model stage.

## Structural Model Analysis Results (Inner Model)

The inner model test aims to assess the relationships between latent variables, including the model's explanatory power ( $R^2$ ), causal relationships (path coefficient), and significance (t-statistic). The  $R^2$  value indicates how much of the variance in the endogenous variables can be explained by the exogenous variables.

**Table 3.**  $R^2$  Value

Endogenous	Variables $R^2$	Interpretation
Customer Trust	0.293	Can be explained 29.3% by SAIS Quality
Sharia Compliance	0.182	Can be explained 18.2% by SAIS Quality
Financial Performance	0.518	Can be explained 51.8% by SAIS, TRUST, and SYARIAH

The  $R^2$  value of 0.518 for the financial performance of Islamic financial institutions is in the medium-strong category, indicating that more than half of the variation in their financial performance can be explained by the proposed model.

## Path Coefficient and Significance Test

The test was conducted using the bootstrapping technique, the results of the path coefficients are presented below:

**Table 4.** Regression Result

Endogenous	Path	Coefficient ( $\beta$ )	t-statistic	p-value	Interpretation
H1:	SAIS $\rightarrow$ FIN	0.190	3.12	0.002	Significant
H2:	SAIS $\rightarrow$ TRUST	0.541	9.87	0.000	Significant
H3:	TRUST $\rightarrow$ FIN	0.332	4.83	0.000	Significant
H4:	SAIS $\rightarrow$ SYARIAH	0.427	8.52	0.000	Significant
H5:	SYARIAH $\rightarrow$ FIN	0.413	6.14	0.000	Significant

H6:	SAIS → TRUST → FIN	0.180 (indirect)	3.96	0.000	Mediation
H7:	SAIS → SYARIAH → FIN	0.176 (indirect)	3.51	0.001	Mediation

All hypotheses H1–H7 are accepted, with a positive and significant relationship at the 95% confidence level ( $p < 0.05$ ). This indicates that the quality of the sharia accounting information system plays a significant role in improving financial performance, both directly and through customer trust and sharia compliance.

## Discussion

### The Effect of SAIS Quality on Financial Performance

The test results indicate that the quality of the Sharia Accounting Information System (SAIS) has a positive and significant effect on the financial performance of Islamic financial institutions ( $\beta = 0.190$ ;  $p < 0.05$ ). This finding confirms that information systems with high levels of accuracy, reliability, and timeliness can improve an institution's operational effectiveness. Good information quality helps management make strategic decisions more quickly and accurately, thereby increasing the institution's efficiency and profitability.

Theoretically, these results align with the information systems success model (Petter et al., 2013) and the Resource-Based View theory (Barney, 1991), which states that a reliable information system is a strategic resource that can create competitive advantage. In Islamic financial institutions, the quality of SAIS not only serves a technical function but also plays a role in strengthening the transparency of financial reporting to the Sharia Supervisory Board (SSB), ultimately enhancing the institution's reputation and stakeholder trust.

### The Effect of SAIS Quality on Customer Trust

The analysis results show that SAIS quality has a significant positive effect on customer trust ( $\beta = 0.541$ ;  $p < 0.01$ ). This means that the better the information system used by an Islamic financial institution in terms of data security, information clarity, and Sharia compliance the higher the level of customer trust in the institution. Customers feel secure because the system guarantees the confidentiality and transparency of their transaction data. This finding supports the Commitment–Trust Theory Morgan and Hunt (1994), which asserts that trust grows from the reliability and integrity of information. In Islamic financial institutions, information systems are not merely operational tools but also a means of demonstrating the institution's moral commitment to Islamic values. When institutions demonstrate honesty and consistency in Islamic financial reporting through transparent information systems, customers will have greater trust and loyalty.

### The Effect of Customer Trust on Financial Performance

Tests of the third hypothesis indicate that customer trust has a significant positive effect on the financial performance of Islamic financial institutions ( $\beta = 0.332$ ;  $p < 0.01$ ). This result indicates that the higher the level of customer trust, the better the institution's financial performance. Trusting customers tend to be more active in saving, making transactions, and recommending the institution to others. This has a direct impact on increasing third-party funds and cost efficiency. Theoretically, these results support research by Mukhlisin and Fadzly (2020), which states that trust is a key factor in building loyalty and business sustainability in Islamic financial institutions. Trust also reflects trust-based social relationships that form the foundation of interactions in Islamic economics. Thus, customer trust acts as social capital that strengthens the stability and growth of institutions.

### The Effect of SAIS Quality on Sharia Compliance

The test results show that SAIS quality has a significant positive effect on Sharia compliance ( $\beta = 0.427$ ;  $p < 0.01$ ). This indicates that a well-designed information system in accordance with Islamic principles can support Islamic financial institutions in maintaining consistent implementation of Sharia values. An integrated system facilitates internal audit processes, reporting to the Sharia Supervisory Board, and the rapid and accurate identification of potential Sharia violations. These results align with the views of Mansur et al. (2021); Triyanto (2022), who emphasize the importance of integrating technology and Sharia values to ensure that all institutional activities comply with Islamic law. In this context, SAIS serves as an automated oversight instrument that not only improves work efficiency but also strengthens the institution's ethical and spiritual commitment to the principles of justice and transparency.

## The Effect of Sharia Compliance on Financial Performance

The test results show that Sharia compliance has a positive effect on financial performance ( $\beta = 0.413$ ;  $p < 0.01$ ). This means that institutions that consistently operate according to Islamic principles will have a better reputation and higher public trust. Institutions that comply with fatwas and DPS regulations tend to be more trusted by investors and customers, thereby increasing financing participation and strengthening their financial position. This finding supports research from A. U. Muhammad and Yusoff (2023); Umiyati et al. (2020) which shows that Sharia compliance impacts not only ethical aspects but also the economic outcomes of institutions. Sharia compliance enhances an institution's social legitimacy, which is a crucial factor in attracting public funds and building a positive image in the Islamic financial market. Therefore, the higher the level of Sharia compliance, the stronger the financial performance achieved.

## The Mediating Role of Trust and Sharia Compliance

The analysis shows that customer trust and Sharia compliance act as significant mediators in the relationship between SAIS quality and financial performance. The indirect path through trust has an effect value of 0.180 ( $p < 0.001$ ), while the path through Sharia compliance has a value of 0.176 ( $p < 0.01$ ). These two mediation paths demonstrate that information system quality contributes to institutional performance not only by increasing efficiency but also by building social trust and maintaining Sharia integrity. The interpretation of these results related to the studies of Maksum, Mufliah, Rohman, Injaz, and Sanrego (2025); Menne et al. (2022); Usman, Projo, Chairy, and Haque (2022) suggests that the success of Islamic financial institutions is holistic: superior technology must be accompanied by spiritual and moral values.

A good SAIS strengthens the institution's positive image, fosters customer trust, and ensures compliance with Islamic law. The relationship of these three aspects creates a good reputation, high customer loyalty, and sustainable financial performance (Wijayanti & Setiawan, 2022; Wisandani, Sukmawati, Mubarok, Friantoro, & Febrianti, 2025). Theoretically, these results extend the Information Systems Success Model framework by adding value-based variables (trust and compliance) unique to Islamic financial institutions. Thus, the quality of SAIS is assessed not only from a technical perspective but also from its ability to strengthen social and spiritual relationships that support the institution's sustainability.

## E. CONCLUSION AND SUGGESTION

This study demonstrates that the quality of the Sharia Accounting Information System (SAIS) positively and significantly impacts the financial performance of Islamic financial institutions, both directly and indirectly, through customer trust and Sharia compliance as mediating variables. These results demonstrate that information technology based on Islamic values is not merely an administrative instrument but also a strategic resource for creating sustainable competitive advantage.

Furthermore, this study demonstrates that customer trust and Sharia compliance play a crucial role in strengthening the relationship between information system quality and financial performance. Customer trust reflects the institution's social legitimacy, while Sharia compliance strengthens moral accountability and financial reputation. This relationship between technological, social, and spiritual aspects demonstrates that the success of Islamic financial institutions depends not only on system efficiency but also on the application of Islamic ethical values in every business process.

## Limitations and Recommendations

This research is still limited to a survey approach on perceptions and the scope of Islamic financial institutions in Indonesia, so generalizing the results to the international arena requires caution. Future research is recommended to combine objective data (financial reports and Islamic audits) with a qualitative approach, and to add variables such as Islamic financial literacy, digital innovation, or organizational culture to enrich the model and deepen understanding of the determinants of Islamic financial institution performance.

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