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Customer Satisfaction and Islamic Financial Literacy as Determinants of Murabahah Financing Repayment Behavior: Evidence from an Indonesian Islamic Rural Bank

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Abstract*. Repayment behavior is a crucial factor in maintaining the sustainability of Islamic financing, particularly under Murabahah contracts, where payment discipline directly affects the financial performance of Islamic rural banks. Despite the increasing adoption of Murabahah financing, repayment performance is often challenged by variations in customer satisfaction and Islamic financial literacy. This study aims to examine the influence of customer satisfaction and Islamic financial literacy on customers' repayment behavior in Murabahah financing at BPRS Gala Mitra Abadi. The study contributes to the Islamic banking literature by integrating service-related and financial literacy perspectives into a single empirical model to explain repayment behavior. A quantitative explanatory approach was employed using survey data collected from 70 active Murabahah financing customers selected through purposive sampling. Data were analyzed using Structural Equation Modeling based on Partial Least Squares (SEM-PLS) with SmartPLS software. The findings indicate that customer satisfaction has a positive and statistically significant effect on repayment behavior ($\beta = 0.228$; $p = 0.023$). Islamic financial literacy also demonstrates a positive and stronger influence on repayment behavior ($\beta = 0.513$; $p < 0.001$). Furthermore, both variables jointly explain 52.7% of the variance in customers' repayment behavior ($R^2 = 0.527$), suggesting that they represent important determinants of repayment discipline in Murabahah financing. These findings imply that improving service quality and strengthening Islamic financial literacy programs may enhance customers' repayment commitment while reducing financing risk in Islamic rural banks.*

Keywords*: Customer Satisfaction; Islamic Financial Literacy; Islamic Rural Bank; Murabahah Financing; Repayment Behavior.*

1. INTRODUCTION

Islamic banking has experienced steady growth over the last decade and has become an integral component of Indonesia's financial system. Supported by regulatory initiatives and increasing public awareness of ethical financial practices, Islamic financial institutions continue expanding their role in promoting inclusive economic development. According to the Financial Services Authority, total Islamic financial assets, excluding Islamic stocks, reached IDR 2,582.25 trillion, while Islamic banking assets accounted for approximately IDR 869 trillion with annual growth exceeding 11% (Otoritas Jasa Keuangan [OJK], 2023). Nevertheless, Islamic banking still represents a relatively small proportion of the national banking industry, indicating substantial opportunities for further expansion through service quality improvement and customer-oriented financial innovation.

Among Islamic banking institutions, Islamic Rural Banks (*Bank Pembiayaan Rakyat Syariah* or BPRS) play an important role in serving micro and small enterprises, particularly customers with limited access to commercial banking services. Murabahah financing remains the dominant financing contract within this sector because of its operational simplicity and

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predictable repayment structure. Previous industry reports indicate that Murabahah contributes the largest proportion of Islamic financing portfolios, especially within BPRS institutions, making repayment performance a critical factor for maintaining institutional sustainability and financing quality (Wicaksana Dwi Prasetiyo & Nursantri Yanti, 2024).

Despite its widespread implementation, Murabahah financing continues to face several operational challenges. Customers frequently report inadequate understanding of Murabahah principles, limited transparency regarding financing margins, and misconceptions that Murabahah financing is equivalent to conventional lending (Rahmawati, 2024). These issues are compounded by the relatively low level of Islamic financial literacy among Indonesian society. Recent evidence indicates that Islamic financial literacy remains substantially below the overall financial literacy level, limiting customers' understanding of their contractual rights and repayment obligations (Otoritas Jasa Keuangan [OJK], 2023). Such conditions may weaken repayment discipline and eventually increase the risk of non-performing financing within Islamic banking institutions.

Beyond financial knowledge, customer satisfaction also represents an important determinant of repayment behavior. Customers who perceive financing services as transparent, reliable, and responsive are more likely to develop trust toward financial institutions and maintain long-term relationships. Previous studies have consistently demonstrated that service quality contributes positively to customer satisfaction, customer loyalty, and financing commitment within Islamic banking (De Bruin et al., 2020; Lailaturrahmi & Abror, 2025). Likewise, Islamic financial literacy enables customers to make informed financial decisions, manage financing obligations effectively, and reduce repayment uncertainty (Gunawan et al., 2021; Lusardi & Mitchell, 2014; Sugiarti & Fauziah, 2018). Consequently, both customer satisfaction and financial literacy are expected to strengthen repayment behavior under Murabahah financing.

Several previous studies have examined customer satisfaction and Islamic financial literacy independently in explaining customer behavior within Islamic banking. However, empirical evidence simultaneously investigating both factors as determinants of Murabahah repayment behavior remains relatively limited, particularly within the context of Islamic Rural Banks. Existing studies also primarily focus on customer loyalty, financing decisions, or product adoption rather than repayment discipline. This gap indicates the need for an integrated empirical framework capable of explaining how service-related and financial literacy factors jointly influence repayment behavior among Murabahah customers.

This study addresses the identified research gap by examining the effects of customer satisfaction and Islamic financial literacy on repayment behavior among Murabahah financing customers at BPRS Gala Mitra Abadi. Drawing upon the Theory of Planned Behavior and the Expectancy Disconfirmation Theory (Ajzen, 1991; Oliver, 1980), this research develops an integrated framework that explains repayment behavior from both behavioral and service perspectives. The findings are expected to enrich the literature on Islamic banking behavior while providing practical recommendations for Islamic Rural Banks to improve service quality, strengthen financial literacy programs, and mitigate financing risk through enhanced customer repayment discipline.

2. LITERATURE REVIEW

Theory of Planned Behavior

The Theory of Planned Behavior (TPB), proposed by Ajzen, explains that an individual's behavior is primarily determined by behavioral intention, which is influenced by three key components: attitude toward the behavior, subjective norms, and perceived behavioral control (Ajzen, 1991). Within the context of Islamic financing, repayment behavior is not merely determined by customers' financial capacity but is also shaped by their beliefs, social expectations, and perceived ability to fulfill financing obligations. Customers who possess favorable attitudes toward Murabahah financing, receive positive encouragement from their social environment, and believe they are capable of meeting repayment commitments are more likely to demonstrate disciplined repayment behavior. Therefore, TPB provides a relevant theoretical foundation for explaining customers' financing repayment decisions in Islamic banking.

Expectancy Disconfirmation Theory

Expectancy Disconfirmation Theory (EDT) explains that customer satisfaction emerges from the comparison between initial expectations and the actual performance of a product or service (Oliver, 1980). Satisfaction is achieved when perceived performance meets or exceeds customer expectations, whereas dissatisfaction occurs when service performance falls below expected standards. In Islamic banking, customers evaluate financing services based not only on operational efficiency but also on transparency, fairness, and compliance with Sharia principles. Higher satisfaction is expected to strengthen customer trust, encourage long-term relationships, and improve customers' willingness to fulfill their financing obligations consistently.

Customer Satisfaction

Customer satisfaction refers to customers' overall evaluation of the quality of products and services received after comparing actual experiences with prior expectations (De Bruin et al., 2020). In Islamic banking, customer satisfaction is influenced by several aspects, including service quality, responsiveness, communication, transparency of financing contracts, and compliance with Islamic principles. Previous empirical studies have consistently reported that satisfied customers tend to exhibit stronger loyalty, higher trust, and greater commitment toward financial institutions. Consequently, customer satisfaction is expected to encourage more responsible repayment behavior among Murabahah financing customers (De Bruin et al., 2020; Lailaturrahmi & Abror, 2025).

Islamic Financial Literacy

Islamic financial literacy reflects customers' knowledge and understanding of Islamic financial concepts, products, contracts, and financial management principles that comply with Sharia law (Lusardi & Mitchell, 2014; Gunawan et al., 2021). Adequate financial literacy enables customers to understand both the rights and responsibilities associated with Murabahah financing, evaluate financial decisions more carefully, and manage repayment obligations effectively (Hambali & Rizqi, 2025). Previous studies have demonstrated that higher levels of Islamic financial literacy contribute positively to responsible financial behavior, financing compliance, and sound financial decision-making within Islamic financial institutions (Lailaturrahmi & Abror, 2025; Adiyanto, 2021; Pina Wahana et al., 2025).

Repayment Behavior in Murabahah Financing

Repayment behavior represents customers' consistency and discipline in fulfilling financing obligations according to the agreed repayment schedule. In Murabahah financing, timely repayment is essential because it supports financing sustainability, reduces non-performing financing, and improves institutional financial performance (Frankfurter & McGoun, 2003; Niswatin & Santoso, 2025). Repayment behavior is influenced by both internal factors, such as financial knowledge and personal responsibility, and external factors, including service quality, customer satisfaction, and institutional trust. Therefore, understanding these determinants is essential for improving financing quality and minimizing financing risk in Islamic Rural Banks.

3. METHOD

This study employed a quantitative explanatory research design to examine the influence of customer satisfaction and Islamic financial literacy on repayment behavior in Murabahah financing at BPRS Gala Mitra Abadi. The proposed research model was developed based on the Theory of Planned Behavior (TPB) and the Expectancy Disconfirmation Theory (EDT), which provide the theoretical foundation for explaining customers' repayment behavior (Ajzen, 1991; Oliver, 1980). The overall research procedure adopted in this study is illustrated in Figure 1.

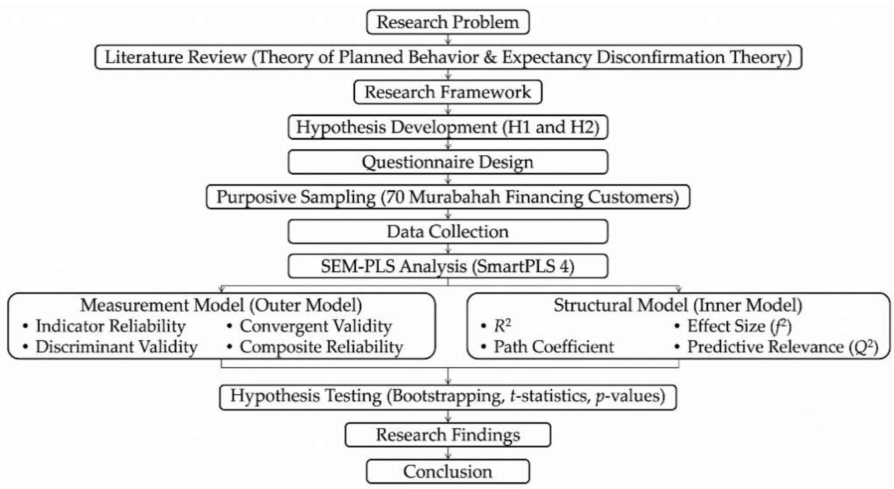

Figure 1. Research workflow of the study.

As presented in Figure 1., the research began by identifying the research problem regarding customers' repayment behavior in Murabahah financing. Subsequently, a literature review was conducted to establish the theoretical foundation using the Theory of Planned Behavior (TPB) and the Expectancy Disconfirmation Theory (EDT). Based on these theories, a research framework was developed, followed by the formulation of two research hypotheses concerning the effects of customer satisfaction and Islamic financial literacy on repayment behavior.

The next stage involved designing the research instrument in the form of a structured questionnaire. The respondents were selected using a purposive sampling technique, resulting in 70 active Murabahah financing customers of BPRS Gala Mitra Abadi who met the predetermined selection criteria. Primary data were then collected using a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree).

The collected data were analyzed using Structural Equation Modeling based on Partial Least Squares (PLS-SEM) with SmartPLS 4 software. The analysis consisted of two major stages. The first stage evaluated the measurement model (outer model) through indicator reliability, convergent validity, discriminant validity, and composite reliability to ensure that each construct met the required validity and reliability criteria. The second stage evaluated the structural model (inner model) by examining the coefficient of determination (R^2), path coefficients, effect size (f^2), and predictive relevance (Q^2) to assess the relationships among the latent constructs (Hair et al., 2022).

Finally, hypothesis testing was performed using the bootstrapping procedure. The proposed hypotheses were accepted when the t-statistic exceeded 1.96 and the p-value was less than 0.05, indicating statistically significant relationships between the variables at the 5% significance level. The findings obtained from these analyses were then interpreted to draw conclusions regarding the determinants of repayment behavior in Murabahah financing.

4. RESULT AND DISCUSSION

Respondent Characteristics

This study involved 70 active Murabahah financing customers of BPRS Gala Mitra Abadi who satisfied the predetermined sampling criteria. Descriptive statistics were employed to present the demographic characteristics of the respondents and to ensure that the collected sample appropriately represented the target population. The respondent profile was analyzed based on gender, age, duration of being a customer, and educational background.

Table 1. Respondent Characteristics by Gender.

Gender	Frequency	Percentage (%)
Male	43	61.4
Female	27	38.6
Total	**70**	**100.0**

Table 1 shows that male respondents accounted for 61.4% of the sample, while female respondents represented 38.6%. This distribution indicates that Murabahah financing customers at BPRS Gala Mitra Abadi are predominantly male. The finding reflects the characteristics of Islamic rural banking customers, where financing activities are largely associated with micro and small business owners, who are commonly responsible for household and business financial decisions.

Table 2. Respondent Characteristics by Age.

Age (Years)	Frequency	Percentage (%)
20–25	1	1.4
25–30	30	42.9
30–45	25	35.7
>45	14	20.0
Total	**70**	**100.0**

As presented in Table 2, respondents were primarily within the productive working-age group. The largest proportion (42.9%) was aged between 25 and 30 years, followed by respondents aged 30–45 years (35.7%). Customers in these age groups generally possess stable income sources and greater financial responsibilities, making them suitable subjects for investigating repayment behavior in Murabahah financing.

Table 3. Respondent Characteristics by Length of Customer Relationship.

Length of Relationship	Frequency	Percentage (%)
1–2 years	11	15.7
2–3 years	29	41.4
3–4 years	20	28.6
≥5 years	10	14.3
Total	**70**	**100.0**

Most respondents had maintained a financing relationship with BPRS Gala Mitra Abadi for two to three years (41.4%), followed by customers with three to four years of experience (28.6%). The relatively long customer relationship suggests that respondents had sufficient experience with Murabahah financing services, allowing them to evaluate service quality and financing practices more comprehensively.

Table 4. Respondent Characteristics by Educational Background.

Education Level	Percentage (%)
Elementary School	17.1
Junior High School	20.0
Senior High School	41.4
Diploma/Bachelor's Degree	21.4
Total	**100.0**

Table 4 indicates that respondents were dominated by individuals with a senior high school education (41.4%), followed by those holding Diploma or Bachelor's degrees (21.4%). This educational profile suggests that most customers possess sufficient educational backgrounds to understand financing agreements and participate effectively in financial literacy programs provided by Islamic financial institutions.

Measurement Model Evaluation

Before evaluating the structural relationships among the latent variables, the measurement model was assessed to examine the validity and reliability of the research constructs. Following the PLS-SEM procedure, the evaluation included convergent validity, construct reliability, and discriminant validity. These assessments ensure that each construct is measured accurately and consistently before testing the proposed hypotheses (Hair et al., 2022).

Table 5. Convergent Validity Assessment.

Construct	Indicator	Loading Factor
	X1_1	0.78
Customer Satisfaction (X1)	X1_2	0.81
	X1_3	0.75
Islamic Financial Literacy (X2)	X2_2	0.74
	X2_4	0.79
	X2_5	0.76
Repayment Behavior (Y)	Y_1	0.82
	Y_2	0.80
	Y_3	0.77

Table 6. Average Variance Extracted (AVE).

Construct	AVE
Customer Satisfaction (X1)	0.560
Islamic Financial Literacy (X2)	0.505
Repayment Behavior (Y)	0.590

Table 5 and 6 demonstrates that all indicator loading factors exceed the recommended threshold of 0.70, indicating satisfactory indicator reliability. Likewise, the Average Variance Extracted (AVE) values for all constructs are greater than 0.50, confirming adequate convergent validity (Hair et al., 2022).

Table 7. Construct Reliability.

Construct	Cronbach's Alpha	Composite Reliability
Customer Satisfaction (X1)	0.790	0.860
Islamic Financial Literacy (X2)	0.808	0.857
Repayment Behavior (Y)	0.820	0.880

As presented in Table 7, the Cronbach's Alpha values range from 0.790 to 0.820, while Composite Reliability values range from 0.857 to 0.880. Since all values are above the recommended threshold of 0.70, the constructs demonstrate satisfactory internal consistency and reliability.

Table 8. Discriminant Validity (HTMT Criterion).

Construct	Customer Satisfaction	Islamic Financial Literacy	Repayment Behavior
Customer Satisfaction	–	0.384	0.542
Islamic Financial Literacy	0.384	–	0.621
Repayment Behavior	0.542	0.621	–

The Heterotrait–Monotrait Ratio (HTMT) values presented in Table 7 are all below the recommended threshold of 0.90, indicating satisfactory discriminant validity. Therefore, each construct is empirically distinct from the others, suggesting that the measurement model successfully differentiates customer satisfaction, Islamic financial literacy, and repayment behavior as separate latent constructs (Hair et al., 2022).

Structural Model Evaluation

After confirming the adequacy of the measurement model, the structural model was evaluated to determine the predictive capability of the proposed model. The assessment focused on the coefficient of determination (R^2), which indicates the proportion of variance in the endogenous construct explained by the exogenous variables.

Table 9. Coefficient of Determination (R^2).

Endogenous Variable	R^2
Repayment Behavior	0.527

The R^2 value of 0.527 indicates that customer satisfaction and Islamic financial literacy jointly explain 52.7% of the variance in repayment behavior among Murabahah financing customers. According to Chin's classification, this value represents a moderate explanatory power, suggesting that the proposed model provides a meaningful explanation of repayment behavior, while the remaining 47.3% may be attributed to other variables not included in this study (Chin, 1998).

Hypothesis Testing

Hypothesis testing was conducted using the bootstrapping procedure in SmartPLS to evaluate the significance of the relationships between the exogenous and endogenous constructs. The proposed hypotheses were accepted when the t-statistic exceeded 1.96 and the p-value was less than 0.05, indicating statistical significance at the 5% significance level.

Table 10. Hypothesis Testing Results.

Hypothesis	Relationship	Path Coefficient (β)	t-statistic	p-value	Decision
H1	Customer Satisfaction → Repayment Behavior	0.228	2.269	0.023	Accepted
H2	Islamic Financial Literacy → Repayment Behavior	0.513	6.107	0.000	Accepted

As presented in Table 10, both proposed hypotheses are supported. Customer satisfaction has a positive and statistically significant effect on repayment behavior ($\beta = 0.228$; $t = 2.269$; $p = 0.023$), indicating that customers who perceive higher service quality and clearer financing procedures are more likely to fulfill their repayment obligations consistently. This finding supports the Expectancy Disconfirmation Theory (EDT), which argues that customers whose expectations are fulfilled tend to develop greater trust and commitment toward service providers (Oliver, 1980). The result is also consistent with previous studies demonstrating that customer satisfaction improves financing compliance and repayment discipline in Islamic banking institutions (De Bruin et al., 2020; Syarif Yazid & Rahmawati, 2024; Utami, 2023).

Islamic financial literacy also exhibits a positive and statistically significant influence on repayment behavior ($\beta = 0.513$; $t = 6.107$; $p < 0.001$). Compared with customer satisfaction, Islamic financial literacy shows a stronger standardized path coefficient, indicating that customers' understanding of Islamic financial principles and Murabahah contracts plays a more substantial role in encouraging disciplined repayment behavior. This finding is consistent with the Theory of Planned Behavior (TPB), which suggests that knowledge and perceived behavioral control contribute to responsible decision-making (Ajzen, 1991). Previous studies have similarly reported that higher financial literacy promotes better financial management and compliance with financing obligations (Gunawan et al., 2021; Lusardi & Mitchell, 2014).

Overall, the findings indicate that customer satisfaction and Islamic financial literacy jointly contribute to explaining repayment behavior, with an R^2 value of 0.527, meaning that 52.7% of the variation in repayment behavior is explained by the proposed model. Although both variables are statistically significant, Islamic financial literacy demonstrates a stronger influence, suggesting that improving customers' understanding of Islamic financing principles should become a strategic priority alongside continuous service quality enhancement. These findings provide practical implications for Islamic rural banks in designing integrated customer service and financial education programs to improve repayment performance and reduce financing risk.

5. CONCLUSION

This study examined the effects of customer satisfaction and Islamic financial literacy on Murabahah financing repayment behavior among customers of BPRS Gala Mitra Abadi using the Partial Least Squares Structural Equation Modeling (PLS-SEM) approach. The findings demonstrate that both customer satisfaction and Islamic financial literacy have positive and statistically significant effects on repayment behavior. However, Islamic financial literacy exhibits a stronger influence, indicating that customers' understanding of Islamic financial principles plays a more substantial role in encouraging responsible repayment behavior than customer satisfaction alone. Furthermore, the proposed model explains 52.7% of the variance in repayment behavior, suggesting that both variables are important determinants of repayment discipline among Murabahah financing customers.

From a practical perspective, the findings suggest that Islamic rural banks should continuously improve service quality while strengthening Islamic financial literacy programs to enhance customers' understanding of financing contracts and repayment obligations. These integrated efforts may contribute to improving repayment performance and reducing financing risk. Future studies are recommended to involve a larger and more diverse sample, include Islamic financial institutions from different regions, and incorporate additional variables that may influence repayment behavior, such as income level, financial capability, or financing characteristics, in order to improve the explanatory power of the research model.

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