

The Integration of Maqasid Shariah and Religious-Ethical Service Quality (RESQ) in Enhancing Customer Satisfaction with Islamic Credit Cards in Malaysia

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Abstract

This theoretical article explores the integration of Maqasid Shariah and Religious-Ethical Service Quality (RESQ) as a unified conceptual approach to enhance customer satisfaction in the context of Islamic credit cards in Malaysia. While the Islamic finance industry has advanced significantly in offering Shariah-compliant alternatives to conventional credit facilities, criticism remains regarding the spiritual and ethical authenticity of these offerings. Islamic credit cards, although designed to avoid interest-based transactions, are often developed with structures that imitate conventional mechanisms, thus neglecting deeper ethical obligations. The framework of Maqasid Shariah, which emphasises the preservation of religion, life, intellect, progeny, and wealth, is seldom operationalised in service delivery. Meanwhile, the emergence of RESQ provides an opportunity to evaluate service interactions through an Islamic moral lens. This article proposes that the integration of Maqasid Shariah and RESQ has the potential to bridge the gap between legal compliance and experiential satisfaction. By developing a conceptual framework that positions RESQ as a mediating construct, the paper offers new theoretical insights for Islamic financial service institutions seeking to embed spiritual values into their customer service culture.

Keywords: Maqasid Shariah, Religious-Ethical Service Quality, RESQ, Islamic Credit Cards, Customer Satisfaction, Malaysia, Islamic Finance

Introduction

The evolution of Islamic financial products in Malaysia has mirrored the global ambition to provide banking services that align with Shariah principles. Malaysia, in particular, has emerged as a leader in Islamic finance innovation, offering a wide array of Shariah-compliant products, including Islamic credit cards. These products are designed to offer the same functionality as their conventional counterparts, but without involving interest (*riba*) or elements of excessive uncertainty (*gharar*). However, concerns have emerged regarding the extent to which these financial products reflect the comprehensive ethical vision of Islamic law. Scholars have argued that the proliferation of *Shariah-compliant* products, while legally

sound, often fails to embody the spirit of Shariah in its holistic form, especially concerning ethics and customer well-being.¹

The core objectives of Shariah, known as *Maqasid Shariah*, provide a moral compass intended to guide not only legal rulings but also financial behaviours and institutional conduct. These objectives include the preservation of religion (*din*), life (*nafs*), intellect (*'aql*), progeny (*nasl*), and wealth (*mal*).² In the domain of Islamic banking, this implies that financial services should not only avoid impermissible elements but also actively promote justice, transparency, and social welfare.³ Unfortunately, current implementations of Islamic credit cards tend to replicate conventional systems, using contract substitutions such as *bai' al-'inah* or *tawarruq*, which, though technically valid, have been questioned in terms of their ethical authenticity.⁴

At the same time, customers' satisfaction in Islamic financial institutions increasingly hinges not only on product structure but also on the quality-of-service delivery. Traditional models such as SERVQUAL have been used to assess service quality, but these tools often fall short in capturing the religious-ethical dimensions relevant to Muslim consumers.⁵ The emergence of the Religious-Ethical Service Quality (RESQ) construct responds to this gap by offering a framework that evaluates service quality through values such as trustworthiness (*amanah*), sincerity (*ikhlas*), fairness (*'adl*), and compassion (*rahmah*), all rooted in Islamic teachings.⁶

Despite the natural synergy between *Maqasid Shariah* and RESQ, existing studies have yet to integrate these two frameworks to examine their combined effect on customer satisfaction. While RESQ captures ethical dimensions of service delivery, and *Maqasid Shariah* outlines the ultimate purposes of Islamic financial practice, these concepts are often treated separately in literature and institutional applications. This paper argues that a meaningful integration of *Maqasid Shariah* and RESQ can bridge the gap between structural compliance and holistic consumer satisfaction, especially in the underexplored area of Islamic credit cards.

Islamic credit cards represent a vital but controversial segment of Islamic finance. They are often marketed as interest-free and Shariah-compliant, but in practice, their underlying contracts and operational features closely resemble conventional credit cards. This has led to

¹ Mahmoud A. El-Gamal, *Islamic Finance: Law, Economics, and Practice* (Cambridge: Cambridge University Press, 2006), 91–92.

² Abu Hamid al-Ghazali, *Al-Mustasfa min 'Ilm al-Usul*, trans. Imran Ahsan Khan Nyazee (Kuala Lumpur: Islamic Book Trust, 2012), 174–176.

³ M. Umer Chapra, *The Future of Economics: An Islamic Perspective* (Leicester: The Islamic Foundation, 2000), 35.

⁴ Saiful Azhar Rosly, "Critical Issues on Islamic Banking and Financial Products," *Arab Law Quarterly* 17, no. 1 (2002): 3–25.

⁵ A. Parasuraman, Valarie A. Zeithaml, and Leonard L. Berry, "A Conceptual Model of Service Quality and Its Implications for Future Research," *Journal of Marketing* 49, no. 4 (1985): 41–50.

⁶ Abdul Ghafar Ismail and Norafifah Ahmad, "Religious-Ethical Banking in Malaysia: The Role of RESQ in Islamic Service Delivery," *International Journal of Islamic Marketing* 6, no. 1 (2022): 14–26.

consumer confusion and scepticism regarding their authenticity.⁷ Moreover, research shows that Muslim consumers in Malaysia place significant importance not just on *halal* products but also on the ethical conduct and religious sensitivity of financial institutions.⁸ Thus, understanding how service delivery, infused with Islamic ethics, can fulfil the higher objectives of Shariah is critical to ensuring long-term consumer trust and satisfaction.

This article adopts a theoretical and conceptual approach to explore the possibility of integrating *Maqasid Shariah* and RESQ into a cohesive framework that can enhance customer satisfaction with Islamic credit cards. By synthesising existing literature in Islamic jurisprudence, ethics, and service quality, the study proposes a new model where RESQ acts as a mediating variable that operationalises *Maqasid Shariah* objectives in everyday service encounters. This approach aims to move beyond minimal compliance toward a value-driven, spiritually aligned customer experience.

Problem Statement

Although Islamic credit cards have gained popularity in Malaysia as a Shariah-compliant alternative to conventional credit, a closer inspection reveals serious limitations in their design and delivery. The legal structures of most Islamic credit cards utilise controversial contracts such as *bai' al-'inah* or *tawarruq*, which are often deemed compliant by scholars but fail to convince a growing segment of ethically-conscious Muslim consumers.⁹ These mechanisms may fulfil the technical aspects of *fiqh* but do little to promote the ethical or spiritual aims envisioned by the Shariah. This disconnect creates a gap between compliance and customer satisfaction, where consumers may feel they are using a product that is *formally* Islamic but *substantively* conventional.

Moreover, current customer satisfaction models in Islamic banking tend to focus on general service attributes such as reliability and responsiveness, while neglecting Islamic ethical values. As a result, Muslim customers may not feel adequately respected, understood, or valued in their financial dealings, leading to dissatisfaction or attrition.¹⁰ Many institutions fail to incorporate religious-ethical dimensions into their customer service strategies, resulting in experiences that are efficient but devoid of the compassion, fairness, and spiritual awareness expected in an Islamic context.

⁷ Hanudin Amin, "Consumer Perception on Islamic Credit Cards: A Study of Malaysian Bank Customers," *Asian Social Science* 4, no. 9 (2008): 1–8.

⁸ Norafifah Ahmad, "Understanding Customer Loyalty in Islamic Banking: The Role of Religion, Service Quality, and Customer Satisfaction," *International Journal of Islamic and Middle Eastern Finance and Management* 12, no. 4 (2019): 523–540.

⁹ Zaharuddin Abdul Rahman, "Shariah Contracts in Islamic Banking and Finance: A Review of Contracts and Application," *ISRA International Journal of Islamic Finance* 1, no. 1 (2009): 115–124.

¹⁰ Fauziah Md Taib and Norhayati Ramlee, "Customers' Satisfaction in Malaysian Islamic Banking," *International Journal of Economics and Finance* 3, no. 4 (2011): 114–123.

There also exists a theoretical void in academic literature regarding the integration of *Maqasid Shariah* with service quality models. While both *Maqasid Shariah* and RESQ have been independently discussed, few studies have attempted to develop a comprehensive model that connects these constructs to customer satisfaction in Islamic credit card services. This lack of integration hinders the development of ethically robust service delivery frameworks and limits the potential of Islamic finance to offer value-based alternatives that resonate with Muslim consumers' religious and moral expectations.

Significance of the Study

This study is significant for both theoretical and practical reasons. Theoretically, it contributes to the advancement of Islamic service quality literature by offering a new integrative framework that connects *Maqasid Shariah* with Religious-Ethical Service Quality (RESQ), thus expanding the paradigm through which customer satisfaction in Islamic financial services can be understood. Traditional literature often views Shariah compliance as a binary construct, products either comply or they do not. This study challenges that reductionist view by suggesting that compliance must be evaluated not only in legal terms, but in relation to ethical conduct and spiritual satisfaction.

Furthermore, it addresses a gap in Islamic financial literature, where *Maqasid Shariah* is frequently discussed in jurisprudential or regulatory contexts, but rarely integrated into empirical or conceptual service quality models. This research reframes *Maqasid* as a customer-centric value system that should be operationalized at the service delivery level. In doing so, it aligns Islamic legal philosophy with the behavioral expectations of Muslim consumers in the modern marketplace.

Practically, this study provides guidance for Islamic banks and financial institutions seeking to enhance customer loyalty and satisfaction in an increasingly competitive environment. By demonstrating how *Maqasid Shariah* values can be embodied through RESQ in customer interaction, institutions can improve trust, satisfaction, and customer retention, elements which are vital to the sustainability of Islamic credit card offerings.

Moreover, regulators such as Bank Negara Malaysia may benefit from this conceptual model in designing governance frameworks that not only audit compliance but assess the spiritual and ethical efficacy of Islamic financial services. The study thus offers a bridge between Islamic epistemology and modern service management, advancing the industry toward a more value-driven future.

Literature Review

The Foundation of *Maqasid Shariah*

Maqasid Shariah, or the higher objectives of Islamic law, refer to the divine intentions underlying the rulings of Shariah. Classical scholars such as Imam al-Ghazali and al-Shatibi outlined the five universally recognized objectives: protection of religion (*din*), life (*nafs*),

intellect (*'aql*), progeny (*nasl*), and wealth (*mal*).¹¹ These five dimensions serve as the ethical compass of Islamic law and its application in every sphere, including finance.

Modern Islamic finance scholars argue that *Maqasid Shariah* should serve not only as a theoretical framework but also as a guiding principle in product development, marketing, and customer engagement.¹² In practice, however, many financial institutions emphasize formal legal mechanisms to achieve compliance, such as structuring contracts around *tawarruq* or *bai' al-inah*, without evaluating whether these structures meet the substantive objectives of Shariah.¹³

In the context of Islamic credit cards, applying *Maqasid Shariah* would mean more than eliminating *riba*; it would involve promoting financial responsibility, fair treatment, and the protection of customers from exploitation. Such application reflects the principle of *maslahah* (public interest) and guards against *mafsadah* (harm), which are central tenets of Islamic ethics.¹⁴

Service Quality in Islamic Finance

Traditional models of service quality such as SERVQUAL, developed by Parasuraman, Zeithaml, and Berry, measure service based on five dimensions: tangibles, reliability, responsiveness, assurance, and empathy.¹⁵ While this model has been widely adopted, it has limitations in religious contexts because it does not account for ethical or spiritual considerations that are crucial in Islamic services.

In Islamic finance, service quality is not only a matter of performance but of character. Customers are not merely concerned with how quickly a request is fulfilled, but with how fairly, ethically, and Islamically it is handled.¹⁶ This has given rise to a distinct model, Religious-Ethical Service Quality (RESQ), which adds a sixth dimension to the conventional service model: religio-ethical conduct.¹⁷

Studies on RESQ in Malaysia have shown that Muslim customers expect Islamic banks to exhibit humility, justice, and compassion in their operations, viewing these as religious

¹¹ Abu Hamid al-Ghazali, *al-Mustasfa min 'Ilm al-Usul*, trans. Imran Ahsan Khan Nyazee (Kuala Lumpur: Islamic Book Trust, 2012), 286–289.

¹² Jasser Auda, *Maqasid al-Shariah as Philosophy of Islamic Law: A Systems Approach* (London: International Institute of Islamic Thought, 2008), 74–78.

¹³ Saiful Azhar Rosly, "Shariah Parameters Reconsidered," *International Journal of Islamic and Middle Eastern Finance and Management* 4, no. 3 (2011): 228–246.

¹⁴ Mohammad Hashim Kamali, *Shariah Law: An Introduction* (Oxford: Oneworld Publications, 2008), 118–20.

¹⁵ A. Parasuraman, Valerie Zeithaml, and Leonard Berry, "A Conceptual Model of Service Quality and Its Implications for Future Research," *Journal of Marketing* 49, no. 4 (1985): 41–50.

¹⁶ Noorazlin Kamal and Asyraf Wajdi Dusuki, "Shariah Parameters of Islamic Credit Cards," *ISRA International Journal of Islamic Finance* 3, no. 1 (2011): 87–91.

¹⁷ Abdul Ghafar Ismail, "Developing a Model of Religious-Ethical Banking: The Role of Service Quality in Malaysia," *Journal of Islamic Marketing* 9, no. 3 (2018): 657–675.

obligations rather than optional service traits.¹⁸ Furthermore, these expectations are often rooted in customers' desire to gain spiritual peace (*sakinah*) from dealing with Islamic institutions, and any perceived failure in ethical behavior results in diminished satisfaction, even if the product is technically Shariah-compliant.¹⁹

The Role of RESQ in Customer Satisfaction

RESQ functions as an enabler of trust and loyalty in Islamic financial services. Unlike conventional banking, which is transactional in nature, Islamic banking is inherently relational and value-driven. This places a higher burden on Islamic banks to cultivate ethical relationships with customers.²⁰ RESQ thus becomes not only a measurement of quality but a mechanism for actualizing *Maqasid Shariah* in the consumer experience.

Research shows that RESQ directly affects customer satisfaction, particularly among religiously observant consumers.²¹ Customers are more likely to be satisfied when they perceive that the institution respects Islamic values in both product and conduct. In one study by Amin et al., Muslim customers reported significantly higher satisfaction levels when they perceived bank staff to be acting in accordance with Islamic ethics.²² This suggests that ethical congruence between the institution and the customer enhances satisfaction, loyalty, and ultimately retention.

Yet, despite the growing literature on RESQ, few studies have attempted to map its relationship to *Maqasid Shariah*, nor have they examined its mediating role in linking abstract Islamic principles to real customer satisfaction outcomes. This paper addresses this gap by developing a theoretical framework that unites both constructs.

Conceptual Integration of *Maqasid Shariah* and RESQ

The integration of *Maqasid Shariah* and RESQ allows for a multidimensional understanding of customer satisfaction in Islamic financial services. *Maqasid Shariah* provides the normative foundations, what ought to be achieved, while RESQ offers the behavioral mechanisms for realizing those ideals in practice. In this sense, RESQ mediates the impact of *Maqasid Shariah* by embodying its ethical spirit through daily customer interactions, including complaint resolution, financial guidance, product communication, and problem-solving.

¹⁸ Norafifah Ahmad and Hanudin Amin, "Customers' Satisfaction in Islamic Banks: Insights from Malaysia," *Asian Journal of Business and Accounting* 5, no. 2 (2012): 155–170.

¹⁹ Farooq A. Syed and M. Ismail Yusoff, "Islamic Banking and Customer Satisfaction in Malaysia: A Review," *Journal of Islamic Finance* 4, no. 2 (2015): 1–8.

²⁰ Zamir Iqbal and Abbas Mirakhor, *An Introduction to Islamic Finance: Theory and Practice*, 2nd ed. (Singapore: Wiley, 2011), 202–210.

²¹ Abdul Ghafar Ismail and Norafifah Ahmad, "Religious-Ethical Banking in Malaysia: The Role of RESQ in Islamic Service Delivery," *International Journal of Islamic Marketing* 6, no. 1 (2022): 20.

²² Hanudin Amin et al., "Customers' Satisfaction and Islamic Banking: Evidence from Malaysia," *International Journal of Bank Marketing* 25, no. 3 (2007): 134–146.

This approach aligns with the Islamic principle of *ihسان*, striving for excellence in all acts, which is particularly relevant in customer-facing services. It moves Islamic finance beyond mechanical Shariah compliance and toward a more integrated vision of faith, ethics, and quality. Such integration is crucial for regaining consumer trust and reinforcing the legitimacy of Islamic financial institutions in a world increasingly critical of form-over-substance compliance.

Conceptual and Theoretical Framework

The conceptual framework of this study is grounded in the integration of two distinct yet complementary constructs within Islamic financial services: *Maqasid Shariah* and Religious-Ethical Service Quality (RESQ). This integration aims to offer a holistic theoretical model explaining how Islamic ethical and legal principles can be operationalised to enhance customer satisfaction in Islamic credit card services.

At its core, this framework posits that *Maqasid Shariah*, as a set of divine objectives underpinning Islamic law, provides the normative and philosophical foundation for all Islamic financial dealings.²³ These objectives promote human welfare (*maslahah*) and prevent harm (*mafsadah*) by ensuring that financial products do not only avoid prohibited elements (such as *riba* or *gharar*) but actively promote justice, equity, and ethical stewardship over wealth.²⁴

On the other hand, Religious-Ethical Service Quality (RESQ) is conceptualised as a measurable construct reflecting how Islamic values are experienced by customers in service delivery.²⁵ RESQ captures elements such as trustworthiness (*amanah*), justice (*'adl*), sincerity (*ikhlas*), and humility (*tawadhu'*), which are essential moral traits in Islamic tradition and central to customer perceptions of Islamic banking authenticity.²⁶

The theoretical assumption underlying this framework is that while *Maqasid Shariah* provides the strategic vision of what Islamic finance aims to achieve, RESQ serves as the operational mechanism through which those ideals are manifested at the point of service. Therefore, RESQ is positioned in the framework as a mediator between *Maqasid Shariah* and customer satisfaction.

Justification for Mediation Role of RESQ

The use of RESQ as a mediating construct is justified both theoretically and empirically. Theoretically, Islamic service quality cannot be understood in a vacuum; it must be situated within the Islamic worldview (*tasawur Islam*), which demands that actions reflect not only

²³ Jasser Auda, *Maqasid al-Shariah as Philosophy of Islamic Law: A Systems Approach* (London: International Institute of Islamic Thought, 2008), 27.

²⁴ Mohammad Hashim Kamali, *Shariah Law: An Introduction* (Oxford: Oneworld Publications, 2008), 118.

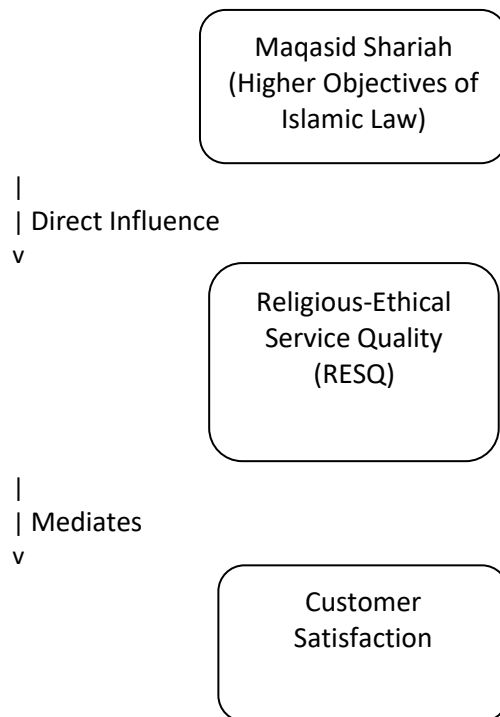
²⁵ Abdul Ghafar Ismail, "Developing a Model of Religious-Ethical Banking: The Role of Service Quality in Malaysia," *Journal of Islamic Marketing* 9, no. 3 (2018): 657–675.

²⁶ Hanudin Amin et al., "Customers' Satisfaction and Islamic Banking: Evidence from Malaysia," *International Journal of Bank Marketing* 25, no. 3 (2007): 134–146.

legal correctness but also moral beauty (*ihsan*).²⁷ RESQ operationalises this moral vision by translating legal intent into human conduct, thus bridging the gap between jurisprudence and customer experience.

Empirically, studies have shown that ethical perceptions of service delivery significantly influence Muslim consumer satisfaction.²⁸ For example, a technically compliant Islamic credit card may still leave a customer dissatisfied if staff exhibit rudeness or fail to explain terms clearly, violations not of contract but of Islamic ethics.²⁹ Therefore, the presence of RESQ as a behavioral translation layer is essential in actualising *Maqasid Shariah* in financial interactions.

Conceptual Framework Diagram



Explanation

- Maqasid Shariah is conceptualised as the independent variable representing the Islamic legal-ethical objectives.
- RESQ serves as a mediating construct, embodying those objectives into ethical service behaviors.

²⁷ Asyraf Wajdi Dusuki and Nurdianawati Irwani Abdullah, "Maqasid al-Shariah, Maslahah, and Corporate Social Responsibility," *The American Journal of Islamic Social Sciences* 24, no. 1 (2007): 25–45.

²⁸ Norafifah Ahmad and Hanudin Amin, "Customers' Satisfaction in Islamic Banks: Insights from Malaysia," *Asian Journal of Business and Accounting* 5, no. 2 (2012): 155–170.

²⁹ Saiful Azhar Rosly, "Shariah Parameters Reconsidered," *International Journal of Islamic and Middle Eastern Finance and Management* 4, no. 3 (2011): 235–238.

- Customer Satisfaction is the dependent variable, influenced directly by both *Maqasid Shariah* and indirectly through RESQ.

Theoretical Grounding

This conceptual model draws upon two theoretical traditions:

- Islamic Legal Theory (*Usul al-Fiqh*): Emphasizes that every Shariah ruling has an underlying purpose (*'illah*) and objective (*maqasid*), which must be realised, not merely implemented formally.³⁰ Applying this in finance means assessing whether credit cards serve the public good (*maslahah*), promote justice, and avoid harm.
- Service Quality Theory: Originating in Western marketing literature but adapted to Islamic contexts, this theory holds that customer satisfaction is significantly shaped by perceptions of service quality.³¹ RESQ builds upon this by injecting Islamic ethical values into the evaluation of quality, thus re-Islamising the service paradigm.

The integration of these theories creates a hybrid model that respects Islamic jurisprudence while addressing the behavioral expectations of Muslim consumers. It ensures that Islamic credit card services do not merely “look Islamic” on paper, but feel Islamic in practice.

Methodology

Given the nature of this study as a conceptual-theoretical exploration, the methodology employed does not involve empirical data collection. Instead, it adopts a qualitative, interpretive, and analytical approach rooted in Islamic epistemology and modern service theory. This methodology is particularly suited to theoretical studies that aim to build new frameworks or integrate concepts across disciplines.

The research process is based on a multi-step conceptual synthesis, beginning with an in-depth literature review of two major constructs: *Maqasid Shariah* and Religious-Ethical Service Quality (RESQ). Academic sources including classical Islamic jurisprudence (*usul al-fiqh*), contemporary writings on Islamic finance, service quality theory, and customer satisfaction were analysed and compared for convergence points. Special attention was given to Malaysian Islamic finance literature, considering the country’s unique dual banking system and its pioneering role in Islamic financial innovation.³²

The analytical method employed is best described as constructive conceptual integration, where two distinct but philosophically compatible constructs are merged to form a new

³⁰ Abu Hamid al-Ghazali, *al-Mustasfa min 'Ilm al-Usul*, trans. Imran Ahsan Khan Nyazee (Kuala Lumpur: Islamic Book Trust, 2012), 286.

³¹ A. Parasuraman, Valerie Zeithaml, and Leonard Berry, “A Conceptual Model of Service Quality and Its Implications for Future Research,” *Journal of Marketing* 49, no. 4 (1985): 41–50.

³² M. Kabir Hassan and M. Kayed, “The Global Financial Crisis and Islamic Finance,” *Thunderbird International Business Review* 52, no. 2 (2010): 285–296.

explanatory model.³³ This method is commonly used in Islamic economics and philosophy, where abstract normative frameworks such as *maqasid* are adapted to guide practical concerns such as policy design, financial innovation, or social welfare measurement.³⁴

The study further incorporates theoretical triangulation, drawing from the fields of Islamic legal theory, marketing, consumer behavior, and service quality. This allows the research to be grounded in multiple epistemological traditions, ensuring that the final conceptual model is not only theologically sound but also practically relevant to industry stakeholders.

The mediation structure proposed in this study, where RESQ mediates the relationship between *Maqasid Shariah* and customer satisfaction, is not derived from empirical testing, but from deductive reasoning supported by past empirical findings.³⁵ Future studies are recommended to empirically test this model using techniques such as Structural Equation Modeling (SEM), Partial Least Squares (PLS), or Confirmatory Factor Analysis (CFA).

Ultimately, this study is best understood as theory-building research, intended to offer a comprehensive, ethically grounded model for understanding Islamic customer satisfaction. Its methodology is consistent with the objectives of conceptual Islamic research: to interpret classical values in contemporary contexts while ensuring normative integrity and social relevance.

Theoretical Discussion

The Limitations of Formal Shariah Compliance

One of the central theoretical contributions of this study lies in its critique of formalistic Shariah compliance. While Islamic financial institutions have made significant strides in designing products that conform to the letter of Islamic law, these products often fail to resonate with the spiritual, ethical, and emotional expectations of Muslim consumers.³⁶ The over-reliance on contractual permissibility, often derived from controversial constructs like *bai' al-inah* or *tawarruq*, has led to widespread scepticism regarding the authenticity of Islamic finance.³⁷

By applying *Maqasid Shariah*, institutions can move beyond compliance and toward value realisation. Instead of asking, "Is this contract permissible?", institutions should be guided by

³³ Abbas Mirakhor and Hossein Askari, *Ideal Islamic Economy: An Analytical Study of Islamic Finance* (London: Palgrave Macmillan, 2015), 105–120.

³⁴ Muhammad Umer Chapra, "The Islamic Welfare State and Its Role in the Economy," *Islamic Research and Training Institute Occasional Paper*, no. 2 (1993): 11–15.

³⁵ Asyraf Wajdi Dusuki and Nurdianawati Irwani Abdullah, "Why Do Malaysian Customers Patronise Islamic Banks?" *International Journal of Bank Marketing* 25, no. 3 (2007): 142–160.

³⁶ Saiful Azhar Rosly, "Critical Issues on Islamic Banking and Financial Products," *Arab Law Quarterly* 17, no. 1 (2002): 1–17.

³⁷ Rusni Hassan and Ainul Azlina Aziz, "An Analysis of Islamic Credit Card from Shariah Perspective," *International Review of Business Research Papers* 4, no. 4 (2008): 72–81.

the question, “Does this product protect wealth, promote justice, and prevent exploitation in a manner aligned with Shariah’s higher goals?” This reframing is essential in reviving Islamic finance’s moral authority and legitimacy.

Operationalising Maqasid through RESQ

The transformation of *maqasid* from abstract goals to practical service features requires a mediating mechanism, this is the role that RESQ plays in the model. For example, the *maqasid* of protecting intellect (*hifz al-‘aql*) can be translated into ethical communication and educational efforts by bank staff, ensuring that customers fully understand their obligations.³⁸ Similarly, the *maqasid* of protecting wealth (*hifz al-mal*) may manifest in transparent fee structures and responsible debt management advice.

By embedding these values in day-to-day service interactions, RESQ acts as the translator of Islamic ethical values into behavioral norms. This enhances the perceived religiosity of the service provider, which in turn strengthens customer trust and satisfaction.³⁹ Muslim consumers are not merely transactional agents; they seek *barakah* (blessing) and ethical coherence in their financial decisions.

Satisfaction as an Ethical-Spiritual Outcome

In conventional finance, customer satisfaction is often measured through metrics such as turnaround time, accuracy, and digital convenience. While these are relevant in Islamic finance, they must be supplemented with ethical and spiritual dimensions. Satisfaction in this context includes peace of mind (*sakinah*), trust in the Islamic identity of the institution, and a sense of contributing to *maslahah ‘ammah* (public good).⁴⁰

This redefinition of satisfaction aligns with Islamic theological anthropology, which views the human being not just as a rational utility maximiser but as a moral and spiritual agent (*abd* and *khalifah*).⁴¹ Thus, Islamic credit cards that meet legal standards but fail to provide ethical engagement cannot fully satisfy the Muslim consumer. This insight challenges the industry to reorient its service quality models around the lived values of the Shariah.

³⁸ Jasser Auda, *Maqasid al-Shariah as Philosophy of Islamic Law: A Systems Approach* (London: IIIT, 2008), 96–99.

³⁹ Abdul Ghafar Ismail, “Developing a Model of Religious-Ethical Banking: The Role of Service Quality in Malaysia,” *Journal of Islamic Marketing* 9, no. 3 (2018): 668–669.

⁴⁰ Zamir Iqbal and Abbas Mirakhor, *An Introduction to Islamic Finance: Theory and Practice*, 2nd ed. (Singapore: Wiley, 2011), 210–212.

⁴¹ M. A. Kamali, *The Dignity of Man: An Islamic Perspective* (Cambridge: Islamic Texts Society, 2002), 15–18.

Conceptual Implications

The theoretical framework developed here offers several implications:

- For Islamic Financial Institutions: Service design must be aligned with *maqasid*, and staff training must include Islamic ethical conduct. Products must be re-evaluated not only for legal compliance but for their alignment with human welfare and ethical excellence.
- For Regulators: Shariah governance frameworks must evolve beyond contractual review to include service ethics, customer feedback, and employee conduct.
- For Researchers: This model opens the door to empirical testing of RESQ as a mediating construct. New measurement instruments must be developed to quantify ethical-spiritual satisfaction.
- For Consumers: The model empowers consumers to assess Islamic finance providers not just by their *fatwas* but by their everyday behavior, language, and sincerity.

Conclusion

This theoretical article has developed a comprehensive conceptual framework that integrates *Maqasid Shariah* with Religious-Ethical Service Quality (RESQ) to explain and enhance customer satisfaction in Islamic credit card services. The framework responds to the persistent critique that Islamic financial products in Malaysia and beyond are often legally compliant but ethically underwhelming. By embedding the higher objectives of Shariah into the operational and behavioral aspects of service delivery, institutions can achieve a more holistic and spiritually resonant model of customer satisfaction.

The study's main argument is that while *Maqasid Shariah* offers a normative foundation for Islamic financial ethics, it must be actualised through service-level interactions, this is the mediating role played by RESQ. Through RESQ, abstract ideals such as trust, fairness, and dignity are translated into tangible service behaviors that align with both religious expectations and consumer needs. In doing so, the framework addresses the disconnect between form and substance in Islamic finance and offers a path toward deeper spiritual and ethical engagement.

This framework has far-reaching implications. For Islamic financial institutions, it calls for a reorientation of staff training, service protocols, and customer engagement strategies toward values-based service. For regulators, it presents an opportunity to incorporate ethical dimensions into Shariah audit and governance procedures. For scholars, the model lays a strong foundation for empirical testing and scale development using advanced statistical tools such as Structural Equation Modelling (SEM) or Partial Least Squares (PLS). Finally, for consumers, it empowers them to demand services that reflect not only Islamic law but Islamic character.

In sum, Islamic finance must not be content with legality alone; it must strive for ethical integrity and spiritual relevance. This study is a step toward that vision, offering a conceptual path for future researchers, practitioners, and policymakers to follow. As the Islamic financial

landscape continues to evolve, such frameworks are essential in guiding the sector back to its roots, anchored in the spirit of Shariah and committed to the betterment of humanity.

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