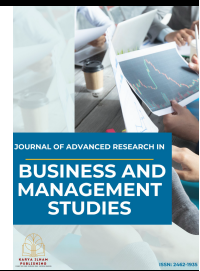




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Corporate Governance and Banking Chatbot Service Quality in Tadawul-Listed Islamic Banks in Saudi Arabia

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ABSTRACT

Saudi Islamic banks listed on Tadawul are expanding artificial intelligence (AI)-enabled chatbot services, yet the governance-related conditions associated with perceived chatbot service quality remain underexplored. This paper examines the association between corporate and Shariah governance, measured through a disclosure-based Corporate Governance Index (CGI), Banking Chatbot Service Quality (BCSQ), and customer trust. A quantitative cross-sectional design was used with online survey responses from 420 retail and small and medium-sized enterprise customers who had recently used chatbot or AI-powered chat support in four full-fledged Tadawul-listed Islamic banks, matched with documentary coding of bank governance disclosures. Exploratory factor analysis supported a four-dimensional BCSQ structure comprising Efficiency and Problem Resolution, Security and Privacy Assurance, Empathy and Islamic Ethical Alignment, and Interface and Accessibility. Measurement diagnostics showed strong sampling adequacy (KMO = 0.921), acceptable reliability (alpha = 0.86-0.95), and a four-factor solution explaining 68.9% of total variance. Hierarchical regression indicated that CGI was positively associated with overall BCSQ (beta = 0.34, $p < .001$) and each service-quality dimension after controls. PROCESS Model 4 indicated a significant indirect association between CGI and customer trust through BCSQ, while the direct association remained significant. The study contributes by linking governance disclosure to customer-level evaluations of AI service quality in Saudi Islamic banking. Because the evidence is cross-sectional, the findings should be read as associations rather than proof of causal improvement.

1. Introduction

Conversational artificial intelligence (AI) and chatbot systems have become central to digital banking because they provide continuous customer support, fast self-service and scalable interaction channels. Sheehan et al., [1] show that anthropomorphic chatbot cues influence adoption, while Song et al., [2] demonstrate that communication quality and privacy risk shape user intention in AI-enabled

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service settings. In Islamic banking, chatbot quality is evaluated not only through speed and accuracy but also through ethical communication, fairness and Shariah-compliant service responses. These expectations make governance especially relevant for partially automated frontline services, where privacy, escalation, accountability and output assurance directly affect customer confidence.

Recent studies have clarified important user-level and technology-level determinants of chatbot outcomes. Hsu and Lin [3] link chatbot satisfaction to loyalty in customer-service contexts, whereas Agnihotri and Bhattacharya [4] show that service recovery capabilities can shape the perceived effectiveness of chatbots. In banking, Lappeman et al., [5] highlight the importance of digital privacy and willingness to disclose information, Alagarsamy and Mehroliya [6] identify trust-related antecedents and behavioural outcomes, and Dekkal et al., [7] show that technology anxiety can condition chatbot trust and adoption. Collectively, these studies explain why customers trust or use chatbots, but they give limited attention to the institutional and governance conditions under which banks design, monitor and disclose AI-enabled service channels.

This study addresses this research gap by linking a disclosure-based Corporate Governance Index (CGI) to Banking Chatbot Service Quality (BCSQ) and customer trust in full-fledged Islamic banks listed on Tadawul. The objective is to examine whether stronger corporate and Shariah governance disclosures are associated with higher perceived chatbot service quality and customer trust. The study is significant because it connects digital service quality to board-level oversight, Shariah governance, risk governance and disclosure practices in a Saudi Islamic banking context. It contributes by validating a Saudi Islamic banking-specific BCSQ scale, comparing service-quality dimensions, and testing an indirect statistical pathway between governance disclosure and customer trust through BCSQ while interpreting the evidence as cross-sectional associations rather than causal effects.

2. Literature Review and Hypotheses

2.1 AI-Based Banking Chatbot Service Quality

AI-based banking service quality combines traditional service-quality dimensions, such as reliability, responsiveness, assurance and empathy, with digital interface attributes, including conversational relevance, ease of use, security and accessibility. Chatbots that resolve problems quickly and provide accurate answers are more likely to be evaluated favourably by customers [3]. Service recovery research further indicates that the perceived effectiveness of chatbots depends on their ability to identify the issue, guide users and escalate unresolved problems [4]. In financial services, security and privacy are especially important because customers may be asked to disclose identity, account or transaction-related information [5]. Trust is therefore closely connected to perceived service quality, usefulness and risk reduction [6], and may be weakened when customers experience technology anxiety [7].

2.2 Corporate Governance, Shariah Governance and Trust

Corporate governance provides oversight structures that guide risk management, accountability and disclosure quality. In Islamic banking, governance also includes Shariah governance functions, including Shariah supervisory boards, Shariah review and Shariah audit mechanisms. Mukhibad et al., [8] showed that corporate governance is associated with Islamic bank accountability through disclosure, while Aspiranti et al., [9] emphasise the importance of Shariah governance reporting. Safiullah et al., [10] demonstrated that board structures can influence Shariah governance arrangements in Islamic banks. Trust is also central to Islamic bank loyalty [11], and evidence from

Saudi-listed banks indicates that governance quality is relevant to bank-level performance and oversight [12]. In AI service channels, these governance mechanisms may be associated with better monitoring of data protection, algorithmic opacity, escalation procedures and customer disclosure.

2.3 Hypotheses and Conceptual Framework

Based on agency theory, stakeholder theory and socio-technical trust formation, this study conceptualises CGI as a bank-level construct capturing board effectiveness, audit oversight, risk oversight and Shariah governance capability. The hypotheses are framed as expected statistical associations rather than causal claims. Stronger governance disclosure is expected to be positively associated with more reliable and ethically aligned chatbot services because governance is linked to monitoring, data protection, accountability and escalation procedures. Accordingly, the hypotheses are developed as follows:

H1: The Corporate Governance Index (CGI) is positively related to overall Banking Chatbot Service Quality (BCSQ).

H1a: CGI is positively related to Efficiency and Problem Resolution.

H1b: CGI is positively related to Security and Privacy Assurance.

H1c: CGI is positively related to Empathy and Islamic Ethical Alignment.

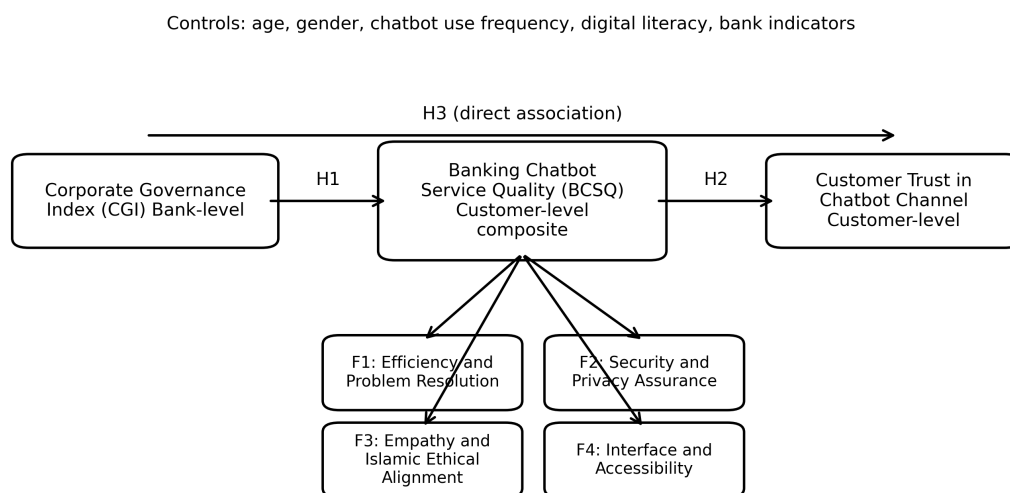
H1d: CGI is positively related to Interface and Accessibility.

H2: BCSQ is positively related to customer trust in banking chatbots.

H3: CGI is positively related to customer trust in banking chatbots.

H4: BCSQ represents a significant indirect statistical pathway between CGI and customer trust.

The conceptual framework in Figure 1 presents CGI as the bank-level antecedent, BCSQ as the customer-level service-quality construct and customer trust as the outcome. It also shows the four retained BCSQ dimensions and the direct and indirect association paths. The arrows in Figure 1 represent hypothesised statistical relationships and should not be interpreted as causal proof.



Note. Arrows represent hypothesised statistical associations, not causal effects.

Fig. 1. Conceptual framework

3. Methodology

3.1 Research Design and Sample

The study follows a quantitative cross-sectional explanatory design and integrates two data sources: customer survey data on chatbot experience and documentary coding of bank governance disclosures. The empirical scope covers four full-fledged Islamic banks listed on Tadawul in the Kingdom of Saudi Arabia: Al Rajhi Bank, Alinma Bank, Bank Albilad and Bank Aljazira. The unit of analysis is the individual customer who used a chatbot or AI-powered chat support channel during the previous three months. Governance is measured at the bank level and matched to customer perceptions through bank identification in the survey dataset. Because the design is cross-sectional, the analysis is interpreted in terms of associations and indirect statistical pathways, not causal effects.

Data were collected through an online survey administered to retail and small and medium-sized enterprise (SME) customers. After excluding incomplete responses, straight-lining cases and responses that failed attention checks, 420 valid cases were retained for analysis. The final sample consisted of Al Rajhi Bank customers (n = 160), Alinma Bank customers (n = 95), Bank Albilad customers (n = 80) and Bank Aljazira customers (n = 85). The four banks differ in customer base, market presence, governance disclosure maturity and technological service maturity; therefore bank indicators were included in the regression models to reduce omitted bank-level variation. Survey items were measured on a five-point Likert scale, where 1 represented strongly disagree and 5 represented strongly agree. Table 1 summarises the respondent profile.

Table 1

Respondent profile (n = 420)

Characteristic	Category	n (%)
Gender	Male	244 (58.1)
	Female	176 (41.9)
Age	18-25	76 (18.1)
	26-35	147 (35.0)
	36-45	113 (26.9)
	46-55	63 (15.0)
	56+	21 (5.0)
Education	Diploma or below	68 (16.2)
	Bachelor	252 (60.0)
	Postgraduate	100 (23.8)
Chatbot use frequency	1-2 times/month	128 (30.5)
	1-2 times/week	179 (42.6)
	3+ times/week	113 (26.9)
Bank	Al Rajhi Bank	160 (38.1)
	Alinma Bank	95 (22.6)
	Bank Albilad	80 (19.0)
	Bank Aljazira	85 (20.2)

Note. Percentages may not sum to 100 due to rounding.

3.2 Measures

BCSQ was measured using an initial pool of 21 items derived from technology-based service quality and conversational-agent research and adapted to the Islamic banking context. Customer trust was assessed through four items representing competence, benevolence, integrity and perceived security. CGI was constructed from the most recent annual report and governance

disclosures for each bank and combined board effectiveness, audit oversight, risk oversight, cyber/information technology (IT) governance disclosure and Shariah governance characteristics. The Saudi context is shaped by the Personal Data Protection Law (PDPL), the Saudi Central Bank (SAMA) Shariah Governance Framework, the SAMA Information Technology Governance Framework and the Capital Market Authority (CMA) Corporate Governance Regulations [13-16]. The CGI was normalised to a 0-100 scale and standardised prior to regression analysis. Table 2 summarises the CGI components and coding criteria.

Table 2

Corporate Governance Index (CGI) components and coding summary

Domain	Item	Criterion (summary)
Board effectiveness	Board independence	$\geq 50\%$ independent directors
Board effectiveness	Board meeting frequency	$\geq$ median meetings/year
Audit oversight	Audit committee independence	Majority independent
Audit oversight	Audit committee expertise	≥ 1 accounting/finance expert
Risk oversight	Risk committee existence	Dedicated risk committee disclosed
Risk oversight	Cyber/information technology and privacy disclosure	Explicit IT governance or privacy compliance disclosure
Shariah governance	Shariah supervisory board size	≥ 3 members
Shariah governance	Shariah supervisory board expertise	Fintech/finance literacy disclosed
Shariah governance	Shariah supervisory board meeting frequency	$\geq$ median meetings/year
Transparency	Governance disclosure quality	Detailed corporate and Shariah governance reporting

3.3 Data Analysis

Analyses were conducted in SPSS. The analytical procedure included descriptive statistics, exploratory factor analysis (EFA) using principal axis factoring with Promax rotation, reliability analysis using Cronbach's alpha, hierarchical regression for H1 and H1a-H1d, and PROCESS Model 4 with 5,000 bootstrap samples for the indirect association model. Multicollinearity was inspected using variance inflation factor (VIF) values. All regression and indirect-path results are interpreted as associations because the data are cross-sectional.

3.4 Bias, Validity and Contextual Procedures

Because the study uses self-reported customer survey items, common method risk was addressed procedurally through neutral wording, separation of item blocks and attention checks. A diagnostic check was also reported by inspecting whether a single dominant factor explained most variance. The largest factor explained 32.4% of total variance, below the conventional 50% concern threshold, suggesting that a single-factor explanation is unlikely to dominate the survey measures.

Convergent validity was assessed through the size and interpretability of factor loadings, which ranged from 0.69 to 0.88 for retained items. Discriminant validity was assessed through the factor correlation matrix; inter-factor correlations ranged from 0.38 to 0.62, indicating related but distinguishable dimensions. Because the manuscript dataset did not include complete invitation-wave information, a full statistical non-response bias test could not be reported; this is acknowledged as a limitation and future studies should compare early and late respondents or respondents and non-respondents where such data are available.

The Saudi institutional setting was also considered when interpreting the results. Saudi Islamic banks operate under a distinctive combination of corporate governance, Shariah governance, data

protection and IT governance requirements. Consequently, the policy implications are framed primarily for Tadawul-listed Islamic banks and should be extended to other jurisdictions only with caution.

4. Results

4.1 Measurement Validation

The assumptions for exploratory factor analysis were satisfied. The Kaiser-Meyer-Olkin (KMO) measure showed strong sampling adequacy (0.921), while Bartlett's test of sphericity was significant, indicating that the correlation matrix was factorable. Principal axis factoring with Promax rotation retained a four-factor solution based on eigenvalues, the scree plot and interpretability. Four cross-loading items were deleted, leaving 17 retained items. The final solution explained 68.9% of total variance, as summarised in Tables 3 and 4.

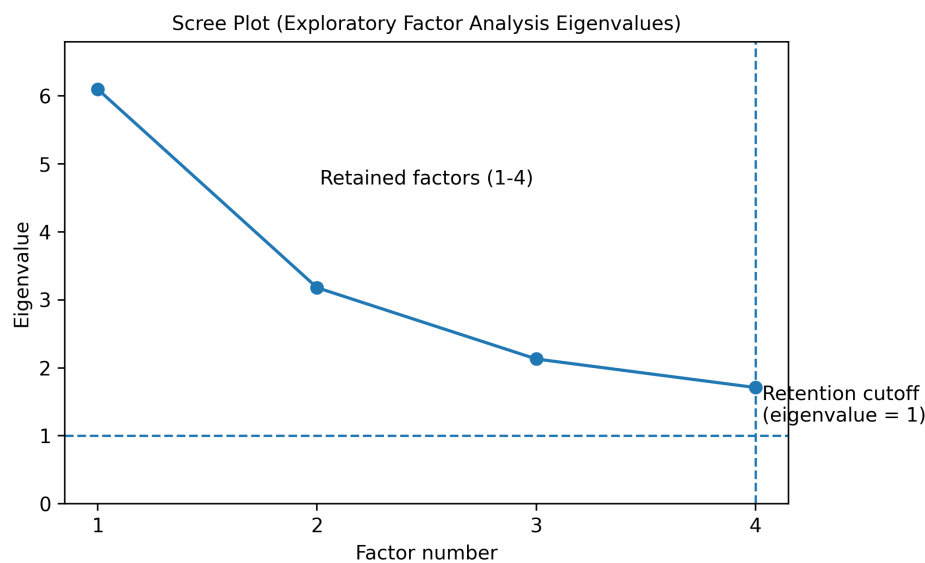


Fig. 2. Scree plot of EFA eigenvalues

Note. Eigenvalues are shown for the retained factors (1-4); factors below the eigenvalue-one retention criterion were not retained.

Table 3

KMO and Bartlett's test

Test	Value
Kaiser-Meyer-Olkin (KMO)	0.921
Bartlett's test chi-square (df)	3421.7 (136)
Significance	< .001

Table 4

Total variance explained by retained factors

Factor	Eigenvalue	% variance	Cumulative %
F1 Efficiency and Problem Resolution	6.10	32.4	32.4
F2 Security and Privacy Assurance	3.18	16.8	49.2
F3 Empathy and Islamic Ethical Alignment	2.13	11.2	60.4
F4 Interface and Accessibility	1.71	8.5	68.9

The rotated pattern matrix in Table 5 supports a clear four-dimensional BCSQ structure: Efficiency and Problem Resolution, Security and Privacy Assurance, Empathy and Islamic Ethical Alignment, and Interface and Accessibility. Inter-factor correlations in Table 6 show moderate positive associations, indicating that the dimensions are related but conceptually distinguishable.

Table 5

Rotated pattern matrix (Promax; loadings < .30 suppressed)

Item	Short statement	F1	F2	F3	F4
EPR1	Resolves the issue quickly	0.84			
EPR2	Provides accurate answers	0.87			
EPR3	Guides step-by-step	0.79			
EPR4	Helpful solutions	0.82			
EPR5	Reduces effort	0.73			
SPA1	Data protected		0.86		
SPA2	Requests only necessary information		0.75		
SPA3	Privacy communicated		0.81		
SPA4	Trusted for basic transactions		0.78		
EIEA1	Polite and respectful			0.74	
EIEA2	Shows empathy			0.77	
EIEA3	Aligned with Islamic ethics			0.88	
EIEA4	Avoids misleading advice			0.81	
IA1	Easy to navigate				0.71
IA2	Accessible on preferred channel				0.69
IA3	Clear language options				0.73
IA4	Usable for different needs				0.70

Table 6

Factor correlation matrix

Factor	F1	F2	F3	F4
F1	1.00	0.54	0.48	0.42
F2	0.54	1.00	0.62	0.38
F3	0.48	0.62	1.00	0.45
F4	0.42	0.38	0.45	1.00

Reliability analysis produced acceptable to excellent Cronbach's alpha values. The four BCSQ dimensions ranged from 0.86 to 0.92, overall BCSQ achieved an alpha of 0.95, and customer trust achieved an alpha of 0.91. Descriptive statistics and correlations in Table 8 indicate that CGI is positively correlated with overall BCSQ, key BCSQ dimensions and customer trust. These findings support the internal consistency and association structure of the retained measures, while remaining within the limits of an exploratory cross-sectional design.

Table 7

Reliability statistics (Cronbach's alpha)

Construct	Items	Alpha
F1 Efficiency and Problem Resolution	5	0.92
F2 Security and Privacy Assurance	4	0.90
F3 Empathy and Islamic Ethical Alignment	4	0.88
F4 Interface and Accessibility	4	0.86
Overall BCSQ	17	0.95
Customer Trust	4	0.91

4.2 Descriptive Statistics and Regression

Table 8

Descriptive statistics and correlations

Variable	Mean	SD	1	2	3	4	5
1. CGI (z-score)	0.00	1.00	1.00				
2. BCSQ (overall)	3.86	0.63	0.41**	1.00			
3. F1 Efficiency	3.92	0.70	0.38**	0.86**	1.00		
4. F2 Security	3.79	0.74	0.44**	0.84**	0.54**	1.00	
5. Trust	3.83	0.68	0.29**	0.62**	0.53**	0.58**	1.00

Note. ** $p < .01$. CGI is standardised (mean = 0, SD = 1).

Hierarchical regression results in Table 9 show that CGI has a positive and statistically significant association with overall BCSQ after controlling for age, gender, chatbot use frequency, digital literacy and bank indicators. Adding CGI increased the explained variance by 10 percentage points. Table 10 further shows that CGI is positively associated with all four BCSQ dimensions, supporting H1 and H1a-H1d.

Table 9

Hierarchical regression of overall BCSQ

Predictor	Model 1 beta (p)	Model 2 beta (p)	VIF
Age	-0.06 (.112)	-0.05 (.158)	1.12
Gender (1 = Male)	0.04 (.294)	0.03 (.352)	1.08
Chatbot use frequency	0.21 (< .001)	0.19 (< .001)	1.21
Digital literacy	0.17 (< .001)	0.15 (< .001)	1.19
Bank dummies	Included	Included	-
CGI (standardised)	-	0.34 (< .001)	1.26
R-squared	0.18	0.28	-
Delta R-squared	-	0.10 (< .001)	-

Note. Standardised coefficients are reported; Al Rajhi Bank is the reference bank category.

Table 10

Associations between CGI and BCSQ dimensions (Model 2)

Outcome	CGI beta	p
F1 Efficiency and Problem Resolution	0.31	< .001
F2 Security and Privacy Assurance	0.36	< .001
F3 Empathy and Islamic Ethical Alignment	0.29	< .001
F4 Interface and Accessibility	0.30	< .001

4.3 Indirect Association Analysis

The indirect association results in Table 11 support the trust-related role of chatbot service quality. CGI significantly predicted BCSQ, BCSQ significantly predicted customer trust, and the direct association between CGI and customer trust remained significant after including BCSQ. The bootstrapped indirect association was also significant, indicating a partial indirect pathway and supporting H2, H3 and H4. Given the cross-sectional design, this pathway should be interpreted as statistical mediation rather than causal mediation.

Table 11

Indirect association model summary (PROCESS Model 4)

Path	B	SE	t	p
CGI -> BCSQ (a)	0.42	0.06	7.00	< .001
BCSQ -> Trust (b)	0.55	0.04	13.75	< .001
CGI -> Trust (c')	0.11	0.05	2.37	.018
Indirect association (a*b)	0.23	0.05	-	95% CI [0.15, 0.33]

Note. Controls include age, gender, chatbot use frequency, digital literacy and bank indicators in all equations.

5. Discussion

The results indicate that banking chatbot service quality in Saudi Islamic banks is multidimensional and includes operational performance, security and privacy assurance, ethical congruence and accessibility. The validated BCSQ structure is consistent with the service-quality literature while also reflecting the Islamic banking context, where ethical communication and Shariah alignment are central to customer expectations. The evidence is correlational and therefore supports association-based interpretation rather than causal improvement claims.

Hypothesis testing confirms that stronger corporate and Shariah governance disclosure is associated with higher perceived BCSQ across all four dimensions. This finding suggests that governance mechanisms are not only compliance or disclosure matters; they are statistically linked to customer-facing digital service perceptions through accountability, risk monitoring, data protection and ethical review. The strongest association appears in Security and Privacy Assurance, which is theoretically plausible because chatbot users are highly sensitive to data protection and privacy in financial-service interactions.

The indirect association model shows that BCSQ is a key statistical pathway through which governance disclosure is linked to customer trust. Governance offers institutional confidence through oversight and transparency, while chatbot service quality offers direct experiential evidence that the channel is reliable, secure, ethical and usable. Therefore, the study positions governance and service quality as complementary trust signals in Islamic banking AI channels, without claiming that governance by itself causes service-quality improvement.

6. Conclusions

This study finds that stronger corporate and Shariah governance disclosure is associated with higher perceived banking chatbot service quality and greater customer trust among Tadawul-listed Islamic banks. Using an EFA-validated four-dimensional BCSQ measure, the results show that governance disclosure is statistically linked to chatbot quality and customer trust both directly and indirectly through perceived service quality. The findings imply that chatbot services should be considered strategic board-level digital service channels rather than purely operational technologies. However, the cross-sectional design prevents causal conclusions about whether governance directly improves chatbot quality or trust.

For managers, the results highlight the need to integrate chatbot performance into governance dashboards covering first-contact resolution, escalation timeliness, complaint resolution, data governance, cyber risk and Shariah review of scripts and product pathways. For regulators, the findings suggest that standardised disclosures on AI service controls, privacy-by-design, monitoring and escalation practices could support comparability and customer confidence within the Saudi regulatory setting. The generalisability of the findings is limited by Saudi Arabia's specific regulatory environment, including SAMA and CMA requirements, and may not transfer directly to Islamic

banking jurisdictions such as Malaysia, the United Arab Emirates or Bahrain. The study is also limited by its cross-sectional design, reliance on disclosure-based governance measures, focus on four Saudi Islamic banks, potential common method risk in self-reported survey items, and the absence of a full statistical non-response bias test in the manuscript dataset. Future research may extend the model across jurisdictions, use longitudinal or experimental data, compare bank-level AI governance routines qualitatively, and apply more comprehensive common-method and non-response diagnostics.

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Conflict of Interest Statement

The authors declare that there is no conflict of interest regarding the publication of this paper. No financial support, grants or other forms of compensation were received that could have influenced the outcomes of this work. The research was conducted in the absence of any commercial or financial relationships that could be construed as a potential conflict of interest.

Author Contributions Statement

Naif Rashed AlArfaj conceptualised the study, collected and analysed the data, and prepared the initial manuscript draft. Nehad I. Ineizeh supervised the research design, reviewed the manuscript and contributed to conceptual refinement. Muhammad I. Kamaruddin contributed to methodological review, interpretation of findings and manuscript revision. All authors read and approved the final version of the manuscript.

Data Availability Statement

The survey data generated and analysed during the current study are available from the corresponding author upon reasonable request. Governance disclosure data were derived from publicly available bank annual reports and regulatory documents cited in the manuscript.

Ethics Statement

This study was conducted in accordance with institutional ethical standards for survey-based research. Participation was voluntary, informed consent was obtained from all respondents and responses were treated confidentially and used only for academic purposes.

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