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The Influence of Chatbot Features on the Digital Reputation of Indonesian Sharia Banks Through Electronic Word of Mouth (E-WOM)

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Abstract

This study aims to analyze the influence of chatbot features on the digital reputation of Bank Syariah Indonesia through Electronic Word of Mouth (E-WOM). The development of digital services in the banking sector encourages banks to utilize chatbot technology to improve service quality for customers. However, the effectiveness of chatbot features in shaping the digital reputation of banks still requires further investigation. This research employs a quantitative approach using a survey method involving 150 respondents who are users of Bank Syariah Indonesia's digital services, selected through purposive sampling. Data were collected through questionnaires and analyzed using the Structural Equation Modeling–Partial Least Square (SEM-PLS) method with the SmartPLS application. The measurement model demonstrated adequate explanatory power, with R^2 values of 0.373 for E-WOM and 0.432 for digital reputation. The results indicate that chatbot features have a significant and substantial effect on Electronic Word of Mouth (E-WOM) ($\beta = 0.610$). Chatbot features also have a significant effect on the digital reputation of Bank Syariah Indonesia ($\beta = 0.516$), an effect that is stronger than the effect transmitted indirectly through E-WOM. Electronic Word of Mouth (E-WOM) is proven to have a significant effect on the digital reputation of Bank Syariah Indonesia ($\beta = 0.199$). Furthermore, the mediation analysis confirms that Electronic Word of Mouth (E-WOM) partially mediates the relationship between chatbot features and the digital reputation of Bank Syariah Indonesia (indirect effect = 0.122; p = 0.038). These findings suggest that well-developed chatbot features can encourage positive reviews and user experiences in digital media, which ultimately contribute to strengthening the digital reputation of Bank Syariah Indonesia.

Keywords Chatbot Features; Electronic Word of Mouth; Digital Reputation; Islamic Banking

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1. INTRODUCTION

The development of digital technology over the past few decades has brought significant changes to the way organizations build and manage communications with the public (Natsir et al., 2023). This transformation has also driven the use of artificial intelligence (AI) as part of digital communication strategies, one example of which is the use of chatbots (Rizieq, 2024). Chatbots enable the communication process to take place quickly, automatically, and personally, so that interactions between organizations and the public become more efficient and responsive than conventional communication patterns (Septian et al., 2025). In this increasingly digital era, relying solely on humans to address customer concerns can be difficult and time-consuming (Mareta et al., 2024). To address this issue, Admin Bots and Chatbots have emerged as promising solutions. Chatbots are computer programs designed to automate administrative tasks, saving human time and effort (Wibawa, 2023).

Digital interactions between customers and chatbots not only impact the service experience but also have the potential to trigger electronic word of mouth (e-WOM). E-WOM refers to the dissemination of consumer opinions, recommendations, or experiences through electronic media such as social media platforms, online forums, and messaging apps (Dewi, 2024). E-WOM is considered a form of consumer communication that has a strong influence on public perception and customer decisions, because the content shared tends to be seen as more authentic and derived from the real experiences of other users. Previous research (Putri et al., 2024) Research shows that e-WOM can influence brand image and consumer behavior in a digital context, although the effects can vary depending on the industry context and the characteristics of the messages disseminated.

In the context of Bank Syariah Indonesia, e-WOM is a crucial factor that can influence a bank's image and reputation in the digital era. Reni Nur Aini's research confirms that e-WOM significantly influences the attitudes and satisfaction of Bank Syariah Indonesia customers who use digital services, particularly mobile banking. When the service experience received by customers does not meet expectations, this has the potential to generate negative e-WOM that can spread rapidly in the digital environment (Aini, 2024). Conversely, positive experiences will foster positive e-WOM, which strengthens public trust and perceptions of the bank.

The problem that then arises is the suboptimal understanding of how chatbot features, as part of a bank's digital services, contribute to the formation of e-WOM and the digital reputation of Bank Syariah Indonesia. Some previous research (Nafisah, 2023) E-WOM is more focused on customer satisfaction, product usage decisions, and service quality, without specifically linking it to the role of chatbot technology as the initial trigger for customers' digital experiences. In fact, chatbots are the starting point for customer interaction with banks within the digital service ecosystem (Lahiri, 2023). This gap is particularly relevant for Islamic banking, where chatbots such as Aisyah BSI are not merely a customer-service channel but also handle distinctly Sharia-based queries for example, information on zakat and infaq payments, Sharia-compliant transaction procedures, and the location of the nearest branch office so that their performance directly shapes how customers perceive the bank's adherence to Islamic values in a digital format.

The digital reputation of Islamic banks is formed through the accumulation of perceptions, experiences, and public communication that takes place in the digital space (Hanifah, 2024). This reputation is a strategic asset because it influences the level of trust, loyalty and sustainability of the bank's relationship with customers (Abdennebi, 2023). Chatbot interactions that provide fast, accurate responses and align with Sharia-compliant service principles have the potential to drive positive e-WOM, ultimately strengthening Bank Syariah Indonesia's digital reputation. Conversely, chatbots that fail to meet customer expectations can trigger dissatisfaction and generate negative e-WOM, which can negatively impact the bank's digital reputation (Wahyuni et al., 2025).

Based on this description, this study offers insight into problem-solving by positioning chatbots as a strategic variable in bank digital communications. This study attempts to analyze the influence of chatbot features through Electronic Word of Mouth (E-WOM) and its impact on the digital reputation of Indonesian Sharia Banks. This approach is expected to fill the gap in previous research by integrating aspects of artificial intelligence technology, digital communication, and organizational reputation within the context of Islamic banking.

The purpose of this study is to determine and analyze the influence of chatbot features through E-WOM, as well as the role of E-WOM in shaping the digital reputation of Indonesian Sharia Banks. Furthermore, this study aims to provide an empirical overview of the importance of managing chatbot features as part of Islamic banks' digital communication and service strategies.

Theoretically, this research is based on the concept of digital communication, E-WOM theory, the use of artificial intelligence in service delivery, and the concept of digital reputation. These perspectives are synthesized through three complementary theoretical lenses. The Technology Acceptance Model (TAM) explains that a chatbot's perceived ease of use and usefulness determine how customers accept and continue using the technology. Signaling Theory further explains that the quality of a chatbot's performance functions as a credible signal that the bank sends to the market; a fast, accurate, and Sharia-compliant chatbot response signals service quality that reduces customers' information asymmetry. Customers who receive this positive signal are more likely to share their experience as E-WOM, which, following Reputation Theory, accumulates over time into the bank's digital reputation as a collective, socially constructed evaluation. Chatbots are positioned as an AI-based interactive communication medium that influences the customer experience (Hamadou et al., 2024). E-WOM is understood as a form of consumer communication that has the power to shape public perception, while digital reputation is the result of the accumulation of experiences and communications that take place continuously in the digital space (Andria et al., 2025). By integrating these three concepts, this research is expected to provide academic and practical contributions in developing service strategies and digital reputation of Islamic banking in Indonesia.

Based on this theoretical framework, the following hypotheses are proposed: H1: Chatbot features have a positive and significant effect on E-WOM. H2: Chatbot features have a positive and significant effect on the digital reputation of Indonesian Sharia Banks. H3: E-WOM has a positive and significant effect on the digital reputation of Indonesian Sharia Banks. H4: E-WOM mediates the relationship between chatbot features and the digital reputation of Indonesian Sharia Banks.

2. METHODS

This study uses a quantitative research method with a descriptive and verification approach (Machali, 2021). The descriptive approach is used to describe public perceptions of the chatbot feature, Electronic Word of Mouth (E-WOM), and the digital reputation of Bank Syariah Indonesia, while the verification approach is used to test the relationship and influence between variables as formulated in the research theoretical framework referring to the Technology Acceptance Model (TAM). In this study, E-WOM is positioned as an intervening variable that bridges the influence of the chatbot feature on the digital reputation of Bank Syariah Indonesia (Rachman et al., 2024).

The study population was the Medan City community who were aware of or had used Bank Syariah Indonesia's chatbot service. The sample was determined using a purposive sampling technique with the following inclusion criteria: (1) an active customer of Bank Syariah Indonesia domiciled in Medan City, (2) at least 17 years old, and (3) had interacted directly with the Aisyah BSI chatbot at least once within the last three months. The sample was set at 150 respondents. This sample size exceeds the minimum requirement suggested by the 10-times rule for PLS-SEM (Balaka, 2022), which recommends a sample at least ten times the largest number of structural paths directed at a single construct in the model, and is therefore considered adequate for stable parameter estimation. Data collection was conducted through a survey method using a questionnaire as the research instrument. The chatbot feature variable was measured using four indicators (X.1–X.4), namely ease of use, response speed, response accuracy, and service availability. The Electronic Word of Mouth (E-WOM) variable was measured using four indicators (Y.1–Y.4), namely willingness to share experiences, providing positive reviews, recommending the service to others, and the intensity of sharing information on digital media. Meanwhile, Bank Syariah Indonesia's digital reputation was measured using four indicators (Z.1–Z.4), namely positive image in digital media, level of customer trust, perceived service credibility, and customer loyalty. The complete operationalization of these variables is presented in Table 2.1. All statements in the questionnaire were measured using a Likert scale of 1–5, indicating the level of respondent agreement ranging from strongly disagree to strongly agree (Sugiyono, 2020).

Table 1. Variable Operationalization

Variable	Code	Indicator
Chatbot Features	X.1	Ease of use of the Aisyah BSI chatbot
	X.2	Speed of chatbot response
	X.3	Accuracy of chatbot response
	X.4	Availability of the chatbot service (24/7 access)
E-WOM	Y.1	Willingness to share experiences with the chatbot
	Y.2	Willingness to provide positive reviews online
	Y.3	Willingness to recommend the service to others
	Y.4	Intensity of sharing information on digital media
Digital Reputation of Indonesian Sharia Banks	Z.1	Positive image in digital media
	Z.2	Level of customer trust
	Z.3	Perceived credibility of the bank's digital service
	Z.4	Customer loyalty

The data obtained was analyzed using Structural Equation Modeling based on Partial Least Square (SEM-PLS) with the help of the SmartPLS version 4.0 application. This analysis technique is used to test the direct and indirect influence between variables, as well as assessing the role of E-WOM as an intervening variable in the relationship between chatbot features and the digital reputation of Bank Syariah Indonesia, in accordance with the research model that has been formulated (Rukminingsih, 2020).

3. FINDINGS AND DISCUSSION

This study aims to analyze the influence of chatbot features on the digital reputation of Bank Syariah Indonesia through electronic word of mouth (e-WOM). Data analysis was performed using the Partial Least Squares (PLS) method using the SmartPLS Version 4.0 application. Model testing was conducted through two main stages: outer model evaluation (measurement model) and inner model evaluation (structural model).

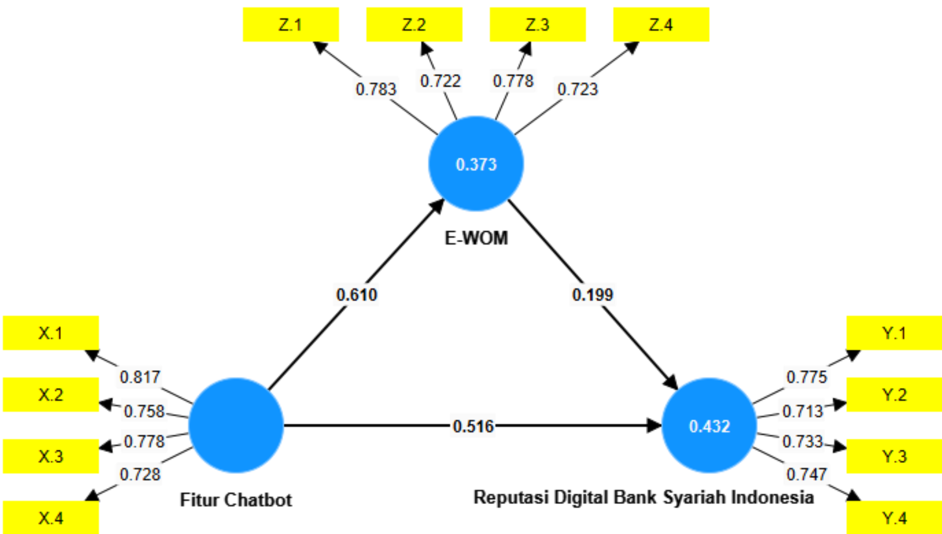

Figure 1. Outer Model
Source: Data Analysis Using SmartPLS

3.1 Outer Model Evaluation

a. Convergent Validity

Table 2. Outer Loading

Indicator	Chatbot Features	Digital Reputation of Indonesian Sharia Banks	E-WOM
X.1	0,817		
X.2	0,758		
X.3	0,778		
X.4	0,728		
Y.1		0,775	
Y.2		0,713	
Y.3		0,733	
Y.4		0,747	
Z.1			0,783
Z.2			0,722
Z.3			0,778
Z.4			0,723

Source: Processed Primary Data (2026)

Based on the results of the outer loading analysis in Table 2, it is known that all indicators in the chatbot feature, electronic word of mouth, and digital reputation variables of Bank Syariah Indonesia have loading values greater than 0.70. This indicates that each indicator is able to explain its construct variable well, thus it can be concluded that all indicators in this study meet the criteria for convergent validity.

Table 3. Average Variance Extracted (AVE)

Variables	Average Variance Extracted (AVE)
Chatbot Features	0,594
E-WOM	0,566
Digital Reputation of Indonesian Sharia Banks	0,551

Source: Processed Primary Data (2026)

Furthermore, Table 3 shows that the Average Variance Extracted (AVE) value for each variable is greater than 0.50. An AVE value exceeding 0.50 indicates that the research variable is able to explain more than 50% of the variance in its indicators. Therefore, it can be concluded that all variables in this study have met the requirements for convergent validity.

b. Discriminant Validity

Table 4 Cross Loading

Indicator	Chatbot Features	Digital Reputation of Indonesian Sharia Banks	E-WOM
X.1	**0,817**	0,565	0,486
X.2	**0,758**	0,482	0,507
X.3	**0,778**	0,371	0,452
X.4	**0,728**	0,524	0,432
Y.1	0,426	**0,775**	0,369
Y.2	0,450	**0,713**	0,271
Y.3	0,460	**0,733**	0,352
Y.4	0,539	**0,747**	0,500
Z.1	0,469	0,430	**0,783**
Z.2	0,425	0,355	**0,722**
Z.3	0,480	0,402	**0,778**
Z.4	0,461	0,355	**0,723**

Source: Processed Primary Data (2026)

The results of the discriminant validity test were conducted using several approaches, namely cross-loading, the Fornell-Larcker Criterion, and HTMT. Based on the cross-loading results in Table 4, it is known that the loading value of each indicator on its respective variable is greater than the loading value on the other variables. This indicates that each indicator has a good ability to differentiate the constructs being measured.

Table 5. Fornell Larcker Criterion

Variabel	E-WOM	Chatbot Features	Digital Reputation of Indonesian Sharia Banks
E-WOM	0,752		
Chatbot Features	0,610	0,771	
Digital Reputation of Indonesian Sharia Banks	0,514	0,638	0,743

Source: Processed Primary Data (2026)

Furthermore, based on the Fornell-Larcker criteria in Table 5, it is known that the square root of the AVE value for each variable is greater than the correlation value between the other variables. This indicates that each variable has a good level of discrimination.

Table 6 Heterotrait-Monotrait Ratio (HTMT)

Variabel	E-WOM	Chatbot Features	Digital Reputation of Indonesian Sharia Banks
E-WOM			
Chatbot Features	0,803		
Digital Reputation of Indonesian Sharia Banks	0,679	0,829	

Source: Processed Primary Data (2026)

The test results using the Heterotrait-Monotrait Ratio (HTMT) in Table 6 also show that all HTMT values are below the 0.85 limit. Thus, it can be concluded that this research model has met the criteria for discriminant validity.

c. Reliability Test

Table 7. Cronbach's Alpha and Composite Reliability

Variables	Cronbach's alpha	Composite reliability
Chatbot Features	0,772	0,854
E-WOM	0,744	0,839
Digital Reputation of Indonesian Sharia Banks	0,731	0,831

Source: Processed Primary Data (2026)

Reliability testing was conducted by examining the Cronbach's Alpha and Composite Reliability values. Based on the results in Table 7, all variables had Cronbach's Alpha and Composite Reliability values greater than 0.70. This indicates that all constructs in this study have a good level of internal consistency and can therefore be declared reliable.

3.2 Inner Model Evaluation

a. Coefficient of Determination (R-Square)

Table 8. R-Square

Variables	R-square
E-WOM	0,373
Digital Reputation of Indonesian Sharia Banks	0,432

Source: Processed Primary Data (2026)

Based on the analysis results in Table 8, the electronic word of mouth variable has an R-square value of 0.373. This means that 37.3% of the variation in electronic word of mouth can be explained by the Chatbot Features variable, while the remaining 62.7% is influenced by other variables not examined in this study.

Meanwhile, the Digital Reputation of Indonesian Sharia Banks variable has an R-square value of 0.432. This indicates that 43.2% of the variation in digital reputation can be explained by the Chatbot Features and electronic word of mouth variables, while the remaining 56.8% is influenced by other variables outside the research model.

b. Effect Size (F-Square)

Table 9. F-Square

Variables	E-WOM	Digital Reputation of Indonesian Sharia Banks
Chatbot Features	0,594	0,294
E-WOM		0,044

Source: Processed Primary Data (2026)

The results of the effect size analysis in Table 9 show that the Chatbot Features variable has a significant influence on electronic word of mouth with an f-square value of 0.594. Furthermore, Chatbot Features also has a moderate influence on the Digital Reputation of Indonesian Sharia Banks with an f-square value of 0.294. Meanwhile, the electronic word of mouth variable has a relatively small influence on the Digital Reputation of Indonesian Sharia Banks with an f-square value of 0.044. This relatively small f^2 value for E-WOM warrants closer theoretical scrutiny and is discussed further in Section 3.4.

c. Predictive Relevance (Q-Square)

Tabel 10. F-Square

Variables	SSO	SSE	Q^2 (=1-SSE/SSO)
E-WOM	600,000	479,464	0,201
Digital Reputation of Indonesian Sharia Banks	600,000	466,474	0,223

Source: Processed Primary Data (2026)

Based on the test results in Table 10, it is known that the Q-square value for the electronic word of mouth and Digital Reputation of Indonesian Sharia Banks variables is greater than zero. This result indicates that the research model has good predictive ability in explaining the relationship between the variables in the study.

3.3 Hypothesis Testing

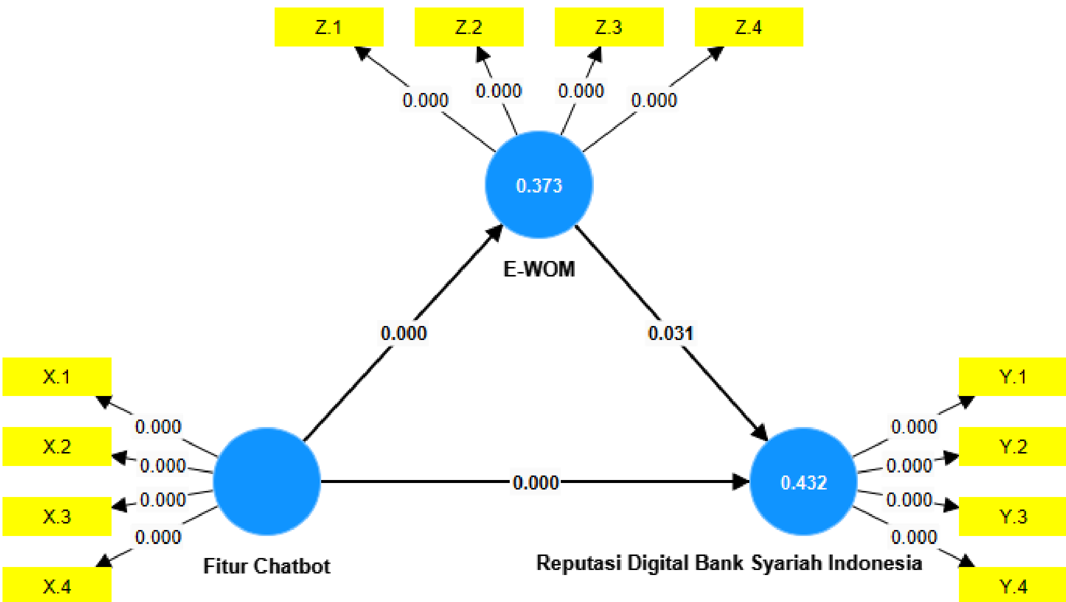

Figure 2. Hypothesis Testing (Bootstrapping)

Source: Data Analysis Using SmartPLS

Table 11. Direct Effect Hypothesis Test

Variables	Original Sample (O)	Sample Mean (M)	Standard deviation (STDEV)	T statistics (|O/STDEV|)	P values
Chatbot Features -> E-WOM	0,610	0,616	0,056	10,857	0,000
Chatbot Features -> Digital Reputation of Indonesian Sharia Banks	0,516	0,517	0,070	7,349	0,000
E-WOM -> Digital Reputation of Indonesian Sharia Banks	0,199	0,201	0,092	2,160	0,031

Source: Processed Primary Data (2026)

Based on the analysis results in Table 1.10 above, it is known that:

a. The Influence of Chatbot Features on Electronic Word of Mouth

The test results show that Chatbot Features have a t-statistic of 10.857, which is greater than 1.96, and a p-value of 0.000, which is less than 0.05. This indicates that Chatbot Features have a positive and significant effect on electronic word of mouth. This means that the better the quality of Chatbot Features at Bank Syariah Indonesia, the more likely users are to share their experiences or leave positive reviews online.

b. The Influence of Chatbot Features on the Digital Reputation of Indonesian Sharia Banks

The analysis results show that Chatbot Features have a t-statistic of 7.349 and a p-value of 0.000. These values indicate that Chatbot Features have a positive and significant effect on the Digital Reputation of Indonesian Sharia Banks. This indicates that the presence of responsive, informative, and easy-to-use chatbots can improve a bank's image and reputation in the digital environment.

c. The Influence of Electronic Word of Mouth on Digital Reputation

The test results show that electronic word of mouth has a t-statistic of 2.160 and a p-value of 0.031, which is less than 0.05. Therefore, it can be concluded that electronic word of mouth has a positive and significant effect on the Digital Reputation of Indonesian Sharia Banks. Reviews and experiences shared by users on digital media can influence public perception of a bank's reputation.

Table 12. Hypothesis Test of Indirect Effect

Variables	Original Sample (O)	Sample Mean (M)	Standard deviation (STDEV)	T statistics (|O/STDEV|)	P values
Chatbot Features -> E-WOM -> Digital Reputation of Indonesian Sharia Banks	0,122	0,124	0,059	2,076	0,038

Source: Processed Primary Data (2026)

d. The Role of Electronic Word of Mouth Mediation

The results of the indirect influence test indicate that Electronic Word of Mouth is able to mediate the influence of the Chatbot Feature on the Digital Reputation of Bank Syariah Indonesia. This result is indicated by a t-statistic value of 2.076, which is greater than 1.96, and a p-value of 0.038, which is smaller than 0.05. This means that the Chatbot Feature not only directly influences digital reputation, but also indirectly through increasing electronic word of mouth promotion from users.

3.4 Discussion

This study aims to analyze the influence of chatbot features on the digital reputation of Indonesian Sharia banks through electronic word of mouth (e-WOM). Based on the analysis using the Structural Equation Modeling–Partial Least Squares (SEM-PLS) method, several important findings were obtained regarding the relationships between the variables in this study.

3.4.1 The Effect of Chatbot Features on Electronic Word of Mouth (H1)

The results indicate that chatbot features have a significant effect on electronic word of mouth (e-WOM) ($t = 10.857$; $p = 0.000$), thus accepting the first hypothesis. Rather than simply restating these statistics, this finding is consistent with the Technology Acceptance Model: when the Aisyah BSI chatbot is perceived as easy to use, fast, and accurate, customers form a positive attitude toward the technology that translates into a willingness to talk about it (Wicaksono, 2022). This is in line with a study of Sharia bank customers in Medan City, which found that a positive customer experience with a bank's digital service is a significant antecedent of the electronic word of mouth that customers subsequently generate (Sujantoko & Nashirudin, 2024), reinforcing that a well-designed chatbot functions as an antecedent, not merely a byproduct, of e-WOM.

3.4.2 The Effect of Chatbot Features on the Digital Reputation of Indonesian Sharia Banks (H2)

The results of the study further indicate that chatbot features significantly influence the digital reputation of Indonesian Sharia Banks ($t = 7.349$; $p = 0.000$; $\beta = 0.516$), thus accepting the second hypothesis. Viewed through Signaling Theory, a responsive and Sharia-compliant chatbot functions as a direct quality signal that customers use to evaluate the bank, so its effect on reputation does not have to pass through E-WOM to be meaningful customers can update their perception of the bank the moment they interact with the chatbot itself (Diener & Spacek, 2020). This is consistent with prior signaling-theory research showing that bank customers form reputation judgments largely from their own direct experience of service quality, since they are better positioned to evaluate service delivery first-hand than to assess less visible aspects of a bank such as its leadership or financial soundness (Kasman, 2023).

3.4.3 Critical Analysis: Why the Direct Effect Dominates the Indirect Effect through E-WOM

A closer look at the effect-size results in Table 9 shows that the direct effect of chatbot features on digital reputation ($f^2 = 0.294$) is far stronger than the effect transmitted through E-WOM ($f^2 = 0.044$). This pattern suggests that customers of Bank Syariah Indonesia place greater weight on their own direct experience with the chatbot than on reviews or opinions circulated by other users on social media. A plausible explanation is that decisions related to Sharia-compliant financial services are relatively high-involvement and trust-sensitive, so customers prefer to verify service quality first-hand rather than relying solely on secondhand accounts; this is consistent with prior technology-adoption research showing that direct user experience tends to dominate over social influence when the service concerns sensitive financial or religious matters. This dynamic can also be explained through the lens of digital trust: a chatbot that responds reliably and in accordance with Sharia principles builds trust directly at the point of interaction, and this trust more than the volume of E-WOM circulating online becomes the pillar that sustains Bank Syariah Indonesia's digital reputation. E-WOM therefore functions as a complementary, rather than the primary, channel through which chatbot quality is translated into reputation (Windasari et al., 2022). This is consistent with research on banking-chatbot trust showing that trust built through direct interaction with the chatbot itself rather than through socially mediated cues explains a substantial share of customers' behavioral responses toward the bank (Ardianto et al., 2024).

3.4.4 The Effect of Electronic Word of Mouth on Digital Reputation (H3)

Furthermore, the results also indicate that electronic word of mouth (e-WOM) significantly influences the digital reputation of Indonesian Sharia Banks. This is evidenced by a t-statistic of 2.160 and a p-value of 0.031, which is less than 0.05, thus accepting the third hypothesis. These findings indicate that information, experiences, and reviews shared by users on digital media can influence public perception of a bank's reputation. Positive reviews and positive experiences shared by users will strengthen the positive image and increase public trust in Indonesian Sharia Banks (Neves et al., 2023). This finding corroborates research on Indonesian Sharia banks showing that electronic word of mouth is a significant driver of corporate image and, through it, customer satisfaction and loyalty (Fatimah, 2024), reinforcing that positive reviews and shared experiences strengthen the positive image and public trust surrounding Indonesian Sharia Banks.

3.4.5 The Mediating Role of Electronic Word of Mouth (H4)

The results of the mediation test indicate that electronic word of mouth (e-WOM) mediates the influence of chatbot features on the digital reputation of Indonesian Sharia Banks ($t = 2.076$; $p = 0.038$; indirect effect = 0.122), thus accepting the fourth hypothesis. Because the direct effect of chatbot features on digital reputation ($\beta = 0.516$) remains significant even after accounting for this indirect path, electronic word of mouth acts as a partial mediating variable in the relationship between chatbot features and the digital reputation of Indonesian Sharia Banks. This pattern is theoretically expected once the Technology Acceptance Model, Signaling Theory, and Reputation Theory are read together: a well-designed chatbot first generates a positive technology-acceptance response and functions as a direct quality signal to the bank's reputation, while simultaneously seeding the pool of experiences that customers convert into shared reviews, which then feed into the socially accumulated construct of reputation (Allam, 2025). Partial rather than full mediation of e-WOM has also been reported in a related study of Indonesian Sharia banks, where e-WOM was found to only partly carry the effect of company image onto customer loyalty, with a sizable direct effect remaining (Nihayah & Purnama, 2024), suggesting that in Islamic banking, digital service-quality signals reach customers' perceptions through multiple simultaneous channels rather than through e-WOM alone.

4. CONCLUSION

Based on the research results, chatbot features have a positive and significant impact on electronic word of mouth (e-WOM) and the digital reputation of Indonesian Sharia Banks. Furthermore, e-WOM also has a positive and significant impact on digital reputation. These results indicate that e-WOM mediates the influence of chatbot features on digital reputation, thus acting as a partial mediator.

Indonesian Sharia Banks are advised to improve the quality of their chatbot features, particularly in terms of ease of use and response speed, to encourage positive e-WOM. Concretely, Bank Syariah Indonesia is encouraged to invest in Natural Language Processing (NLP) capabilities for the Aisyah BSI chatbot so that it can better understand local language and Sharia-specific financial terminology, and to build an escalation-handling system that automatically transfers unresolved queries to a human agent, thereby preventing a failed chatbot interaction from turning into negative e-WOM. Furthermore, digital communication management needs to be considered to strengthen the bank's reputation. Theoretically, this study contributes to the literature on AI adoption and digital reputation management in Islamic finance by showing that Signaling Theory and Reputation Theory can jointly explain how a chatbot's service quality is converted, both directly and through E-WOM, into a bank's digital reputation providing an empirical basis for future research to extend Sharia-specific technology-adoption models. This study has several limitations that should be acknowledged: the sample was limited to respondents in Medan City and used a cross-sectional design, so the findings cannot be generalized to other regions or interpreted as reflecting change over time. Future research is recommended to expand the sample of respondents across other regions, employ a longitudinal design, and add moderating variables such as digital literacy or brand trust for more comprehensive results.

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