

THE QUALITY OF MOBILE BANKING SERVICES FOR BANK SYARIAH INDONESIA (BSI) CUSTOMER SATISFACTION IN SURABAYA

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ABSTRACT

Purpose: The research aims to determine the extent to which the quality of Bank Syariah Indonesia (BSI)'s mobile banking services (BSI Mobile) influence customer satisfaction at BSI KCP Diponegoro 2 Surabaya.

Design/methodology: The research employed a quantitative methodology. The study included all customers of BSI KCP Diponegoro 2 Surabaya. In the interim, the sample for this study consisted of a small number of customers from BSI KCP Diponegoro 2 Surabaya who utilised the BSI Mobile application. Due to the large population and the limited time available for research, this study employed the Lemeshow formula with a maximum estimate of 7% and an error rate of 5% as a guideline for determining the number of samples used. As a result of this methodology, a sample of 100 respondents was obtained. Questionnaires were distributed using the incidental sampling method to gather the data. The data analysis process employed simple linear regression, hypothesis testing, and coefficient of determination.

Findings: The research results indicate that customer satisfaction is influenced by the quality of BSI Mobile services. The independent variable and the dependent variable are influenced by 79.2%, while 20.8% is influenced by factors that are not included in this study. This research can help increase customer satisfaction in using the BSI Mobile application.

Practical implications: The quality of BSI Mobile services has an influence on customer satisfaction. amounted to 79.2% while 20.8% was influenced by other factors not included in this study.

Originality/Value: This research can help increase customer satisfaction in using the BSI Mobile application.

Keywords: BSI Mobile, Customer Satisfaction, Quality of Mobile Banking

A. INTRODUCTION

Currently, the advancement of science and technology has had a significant impact on a variety of facets of human life. Beginning with the economy, education, and health. The economic aspects of this research are the primary focus. The banking sector is one sector of the economy that is significantly impacted by the advancements in science and technology. Almost all banks offer their customers the ability to access their accounts at any time and from any location through financial applications that are commonly referred to as mobile banking (Putrini & Satrya, 2024). Over the past five years, Indonesia has experienced a substantial increase in the use of mobile banking, with an average annual growth rate of 135.3%. The emergence of mobile banking has had a substantial impact on the international banking market, resulting in substantial profits. This suggests that the efficacy of sharia banking is beginning to rise, particularly in digital systems. A mobile banking service owned by Bank Syariah Indonesia is known as BSI Mobile (Maulani et al., 2023).

The presence of BSI Mobile provided by the banking world (BSI) cannot immediately resolve the issues encountered. Additionally, they are obligated to maintain and

enhance the quality of mobile banking to ensure the satisfaction of customers who utilize the BSI mobile facility (Lestari et al., 2023). The bank must not disregard customer satisfaction, as it has the potential to influence the bank's reputation, which is influenced by the stigma that society, particularly customers, hold against the bank. BSI mobile services are the reality (Khanifan Abdillah et al., 2024). Many customers complain and consider this a detriment to the quality of BSI mobile services, as they are frequently confronted with technical issues that necessitate maintenance. Consequently, they are compelled to visit the nearest bank or ATM in order to conduct their transactions. Financial transactions conducted manually, either with or without mobile banking.

BSI received 335,690 complaints from customers in 2022, which were submitted through a variety of channels, including call centers, mobile banking, social media, branch offices, and head offices. Despite this, all cases were satisfactorily resolved. The most complaints were submitted through mobile banking, with a total of 234,903 cases. In the context of mobile banking, customers are currently engaged in a complaint regarding service disruptions that occur at BSI Mobile as a result of repairs or maintenance on the BSI system that last for several days. BSI guarantees the security of customer funds and data, despite the disruption it has encountered. Because there were allegations that BSI was the victim of Ransomware, a group of hackers disrupted and even stole the target company's database, core system, and backups in order to paralyze the system for an indefinite period (Fitrian Suhayati et al., 2022)

One of BSI's customers in Aceh accused the company of problems that had occurred since its establishment, as reported by CNN Indonesia. The customer claimed that ATMs frequently experienced operational issues and errors, and that management diligently apologized. The BSI Aceh customer disclosed that the residents of Aceh harbored suspicions regarding Sharia Financial Institutions (LKS Qanun). Up until the chairman of the Aceh DPR made a statement that he would facilitate the reintroduction of conventional banks in Aceh. It was determined that customer satisfaction is significantly influenced by service quality and feature quality (information) in accordance with the findings of Diah Krisnaningsih and Dinda Ayu Agustina's prior research. The regression coefficient value for the service quality variable is 4.527, suggesting that there is a unidirectional positive relationship between customer satisfaction and the BSI Mobile service quality variable (Khanifan Abdillah et al., 2024).

The results of research conducted by Pramesti et al. (2023) concluded that mobile banking services which include efficiency, reliability, fulfillment, privacy and responsiveness simultaneously influence customer satisfaction using BSI Mobile. This reveals that the better BSI is at improving the quality of the BSI mobile application in providing appropriate information to customers when problems arise, the higher the level of customer satisfaction with BSI mobile banking. In line with Abdillah et al who stated that BSI mobile banking apart from being able to reduce queues at the bank also makes the transaction process easier, more effective and efficient (Khanifan Abdillah et al., 2024).

In addition, numerous additional studies were identified that examined the impact of the timeliness and accuracy of the quality aspects of Bank Syariah Indonesia (BSI Mobile)

mobile banking services on customer satisfaction. Consequently, this can be employed as a point of differentiation from numerous previous studies. According to Febrianta and Indrawati (2016), the implementation of electronic banking, particularly mobile banking, has contributed to the advancement of more efficient and customer-satisfying developments (Yani et al., 2024). This research, in contrast, concentrates on a variety of aspects of mobile banking service quality through the utilization of an application known as BSI Mobile. Consequently, the objective of this investigation is to demonstrate the extent to which the quality of the BSI Mobile application affects customer satisfaction at Bank Syariah Indonesia (BSI). In contrast to Khairunnisa et al., who asserted that public interest in BSI Mobile remains low, one of the reasons is that individuals prefer to shop manually in comparison to BSI Mobile (Khoirunisa et al., 2023).

Based on some of the findings of the above research, the researchers found a new perspective that needs to be done specifically regarding the quality of mobile banking services (BSI Mobile) on customer satisfaction of Indonesian Islamic banks at KCP Diponegoro 2 Surabaya, with a research focus on analyzing the effect of mobile banking service quality on customer satisfaction at Bank Syariah Indonesia KCP Diponegoro 2 Surabaya.

B. LITERATURE REVIEW

1. Service Theory from an Islamic View

Service is one of the dimensions of muamalah that must be practiced in accordance with the Al-Qur'an and Sunnah, as it elucidates the attitude of a believer toward other believers who possess a high level of empathy, a quality that holds significant importance in Islam (Nurhadi, 2021).

In the Al-Qur'an, which was revealed by Allah SWT as a guide to life, all aspects of life are regulated and written, making Islam a comprehensive and universal religion (Karia & Asaari, 2016). The Islamic encyclopedia defines service as an activity that necessitates its execution in accordance with sharia principles.

To ensure that the service process is more systematic, it is essential for a service company to establish guidelines and adhere to the principles outlined in Islamic teachings. Islam places a high value on the validity of a service that aligns with consumer expectations in order to ensure that they experience the highest level of satisfaction (Gayatri et al., 2011). The concept of service in Islam is as follows:

a. *Ta'awun* (Mutual help)

The word *ta'awun* has its roots in the Arabic word تَعَاوُنًا-يَتَعَاوَنُ which means help, use help from others or help others. Generally, *ta'awun* means mutual assistance or mutual cooperation for good. Based on a sharia perspective, *ta'awun* is prohibited from being used in connection with illegal matters, crimes or dangerous activities.

Islam defines *ta'awun* as a relationship that is mutually beneficial to fellow human beings, particularly fellow Muslims. Therefore, brothers and sisters in faith are so closely related that they are likened to a single body, in which the other organs

assist in the healing process if a part of the body is ill.

In the opinion of Sayyid Qutub, the profession of providing the highest quality of service to fellow human beings is a highly noble endeavor that opens the door to goodness for all practitioners. As elucidated in verse 2 of surah Al-Maidah of the Al-Qur'an:

وَتَعَاوَنُوا عَلَى الْبِرِّ وَالتَّقْوَىٰ ۖ وَلَا تَعَاوَنُوا عَلَى الْإِثْمِ وَالْعُدْوَانِ ۚ

And please help you in (doing) goodness and piety, and do not help in committing sins and transgressions. (Q.S Al-Ma'idah: 2)

Fellow Muslims are also likened to one body in terms of helping each other (Arisandi et al., 2018), where if one part of the body is sick, the other parts of the body also feel it as mentioned in a hadith:

حَدَّثَنَا مُحَمَّدُ بْنُ عَبْدِ اللَّهِ بْنِ نُمَيْرٍ حَدَّثَنَا أَبِي حَدَّثَنَا زَكَرِيَاءُ عَنْ الشَّعْبِيِّ عَنْ الثُّعْمَانِ بْنِ بَشِيرٍ قَالَ قَالَ رَسُولُ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ مَثَلُ الْمُؤْمِنِينَ فِي تَوَادِّهِمْ وَتَرَاحُمِهِمْ وَتَعَاطُفِهِمْ مَثَلُ الْجَسَدِ إِذَا اشْتَكَى مِنْهُ عُضْوٌ تَدَاعَى لَهُ سَائِرُ الْجَسَدِ بِالسَّهَرِ وَالْحُمَّى حَدَّثَنَا إِسْحَاقُ الْحَنْظَلِيُّ أَخْبَرَنَا جَرِيرٌ عَنْ مُطَرِّفٍ عَنْ الشَّعْبِيِّ عَنْ الثُّعْمَانِ بْنِ بَشِيرٍ عَنْ النَّبِيِّ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ بِنَحْوِهِ

Has told us (Muhammad bin 'Abdillah bin Numair); Has told us [my father]; Having told us (Zakaria) from (Ash Sya'bi) from (An Nu'man bin Bisyr) he said; The Prophet sallallaahu 'alaihi wasallam said: "The believers in terms of loving, cherishing and cherishing each other are like one body. "If one part of the body is sick, the whole body will be awake (can't sleep) and hot (feels the pain)" (Ishaq bin Al Hanzhali has told us); Has reported to us (Jarir) from (Mutharriif) from (Ash Sya'bi) from (An Nu'man bin Bisyr) from the Prophet sallallaahu 'alaihi wasallam with a similar Hadith. (HR. Muslim: 4685)

b. At-Taysir (Providing convenience)

Etymologically, the word taysir comes from the word تَيْسِيرًا - يُيسِّرُ - يَسِّرُ which means soft, supple, easy, flexible, orderly and movable. Ushul fiqh scholars are of the opinion that taysir is making things easy and doable and not difficult. According to Manshur Muhammad Manshur al-Hafnawi, taysir is an abstract thing and has a relative assessment. Taysir is sometimes also interpreted as providing freedom (Arisandi et al., 2018) in carrying out orders and avoiding prohibitions, or moving from difficulties to ease in carrying out orders and avoiding prohibitions.

Allah SWT revealed Islamic law to maintain and strive for the easy implementation of the provisions imposed on humans, as well as to eliminate various situations that make things difficult (masyaqqah) and even exhaust human resources in implementing them, taking into account the nature of humans who do not like burdens

that limit their freedom (Masithoh, 2023).

Allah SWT's convenience does not necessarily entirely eliminate the challenges inherent in Islamic law; rather, it is anticipated that these provisions will mitigate human challenges. This is consistent with the directives of Allah SWT in surah Al-Baqarah verse 185:

يُرِيدُ اللَّهُ بِكُمُ الْيُسْرَ وَلَا يُرِيدُ بِكُمُ الْعُسْرَ

Allah desires ease for you and does not desire hardship for you. (Q.S Al-Baqarah: 185)

As in a hadith from Anas bin Malik RA: Rasulullah SAW said,

عَنْ أَنَسِ بْنِ مَالِكٍ عَنِ النَّبِيِّ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ قَالَ يَسِّرُوا وَلَا تُعَسِّرُوا وَبَشِّرُوا
(متفق عليه) وَلَا تُنَفِّرُوا

Make it easy and don't complicate it, make them happy and don't make them run away. (HR. Bukhari: 5659)

c. Musawah (Equality)

The word musawah comes from the following tashrif مُسَاوَاةٌ-يُسَاوِي-سَاوَى which means the same. Linguistically, musawah means the same - nothing less and nothing more. Meanwhile, in terms of terms, musawah is equality or equality of every human being in terms of their rights and obligations. What this means is that all humans are the same because they are all servants of God without distinction or separation based on race, skin color, rank, position, wealth, tribe, nation, language or anything else.

Due to the fact that all humans are fundamentally identical, they originate from the same source of creation, which is land. Consequently, there is no distinction between one individual and another. In Islam, there are only two categories of individuals: those who are devout and hold a noble position before Allah, and those who are disobedient and despicable.

As stated by Rasulullah SAW through his sermon during Fathu Makkah,

عَنْ ابْنِ عُمَرَ رَضِيَ اللَّهُ عَنْهُمَا

يَا «: أَنَّ رَسُولَ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ خَطَبَ النَّاسَ يَوْمَ فَتْحِ مَكَّةَ، فَقَالَ:
أَيُّهَا النَّاسُ، إِنَّ اللَّهَ قَدْ أَذْهَبَ عَنْكُمُ غُبَيَّةَ الْجَاهِلِيَّةِ وَتَعَاضَمَهَا بِأَبَائِهَا، فَالنَّاسُ رَجُلَانِ
بَرٌّ تَقِيٌّ كَرِيمٌ عَلَى اللَّهِ، وَفَاجِرٌ شَقِيٌّ هَيْنٌ عَلَى اللَّهِ، وَالنَّاسُ بَنُو آدَمَ، وَخَلَقَ اللَّهُ آدَمَ مِنْ
يَا أَيُّهَا النَّاسُ إِنَّا خَلَقْنَاكُمْ مِنْ ذَكَرٍ وَأُنْثَى وَجَعَلْنَاكُمْ شُعُوبًا وَقَبَائِلَ { :ثَرَابٍ، قَالَ اللَّهُ
«13: الحجرات} {لَتَعَارَفُوا إِنَّ أَكْرَمَكُمْ عِنْدَ اللَّهِ أَتْقَاكُمْ إِنَّ اللَّهَ عَلِيمٌ خَبِيرٌ

[رواه الترمذي وابن حبان] - [صحيح]

Ibn Umar -raḍiyallāhu 'anhuma- narrated:

Rasulullah ﷺ made a speech to humans during the conquest of Mecca, "O all humans! Indeed, Allah has eliminated their ignorant pride and arrogance with their ancestors. Humans are divided into two; good people, pious and noble before Allah, and poor people, miserable and despicable before Allah. Humans are the descendants of Adam, and Allah created Adam from dirt. Allah said, 'O humans! We created you from a man and a woman and made you into nations and tribes so that you might know each other. -know. Indeed, the noblest among you in the sight of Allah is the most pious. Indeed, Allah is All-Knowing, All-Knowing.'" [QS. Al-Ḥujurāt: 13] Sahih hadith - Narrated by Tirmizi.

Therefore, it is inappropriate for someone or one group to boast or insult others (Anwar, 2021). As Allah SWT says in the Al-Qur'an surah Al-Hujurat verse 13:

يَا أَيُّهَا النَّاسُ إِنَّا خَلَقْنَاكُمْ مِنْ ذَكَرٍ وَأُنْثَىٰ وَجَعَلْنَاكُمْ شُعُوبًا وَقَبَائِلَ لِتَعَارَفُوا

O humans, We created you from male and female and made you into nations and tribes so that you may know each other. (Q.S Al-Hujurat: 13)

The verse above explains that Allah SWT recommends us to socialize with the environment around us, without having to differentiate between nation, religion, tribe or which group the person comes from.

d. *Muhabbah* (Loving each other)

The word muhabbah is another form of the word mahabbah which is rooted in the word *hubbun* (حُبٌّ) with tashrif as follows (مَحَبَّةٌ-يُحِبُّ-أَحَبُّ) which means love (Octafany, 2020). Some of the meanings are to love deeply, love, or deep love. Al-Muhasibi defines mahabbah as the inclination of the heart towards something so that attention to it exceeds attention to oneself, one's attitude in accepting both externally and internally, commands and prohibitions.

Meanwhile, muhabbah itself has the following tashrif ushul (مُحَابَّةٌ-يُحَابُّ-حَابٌّ) which means mutual love. The meaning of the expression mutual love is to love fellow Muslims as you love yourself, where an employee treats customers well as he treats himself. As explained in the Al-Qur'an surah Ali Imran verse 112:

ضُرِبَتْ عَلَيْهِمُ الذَّلَّةُ أَيْنَ مَا تُقِفُوا إِلَّا بِحَبْلٍ مِنَ اللَّهِ وَحَبْلِ مِنَ النَّاسِ

They are filled with humiliation wherever they are, unless they adhere to the rope (religion) of Allah and the rope (covenant) with humans. (Q.S Ali Imran: 112)

Also explained in a hadith from friend Anas bin Malik RA:

خَادِمِ رَسُولِ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ — عَنْ أَبِي حَمْزَةَ أَنَسِ بْنِ مَالِكٍ رَضِيَ اللَّهُ عَنْهُ

”لَا يُؤْمِنُ أَحَدُكُمْ حَتَّى يُحِبَّ لِأَخِيهِ مَا يُحِبُّ لِنَفْسِهِ ” : عَنْ النَّبِيِّ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ قَالَ –
رَوَاهُ الْبُخَارِيُّ وَمُسْلِمٌ

From Abu Hamzah Anas bin Malik radhiyallahu 'anhu, assistant to Rasulullah sallallahu 'alaihi wa sallam, the Prophet sallallahu 'alaihi wa sallam said, "One of you does not believe (with perfect faith) until he loves his brother as he loves himself." [HR. Bukhari, no. 13 and Muslim, no. 45]. The main idea of the hadith is to treat your brother as you would treat yourself.

2. M-Banking

Mobile banking is a service facility (Shaikh & Karjaluo, 2015) that provides convenience and speed of access to obtain the latest information and financial transactions in real time. Mobile banking can be accessed by individual customers via cellphones that have GPRS technology. The mobile banking service product is a bank distribution channel for accessing customers' accounts via GPRS technology using mobile phones (Cellphone) (Laukkanen, 2017).

Mobile banking is an innovation made in three technologies, namely Short Messaging System, Browsers and applications for software on customers' cellphones (Jamil & Mousumi, 2008), mobile banking will make it easier for customers to carry out payment transactions, view balance information (Bojjagani & Sastry, 2017), as well as transfers between accounts and banks. Mobile banking is a profitable offer and opportunity for banks, whether it is to reduce costs, provide easy transaction services, or increase customers' savings.

Advantages of Using Mobile Banking. The following are some of the benefits or advantages that you will get when using mobile banking (Esmaili et al., 2021). It is easy to carry out financial transactions, we don't need to go to the bank, except when registering a cellphone number. Practically, every customer can directly carry out financial transactions via cellphone anytime and anywhere. Safe, Mobile banking is equipped with a maximum security system so it is automatically programmed from registration. Apart from using a self-selected pin and registered cellphone number (Akturan & Tezcan, 2012), every transaction made will also be randomized to ensure customer security.

User-friendly, Mobile banking is designed to be user-friendly, and customers are able to select the type of transaction they wish to conduct from the menu without the need to memorize the transaction code (Malaquias & Silva, 2020). Customers experience the convenience of having an ATM in their pocket, as m-banking enables them to conduct a variety of transactions that are typically performed at ATMs, with the exception of cash withdrawals. PT. Bank Syariah Indonesia Tbk offers BSI Mobile, a mobile banking service that enables customers to conduct online transactions and access savings accounts (Arif et al., 2022). Smartphone users of both Android and iOS platforms can access BSI Mobile at any time and from any location.

The following are the features that customers can use on the BSI Mobile application (Lutfiah & Dalimunte, 2022): 1) Account info, functions to view transfers in

and out of accounts from wadiah, mudharabah or mabrur savings. 2) Transfer, this feature makes it easier for customers to send money between BSI accounts and other banks, both online transfers and SKN transfers (clearing). 3) Purchase various daily necessities. 4) Zakat payments, e-commerce, education, etc. 5) QRIS, carry out various transactions easily by scanning the available QR. 6) E-mas, a feature that functions to sell, buy, transfer, physically withdraw, pawn and install gold. 7) Cash withdrawals, this feature makes it easier for customers to make cash withdrawals without using a card. 8) Favorites, makes it easier for customers to save the various features they use most frequently.

3. Customer Satisfaction

"Satisfaction reflects a person's judgments of a product's perceived performance (or outcome) in relationship to expectation" which means that satisfaction is a feeling of pleasure or disappointment resulting from comparing product performance to their expectations (McColl-Kennedy & Schneider, 2000). If performance cannot meet expectations, then customers will become disappointed. If performance matches expectations, then the customer will be satisfied. Saidani and Arifin argue that customer satisfaction is a customer's response or evaluation of the perceived discrepancy between expectations and the actual performance of a service.

The following are several indicators that can be used as a reference in measuring customer satisfaction in order to get valid and accurate results. The core concept regarding the object of measuring customer satisfaction: Conformity to Expectations, the level of suitability of the expected performance of the product, as received and felt by the customer. Willingness to Recommend (Nagel & Cilliers, 1990), customers' willingness to recommend related products to other people such as friends, relatives or neighbors to use the product. Providing convenience, customers are guaranteed comfort in transactions when using the company's products. Confidence that the products used are quality, customers feel the quality offered by the company

C. METHOD

The type of research used by researchers in this research is causality research due to the relationship between two variables or what can also be called cause and effect (Arisandi et al., 2024). This causality research aims to measure the strength of the relationship between the two variables and even more, as well as showing the direction of the relationship between the independent and dependent variables (Saibil & Romadoni, 2024). The approach taken in this research is a quantitative approach. This means that this research approach is carried out by examining how much influence the independent variable has on the dependent variable.

The primary data is collected from customers of BSI KCP Diponegoro 2 Surabaya, who were selected as respondents to serve as research objects. This data was obtained by distributing a questionnaire that had been developed by researchers, which was subsequently completed by customers who were respondents. Secondary data is data that is collected by

third parties, such as individuals or institutions. In the interim, researchers acquire secondary data from a variety of sources, including articles, journals, books, and websites that are pertinent to this investigation. The purpose of secondary data is to enhance and supplement the theory and data that researchers require.

A population is a broad category of objects or subjects that have unique characteristics and have been identified by researchers for the purpose of study and the drawing of conclusions. The research population consisted of all customers of BSI KCP Diponegoro 2 Surabaya. At the time of the research, the sample consisted of customers who utilized mobile banking (BSI Mobile) and visited BSI KCP Diponegoro 2 Surabaya. The research sample consists of customers who visit BSI KCP Diponegoro 2 Surabaya and utilize mobile banking (BSI Mobile). In order to determine the number of samples used, this study employs the Lemeshow formula with a maximum estimate of 7% and an error rate of 5%, due to the large population and the limited time available for research. Consequently, a sample of 100 respondents was obtained using this method. Additionally, questionnaires, documentation, and interviews were implemented by researchers as data collection methodologies.

D. RESULT AND DISCUSSION

1. Research Results

Presentation of Variable Data X Quality of Mobile Banking Services (BSI Mobile)

One of the services offered by PT. BSI Tbk is Bank Syariah Indonesia Mobile Banking, which is commonly referred to as BSI Mobile. This service also includes BSI KCP Diponegoro 2 Surabaya to facilitate the access of accounts for financial transactions at any time and in any location using the devices that customers possess.

Based on the results of research conducted on 100 respondents by distributing questionnaires, Table 1 presents the obtained information in tabular form as follows:

Table 1. Mobile Banking Service Quality Variables

Indicators	Alternative Answers	F	Percentage	Indicators	Alternative Answers	F	Percentage
BSI Mobile Display Indicators Easy to Understand	Strongly Disagree	1	1%	BSI Mobile Access Guarantee Indicators	Strongly Disagree	3	3%
	Not agree	2	2%		Not agree	1	1%
	Neutral	27	27%		Neutral	20	20%
	Agree	37	37%		Agree	37	37%
	Strongly agree	33	33%		Strongly agree	39	39%
	Total	100	100%		Total	100	100%
BSI Mobile Feature Completeness	Strongly Disagree	2	2%	BSI Mobile Quality Assurance Indicators	Strongly Disagree	2	2%
	Not agree	1	1%		Not agree	1	1%
	Neutral	24	24%		Neutral	23	23%
	Agree	41	41%		Agree	45	45%
	Strongly agree	32	32%		Strongly agree	29	29%
	Total	100	100%		Total	100	100%
Ease of Application of BSI Mobile	Strongly Disagree	3	3%	Indicators of BSI Mobile Prioritizing Customers	Strongly Disagree	2	2%
	Not agree	1	1%		Not agree	2	2%
	Neutral	20	20%		Neutral	25	25%
	Agree	43	43%		Agree	38	38%
	Strongly agree	33	33%		Strongly agree	33	33%

	Total	100	100%		Total	100	100%
BSI Mobile Access Speed Indicators	Strongly Disagree	2	2%	BSI Mobile Service Indicators for 24 Hours	Strongly Disagree	2	2%
	Not agree	4	4%		Not agree	3	3%
	Neutral	30	30%		Neutral	23	23%
	Agree	42	42%		Agree	49	49%
	Strongly agree	22	22%		Strongly agree	23	23%
	Total	100	100%		Total	100	100%
Indicators for BSI Mobile Speeding Up Transactions	Strongly Disagree	3	3%				
	Not agree	1	1%				
	Neutral	18	18%				
	Agree	36	36%				
	Strongly agree	42	42%				
	Total	100	100%				

Source: processed primary data, January 2024

Based on the table above, it presents that the quality of mobile banking services is indicated by 9 indicators, including: (1) BSI Mobile Display Indicators Easy to Understand presents that 37% of respondents expressed agreement, 33% strongly agreed, 27% chose neutral, and in alternative responses, they disagreed and even strongly disagreed at 1-2%. Therefore, it can be inferred that the BSI Mobile display indicators are user-friendly and receive a high level of customer satisfaction; (2) BSI Mobile Feature Completeness presents that 41% of respondents said they agreed, another 32% said they strongly agreed, while 24% chose neutral, and in alternative answers they disagreed and even strongly disagreed at 1-2%. So it can be concluded that the BSI Mobile feature completeness indicator received a very high response from customers; (3) Indicators of Ease of Application of BSI Mobile presents that 43% of respondents said they agreed, another 33% said they strongly agreed, while 20% chose neutral, and in alternative answers they disagreed and even strongly disagreed at 1-3%. So it can be concluded that the indicator of ease of application of BSI Mobile received a very high response from customers; (4) BSI Mobile Access Speed Indicators presents that 42% of respondents said they agreed, another 22% said they strongly agreed, while 30% chose neutral, and in alternative answers they disagreed and even strongly disagreed at 2-4%. So it can be concluded that the BSI Mobile access speed indicator received a good response from customers; (5) Indicators for BSI Mobile Speeding Up Transactions it can be seen that 42% of respondents said they strongly agreed, another 36% said they agreed, while 18% chose neutral, and in alternative answers they disagreed and even strongly disagreed at 1-3%. So it can be concluded that the BSI Mobile indicator speeds up transactions and gets a very high response from customers; (6) BSI Mobile Access Guarantee Indicators presents that 39% of respondents said they strongly agreed, another 37% said they agreed, while 20% chose neutral, and in alternative answers they disagreed and even strongly disagreed at 1-3%. So it can be concluded that the BSI Mobile access guarantee indicator received a very high response from customers; (7) BSI Mobile Quality Assurance Indicators presents that 45% of respondents said they agreed, another 29% said they strongly agreed, while 23% chose neutral, and in alternative answers they disagreed and even strongly disagreed at 1-2%. So it can be concluded that BSI Mobile's quality assurance indicators have received a good response from customers; (8) Indicators of BSI Mobile Prioritizing Customers presents that 38% of respondents said they agreed, another 33% said they strongly agreed, while 25%

chose neutral, and in alternative answers they disagreed and even strongly disagreed at 2% each. So it can be concluded that the BSI Mobile indicator that prioritizes customers received a very high response from customers; (9) BSI Mobile Service Indicators for 24 Hours presents that 49% of respondents said they agreed, while those who chose neutral or strongly agreed the results were balanced, namely 23%, and 2-3% of the alternative answers disagreed or even strongly disagreed. So it can be concluded that the 24 hour BSI Mobile service indicator has received a good response from customers. Based on the explanation from tables 1 to table 9, the author concludes that the quality of Mobile Banking services at Bank Syariah Indonesia KCP Diponegoro 2 Surabaya (BSI Mobile) has an influence among customers, including a mobile banking display that is easy to understand, access and use, and complete features, according to customer needs.

Presentation of Variable Y Data (Customer Satisfaction)

Customer satisfaction can be caused by several indicators, such as conformity to expectations, willingness to recommend, providing comfort, and confidence that the product used is of high quality. Research conducted on 100 respondents by distributing questionnaires in sheets or Google forms showed that the quality of BSI Mobile also influenced customer satisfaction. For further clarity, researchers will present data from the questionnaire results distributed to Bank Syariah Indonesia KCP Diponegoro 2 Surabaya customers who use BSI Mobile, which are shown in the following table.

Table 2. Customer Satisfaction Variable

Indicators	Alternative Answers	F	Percentage	Indicators	Alternative Answers	F	Percentage
Indicators of Conformity to Expectation	Strongly Disagree	3	3%	Indicators of Providing Comfort	Strongly Disagree	2	2%
	Not agree	4	4%		Not agree	2	2%
	Neutral	23	23%		Neutral	26	26%
	Agree	49	49%		Agree	40	40%
	Strongly agree	21	21%		Strongly agree	30	30%
	Total	100	100%		Total	100	100%
Indicators of Willingness to Recommend	Strongly Disagree	2	2%	Indicators of Quality Product Confidence	Strongly Disagree	2	2%
	Not agree	7	7%		Not agree	2	2%
	Neutral	26	26%		Neutral	19	19%
	Agree	45	45%		Agree	52	52%
	Strongly agree	20	20%		Strongly agree	25	25%
	Total	100	100%		Total	100	100%

Source: processed primary data, January 2024

Based on the table above, it presents Customer satisfaction is indicated by 4 indicators, diantaranya: (1) Indicators of Conformity to Expectation presents that 49% of respondents said they agreed, another 23% said they were neutral, while 21% chose strongly agree, in the alternative answer 4% disagreed and the last 3% chose strongly disagree. So it can be concluded that the indicator of conformity to expectations received a good response from customers; (2) Indicators of Willingness to Recommend presents that 45% of respondents said they agreed, another 26% said they were neutral, while 20% chose strongly agree, in the alternative answer 7% disagreed and the last 2% chose strongly disagree. So it

can be concluded that the indicator of willingness to recommend received a good response from customers; (3) Indicators of Providing Comfort presents that 40% of respondents said they agreed, another 30% said they strongly agreed, while 26% chose to be neutral, in the alternative answers of disagree and strongly disagree the results were balanced, namely 2%. So it can be concluded that the indicators that provide comfort have received a good response from customers; (4) Indicators of Quality Product Confidence presents that 52% of respondents said they agreed, another 25% said they strongly agreed, while 19% chose to be neutral, in the alternative answers of disagree and strongly disagree the results were balanced, namely 2%. So it can be concluded that the indicator of confidence is that quality products receive a good response from customers.

Based on the explanation of the indicators on the customer satisfaction variable, it can be concluded that the quality of the Bank Syariah Indonesia KCP Diponegoro 2 Surabaya Mobile Banking service (BSI Mobile) has an influence among customers in the form of conformity with expectations, willingness to recommend, providing comfort and confidence that the BSI Mobile application is a quality product.

Analysis of Relationships Between Variables

Descriptive Statistical Test

Descriptive statistical tests are carried out to analyze data through an overview of the characteristics of each research variable by looking at the average value (mean), maximum, minimum and standard deviation. The results of the descriptive statistical test using SPSS 20.0 for Windows, which are shown in the following table:

Table 3. Descriptive Statistical Test Results

	N	Minimum	Maximum	Mean	Std. Deviation
Kualitas Mobile Banking	100	9,00	45,00	35,8400	6,79233
Kepuasan Nasabah	100	4,00	20,00	15,4500	3,29179
Valid N (listwise)	100				

Source: processed primary data, March 2024

Table 3 presents the results of descriptive statistical tests, the distribution of data obtained by researchers can be described as follows: (1) The mobile banking quality variable (X) has a minimum value of 9 while the maximum value is 45, the average value is 35.8400 with a standard deviation of 6.78233; (2) The customer satisfaction variable (Y) has a minimum value of 4 while the maximum value is 20, the average value is 15.4500 with a standard deviation of 3.29179.

Classic assumption test

Table 4. Normality Test Results

		Unstandardized Residual
N		100
Normal Parameters ^{a,b}	Mean	0E-7
	Std. Deviation	1,50046874
Most Extreme Differences	Absolute	,128

	Positive	,128
	Negative	-,120
Kolmogorov-Smirnov Z		1,281
Asymp. Sig (2-tailed)		,075

Source: processed primary data, March 2024

Table 4 shows the results of the normality test with a significance value of 0.075 and a significance level of 5%, which means the sig value = $0.075 > \alpha = 0.05$. The conclusion is that data is normally distributed.

Table 5. Linearity Test Results

			Sum of Squares	df	Mean Square	F	Sig.
Kepuasan Nasabah* Kualitas Mobile Banking	Between Groups	Combined	936,856	23	40,733	22,780	,000
		Linearity	849,861	1	849,861	475,291	,000
		Deviation From Linearity	86,995	22	3,954	2,211	,006
	Within Groups		135,894	76	1,788		
	Total		1072,750	99			

Source: processed primary data, March 2024

Based on the results of the linearity test, it is known that the Sig. deviation from linearity is $0.006 < 0.05$, so it can be concluded that there is no linear relationship between the quality of mobile banking services (BSI Mobile) and customer satisfaction.

Hypothesis Test

Table 6. Simple Linear Regression Test Results

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	-,010	,814		-,012	,990
Kualitas M-Banking	,431	,022	,890	19,330	,000

Source: processed primary data, March 2024

Based on the significance value: from the coefficients table, a significance value of $0.000 < 0.05$ is obtained, so it can be concluded that the m-banking quality variable (X) has an effect on the customer satisfaction variable (Y). Based on the t value, it is known that the t value is $19.330 > t_{table} 1.987$ so it can be concluded that the m-banking quality variable (X) has an effect on the customer satisfaction variable (Y).

Based on T Test Results tcount can be compared with ttable and the Sig value to determine the effect of the independent variable on the dependent variable. For variable of 0.000. Because the value of $t_{count} > t_{table}$ is $19.330 > 1.984$ and the value of Sig. is $0.000 < 0.05$, then there is a partial influence between variable X (mobile banking quality) on variable Y (customer satisfaction).

Table 7. Determination Coefficient Test Results

Model	R	RSquare	Adjusted R Square	Std.Error of The Estimate
1	,890 ^a	,792	,790	1,50810

Source: processed primary data, March 2024

Table 7 above explains that the correlation/relationship value (R) is 0.890. From this output, a coefficient of determination (R Square) of 0.792 is obtained, which means that the influence of the independent variable (m-banking quality) on the dependent variable (customer satisfaction) is 79.2%.

Table 8. Anova Table for Determination Coefficient Test

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	849,861	1	849,861	373,667	,000 ^b
	Residual	222,889	98	2,274		
	Total	1072,750	99			

Source: processed primary data, March 2024

From the output it is known that the calculated F value = 373.667 with a significance level of $0.000 < 0.05$, so the regression model can be used to predict participation variables or in other words there is an influence of the m-banking quality variable (X) on the customer satisfaction variable (Y).

2. Discussion

The results of the hypothesis test indicated that Hypothesis was accepted, indicating that the quality of Bank Syariah Indonesia's mobile banking service (BSI Mobile) had a substantial impact on customer satisfaction at Bank Syariah Indonesia KCP Diponegoro 2 Surabaya (Nurlinda & Bertuah, 2022; Samsul et al., 2022). The results also show that indicates that the regression coefficient value for the variable quality of Bank Syariah Indonesia's mobile banking service (BSI Mobile) is positive, with a regression coefficient of 0.431. This indicates that the quality of Bank Syariah Indonesia's mobile banking service (BSI Mobile) has a significant and positive impact on customer satisfaction. The customers of Bank Syariah Indonesia KCP Diponegoro 2 Surabaya are the subjects of this study. This indicates that the enhancement or perfection of Bank Syariah Indonesia's mobile banking service (BSI Mobile) has a direct effect on the enhancement of customer satisfaction at Bank Syariah Indonesia KCP Diponegoro 2 Surabaya. Arisandi's view that the quality of service in the economy is directly proportional to the level of satisfaction also reinforces the findings of this research (Arisandi et al., 2024).

Research conducted by Habibi et al. (2024), Samsul et al. (2022) has yielded comparable findings, which indicate that the satisfaction of customers will increase as Indonesian Sharia Bank enhances the quality of the BSI Mobile application. On the other hand, the quality of BSI Mobile, which is the independent variable in the research conducted by Alaya et al. (2023), Anandita et al. (2023), Astuti & Awali (2023), has an impact on customer satisfaction. Quality, as defined by Oktaviani & Ahmad (2024, Utari & Raditya

(2023), is a dynamic state that affects the environment, people, processes, and products in a manner that meets or exceeds expectations. Service is the conduct of producers in order to satisfy consumers by fulfilling their needs and desires (Manzini et al., 2001). In contrast, Haque et al. (2010) contend that service in accordance with Islamic principles is one of the dimensions of muamalah that must be implemented in accordance with the Al-Qur'an and as-Sunnah. This is due to the fact that it elucidates the perspective of a believer toward other believers who possess a profound sense of empathy, which holds a significant place in Islam.

According to Febriani et al. (2021), Omotosho (2021), mobile banking is a technological innovation that combines three components: short messaging systems, browsers, and applications for software on customers' cellphones. This innovation will simplify the process of conducting payment transactions, viewing balance information, and transferring funds between accounts and banks. Mobile banking is a profitable opportunity for banks, whether to reduce costs (Shaikh & Karjaluoto, 2015), provide convenient transaction services, or increase customers' savings. Therefore, the quality of mobile banking services can be defined as a dynamic condition in which the services provided by producers (banks) satisfy the needs of consumers (customers) by simplifying the process of conducting financial transactions that can be accessed solely through the customer's cell phone.

The following indicators are used to categorize the variable quality of mobile banking services in this study: The physical facility appearance indicator (tangibility) achieved a percentage of 21.7%, indicating that the BSI Mobile application's appearance is user-friendly and in alignment with customer requirements. The BSI Mobile application is user-friendly and responsive, as evidenced by the reliability indicator of 22.4%. The BSI Mobile application accelerates customer transactions, as evidenced by the responsiveness indicator of 11.70%. The assurance indicator is 22.30%, indicating that the quality of the BSI Mobile application is guaranteed. Additionally, the empathy indicator is 22%, indicating that the BSI Mobile application consistently prioritizes the interests of its customers. This is consistent with the belief (Arisandi et al., 2024) that a high level of service will lead to increasing satisfaction and more frequent repeat purchases.

According to Philip Kotler, satisfaction is a feeling of pleasure or disappointment resulting from comparing product performance against their expectations (Kotler, 2012). Meanwhile, the opinion of (Poornachandrika & Venkatasudhakar, 2020) is that customer satisfaction is the customer's response or evaluation of the perceived mismatch between expectations and the actual performance of a service. So customer satisfaction can be defined as a feeling of pleasure where a customer's expectations can be met by the services provided.

In this research, the customer satisfaction variable is categorized based on the following indicators: the indicator of conformity to expectations obtained a percentage of 24.7%, which means that the expected performance of the product can be accepted and felt by customers. The willingness to recommend indicator is 24.2%, which means customers are quite willing to recommend the BSI Mobile application. The indicator providing comfort is 25.5%, which means that customers are guaranteed comfort when making transactions using BSI Mobile and the confidence indicator (Alamsyah & Safitri, 2024) that the quality of the product used is 25.6%, which means that customers experience the BSI Mobile application.

This is in line with the theory put forward by (Wirtz & Bateson, 1999) which states that if performance cannot meet expectations, customers will become disappointed. If performance matches expectations, then the customer will be satisfied.

$Y = (-0.010) + 0.431X$, as indicated by the simple linear regression equation. This indicates that variables X and Y have a positive correlation, resulting in a higher level of customer satisfaction as the quality of mobile banking services (BSI Mobile) improves. Conversely, customer satisfaction decreases as the quality of mobile banking services (BSI Mobile) declines (Rahim et al., 2022). The variable contributes to the research data processing. The customer satisfaction variable (Y) is influenced by the mobile banking service quality variable (X) 79.2%, while the remaining 20.8% is influenced by variables or factors other than service quality. This is illustrated in the accompanying figure. Other factors that affect customer satisfaction include price, promotional methods, and atmosphere (Ilyas & Mustafa, 2022).

The subsequent step is to enhance the quality of the BSI Mobile application and the features it contains to enhance the convenience of customers, as indicated by the findings of this research. Because of enhancements to the BSI Mobile application (Yusron & Suryandari, 2022), the number of complaints from customers regarding Bank Syariah Indonesia KCP Diponegoro 2 Surabaya will decrease automatically, while the satisfaction of BSI Mobile application users will increase.

E. CONCLUSION

The quality of Bank Syariah Indonesia's mobile banking services (BSI Mobile) has an impact on customer satisfaction at Bank Syariah Indonesia KCP Diponegoro 2 Surabaya, as indicated by the research conducted and the discussion that has been summarized above. 0.792 or the equivalent of 79.2% is the contribution of variable X to variable Y, as determined by the processing of research data. The customer satisfaction variable (Y) is influenced by the mobile banking service quality variable (X) 79.2%, while the remaining 20.8% is influenced by variables or factors other than mobile banking service quality. This is illustrated in the accompanying figure. The following are recommendations for additional research, as determined by the researchers' conclusions and constraints: Incorporate independent variables into the research, as there are numerous additional factors that can impact customer satisfaction. By extending the research period, the accuracy of the results can be improved. Additionally, the number of respondents can be increased, and alternative methods to incidental sampling can be employed to ensure that the results are more structured and explicit.

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