Research Article

Integration of Digital-based Banking Services on Customer Satisfaction (Study of Indonesian Islamic Banks)

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Abstract.
The study's population comprised 18,203 individuals who were registered customers of Bank Syariah Indonesia Labuhanbatu Selatan Regency as of December 2022. The authors decided to use a sample of 100 people because the sampling technique refers to the minimum sample size in PLS-SEM, which is 30-100 sample sizes. A purposive sampling technique was used for the sample withdrawal procedure in order to take into account customers who had saved for about six months. Techniques for gathering data include written data or primary data, interviews, and questionnaires (Google Form). The author used the SmartPLS 4.0 for the data analysis, to demonstrate any partial direct influence between the independent and dependent variables. The study's findings are as follows: 1) variables related to Islamic banks' digitalization partially affect banking innovation; 2) variables related to Islamic banks' digitalization partially affect customer satisfaction; 3) variables related to banking innovation partially affect customer satisfaction; 4) variables related to banking services partially affect banking innovation; 5) variables related to banking service partially affect customer satisfaction; 6) variables related to trust partially affect banking innovation; and 7) variables related to trust partially have no positive and insignificant effect on customer satisfaction.

Keywords: Islamic banking digitalization, banking services, trust, banking innovation, customer satisfaction

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1. Introduction

The performance of Islamic banking in Indonesia and its branches in various regions towards the economic growth of a country cannot be underestimated by anyone, as well as the existence of Islamic banking in global economic growth has received the highest recognition from various world economies. In addition to the high public desire for Islamic bank products in saving and financing and Islamic banks are destinations for collecting and channeling funds for the community based on justice, honesty, togetherness by the concept of Sharia. This is reinforced by the opinion of [1] that the banking sector including Islamic banks occupies a very strategic position in bridging the needs of working capital and investment in the real sector with the owners of funds.

According to [2] the presence of banking is one of the solutions to increase public confidence in banking activities, especially in Indonesia.

Speaking of the success of Islamic banking in its marketing is highly dependent on the level of customer satisfaction after obtaining or using Islamic banking services through various banking services both technically and digitally. According to the study [3] the market opportunity for Islamic banking which is still very large is a challenge for Islamic banking in attracting the interest of the Muslim community to become customers, meaning that Islamic banking with all its strengths and advantages including services will increase customer satisfaction. According to [4] Islamic banking must be sensitive to customer satisfaction, which is one of the factors that must be considered and maintained by Islamic banks as the dynamics of competition with conventional banking intensify. It is only natural that Islamic banking begins to look at the application of marketing by maximizing experience and minimizing unpleasant experiences so that customer satisfaction is maintained.
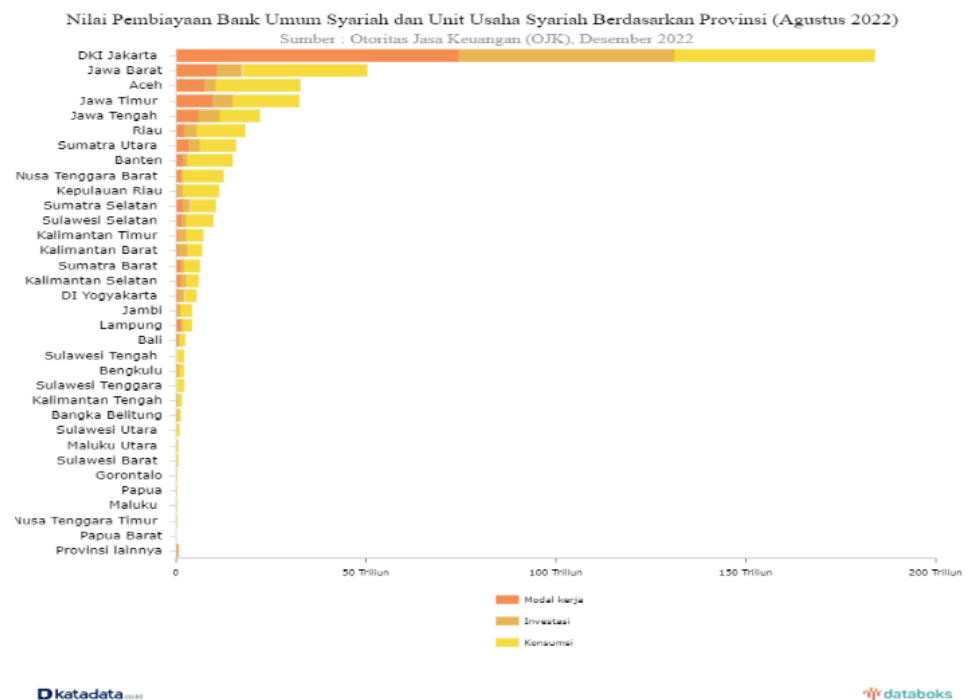

Figure 1: Development of Islamic Banking in 2022.

According to data from the Financial Services Authority (OJK), the total value of financing from Islamic commercial banks and Islamic business units in Indonesia reached Rp 470 trillion in August 2022. Meanwhile, based on the largest recipient of financing is DKI Jakarta with a value of IDR183 trillion, consisting of financing for working capital of IDR 74 trillion, investment of Rp 56 trillion, and consumption of IDR 52 trillion. It

can be concluded that the development of Islamic banking in Indonesia in general has experienced significant growth in 2022 reaching 480 trillion and the distribution of banking recipients based on regions puts North Sumatra province in seventh position. According to research [5] the driving factor for the development of Islamic economics in Indonesia is inseparable from the factor of awareness that is endemic in other countries and the second factor Indonesia is destined with a Muslim population.

According to this research, the history of Bank Syariah Indonesia (BSI), which was formed by the merger of three previously established Islamic banks—Bank Syariah Mandiri, BRI Syariah, and BNI Syariah—that were incorporated in February 2020 is the reason behind the phenomenon of public behavior utilizing Islamic banking services, particularly Bank Syariah Indonesia (BSI). With total assets of Rp 239.56 trillion, Bank Syariah Indonesia (BSI) can alter the landscape of Islamic banking in Indonesia following the merger, forming polarization and emerging as a new pillar of the country's Islamic banking and economy. This information is based on [6]. Product innovation, service enhancement, and network development exhibit an upward trend annually, per [7] product innovation, service improvement, and network development show a positive trend from year to year.

A growing number of factors impacting the public's knowledge of Islamic finance literacy highlight Bank Syariah Indonesia's (BSI) contribution to blessing Muslims specifically and people in general. Customer satisfaction can also be attained by using BSI's more genuine services. Meeting the needs of customers with a variety of tastes through the integration of digital-based banking services is a key factor in achieving post-merger customer satisfaction at BSI. According to [8], the provision of services utilizing big data and information technology in conjunction with skilled human resources is the definition of digitally-based service integration. This highlights the integration of digital-based banking services. Online and mobile banking services are essential for banking, according to [9] online and mobile banking services are a must in banking as an innovation in the form of the latest service integration.

The BSI service system is included in collaboration in the digitalization era, making it easier for customers to interact and having an impact on customer satisfaction. This is because, according to [10], information technology is currently developing at a rate that can increase the efficiency and effectiveness of public services. Convenience, functional quality, digital banking service quality, trust, and banking innovation are all associated with the integration of digital-based banking services, according to [11]. He also noted that these factors do not significantly affect customer satisfaction. According to other

research, customers can now access information quickly, effectively, and flexibly from any location at any time.

The phenomenon under study is strong because there are advantages and disadvantages to integrating digital banking services. The findings of the studies cited offer varying perspectives and are strongly tied to the circumstances surrounding Islamic banking and economic growth. This is the motivation behind the current study's reexamination of the numerous elements that are identifiable as the integration of online and digital banking services and their effects on client satisfaction. Therefore, the focus of this study remains on the digitalization of Islamic banking, banking services, trust, and banking innovation, as well as how these factors affect customer satisfaction. Digital-Based Banking Service Integration on Customer Satisfaction (Study of Bank Syariah Indonesia KCP Kota Pinang) is the title of the conceptualized research project.

2. Literature Review

2.1. Digitalization of Islamic Banking

One of the countless reasons why banking must now be based on digitalization is the advancement of technology in the industry. Digital banking is purposefully made to allow users to complete transactions on their own, claims [13]. According to [14] the characteristics of digital banking are that customers can obtain information, registration, account opening, transactions, and account closure independently. Definition of Islamic banking according to [15] in general as a financial institution whose main business is to provide storage, financing, and payment traffic services. Concerning the explanation above, the concept of digitalization of Islamic banking prioritizes usury-free, but in providing services, it is increasingly sophisticated in synergy with technological developments. Indicators of banking digitalization are Internet banking, mobile banking, online account opening, and online relationship management (CRM).

2.2. Banking Services

In addition, according to [16] the development of banking services including in banks and monetary and financial institutions should realize that providing differentiated services can ensure their survival against the competition. Competition. Competition between monetary and financial institutions to attract public deposits requires unique distinctive features to retain customers and ensure future patronage. The bank's management

should pay more attention to further study and improve the quality of the organization and its offerings [17]. Banking services are currently emphasizing on services in fundraising activities, namely services received by customers and entrusting their money to be deposited. According to [18] the basic concept of banking excellent service is identical to the best service in meeting customer expectations and needs. According to [19] Banking services include security aspects in mobile banking services and become a common banking problem, if the security system is weak, it will cause high potential losses means that banking excellent service is a service that meets predetermined quality standards. Excellent service according to [20] is the maximum ability of a person to deal with others in terms of service. Indicators of excellent banking services are attitude, attention, action, ability, appearance, and responsibility [21].

2.3. Trust

The principle of trust in the banking business is a major foundation in carrying out banking activities in general. As the banking function is to collect public funds, so that people are interested in keeping their funds in the bank, banks must prioritize the principle of trust in practice so that it becomes a competitive advantage for banks. In addition, the measures taken by the banking supervisory authority may have increased confidence in the banking supervisory authority and thus confidence in banks [22]. If the public or customers do not believe in a bank, it will be a big threat that there are problems in it [23]. The aspect of trust in the banking business world is absolute for the sustainability of a bank between customers and business actors. The psychological trust is from savers and trust in other creditors. As with the integrity of financial institutions, trust is a fundamental and significant tenet of all successful financial systems, according to [24]. The assert that convertibility-influenced bank trust and trust associated with money are comparable. According to [26] trust is a person's willingness to depend on another party with certain risks. Indicators of digital banking trust are confidence, ability, honesty, and openness. [27].

2.4. Banking Innovation

Banking must not only be supported by technology but also pay attention to the innovations that have been implemented so far. Banking is a type of company that is easy and flexible in following changes in both marketing and business competition [28]. Banking management constantly takes innovation into account to give the impression

that they are prepared to take on competition. The concept of innovation can be identified with many types of innovation and the classification may vary according to the object of innovation. For example, innovation categories include business model, products and services, and organizational innovations [29]. According to [30] innovation in business includes developing new products, and making changes in the design of current products more sophisticated. He added that service business Innovation refers to a shift implemented by the organization to enhance its marketing performance by expediting its service work system through novel combinations. [31] defines innovation as the development and use of new procedures, offerings, and modes of delivery that significantly enhance quality, efficacy, efficiency, and results. The generation of fresh concepts, the introduction of novel goods and services, and the generation of pure profits are all markers of innovation in banking.

2.5. Customer Satisfaction

Customers' feelings of satisfaction or dissatisfaction, resulting from a comparison between the product's perceived performance and its performance in line with expectations, have long been associated with the concept of customer satisfaction. Customer satisfaction is defined [32] as the expectations that customers have before making a purchase and their perception of the product's performance following the purchase. (Farooqi, 2017) asserts that satisfaction is a crucial phenomenon when assessing buying, using, or consuming experiences related to products or services. As such, satisfaction plays a significant role in determining long-term consumer response through evaluations that highlight a product or service, or the product or service itself, offering (or providing) a pleasant level of consumption compliance, including levels below or above compliance. The levels of conformity to expectations, desires, and reality are markers of customer satisfaction.

2.6. Framework of Thought

After the three biggest sharia banks in Indonesia merged to form Bank Syariah Indonesia (BSI), namely Bank Syariah Mandiri, BRI Syariah, and BNI Syariah, the development of the sharia economy and business in Indonesia entered a new phase. Customer satisfaction is Bank Syariah Indonesia's (BSI) primary marketing advantage because it is the primary tool used by all banks to stay competitive. The following research framework will be explained in this study:
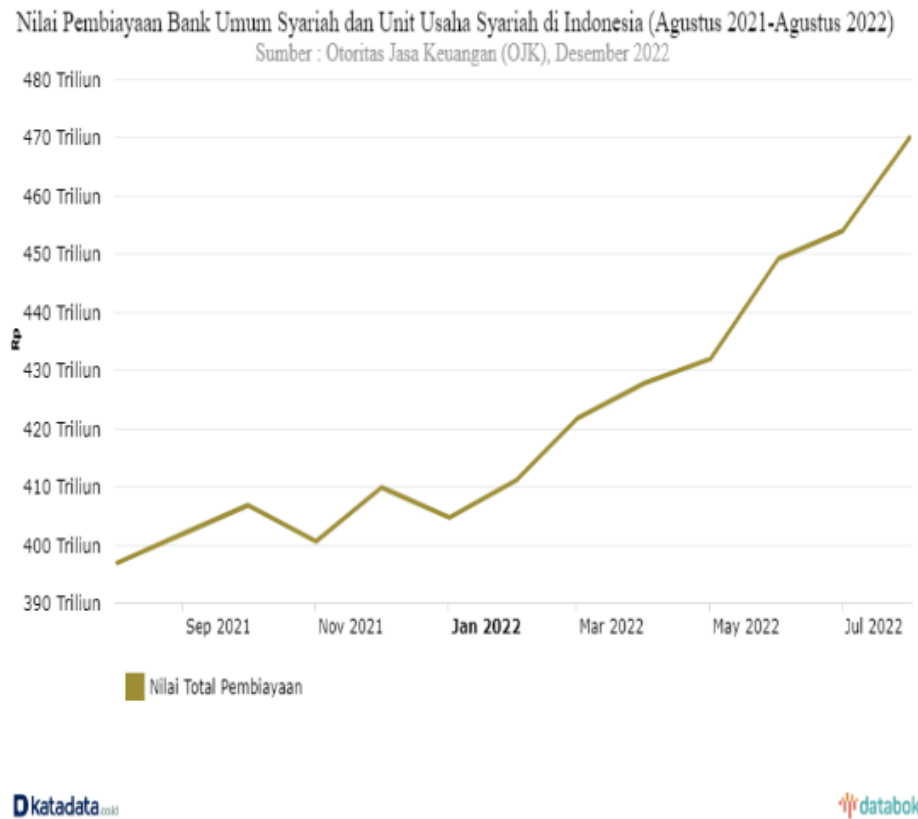
Nilai Pembiayaan Bank Umum Syariah dan Unit Usaha Syariah di Indonesia (Agustus 2021-Agustus 2022)
Sumber : Otoritas Jasa Keuangan (OJK), Desember 2022

Figure 2: Research Framework.

2.7. Research Hypothesis

Based on the preliminary description, the theory of various studies that are relevant to the research objectives, the research hypothesis is presented below:

H_1 : Islamic bank digitalization variables partially affect banking innovation.

H_2 : Islamic bank digitalization variables partially affect customer satisfaction.

H_3 : banking innovation variables partially affect customer satisfaction.

H_4 : banking service variables partially affect banking innovation.

H_5 : banking service variables partially affect customer satisfaction.

H_6 : trust variables partially affect banking innovation.

H_7 : trust variables partially affect customer satisfaction

3. Methods

Associative research, which tries to ascertain the relationship between two or more variables, is what this research strategy is. These variables include banking services and determining the degree of the impact of digitalization on Islamic banks (X1). (X_2), and trust (X_3) as independent variables and banking innovation variables, and Y1 and Y2 customer satisfaction as dependent variables. The study's participants comprised 18,203 individuals who were registered customers of Bank Syariah Indonesia Labuhan-batu Selatan Regency as of December 2022. The authors decided to use a sample of 100 people because the sampling technique refers to the minimum sample size in PLS-SEM, which is 30-100 sample sizes. Purposive sampling was used for the sample withdrawal procedure to take into account customers who had saved for about six months. Techniques for gathering data include written or primary data, interviews, and questionnaires (Google Form). SmartPLS 4.0 is the data analysis method used by the author to demonstrate each partial direct effect that exists between the independent and dependent variables.

4. Results and Discussion

4.1. Respondent Profile

This respondent description is a process of describing respondents based on gender, age, education, occupation, BSI savings type, length of time as a customer, and BSI Mobile. In the study, 100 respondents were obtained where these results were known from the number of results of distributing questionnaires:

4.2. Outer Model Testing

This outer model test aims to specify the relationship between latent variables and their indicators using the factor loading approach, *Average Variance Extracted* (AVE) *Discriminant Validity,* and *Composite Reliability*.

1. **Factor Loading**

In the outer model, the expected factor loading value is> 0.70. To find out the value of the loading factor, can be seen from the cross-loading value. The following outer model test with cross-loading can be seen in Table 2.

TABLE 1: Profile of Research Respondents.

No.	Description	Profile	Total
1.	Gender	Male	39
		Female	61
2.	Age	25-35 years old	14
		35-45 years old	42
		46 years and above	44
3.	Education	Diploma	16
		Master	1
		Bachelor	64
		High school equivalent	19
4.	Jobs	SOE	20
		Services	12
		More	2
		Manufacturing	5
		Private Company	5
		PNS	27
		Self-employed	29
5.	Types of BSI Savings	BSI Deposits	11
		BSI Business Savings	10
		BSI Easy Wadiah Savings	21
		BSI Savings Giro	14
		BSI Tabungan Haji Indonesia	10
		BSI Mudharabah Savings	21
		BSI Retirement Savings	13
6.	Length of time as a customer	1 year	27
		2 years	27
		3 years	5
		4 years	6
		Approximately 6 months	35
7.	BSI Mobile	May	9
		No	3
		Yes	88

Source: Data Analysis, 2023

TABLE 2: Cross Loading Output.

Variables	DPS (X_1)	IP (Y)	KN (Z)	PP (X_2)	TRS (X_3)
DPS1	**0.794**	0.452	0.494	0.539	0.167
DPS2	**0.791**	0.548	0.549	0.528	0.175
DPS3	**0.794**	0.584	0.613	0.539	0.249
DPS4	**0.763**	0.607	0.595	0.552	0.417
IP1	0.576	**0.734**	0.708	0.533	0.468
IP2	0.591	**0.851**	0.718	0.656	0.478
IP3	0.526	**0.730**	0.522	0.592	0.420
IP4	0.574	**0.888**	0.804	0.690	0.488
KN1	0.585	0.637	**0.794**	0.723	0.394
KN2	0.642	0.807	**0.927**	0.711	0.463
KN3	0.649	0.795	**0.874**	0.703	0.482
PP1	0.445	0.538	0.611	**0.756**	0.487
PP2	0.354	0.361	0.499	**0.637**	0.441
PP3	0.498	0.657	0.626	**0.839**	0.423
PP4	0.660	0.753	0.706	**0.890**	0.468
PP5	0.719	0.696	0.803	**0.861**	0.432
TRS1	0.019	0.323	0.252	0.195	**0.702**
TRS2	0.301	0.510	0.404	0.466	**0.776**
TRS3	0.337	0.540	0.485	0.514	**0.863**
TRS4	0.298	0.403	0.441	0.495	**0.806**

Source: Output SmartPLS, 2023

The data above shows that the cross-loading output of each latent variable indicator has a value above 0.70. This means that the cross-loading output meets the outer model test requirements.

1. **Average Variance Extracted (AVE)**

The model has better discriminant validity if the square root of the *Average Variance Extracted* (AVE) for each construct is greater than the correlation between the two constructs in the model.

Based on the table above, shows that the output of the *Average Variance Extracted* (AVE) value of all constructs has a value> 0.50. Therefore, there is no convergent validity problem in the tested model.

Table 4 shows that the root AVE (Average Variance Extracted) value of each construct is represented by the number that is bolded, and the number that is not the correlation

TABLE 3: Average Variance Extracted (AVE) Output.

Variables	Average Variance Extracted (AVE)
Digitalization of Islamic banks (X_1)	0.617
Banking innovation (Y)	0.646
Customer satisfaction (Z)	0.751
Banking service (X_2)	0.643
Trust (X_3)	0.623

Source: Output SmartPLS, 2023

TABLE 4: AVE Root Value and Correlation between Latent Variables.

	DPS (X_1)	IP (Y)	KN (Z)	PP (X_2)	TRS (X_3)
Digitalization of Islamic banks (X_1)	0.786				
Banking innovation (Y)	0.705	0.804			
Customer satisfaction (Z)	0.722	0.865	0.867		
Banking service (X_2)	0.688	0.770	0.820	0.802	
Trust (X_3)	0.330	0.577	0.517	0.554	0.789

Source: Output SmartPLS, 2023

value in the model between constructs and other constructs is bolded. Therefore, based on the output results above, it can be said that every construct satisfies the requirements for discriminant validity.

c) Composite Reliability

While Cronbach Alpha assesses a variable's lowest value (lower bound) reliability, Composite Reliability seeks to measure a variable's true reliability value, with a composite reliability value >0.6 and a Cronbach Alpha value >0.60. The value of Cronbach alpha and composite reliability are thus displayed below:

TABLE 5: *Composite Reliability* and *Cronbach Alpha* Output.

Variables	Cronbach's Alpha	Composite Reliability
Digitalization of Islamic banks (X_1)	0.794	0.866
Banking innovation (Y)	0.815	0.879
Customer satisfaction (Z)	0.832	0.900
Banking service (X_2)	0.858	0.899
Trust (X_3)	0.799	0.868

Source: Output SmartPLS, 2023

Table 5 above demonstrates that all constructs have values above the 0.70 threshold for both Cronbach Alpha and Composite Reliability. Consequently, it can be said that every construct has a high degree of reliability.

4.3. Inner Model Testing

The coefficient of determination (R2) is the last prerequisite for the given model in this section's testing of the inner model. Subsequently, the coefficient of determination (R2) output value in this investigation comprises:

TABLE 6: R-Square Output.

Variables	R-Square
Banking Innovation (Y)	0.692
Customer Satisfaction (Z)	0.814

Source: Output SmartPLS, 2023

The value of the Banking innovation (Y) construct in the table above is 0.692, meaning that digitalization of Islamic banking, banking services, and trust can account for 69.2% of the variance in Banking innovation (Y), with other factors influencing the remaining portion. The Customer Satisfaction (Z) construct has a value of 0.814, indicating that 81.4% of the variation in Customer Satisfaction (Z) can be explained by the digitalization of Islamic banking, banking service, and trust, with other factors influencing the remaining portion.

4.4. Hypothesis Testing

Using simulation and the Bootstrapping method on a sample, each relationship is tested. The purpose of this test is to reduce the issue of non-normality in research data. The following are the test outcomes using the PLS analysis bootstrapping method:

The foundation for making decisions the hypothesis can be declared accepted if the t-statistic value of each variable or construct is greater than 1.96 with a p-value less than 0.05, and rejected if the t-statistic value of each variable or construct is less than 1.96 with a p-value greater than 0.05. The following figures and tables provide further details:
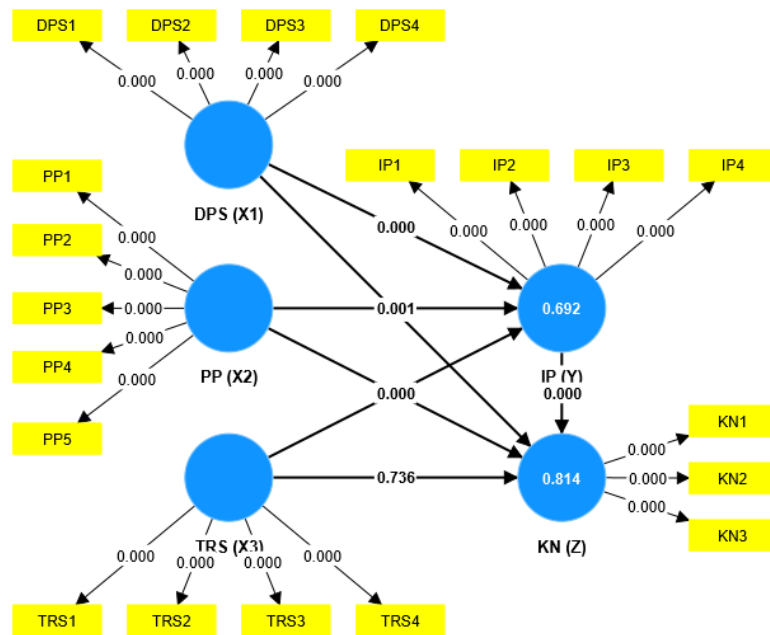
Figure 3: Hypothesis Testing Model. Source: Output SmartPLS, 2023.

TABLE 7: Bootstrapping Model Output.

No.	Variables	T Statistics	P Values
1.	Digitalization Of Islamic Banks (X_1) -> Banking Innovation (Y)	5.510	0.000
2.	Digitalization Of Islamic Banks (X_1) -> Customer Satisfaction (Z)	2.414	0.016
3.	Banking Innovation (Y) -> Customer Satisfaction (Z)	8.413	0.000
4.	Banking Service (X_2) -> Banking Innovation (Y)	3.209	0.001
5.	Banking Service (X_2) -> Customer Satisfaction (Z)	4.423	0.000
6.	Trust (X_3) -> Banking Innovation (Y)	2.203	0.028
7.	Trust (X_3) -> Customer Satisfaction (Z)	0.338	0.736

Source: Output SmartPLS, 2023

4.5. Discussion

The following section will provide a clear explanation of the hypothesis testing, among other things, based on the research findings:

1. H_1: Factors related to Islamic bank digitalization influence banking innovation to some extent.

The results of the Bootstrapping Model, as presented in Table 7, indicate that the Islamic bank digitalization variable has a partial impact on banking innovation. This is corroborated by the observation that the variable's t-statistic value is 5.510 and that

it has a partial impact on banking innovation> t-table value of 1.960 with a p-value comparison of 0.000 < sig value of 0.05. As a result, the study's findings support the hypothesis put forth and the findings of the statistical analyses. The study's findings are consistent with previous research [34]. Digital banking services, also known as digital banking, are a banking innovation that offers quick services, including online account opening, banking transactions, registration, communication, and account closure, to all customers at any time and from any location. Three key factors, as stated by [35], affect how quickly digital banking is adopted in Islamic banking. First, demographic variables, such as age, gender, income, and level of education. Second, psychological elements like trust and security. Third, technological factors—all innovations in Islamic banking— such as relative advantage, compatibility, complexity, perceived risk, and perceived cost.

2. H_2: A portion of customer satisfaction is influenced by digitalization factors in Islamic banks.

As indicated by Table 7's Bootstrapping Model output, the Islamic bank digitalization variable has a partial impact on customer satisfaction. This finding is corroborated by the Islamic bank digitalization variable's acquisition of a t-statistic value of 2.414> t table value of 1.960, a p-value comparison of 0.016 < sig value of 0.05. As a result, the study's findings support the hypothesis put forth and the findings of the statistical tests. The study's findings are consistent with research that shows a positive correlation between customer satisfaction and the digitalization indicators' service quality dimension (reference [36]). The impact of ease of use on customer satisfaction in digital Islamic banking is reported in [37]. This suggests that the digitalization of Islamic banks is expected to include ease of use as a component, which in turn will enhance customer satisfaction.

1. H_3 : banking innovation variables partially affect customer satisfaction.

Table 7's Bootstrapping Model output indicates that the banking innovation variable has a partial impact on customer satisfaction. This finding is corroborated by the banking innovation variable's acquisition of a t-statistic value of 8.413> t table value of 1.960, as well as a comparison of the p-value of 0.000 < sig value of 0.05. As a result, the study's findings support the hypothesis put forth and the findings of the statistical analyses. The study's findings are consistent with previous research [38]) highlighting the use of cutting-edge techniques to grow commercial banks' and other banks' clientele in order to produce competitive performance in the end. True Islamic banking innovation, according to [39], requires that Islamic business practices be implemented in compliance with the guidelines set forth by Islamic law. Thus, innovation in Islamic banking includes this.

2. H$_4$: banking service variables partially affect banking innovation.

   The results of the Bootstrapping Model, as presented in Table 7, indicate that the banking service variable has a partial impact on banking innovation. This is corroborated by the finding that the banking service variable's t-statistic value is 3.209> t table value of 1.960, and a comparison of the p-value is 0.001 < sig value is 0.05. As a result, the study's findings support the hypothesis put forth and the findings of the statistical analyses. As per [40], the correlation between innovation and banking ensures that innovative firms receive loans from banks while receiving the best possible service. Additional study findings bolster the significance of electronic-based products' rising profitability as they contribute to the diversification of services offered to clients online and offline [41].

3. H$_5$: banking service variables partially affect customer satisfaction.

   With a p-value comparison of 0.000 < sig value of 0.05, the results of the Boot-strapping Model indicate that the banking service variable has a partial impact on customer satisfaction, as demonstrated by Table 7's acquisition of the banking service variable's t-statistic value of 4.423> t table value of 1.960. As a result, the findings of this investigation support the hypothesis that was put forth and the outcomes of statistical analysis. The study's findings corroborate research [42], which claims that customer satisfaction and Islamic Sharia compliance are largely mediated by service quality. Sharia compliance, then, refers to abiding by Islamic law, which is founded on the Sunnah and the teachings of the Koran. It also guarantees service dependability to foster stakeholder trust. The present study's findings are consistent with a research study [43], which found that maintaining a competitive edge in the banking industry requires Islamic banks to provide optimal customer service, as service quality is a critical factor in fulfilling customer Table 7 indicates that the trust variable has a partial impact on banking innovation. This is corroborated by the trust variable's acquisition of a t-statistic value of 2.203> t table value of 1.960 with a comparison of the p-value of 0.028 < sig value of 0.05. As a result, the study's findings support the trust-proposed hypothesis and the outcomes of statistical analysis. This is consistent with research [44], which demonstrates that trust is the essential element that binds partners in a relational system and gives them the comfort level to transact business. Others claim that [45] that trust plays a significant role in the adoption of technology in banking and e-commerce. of banking innovation.

4. H$_7$: trust variables partially affect customer satisfaction.

The results of the Bootstrapping Model, as indicated by Table 7, indicate that the trust variable has a marginally positive and insignificant impact on customer satisfaction. This is corroborated by the trust variable's t-statistic value, which is 0.338 < t table value of 1.960 and has a p-value comparison of 0.736 > sig value of 0.05. As a result, the study's findings contradict the trust-proposed hypothesis based on the outcomes of statistical testing. This is consistent with research showing that trust has no bearing on customer satisfaction. Research findings that corroborate this study are [47] in the instance of mistrust that was originally caused by a lack of communication, cooperative teamwork, and a poorly functioning organizational culture. So, trust in the case of Islamic banking related to customer satisfaction is highly dependent on the quality of the services offered to build trust itself.

5. Conclusion

The conclusions of this study are: 1) Islamic bank digitalization variables partially affect banking innovation, 2) Islamic bank digitalization variables partially affect customer satisfaction, 3) banking innovation variables partially affect customer satisfaction, 4) banking service variables partially affect banking innovation, 5) banking service variables partially affect customer satisfaction, 6) trust variables partially affect banking innovation and 7) trust variables partially have no positive and insignificant effect on customer satisfaction.

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