

Research Article

The Influence of Mobile Banking Service Quality and Trust on Customer Satisfaction of Indonesian Sharia Bank (BSI KC Bandar Lampung Diponegoro)

Dr. Ahmad Habibi*, S.E.,M.E, Anisyarylta Sari, Weny Rosilawati, M.M.

Universitas Islam Negeri (UIN) Raden Intan Lampung, Indonesia

ORCID

Ahmad Habibi: <https://orcid.org/0009-0003-3930-9814>

Abstract.

This study aims to determine the effect of mobile banking service quality and trust on customer satisfaction either partially or simultaneously. The data used in this study is primary data obtained directly from the answers of 80 respondents (customers of Bank Syariah Indonesia Kc Bandar Lampung Diponegoro), who downloaded and used the Bsi Mobile Banking application as a transaction medium. The analytical method used is the multiple linear regression analysis method. Based on the results of the study it is known that the variable quality of mobile banking services influences customer satisfaction from the t value greater than t table $7.274 > 1.994$. For the calculated t trust variable, it is $3.431 > 1.994$. This indicates that the trust variable has a significant influence on customer satisfaction. And on the results of the simultaneous test, the two variables together have a significant influence on customer satisfaction with f count greater than f table of $289.776 > 3.15$. In the coefficient of determination test (R²), the variation of the independent variables used in the model can explain 88.3% of the dependent variation.

Keywords: service quality, mobile banking, trust, customer satisfaction

Corresponding Author: Ahmad

Habibi; email:

habibi@radenintan.ac.id

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1. Introduction

Banks are business entities in the financial sector that attract and issue money in society, especially providing credit and payment traffic services and money circulation. According to Law Number 10 of 1998 concerning Amendments to Law Number 7 of 1992 concerning Islamic Banking Article 1 point 2 "Banking is everything that concerns the Bank, including institutions, business activities, and methods and processes in carrying out its business activities [1].

Islamic banks or banks that have the symbol "iB" are financial institutions that in practice uphold the principles of justice and balance, where Islamic banks operate by sharia principles. Banks that have the word sharia are part of the Islamic economy

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because Islamic banks do not only focus on success in the world but also in the hereafter. Therefore, the principles used are based on the Al-Quran and Al-Hadith [2].

Bank Syariah Indonesia (BSI) is a combination of the three banks that have the Top 3 title in the Top Brand Award 2021, the largest Islamic bank that has merged with a State-Owned Enterprise (BUMN) subsidiary in the field of Islamic banking, namely Bank Rakyat Indonesia Syariah (BRI Syariah), Bank Negara Indonesia Syariah (BNI Syariah), and Bank Syariah Mandiri (BSM) [3].

TABLE 1: List of The Best Sharia Banks for 2021.

Brand	Top Brand Index (TBI)
Bank BRI Syariah	29.2%
Bank BNI Syariah	22.6%
Bank Mandiri Syariah (BSM)	19.9%
Bank BCA Syariah	12.6%
Bank Muamalat	4.2%

Source : Top Brand Award 2021

Service quality is a key to see the size of customer satisfaction. If banks fail to meet customer needs, then customers will feel dissatisfied. Conversely, if the bank is successful in meeting customer needs, then the customer will feel satisfied [4].

Banks have a dominant role for commerce which is growing day by day along with the rapidly increasing technological developments and also the increasing needs of the people. It is undeniable that the large number of internet users in Indonesia will encourage the business world to be more competitive. The internet is a medium for carrying out various marketing and receipt transactions, this technology has spurred the banking industry to take part in utilizing the internet by creating applications in the form of Mobile Banking.

Mobile Banking is a service that provides easy and fast access to the latest information and real-time financial transactions [5]. They developed two forms of banking innovation, previously SMS banking and internet banking. These are some of the functional functions in both online banking and mobile banking. This second form of information technology is based on mobile banking and cellular services that can be used with smartphone devices such as Apple, Android and Windows. To run it, customers must install the BSI Mobile application on the Play Store or App Store..

Trust is also a major source of strength for any company in various activities. The values contained in trust are the ability to provide services and protect the security of customer transactions, the ability to provide mutually beneficial satisfaction between

the bank and the customer, and the bank’s interest in providing promises and actions to customers. It is not only the quality of service that customers consider when saving at the bank, but also customer trust in banking services [6].

Customer satisfaction is an analysis after use, where the decision chosen is the result of various efforts made by the company to attract customers [7][8].

Where the number of customers who created accounts or savings books was 3,778 people and the number of BSI Mobile service users was 3,937 people. The following is a table of customers who create account books and customers who use BSI Mobile services for the 2022 period.

TABLE 2: Data for Making Customer Account Books and Customers of BSI Mobile Service Users in 2022 BSI KC Bandar Lampung Diponegoro.

Month	Number of Customer Account Book Making	Number of BSI Mobile Service User Customers
January	355	367
Feibruary	277	269
March	384	296
April	361	331
May	433	396
Junei	379	595
July	333	381
August	362	409
Seipteimbeir	389	390
Octobeir	505	503
Total	3.778	3.937

1.1. Source: Interview with PC BSI Kc Bandar Lampung Diponegoro

From data table 1.2 above, it can be concluded that they are different companies, where more customers use BSI Mobile services than creating customer account books. This is BSI Mobile services which is a solution implemented by Bank Syari’ah Indonesia to prevent the transfer of banks after the merger of the three banks, as well as increasing customers.

Bank Syari’ah Indonesia (BSI) was inaugurated on February 1 2021 to coincide with Jumadil Akhir 19 1442 H, uniting the advantages of the three sharia banks so that they are able to provide a more complete and wider capital capacity. BSI Mobiilei makes it easy for customers to carry out transactions practically anytime and anywhere [9][3].

In this research, the focus of the research object is the quality of mobile banking services and trust in customer satisfaction at BSLi (KC Bandar Lampung Diponegoro). By utilizing mobile banking, Bsii KC Bandar Lampung Diiponeigoro can provide opportunities for customers to easily access various banking features without having to go to the nearest branch office. Therefore, customers no longer need to go to branch offices to queue and carry out banking transactions. This is because Bsii KC Bandar Lampung Diponegoro mobile banking is equipped with various features that are not provided by customers, such as balance information, transfers, purchases, and payments. From the various features offered, it will be very profitable and attract customers to use mobile banking services.

Therefore, to maintain the continuity of mobile banking use by BSI KC Bandar Lampung Diponegoro customers, the bank must listen to and accept suggestions and input in return from customers regarding the features offered. This can be done by distributing questions to determine the influence of mobile banking service quality and trust on customer satisfaction at Bank Syariah Indonesia (BSI KC Bandar Lampung Diponegoro).

2. Literature review

Consumer behavior is the decision-making process and activities of each individual who carries out orders to evaluate, obtain, use, or rearrange goods and services.

James F. Engel et al, said that the actions of individuals who are directly involved in the acquisition and use of economic goods include a decision-making process that carries out pre-idea and de-remise actions [10][11].

Consumer behavior and decisions are very good in the purchasing decision making process, the stages start from the recognition of the problem in the form of encouragement which results in action to meet and satisfy their needs.

Factors in Consumer Behavior Theory According to Suharno and Sutarso, there are four main factors that influence purchases, namely as follows [10]:

Cultural Factors

Social Factors

Personal Factors

And Psychological Factors

According to Rianto, the quality of service is a comparison between service quality and customer experience, if the reality received is more than the level, then the service can be said to be of high quality and the customer will be satisfied, other customers, if

in reality it is better than the product, the service can be said to be poor quality. And customers will be disappointed or dissatisfied [12].

Security Quality is a very important and very important factor in business strategy, because it has been proven to be able to increase profitability, so it can be a tool to increase competitive advantage. Good customer quality can create purchasing acceptance, word of mouth promotion, customer loyalty, and increased product competitiveness [13].

Service quality depends on the characteristics of its consumers based on the experience and reputation of a company. The quality of Service serves as a benchmark for assessing the quality of services which reflects whether their actual service performance is successful or not by the results of their customization. In contrast to the quality of goods, the quality of service is an abstract and illusory dimension of genetic science and is not part of production and consumption. Service quality influences customer satisfaction and customer value and thus influences customer loyalty [14].

Several Service Quality Indicators are as follows:

- Excellence level
- Customer wishes
- Delivery accuracy
- Action

Service quality is divided into 5 dimensions, which have been developed and adapted for services that utilize technology as a medium, namely [15]:

- Usefulness
- Ease Of Use (Ease of use)
- Reliability
- Security
- Responsiveness and
- Continuous Improvement

Service quality provides enormous benefits for customers, employees and companies [16].

- Benefits for customers or customers
- Fulfillment.
- Award get good service.
- Trust as a business partner.
- Trust in a professional company.

Benefits for employees

Increase self-confidence.

Foster personal satisfaction.

Foster enthusiasm for work.

Benefits for the company

Improvement of professional image.

Guaranteed business continuity.

Increase company profits

Relationship between Service Quality and Customer Satisfaction

The quality of goods has a positive influence on customer satisfaction because one of the considerations consumers or customers generally make when using a product or service is to look at the quality of the goods or services. So this will affect consumer or customer satisfaction in their relationship with the company or company. Service quality is a benchmark in determining whether the service is used or not, because through service quality, they will be able to assess performance and satisfaction or not with the services provided by the service.

Mobile banking is one of the results of bank services that is highly sought after by customers because this service allows bank customers to carry out banking transactions and view information about their accounts using any type of mobile phone [17]i .

From an internal perspective, Mobile Banking like and Automated Teller Machine (ATM) are automated teller machines on steroids and are highly functional and high-cost alternatives for branch offices. Of all the services, it is more useful to view mobile banking as a product or service intended to make transactions easier for customers. Customers lack information, security, access, low transaction costs, speed, and sense of security. Mobile Banking meets this need [18].

Mobile banking aims to improve service to customers, meet market demand, and provide communication to customers in carrying out transactions. The types of transactions offered in mobile banking vary for each bank, but in general the types of transactions usually include financial and non-financial transactions, including money transfers, balance inquiries, receipt of information provided, payments, purchases , and exchange of PIN (non-personal Identification Number) [19].

In Indonesia, there are no specific regulations regarding mobile banking, but these are provisions that can be independent and used as a basis and provide legal protection for customers who use mobile banking, one of which is Law Number 10 of 1998 concerning Bankers. in article 29 paragraph (4) That for the benefit of customers, banks are obliged

to provide information regarding possible risks of loss in connection with customer transactions carried out by the bank [20] .

Some Mobile Banking indicators are as follows [20]:

1. It's easy to learn to use mobile banking services
2. Easy to access mobile banking services
3. It is very easy to know how to use Seirviicei mobile banking
4. Interaction with clear and intelligible mobile banking services

Mobile banking has features built in, including:

1. Account Information Services
2. Transfer of Service
3. Service Payment
4. Buy Service
5. Service Islam
6. Sharing Service - Ziswaf
7. E-mas Service
8. Favorite Service
9. Service Cash Withdrawal
10. Service Account Opening
11. Top Up eWallet Service
12. E-commerce
13. Scheduled Transactions
14. Keyboard
15. Financing

In carrying out exchange administration via BSI Mobile, there are two different advantages and disadvantages, namely [20]:

Excess:

1. Can withdraw cash without using an ATM card
2. Customers can open an account via BSI Mobile
3. Can be distributed to in faq, waqf, and gifts.
4. ATMs can be blocked without us having to go to the branch office, but only by calling the center, we can block them.

Lack:

1. The transaction cycle is disrupted when the web association is weak and will be “problematic” because it consumes everything available at that time

2. Various types of ATMs that provide money storage administration to BUMN Sharia Banks

According to Kotler Trust, this is the company’s desire to partner with business partners. Trust may be based on knowledge and opinion. Trust is the consumer’s right to certainty when his thinking is clarified by eliminating the trust of market players and their friends. Trust can drive their intention to buy or use a product by eliminating doubts [21].

Trust is related to emotional is, namely a person’s ability to entrust a company or brand to carry out or carry out a function. Customer trust is the customer’s response to their assessment of the price difference between product performance and the performance in their product [22].

Indicators of customer trust include:

Confess and believe

Promises and statements can be trusted

Customer response

Factors Affecting Trust [22].

Experienced

Work quality

Intelligence The company’s ability to manage problems that occur within the company.

The most important dimension of consumer trust is [23].

Trust Confidence (Trusting Belief)

Good intentions (Benevolence)

Integrity

Competence

Intention to Trust (Trusting Intention)

Willingness to Depend

Subjective Probability of Depending

The Relationship of Trust to Customer Satisfaction

Trust has a positive influence on customer satisfaction. Belief is our cognitive knowledge about an object. This attitude is a positive or positive response that we have regarding the object we are aiming at. Customers first form a belief in a product, they develop an attitude towards the product and finally buy or use the product. Customer

satisfaction greatly influences the way they interact socially and observe marketing communications. This knowledge function helps some of its influence on product loyalty. By developing a positive attitude towards their products, consumers or customers can simplify their lives.

According to Freiddy Rangkuti, customer satisfaction goes hand in hand with customer satisfaction. That is, customer responses to evaluations and price differences between previous data and the actual performance of the product after use. So satisfaction is an emotional response given by customers when they enjoy the experience of using a product/service [13].

According to Kotler and Keller, customer satisfaction is a feeling of consumer satisfaction or satisfaction that arises from comparing the performance (or results) of a product with its results [24].

Customer satisfaction, namely when an individual uses a product or service, which is a right that he has with his desires so that a feeling of satisfaction or satisfaction arises. Their habits are of course unsatisfactory if their performance is far from what they want. Their customers will feel satisfied if their performance services he gets exceeds their wishes [25].

Customer satisfaction depends on product performance and the value provided that is relevant to buyer satisfaction. If the performance or achievement is appropriate or achieved within the expected results, then the buyer will be satisfied.

Customer Satisfaction Indicators, namely:

1. Production Performance
2. In line with wishes
3. post-purchase reactions

Benefits of Customer Satisfaction According to Lovelock, it is said that customer satisfaction provides many benefits for the company, and the right to customer satisfaction is very large. In the long run, it is more profitable to bring back good customers than to continue recruiting and cultivating new customers to replace those who have left [26].

How to measure customer satisfaction One of the factors that determines customer satisfaction is the customer's perception of service quality which focuses on the service dimension, but is also influenced by product quality, price and other temporary factors. Acquiring customers is something very important for every company. This is because customer satisfaction can be retrieved and put back into planning and implementing strategies to increase customer expansion [26].

Bank Syariah Indonesia was born from the merger of 3 sharia banks (Atikah et al., 2021). State-Owned Enterprises (BUMN), namely PT Bank BRI Syariah Tbk (BRIS), PT Bank BNI Syariah (BNIS), and PT Bank Syariah Mandiri (BSM). This began with the signing of a Conditional Merger Agreement or CMA between 3 banks in October 2020. The establishment of Bank Syariah Indonesia (BSI) is the government's strategy to make Indonesia one of the world's Islamic financial banks. Bank Syariah Indonesia officially received permission from the Financial Services Authority (OJK). On January 27 2021, the BSI establishment policy was published. And it was inaugurated on February 1 2021 or to coincide with Jumadiil Akhiir 19 1442 H. This is stated in letter number SR-3/PB.1/2021 concerning the Granting of Permits to Merge PT Bank Syariah Mandiri and PT Bank BNI Syariah to become PT Bank BRI Syariah Tbk [27].

As a result of the merger of these 3 banks, it was transformed into PT Bank Syariah Indonesia Tbk. Register on the Indonesia Stock Exchange (IDX) with the stock code BRIS. BRIS is included in the 20 share IDX BUMN index as of February 2021. The composition of Bank Syariah Indonesia shareholders is PT Bank Mandiri (Peirseiro) Tbk at 51.2%, PT Bank Negara Indonesia (Peirseiro) Tbk at 25%, PT Bank Rakyat Indonesia (Persero) Tbk of 17.4%, DPLK BRI - Sharia Shares 2%, and the public 4.4% after the merger. If you do the calculations, the combined result of 3 state-owned Islamic banks, Bank Syari'ah Indonesia has assets of IDR 245.7 trillion. Meanwhile, core capital is IDR 20.4 trillion. With this amount, this Islamic bank is included in the 10 largest banks in Indonesia in terms of assets. Precisely in 7th position. Apart from that, Bank Syariah Indonesia has a target of becoming a global banker by 2025 and being included in the top 10 Islamic banks in the world in terms of market capitalization [27].

3. Methods

This research uses the Quantitative Research method. Quantitative research is research by obtaining data in the form of numbers or numerical quantitative data [28]. This approach in this theory is a quantitative approach, while this approach is a problem that is related to the way people see and how someone approaches the problem according to their scientific understanding. In order to determine the value of an independent variable, its one or more variables (independent) without making comparisons or connecting with other variables [28].

The population in this study are customers who use BSI Mobile services at Bank Syariah Indonesia Kc Bandar Lampung Diponegoro as many as 3,937 customers (Source, BSI Kc Bandar Lampung Diponegoro). The sample in this study was 80 for the questionnaire.

4. Results and discussion

From the results of tests that have been carried out previously, it is known that the results of the answer data and instruments from responses to the test are variables that cannot be avoided, namely the quality of mobile banking services and trust in the specified variables, namely customer satisfaction. , we are reliably valid. Therefore, the indicators and objective statements in this research can be reused in the future. And also they obtain results for further analysis.

The Effect of Service Quality on Customer Satisfaction of Bank Syariah Indonesia (BSI KC Bandar Lampung Diponegoro) Partially

Mobile Banking Service Quality has a positive and significant effect on Customer Satisfaction. This is obtained from the t table value of 1.994. From these results Mobile Banking Service Quality has a positive and significant effect on Customer Satisfaction. The calculated t value is $7.274 > 1.994$ and the value of Sig. $0.001 < 0.05$, it means that the Quality of Mobile Banking Services has a significant impact on Customer Satisfaction. therefore H1 which states that there is a positive and significant influence between Mobile Banking Service Quality (X1) on Customer Satisfaction (Y) for BSI Kc Bandarlampung Diponegoro Customers.

The results of this research also found that were agreed with the researchers Li Putu Dudik Sukantara and IAP Widani Sugianingrat with them "The Influence of Service Quality on Customer Satisfaction and Customer Loyalty of the Samuan Traditional Village LPD in Carangsari Petang" where Ich stated that they were a positive influence on quality service to customer satisfaction [29].

This study states that the higher the quality of service provided to customers, the higher the decision to become a customer. Service quality is defined as the actions or policies of a company or organization that aim to provide satisfaction to its customers. If customers are dissatisfied or can understand what they are thinking, then their customer decisions will increase. Therefore, the quality of mobile banking services has an influence on customer satisfaction.

4.1. The Effect of Trust on Customer Satisfaction of Bank Syariah Indonesia (BSI KC Bandar Lampung Diponegoro) Partially

Trust has a positive and significant influence on customer satisfaction. This is obtained from the table value of 1.994. From these results, Trust has a positive and significant influence on Customer Satisfaction. The calculated t value is $3.431 > 1.994$ and the Siig value. $0.001 < 0.05$, it can be concluded that trust has a significant influence on customer satisfaction. They predict H2 which states that they are a positive and significant influence on Trust (X2) on Customer Satisfaction (Y) for BSI Kc Bandarlampung Diponegoro Customers.

The results of this research also found the effect of service quality and trust on customer satisfaction (case study at PT. Bank Mandiri (Persero) Tbk [30].

When a bank still has customer trust, the bank has the opportunity to develop. No matter how difficult the problems faced by a bank, if it continues to gain public trust, it will be able to solve these problems. Therefore, the greater the customer's trust, the better the bank will be.

4.2. Influence Mobile Banking Service Quality and Confidence in Bank Syariah Indonesia Customer Satisfaction (BSI KC Bandar Lampung Diponegoro) Simultaneously

Simultaneously (together) the two independent variables, namely quality and trust, based on the results of statistical calculations, show the calculated f value of 289,776 $> F$ table 3.15 with a significance of $0.001 < 0.05$. So it can be stated that it has a significant influence on certain variables, namely customer satisfaction.

The results of this research are supported by previous research, namely research conducted by Ahmad limam Nurhiidayat and Alii Maskur with the title "The Influence of Company Quality and Trust on Satisfaction and Its Impact on Customer Loyalty (Case Study of PT Peigadaiaan UPC Kuwu Customers)". Which state is positive impact of service quality and trust on customer satisfaction [31].

Based on the results of this study, the multiple linear regression equation shows that the Quality and Trust variables have a positive influence on customer satisfaction. The partial test results (t theist) show that the Mobile Banking Service Quality variable (X1) has an effect on Customer Satisfaction (Y) and the Trust variable (X2) has an effect on Customer Satisfaction (Y). The results of the simultaneous test (f theist) show that the variables Mobile Banking Service Quality (X1) and Trust (X2) simultaneously have

a significant influence on customer satisfaction. Based on the calculation results of the Determination Coefficient (R² test) which is 0.883. This shows that the main influence of Quality and Customer Trust on Customer Satisfaction is 88.3%.

Meanwhile, the remaining 11.7% is influenced or supported by other variables not included in this research model. So it can be concluded that if the quality of mobile banking services is received or perceived in accordance with what is advertised, then it is perceived as good and satisfactory. On the other hand, if the quality of the mobile banking service is lower than the mobile banking service, then the quality of the service is considered to be of poor quality. The more they believe that their bank serves customers, the more customer trust will increase. So the Quality and Trust of Mobile Banking Services influences Customer Satisfaction. On the other hand, if the quality of the mobile banking service is lower than the mobile banking service, then the quality of the service is considered to be of poor quality. The more they believe that their bank serves customers, the more customer trust will increase. So the Quality and Trust of Mobile Banking Services influences Customer Satisfaction. On the other hand, if the quality of the mobile banking service is lower than the mobile banking service, then the quality of the service is considered to be of poor quality. The more they believe that their bank serves customers, the more customer trust will increase. So the Quality and Trust of Mobililei Banking Services influences Customer Satisfaction.

5. Conclusion

Based on the results of the analysis and discussion regarding the essence of the research, the Influence of Mobile Banking Service Quality and Trust on Customer Satisfaction at Bank Syariah Indonesia (BSI KC Bandar Lampung Diponegoro) which has been carried out, it can be concluded as follows:

Based on the results of research conducted partially related to the Service Mobile Banking Quality Variable (X1) to the Customer Satisfaction Variable (Y), which states that both have a positive and significant influence on the Service Mobile Banking Service Quality Variable (X1) to the Satisfaction Variable Customer (Y) Bank Islam lindoneisiia (Bsi Kc Bandar Lampung Diponegoro). This can be obtained from the acquisition of the company. $0.001 < 0.05$ and the t value is $7.274 > 1.994$, so it can be concluded that H1 is accepted. This affects customer satisfaction, of course, because BSI employees provide fast and responsive service to customer complaints and complaints that cannot be understood.

Based on the results of research conducted partially related to the Trust Variable (X2) on Customer Satisfaction (Y), which states that the Customer Satisfaction Variable (X2) has a positive and significant influence on the Customer Satisfaction Variable (Y) of Bank Syariah Indonesia (Bsi Kc Bandar Lampung Diponeigoro). This can be obtained from the acquisition of the company. $0.001 < 0.05$ and the t value is $3.431 > 1.994$, so it can be concluded that H2 is accepted. This affects them from a belief perspective and because of their habits they form a belief in a product, they develop an attitude towards it and end up buying or using the product.

Based on the results of research conducted simultaneously, it shows that the variables of mobile banking service quality (X1) and trust (X2) have a significant influence on customer satisfaction (Y). Based on the results of statistical calculations, the calculated f value is $289.776 > F$ table 3.15 with a significance of $0.001 < 0.05$. So it can be stated that it has a significant influence on certain variables, namely customer satisfaction. So, if the quality of the mobile banking service is acceptable or consistent according to what is meant by expected, then the quality of the service is good and satisfactory. On the other hand, if the quality of the mobile banking service is lower than that of the mobile banking service, then the quality of the service and service is considered to be of poor quality. The more they believe that their bank is serving customers, the more customer trust will increase.

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