



## **CUSTOMER SATISFACTION IN USING MOBILE SERVICES BANK SYARIAH INDONESIA**

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### **ABSTRAK**

Transformasi digital dunia saat ini berkembang pesat. Indonesia masih menyesuaikan diri dengan era revolusi 4.0, namun perkembangan teknologi dunia sudah menuju era *society* 5.0. Pemanfaatan teknologi pada sektor jasa telah membawa perubahan finansial yang signifikan pada sektor perbankan. Sektor perbankan mulai menyesuaikan diri dalam percepatan digitalisasi teknologi dan layanan, termasuk di Bank Syariah Indonesia (BSI). Penelitian ini bertujuan untuk mengetahui pengaruh kualitas layanan *mobile banking* pada aspek *speed*, *accessibility*, *feature*, *usability* dan *privacy* terhadap kepuasan nasabah Bank Syariah Indonesia. Metode yang digunakan dalam penelitian ini adalah pendekatan kualitatif dengan data primer dan sekunder. Sampel yang diambil dalam penelitian berjumlah 102 responden dengan menggunakan kuesioner *online*. Hasil penelitian menunjukkan bahwa *variable speed*, *accessibility*, *feature*, dan *usability* pada layanan *mobile banking* Bank Syariah Indonesia berpengaruh positif signifikan terhadap kepuasan nasabah. Variabel layanan *mobile banking* memiliki hubungan yang erat sebesar 85,7 % dan memberikan kontribusi sebesar 73,5 % terhadap kepuasan nasabah dalam menggunakan layanan *mobile banking* Bank Syariah Indonesia.

**Kata Kunci : Kepuasan Pelanggan, Layanan M-Banking, Kualitas Layanan, Bank Syariah.**

### **ABSTRACT**

*The digital transformation of the world is currently growing rapidly. Indonesia is still adjusting to the era of revolution 4.0, but the world's technological developments are already heading towards the era of society 5.0. The use of technology in the service sector has brought significant financial changes to the banking sector. The banking sector is starting to adjust to accelerating the digitalization of technology and services, including at Bank Syariah Indonesia (BSI). This study aims to determine the effect of mobile banking service quality on the aspects of speed, accessibility, features, usability and privacy on customer satisfaction of Bank Syariah Indonesia. The method used in this study is a qualitative approach with primary and secondary data. The samples taken in this study amounted to 102 respondents using an online questionnaire. The results showed that the variables speed, accessibility, features, and usability of Bank Syariah Indonesia's mobile banking services had a significant positive effect on customer satisfaction. The mobile banking service variable has a close relationship of 85.7 % and contributes 73.5 % to customer satisfaction in using Bank Syariah Indonesia mobile banking services.*

**Keywords : Customer Satisfaction, Mobile Banking, Service Quality, Islamic Bank.**

## INTRODUCTION

The digital transformation of the world is currently developing very rapidly. Indonesia is still adjusting to the 4.0 revolution era, but world technological developments are already heading towards the 5.0 era of society. The use of technology in the field of financial services has brought significant changes to the banking sector. The banking sector is starting to adjust itself in accelerating technology and digitizing services, including Islamic banks. One of the factors that encourages banking in accelerating digital transformation is changes in people's consumption patterns. Electronic money transactions in Indonesia in 2020 are Rp. 504.96 trillion and rapidly increasing Rp. 786.35 trillion in 2021. The increase reaches 55.73 % or Rp. 281.39 trillion. The development of digital transactions in Indonesia in 2017-2020 grew by 1,556 %. Meanwhile, in total, digital transactions throughout the world from 2017 to 2017. 2021 to grow by 118 %.

The formation of Bank Syariah Indonesia (BSI) in 2021 requires BSI to follow the trend of Indonesian banking, namely the trend of digital banks. The demand for banking digitization is reinforced by various driving factors, including digital banking behavior, including ownership of devices and use of mobile banking applications. Mobile banking is a banking service that has a high level of sophistication and is easier for customers to use than SMS banking. The bank

cooperates with cellular operators, so that the SIM Card (cheap cellular card) Global for Mobile communication (GSM) has a special program installed to carry out banking transactions such as: fund transfers, balance information, account mutations, exchange rate information, payments (credit card , PLN, telephone, cell phone, electricity, insurance) and purchases (top-up credit, shares).

Mobile banking can respond to the demands of customers who want services that are fast, convenient, safe, inexpensive, can be used at any time, and can be accessed from anywhere via a cellular phone. The facilities offered by mobile banking include checking balances, transferring the last 10 transactions, transferring, paying bills, and others (Rahayu, 2015). Mobile banking aims to be a means of providing multi-channels that save costs and make it easier for customers to transact 24 hours wherever the customer is without having to queue at a teller or ATM. (Rahmah, 2018). This is reinforced by (Harahap, 2020) which states that customers feel very advantageous when using mobile banking services, because it makes it easier for customers to make banking transactions anywhere and anytime. There are many advantages for customers in using mobile banking services, but it turns out that this mobile banking service is still rarely used by customers in Indonesia compared to other ASEAN countries. This can be seen in the following table.

**Table 1. Internet Banking and Mobile Banking Transaction Volume per 1,000 Population in ASEAN Countries (2015-2021)**

Year	Thailand	Malaysia	Indonesia	Vietnam
2015	7.786	21.275	18.294	1.995
2016	14.165	29.412	22.922	3.099
2017	25.445	35.922	27.690	4.429
2018	53.137	48.976	25.911	6.411
2019	90.325	67.466	17.587	13.123
2020	148.394	98.301	24.479	22.189
2021	238.245	136.13	37.810	36.987

Source : *Katadata.co.id* (2022)

Based on data in Table 1, in 2015-2017, the volume of internet and mobile banking transactions in Malaysia was the highest, namely 21,275, 29,412 and 35,922. Meanwhile, Indonesia was recorded as having a volume of internet and mobile banking transactions of 18,294, 22,922 and 27,690. Thailand was ranked third with volumes of 7,786, 14,165 and 25,445. Vietnam was the last country with the smallest volume, namely 1,995, 3,099 and 4,429. In 2018-2021, the volume of internet and mobile banking transactions for the country of Thailand is growing rapidly, ranking first with the number of transactions of 53,137, 90,325, 148,394 and 238,245. The increase in Thailand's internet and mobile banking transaction volume from 2015 to 2021 is 2.959 % in 7 years.

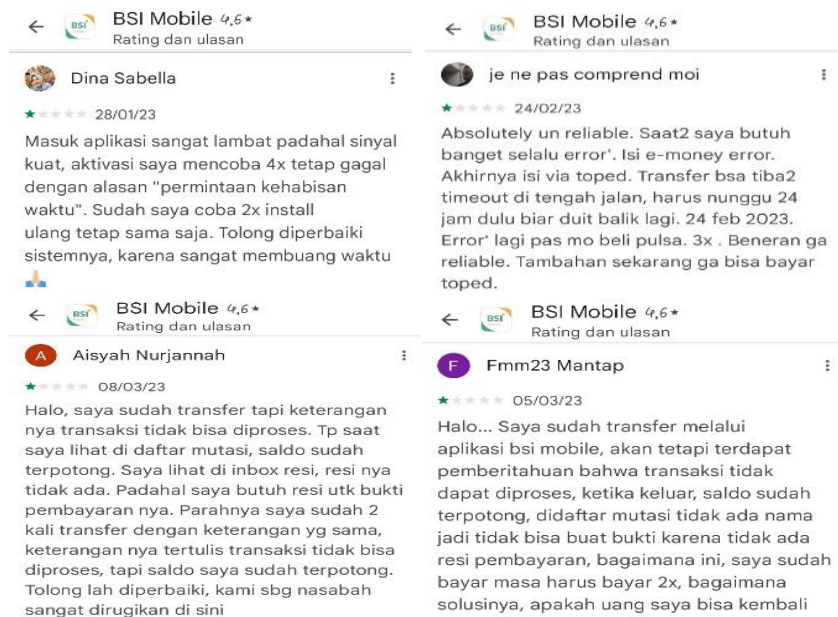
The trend of growth in the volume of internet and mobile banking transactions is also seen rapidly in Malaysia and Vietnam. Malaysia has a growth of 539 % and Vietnam grows 1,754 %. Meanwhile, Indonesia has a growth rate of 106 % in the same period. So that the number of internet and mobile banking transactions in Indonesia is lower than Thailand and Malaysia, and has little difference with Vietnam. Internet banking or e-banking is a service that is used to carry out various financial transactions on the bank's official website via a browser. The website can be accessed if the customer has an internet connection and has registered with the e-banking service. Meanwhile, mobile banking can only be operated via a mobile application that has been provided by the relevant bank and can also be used with an internet connection.

In 2021, 62.9 % of 110,000 respondents have never used internet banking or mobile banking. As many as 15.8 % of respondents said they rarely used internet

banking or mobile banking and 8.2 % rarely used internet banking/mobile banking. Meanwhile, 11.4 % of respondents often and 1.7 % very often use internet banking or mobile banking. This data shows that there are still many Indonesian people who have never used internet/mobile banking. Digital financial services in Indonesia are still less popular than conventional banking services. This is very likely because the digital financial literacy of the Indonesian people is still low, or the digital financial services provided by banks are still not good.

The usability of customers in banking transactions is one of the important values in maintaining the quality of bank services. Service quality must be managed properly in order to meet customer satisfaction and gain trust. If bank services and infrastructure exceed customer expectations, then customers will tend to return to using bank products and services that are considered capable of meeting their expectations (Hernandez & David, 2022).

Customers whose expectations are well fulfilled by the company, will become loyal customers because they are satisfied with the services provided by the company. Customer satisfaction is a feeling of satisfaction and pleasure because one's expectations have been fulfilled and come true. Prioritizing customer satisfaction is a must for every company, because retaining customers is more important than finding new customers. The way to retain customers is to provide good performance according to customer expectations. (Pewa, 2020). However, based on an application review found on the playstore regarding the quality of Bank Syariah Indonesia's mobile banking services, it is still not good. Here are some customer complaints about the application.

**Figure 1. BSI Mobile Banking Application User Review**

Based on the user reviews of the BSI mobile banking application above, it can be concluded that Bank Syariah Indonesia's mobile banking services have not been maximized so that customers feel disadvantaged, reduced, and frequent errors in the application. The mobile banking application that is needed by customers makes it difficult for customers to make transactions.

Research conducted (Fahrezi, 2021), with the title "The Influence of E-Service Quality on E-Customer Loyalty in the Mobile Sharia Bank Indonesia (BSI) E-Banking Application Through E-Customer Satisfaction as an Intervening Variable" states that e-service quality has a significant relationship to e-customer satisfaction. Research on mobile banking services was also carried out by (Samsul et al, 2022) with the title "Mobile Banking Service Quality on Customer Satisfaction Between Bank Muamalat and Bank Syariah Indonesia" showing the results of mobile banking service quality on customer satisfaction at Bank Muamalat Indonesia Makassar Branch have a positive effect and significant to. If m-banking services at Bank

Muamalat increase, customer satisfaction will also increase.

This phenomenon is interesting to study because Bank Syariah Indonesia (BSI) is the largest Islamic bank in Indonesia, so Bank Syariah Indonesia must continue to improve service quality, especially in terms of speed, accessibility, features, usability, and privacy on the BSI mobile application so that customers feel more satisfied and do not turn to conventional banks.

The general problems in this study are: First, does the speed of the mobile banking application have a positive and significant effect on customer satisfaction? Second, does mobile banking accessibility have a positive and significant effect on customer satisfaction? Third, does the completeness of the mobile banking feature have a positive and significant effect on customer satisfaction? Fourth, does usability mobile banking have a positive and significant effect on customer satisfaction? Fifth, does mobile banking privacy have a positive and significant effect on customer satisfaction? Sixth, do speed, accessibility, features, usability, and privacy

simultaneously have a positive and significant effect on customer satisfaction?

The objectives to be achieved in this study are: First, to identify and explain the effect of mobile banking application speed on customer satisfaction. Second, knowing and explaining the effect of mobile banking accessibility on customer satisfaction. Third, knowing and explaining the effect of the completeness of mobile banking features on customer satisfaction. Fourth, knowing and explaining the effect of usability mobile banking on customer satisfaction. Fifth, knowing and explaining the influence of mobile banking privacy on customer satisfaction. Sixth, identify and explain the effect of speed, accessibility, features, usability, and privacy simultaneously on customer satisfaction

## LITERATURE REVIEW

Customer satisfaction is one of the company's goals. The company makes every effort to provide the best service so that customer satisfaction is achieved. If the service that the customer gets is as expected, then the customer is satisfied and becomes a loyal customer. According to (Yudhatama et al, 2023) Service quality is a dynamic condition related to products, services, people, processes, and the environment that meet or exceed expectations. Customer satisfaction is the level of satisfaction or dissatisfaction based on the quality of service obtained and the goods or services that meet expectations (Praharjo, 2020).

Service quality is an offer from one party to another in the form of services or intangibles. Quality relates to appearance, process and the environment created. The concept of service quality can change the mindset of a company in running its business so that it is dynamic and sustainable in meeting the expectations, desires and needs of customers. (Andre et al, 2020). There are many things that companies can do to make

customers interested in the products they sell. In order for a company to be able to compete with other companies to get customers, marketing activities and the provision of good service quality are needed and are able to meet customer expectations (Sagala et al, 2021).

Improving the quality of services offered by companies must be able to compete with other companies, because service quality can be used as a tool to achieve company excellence. Companies that excel in providing quality service can influence consumer decisions in choosing the product offered. This decision also involves consumer trust and confidence in using the company's products or services. (Taan, 2019).

- H1: The speed of the mobile banking application has a positive and significant effect on customer satisfaction.
- H2: Accessibility of mobile banking has a positive and significant effect on customer satisfaction.
- H3: Completeness of mobile banking features has a positive and significant effect on customer satisfaction.
- H4: Usability mobile banking has a positive and significant effect on customer satisfaction.
- H5: Mobile banking privacy has a positive and significant effect on customer satisfaction.
- H6: Speed, accessibility, features, usability, and privacy simultaneously have a positive and significant effect on customer satisfaction.

## RESEARCH METHOD

This study uses a quantitative approach with secondary data and primary data. Secondary data was taken from various supporting journals and reference books, while primary data was taken from questionnaires distributed to respondents, namely Bank Syariah Indonesia customers who use the BSI

mobile banking application. The population in this study are customers of Bank Syariah Indonesia who use mobile banking applications in Jabodetabek whose number is not known with certainty. The sample used was 102 respondents with the provision that Bank Syariah Indonesia customers are domiciled in the Jabodetabek area and use BSI mobile banking. In this study, there are several variables used to see the effect on customer satisfaction in using mobile banking services. These variables are as follows:

1. The speed variable in mobile banking is the speed of access power offered by Bank Syariah Indonesia mobile banking. The faster the access power offered, the more likely customers will be satisfied with the mobile banking services offered mobile banking. (Jannah et al, 2020)
2. The accessibility variable in mobile banking is the convenience of mobile banking for customers to use, such as time efficiency, operational ease, flexibility and ease of transaction. (Badaruddin & Risma, 2021)
3. The variable feature completeness in mobile banking is the ability of technology to facilitate virtual service transactions or services that are not face-to-face with

banking officials. the completeness of online banking service features is one of the things considered by customers. (Soelistya & Agustina, 2017)

4. The usability variable in mobile banking is the ability of an application according to the wishes and needs of customers, and can be easily used by customers who use mobile banking applications (Harrison et al, 2013)
5. The privacy variable in mobile banking is digital security that can protect customer information (Javed et al, 2018).
6. The variable of customer satisfaction is the results felt by customers when using mobile banking exceed expectations. (Kotler & Armstrong, 2014)

## FINDING AND DISCUSSION

### Respondent Descriptive

The number of respondents in this study was 102 people with various characteristics. Respondent characteristics in this study focused on age, gender, and occupation. Table 2 shows that the respondents in this study were dominated by female respondents, 65 out of 102 people or 63.7 %. While respondents with male gender amounted to 37 people or 36.3 %

**Tabel 2. Gender of Respondent**

Gender	Total	Percentage
Male	37	36.3
Female	65	63.7
<b>Total</b>	<b>102</b>	<b>100</b>

*Source : Data Processed (2023)*

**Table 3. Age of Respondents**

Age	Total	Percentage
< 20 year	2	2
20-30 year	28	27.5
31-40 year	55	53.9
41-50 year	10	9.8
>50 year	7	6.9
<b>Total</b>	<b>102</b>	<b>100</b>

*Source : Data Processed (2023)*

**Tabel 4. Occupation of Respondents**

Occupation	Total	Percentage
Teacher	2	2
PNS	55	53.9
Privat Employees	10	9.8
Entrepreneur	7	6.9
Housewife	28	27.5
<b>Total</b>	<b>102</b>	<b>100</b>

*Source : Data Processed (2023)*

Based on Table 3, the largest age group of respondents in this study was aged 31-40 years, namely 55 people or 53.9 %. Then, rank 2 with the age group of 20-30 years totaling 28 people or 27.5 %. Respondents in the age group below 20 years and over 50 years are ranked lowest. Table 4 shows the work of the respondents in this study grouped into 5, namely teachers, civil servants, private employees, entrepreneurs, and housewives.

### Linear Regression Analysis

This study uses multiple linear regression analysis with two dependent and independent variables, namely customer satisfaction (the dependent variable) in using Bank Syariah Indonesia mobile banking and mobile banking services (independent variable) consisting of 5 variables: speed, accessibility, features, usability, and privacy. The results of the linear test can be seen in table below :

**Tabel 4. Uji Validitas Persepsi Keamanan X2**

Model	Unstandardized Coefficients		Standardized Coefficients		
	B	Std. Error	Beta	t	Sig.
(Constant)	.249	.286		.868	.387
Speed	.281	.092	.290	3.040	.003
Accessibility	.234	.095	.230	2.450	.016
Usability	.211	.101	.215	2.094	.039
Privacy	.030	.096	.025	.311	.757
Feature	.235	.084	.242	2.804	.006

*Source : Data Processed (2023)*

The linear regression equation obtained based on calculations using SPSS in Table 5:  $Y = a + b\text{Speed} + c\text{Access} + d\text{Usability} + e\text{Privacy} + f\text{Feature}$   $Y = 0.249 + 0.281\text{Speed} + 0.234\text{Access} + 0.211\text{Usability} + 0.030\text{Privacy} + 0.235\text{Feature}$ . Based on this equation, an analysis of the effect of BSI Mobile services on customer satisfaction in using mobile banking, namely: 0.249 indicates that if the BSI Mobile service variable is 0 (zero), then the value of customer satisfaction in using mobile banking is 0.249. The number 0.281 indicates that if the speed variable is increased by 100 %, then the value of customer satisfaction in using mobile banking will increase by 28.1 %. The number 0.234 indicates if the variable accessibility increased by 100 %, then the value of customer satisfaction in using mobile banking will

increase by 23.4 %. The number 0.211 indicates that if the usability variable is increased by 100 %, then the value of customer satisfaction in using mobile banking will increase by 21.1 %. The number 0.030 indicates that if the privacy variable is increased by 100 %, then the value of customer satisfaction in using mobile banking will increase by 3.0 %. The number 0.235 indicates that if the feature variable is increased by 100 %, then the value of customer satisfaction in using mobile banking will increase by 23.5 %.

### Coefficient of Determination

To see how much the independent variable can explain the dependent variable can be seen in Table 6:

**Table 6. Results of the Coefficient of Determination**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.857a	.735	.721	.459

a. Predictors: (Constant) Speed, Accessibility, Usability, Privacy, Feature

b. Dependent Variable: Customer satisfaction

*Source : Data Processed (2023)*

Based on the results of the determination test in table 6, it can be seen that the R value or correlation value is 0.857 and the R Square is 0.735. This interprets that mobile banking services with variable speed, accessibility, usability, privacy, and features have a close relationship of 85.7% with customer satisfaction. While the effect of mobile banking services (speed, accessibility, usability, privacy, and features) on customer satisfaction is 73.5 % and the remaining 26.5 % is influenced by other factors not examined.

### Discussion

This study analyzes the effect of mobile banking services on customer satisfaction at Bank Syariah Indonesia. Bank Syariah Indonesia customers who were respondents in this study were customers who used the Bank Syariah Indonesia mobile banking application.

The data used in this study are primary data obtained by distributing questionnaires in the form of a Google form to 102 respondents and secondary data obtained from various literature. The data obtained, analyzed using the SPSS application.

The indicators of mobile banking service variables examined in this study are speed, accessibility, feature availability, usability, and privacy. Based on the descriptive analysis of the data, mobile banking services of Islamic Banks show quite good results. When viewed from the speed aspect, Bank Syariah Indonesia's mobile banking service has access speed with details of 0.98 % of respondents assessing very low speed, 4.9 % assessing low speed, 13.72 % assessing standard speed, 41.17 % assessing good speed and 39.21 % rated the speed as very good. Meanwhile, from the



accessibility aspect, 50 % of respondents rated Bank Syariah Indonesia's mobile banking services as very easy to access, 34.31 % considered it easy to access, 13.72 % rated it as standard, and 1.96 % rated it as very difficult to access.

The results of the descriptive data analysis show that 46 % of respondents considered that Bank Syariah Indonesia's mobile banking service had very complete feature availability, 39.21 % considered the features complete, 10.78 % considered standard features, 2.94 % considered the features incomplete, and 1.96 % rate very incomplete. From the usability aspect, 40.19 % of respondents rated Bank Syariah Indonesia's mobile banking services as providing a high level of usability and making it easier for customers to make transactions anywhere and anytime. Meanwhile, from the privacy aspect, 47 % of respondents rated the Indonesian Islamic bank's mobile banking services as having a fairly high level of privacy and another 42 % rated the level of privacy as very high.

Indicators of customer satisfaction in using Bank Syariah Indonesia's mobile banking services are seen based on aspects of overall customer satisfaction, dimensions of customer satisfaction, confirmation of expectations, and willingness to recommend. Based on the results of the descriptive analysis, it can be seen that overall, 39.21 % of respondents were very satisfied and 44 % were satisfied with Bank Syariah Indonesia's mobile banking services. The expectation aspect shows that 37.2 % of respondents rated Bank Syariah Indonesia's mobile banking services as very expected and 47% rated them as expected. Meanwhile, from the customer dimension aspect, 46 % of respondents rated Bank Syariah Indonesia's mobile banking service as good and 42 % of respondents rated it as very good. As many as 40% of respondents would highly recommend Bank Syariah Indonesia's mobile banking services to others, 47 % would

recommend, 0.8% would be hesitant to recommend, and 0.98% of respondents would not be willing to recommend Bank Syariah Indonesia's mobile banking services to others.

The results of primary data analysis show that the variables speed, accessibility, usability, and features of mobile banking services have a significant influence on customer satisfaction. This is evidenced by a significance value of 0.000 which is less than 0.05 so that H0 is rejected. Based on this analysis, it can be concluded that the higher the quality of speed, accessibility, usability, and features of mobile banking services, the higher customer satisfaction will be in using mobile banking. Meanwhile, the privacy variable has an insignificant effect on customer satisfaction, because the significance value is greater than 0.05 so that H0 is accepted. Based on multiple linear regression tests on the variable speed, accessibility, usability, and features, it has a contribution of 73.5 % and the remaining 26.5 % is influenced by other factors not examined. Mobile banking services and customer satisfaction have a close relationship of 85.7 %.

This research is in accordance with research conducted (Triyanti et al, 2021) with the title "The Role of Mobile Banking Services in Increasing Customer Satisfaction and Loyalty of Islamic Banks" which shows that the quality of mobile banking services has a significant effect on customer satisfaction, but does not have a direct effect on loyalty customers. Then (Makmuriyah & Vanni, 2020) with the title "Analysis of Factors Influencing Customer Satisfaction in Using Mobile Banking Services" shows that the variables of ease of use, risk and service features have a significant effect on customer satisfaction in using mobile banking services. (Hernandez & David, 2022) also researched "The Influence of Mobile Banking on Bank Customer Satisfaction in Everyday Transactions" and showed results that support that service quality, information quality, and system

quality have a positive and significant influence on customer satisfaction both partially or simultaneously.

In line with the results of research (Harahap, 2020) regarding "The Influence of Mobile Banking Services on Customer Satisfaction at Bank Syariah Mandiri Prabumulih City" the results show that mobile banking services have a 73.8 % influence on customer satisfaction, while 26 % are influenced by other factors. (Agdhanni & Wardhani, 2022; Liem et al, 2020) in his research entitled "Levels of Customer Satisfaction with Mobile Banking Users at P.T. Bank Mandiri" shows the influence of perceived ease and perceived benefits of using m-banking on the level of customer satisfaction. In contrast to research (Liem et al, 2020) with the research title "Analysis of Customer Satisfaction with Mobile Banking Services P.T. Bank XYZ Wilayan Airmadidi Using E-Servqual" shows the results that the fulfillment, privacy, and contact variables have an influence on customer satisfaction and four other variables, namely efficiency, reliability, responsiveness, and compensation have no effect on customer satisfaction using XYZ bank mobile banking.

Research (Akob & Sukarno, 2022) entitled "The Effect of Mobile Banking Service Quality on Customer Satisfaction and Loyalty of BUMN Banks in Makassar" shows that the quality of mobile banking services has a significant effect on loyalty mediated by customer satisfaction. (Khoiriyah & Putra, 2022) in his research "Path Analysis of Influence of Transaction Decision Making Through BSI Mobile". The results of this study indicate that trust has a positive and significant effect on interest, while safety and comfort have no significant effect on interest. based on the results of the path analysis shows that interest can mediate the variables of trust, security and ease of making transaction decisions through BSI mobile.

## CONCLUSION

Based on the analysis and research results, this study concluded that Bank Syariah Indonesia's mobile banking access speed is considered very good. Mobile banking access speed also has an influence positive and significant to customer satisfaction. In terms of accessibility, Bank Syariah Indonesia's mobile banking is considered very easy to access and has a significant positive influence on Bank Syariah Indonesia's customer satisfaction. Bank Syariah Indonesia's mobile banking seen from the aspect of completeness of features is considered very complete and has a significant positive influence on customer satisfaction. From the aspect of usability, the Bank Syariah Indonesia mobile banking application is considered to have a high level of usability and has a significant positive influence on customer satisfaction. When viewed from the privacy aspect, Bank Syariah Indonesia's mobile banking has a positive and insignificant influence on customer satisfaction. Overall, customer satisfaction in using Bank Syariah Indonesia's mobile banking services is good.

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