

## COMPETITION OF MOBILE BANKING SERVICE QUALITY OF SYARIAH BANKING IN THE DIGITAL ERA

**Nurul Khomariyah**

**Universitas Islam Negeri Syarif Hidayatullah, Jakarta, Indonesia**

[khomariyah748@gmail.com](mailto:khomariyah748@gmail.com)

**Asyari Hasan<sup>2</sup>**

**Universitas Islam Negeri Syarif Hidayatullah, Jakarta, Indonesia**

[asyari.hasan@uinjkt.ac.id](mailto:asyari.hasan@uinjkt.ac.id)



---

### Abstract

The increasing competition in the Indonesian Islamic banking industry has encouraged many Islamic banks to improve the quality of service to customers by utilizing the rapid development of information technology. The study aims to analyze the competition in Mobile Banking Service Quality that occurs at Bank BSI and Bank Muamalat. This study uses an associative-comparative research type with a quantitative approach. The data source used for this study is primary data. The data collection technique used is a questionnaire with the number of samples was 100 respondents. The data analysis technique used in this study is simple linear regression analysis. The results obtained from the current study indicate that the service quality of mobile banking has a positive and significant influence on customer satisfaction at Bank BSI and Bank Muamalat. There is a difference in the quality of mobile banking services towards customer satisfaction between Bank BSI and Bank Muamalat with respective values of 62.07 (62%) and 38.39 (38%). This shows that the quality of Bank BSI's mobile banking services is higher in customer satisfaction.

**Keywords:** Service Quality, Mobile Banking, Islamic Bank

## INTRODUCTION

In the era of globalization, technological developments are getting faster every day so ready or not, companies must innovate so as not to be left behind, as well as the banking industry. One of the technological advances that greatly influences the financial sector in Indonesia. The emergence of various financial service industries seems to be a new trend in society. Indirectly, this is a manifestation of the development of the business world that continues to move dynamically and renew. Slowly, the financial sector is becoming one of the sectors most affected by the development of technology and information in the digital era (Muhlis & Sudirman, 2021). The Islamic banking industry is one of the financial institutions that has received a very rapid impact in the development of technology and can drive economic activities. This can be said because Islamic banking has become one of the industries that can help distribute public funds in the most productive way for the economy, and also functions as an intermediary that can help smooth the flow of money between various institutions and other economic sectors.

Rapid technological developments are also utilized by the banking industry to provide satisfaction to customers. Banking utilizes technological developments to run their business processes quickly and easily by switching to an automated system. Banking has begun to improve its services so that customers can use various banking services independently without having to come to the bank office. This is called digital services (Samsudin et al., 2023). Digital banking services are electronic banking services developed by optimizing the use of customer data more quickly, easily, and according to needs, and can be carried out completely independently by customers while still paying attention to security aspects (Larassati & Fauzi, 2022). In addition, in this digitalization era, competition in the banking world, especially competition in providing service facilities and services, is getting tighter, so banks in their services present service media for transactions, namely Mobile banking, which previously, services from Islamic banks were only SMS banking and internet banking which were then developed into mobile banking services. Mobile banking is a service innovation in the banking industry that utilizes the development of information and communication technology to meet customer needs and facilitate customer transactions. Currently, almost all conventional banks and Islamic banks have mobile banking services.

This makes every bank compete to continue to improve the quality of products and services to meet the needs and satisfaction of customers of Islamic banks so that customers will be loyal to the bank (Gultom & Rokan, 2022).

Digital banking services to customers can be realized from the time the business relationship between the customer and the bank starts from opening an account and executing financial transactions to closing a savings account which is done by utilizing Information Technology (Asmuni, 2022). Utilization of information technology developments more optimally is a requirement in supporting innovation in banking services. Service innovation and implementation of strategies in the use of information technology encourage banks to enter the era of digital banking services. This service also aims to improve the efficiency of operational activities and the quality of bank services to its customers. In addition, banking services are expected to provide convenience at a higher level compared to existing services. The convenience provided makes customers feel at an advantage, but on the other hand, these services will also increase the risks faced by banks, especially related to operational risks and reputational risks if there are problems regarding digital banking (Tarigan & Paulus, 2019).

Measurement of service quality conducted by Parasuraman et al. (1985) in the journal (Suryani, 2015). In his explanatory research, he explained the service and the factors that determine it. In this study, service quality is defined as the degree of mismatch between the customer's normative expectations of the service and the customer's perception of the service performance received. In this study, the SERVQUAL instrument was used, which is a scale consisting of 22 items to measure the quality of service which is included in five dimensions, namely: reliability, responsiveness, assurance, empathy, and tangibles. The results of his research showed that the reliability dimension is the most important in determining customer satisfaction. Then followed by the dimensions of responsiveness, assurance, empathy, and tangibles.

In this study, the researcher wants to examine the quality of Mobile Banking services between Bank Syariah Indonesia and Bank Muamalat because these two banks have achieved the best bank achievement among all Sharia Banks in Indonesia, in addition, through research conducted by MRI which was conducted at the end of 2021, Bank Muamalat and Bank BSI are included in the category of Sharia banks that have the highest level of consumer loyalty,

even Bank Syariah Indonesia and Bank Muamalat are the most favorite banks according to the results of the Republika Survey held in April 2023.

The importance of this study is to determine the competition for the best quality of Islamic bank service because service quality is one of the factors in retaining customers or increasing customers. The purpose of this study is to analyze the competition between Islamic banks, namely Bank Syariah Indonesia and Bank Muamalat. This study also aims to determine which Islamic bank has the best quality of service so that many customers entrust their finances to the bank to make transactions comfortably and easily. Efforts to improve the quality of service provided by Islamic Banks must be oriented toward the market or the community as users of banking services. This is related to the expectations of the community; they want to get a good relationship with a bank that is comfortable and easy to make transactions.

## **REVIEW OF LITERATURE**

### **Islamic Bank**

Islamic banking is everything related to Islamic banks and Islamic business units, including institutions, business activities, and methods and processes in carrying out their business activities. Islamic banks have the function of collecting funds from the public in the form of deposits and investments from the fund owners. Another function is to channel funds to other parties who need funds in the form of buying and selling or business cooperation. Islamic banks are banks whose activities refer to Islamic law, and in their activities do not charge interest or pay interest to customers. The rewards received by Islamic banks or paid to customers depend on the agreement and contract between the customer and the bank. The agreement (agreement) contained in Islamic banking must be subject to the terms and conditions of the agreement as regulated in Islamic law.

According to the book "Islamic Bank Management" written by (Andrianto SE., 2019), Banks are entities that collect funds from the public in the form of financing or in other words carry out financial intermediation functions. In the banking system in Indonesia, there are two types of banking operational systems, namely conventional banks and Islamic banks. According to Law No. 21 of 2008 concerning Islamic Banking, Islamic Banks are banks that

carry out business activities based on Islamic principles, or Islamic legal principles regulated in the fatwa of the Indonesian Ulema Council such as the principles of justice and balance (*'adl wa tawazun*), welfare (*maslahah*), universalism (*alamiyah*), and do not contain *gharar*, *maysir*, *usury*, *zalim* and haram objects. In addition, the Islamic Banking Law also mandates Islamic banks to carry out social functions by carrying out functions like the baitul mal institution, namely receiving funds from zakat, infak, alms, grants, or other social funds and distributing them to waqf managers (*nazhir*) according to the wishes of the waqf giver (*wakif*).

### **Quality of Service**

Service quality is the main factor to determine the level of consumer satisfaction, in this case, the company can be said to be good if it can provide goods/services according to customer desires. Service quality contains the meaning of every activity or benefit provided by one party to another party which is intangible and does not result in ownership of something in the Journal (Wafa, Yuliati, & Sulistiyo, 2023). Service is a very important factor in banking because it involves selling services that prioritize friendliness to customers.

According to Tjiptono (2008:247) in the journal (Azhar, Ibrahim, & Riza, 2022) stated that in principle, service quality focuses on efforts to fulfill needs and desires, as well as the accuracy of delivery to match customer expectations. Several efforts must be made by banks to increase customer satisfaction, namely by improving the quality of human resources from banking service providers. Meanwhile, according to Hasanah (2019) in the journal (Musyaffa & Iqbal, 2022), Service quality can be defined as the difference between reality and expectations regarding the service received or obtained by customers. In addition, the higher the quality of service, the greater the interest of customers in saving at Islamic banks.

### **Mobile Banking**

Mobile Banking is a service that allows bank customers to conduct banking transactions via mobile phones or smartphones. Mobile Banking services can be used through applications downloaded and installed by bank customers. Mobile Banking not only facilitates customer transactions but also helps improve the efficiency of banking services (Amalia & Hastriana, 2022). Transactions with m-banking can be done anywhere and

anytime. The benefits that customers get in addition to saving time, can also control their accounts and make banking transactions via mobile phones.

## **RESEARCH METHOD**

This research uses a quantitative descriptive method, which uses data in the form of numbers, starting from data collection, interpretation of the data, and the appearance of the final results (Riyanto & Hatmawan, 2020). Primary data sources are obtained directly from 100 respondents through customer questionnaires from Bank BSI and Bank Muamalat. Secondary data as supporting data collected by researchers or people who need it through existing sources. As well as other secondary data in the form of library literature, such as theses, journals, articles, books, and documents related to the research conducted as complementary data. The research population was conducted on customers of Bank BSI and Bank Muamalat. While for sampling the technique used is the purposive sampling technique by selecting respondents who have used mobile banking at Bank BSI and Bank Muamalat.

The data is then collected and analyzed using descriptive analysis, where researchers describe a symptom, event, or incident that occurs at present (Sudjana & Ibrahim, 2004). Based on the data obtained, an analysis is carried out so that a descriptive explanation is produced in the form of words or tables. The process is continued by creating a comprehensive and complex picture that can be presented in words, reporting detailed views obtained from informant sources, and carried out in a natural setting. The final stage is to conclude to identify appropriate alternative solutions to research problems.

## **RESULTS AND DISCUSSION**

### **Validation Test**

To determine whether an instrument is valid or not, its validity must be checked by considering the probability value of the correlation coefficient. Comparing the  $r$  count to the  $r$  table is needed to determine whether an item used is valid or not. The significance level used is 0.05 or 5% with  $n = 50$  so that the  $r$  table in this study is:  $(N-2)$ ,  $50-2 = 48$  so that the  $r$  table is  $= 0.2787$ . The following are the results of the validity check obtained in the study.

**Table 1**  
**BSI Bank Validity Test**

Variables	Items	r count	r table	Information
BSI Bank Service Quality	Question 1	0.2787	0.648	Valid
	Question 2		0.760	Valid
	Question 3		0.767	Valid
	Question 4		0.897	Valid
	Question 5		0.869	Valid
	Question 6		0.867	Valid
	Question 7		0.772	Valid
BSI Bank Customer Satisfaction	Question 1	0.2787	0.858	Valid
	Question 2		0.851	Valid
	Question 3		0.863	Valid

The table above shows that all statement items have a positive correlation coefficient value and are greater than the r table. This means that the questionnaire statement items obtained are valid and can be subjected to further data testing.

**Table 2**  
**Validity Test of Bank Muamalat**

Variables	Items	r count	r table	Information
Muamalat Bank Service Quality	Question 1	0.2787	0.659	Valid
	Question 2		0.763	Valid
	Question 3		0.702	Valid
	Question 4		0.830	Valid
	Question 5		0.783	Valid
	Question 6		0.853	Valid
	Question 7		0.498	Valid
Bank Muamalat Customer Satisfaction	Question 1	0.2787	0.826	Valid
	Question 2		0.899	Valid
	Question 3		0.879	Valid

The table above shows that all statement items have a positive correlation coefficient value and are greater than the r table. This means that the questionnaire statement items obtained are valid and can be subjected to further data testing.

**Reliability Test**

The Reliability test is used to measure a questionnaire which is an indicator of a variable or construct. A questionnaire is said to be reliable if a person's answer to the statement is consistent or stable over time. Data reliability testing is carried out using Alpha

Cronbach, namely an instrument that is said to be reliable if it has a reliability constraint coefficient of 0.60 or more. The results of data reliability testing can be seen in the following table:

**Table 3**  
**Results of Reliability Test**

Bank	Variables	Cronbach's Alpha	Information
BSI Bank	Quality of Service	0.903	Reliable
	Customer Satisfaction	0.815	Reliable
Bank Muamalat	Quality of Service	0.835	Reliable
	Customer Satisfaction	0.824	Reliable

The table above shows that all variables have Cronbach's Alpha > 0.70, so it is concluded that all question items are considered reliable.

**Classical Assumption Test**

**Normality Test**

The normality test is conducted to see whether the variables used to test the hypothesis are normally distributed or not. In this study, the normality test was conducted in two ways, namely Kolmogorov Smirnov and normal probability plot. The Kolmogorov-Smirnov test is more often used because it produces more detailed numbers, and the results are more reliable. A regression equation is said to be normal if the Kolmogorov-Smirnov probability value is greater than 0.05. The results of the Kolmogorov-Smirnov test can be seen in the table below:

**Table 4**  
**Results of BSI Bank Normality Test**  
**One-Sample Kolmogorov-Smirnov Test**

		Unstandardized Residual
N		50
Normal Parameters a,b	Mean	.0000000
	Std. Deviation	1.31829880
	Most Extreme Differences	
	Absolute	.088
	Positive	.053
	Negative	-.088

Test Statistics	.088
Asymp. Sig. (2-tailed)	.200c,d

- a. Test distribution is Normal.
- b. Calculated from data.
- c. Lilliefors Significance Correction.
- d. This is a lower bound of the true significance.

From the table above, it can be seen that the significant Kolmogorov-Smirnov value indicated by the asymp sig (2-tailed) is above 0.05 or 5%, which is 0.200. This shows that the data or variables in this study are normally distributed.

**Table 5**  
**Results of Bank Muamalat Normality Test**  
**One-Sample Kolmogorov-Smirnov Test**

		Unstandardized Residual
N		50
Normal Parameters <sup>a,b</sup>	Mean	.0000000
	Std. Deviation	1.60513602
	Most Extreme Differences	
	Absolute	.106
	Positive	.103
	Negative	-.106
Test Statistics		.106
Asymp. Sig. (2-tailed)		.200c,d

- a. Test distribution is Normal.
- b. Calculated from data.
- c. Lilliefors Significance Correction.
- d. This is a lower bound of the true significance.

In the table above, it is proven that the significance level of 0.200 which is greater than 0.05 indicates that the residual values are normally distributed.

**Multicollinearity Test**

The Multicollinearity Test is used by reading the tolerance number and Variance Inflation (VIF) value. Multicollinearity can occur if the tolerance level is 0.10 or equal to the VIF value  $\geq 10$ .

**Table 6**  
**BSI Bank's Multicollinearity Test Results**  
**Coefficients<sup>a</sup>**

Model		Collinearity Statistics	
		Tolerance	VIF
1	KP_BSI	1,000	1,000

a. Dependent Variable: KN\_BSI

The table above shows a VIF value of 1,000 and a Tolerance value of 1,000. This value indicates that the variable has a VIF value of less than 10 ( $VIF < 10$  and  $tolerance > 0.10$ ) so that there is no multicollinearity in the regression model of this study.

**Table 7**  
**Muamalat Bank's Multicollinearity Test Results**  
**Coefficients<sup>a</sup>**

Model		Collinearity Statistics	
		Tolerance	VIF
1	KP_MUAMA LAT	1,000	1,000

a. Dependent Variable: KN\_MUAMALAT

The table above shows a VIF value of 1,000 and a Tolerance value of 1,000. This value indicates that the variable has a VIF value of less than 10 ( $VIF < 10$  and  $tolerance > 0.10$ ) so that there is no multicollinearity in the regression model of this study.

### Hypothesis Testing

To see the level of precision and accuracy of a function or equation to estimate the data being analyzed, a statistical test is used. The following are the results of the statistical test in this study.

### Results of the Determination Coefficient Test

To determine the extent of the relationship between the dependent variable and the independent variable, the coefficient of determination test is used ( $R^2$ ). The value of the coefficient of determination is at  $0 < R^2 < 1$ , where the value  $R^2$  which is small means that it proves the reliability of the independent variable to explain the variation of the dependent variable is very weak.

**Table 8**  
**BSI Bank Determination Coefficient Test**  
**Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.785a	.616	.608	1,332

a. Predictors: (Constant), KP\_BSI

What can be concluded from the table above is the Correlation Coefficient Test (R) of 0.608 which indicates that there is a close relationship between the independent and dependent variables (because it is close to 1). As much as 60% of the variable contribution explains/influences the dependent variable. While only about 40% is explained/influenced by other variables not included in this study.

**Table 9**  
**Bank Muamalat Determination Coefficient Test**  
**Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.707a	.500	.490	1,622

a. Predictors: (Constant), KP\_MUAMALAT

The table above can be concluded that the Correlation Coefficient Test (R) is 0.490 which indicates that there is a close relationship between the independent and dependent variables (because it is close to 1). As much as 49% of the variable contribution explains/influences the dependent variable. While only about 51% is explained/influenced by other variables not included in this study.

**Partial Significance Test (t-Test)**

A partial Significance Test (t-test) is used to assess how far the influence of one independent variable on the dependent variable individually to be tested at a significance level of 0.05. If the significance value in the regression model is more than 0.05 then H0 is accepted and Ha is rejected, and vice versa if the significance value of the regression model is less than 0.05 then H0 is rejected and Ha is accepted. The t-test can also be done by comparing t-count with t-table, so if t-count > from the t-table then Ha is accepted, and vice versa if t-count < from the t-table then H0 is rejected.

**Table 10**  
**Results of Multiple Regression Analysis Test of Indonesian Islamic Banks**  
**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-1.008	1,564		-.645	.522
	KP_BSI	.434	.049	.785	8,775	.000

a. Dependent Variable: KN\_BSI

From the table above we can see that to find out the significance of a variable, it is seen from the significance value of the independent variable, if the significance value < 0.05, or t-count > t-table then the variable is said to have a significant effect, and vice versa if the significance value > 0.05, or t-count < t-table (2.201). then the variable has no significant effect.

$$t\text{-table} = t(a/2; nk-1) = t(0.05;47) = 1.67793$$

The results of the t-test show that in the Quality of M-Banking Services (X) the significance value of 0.000 is smaller than the significance value of 0.05 while the t-count value of 8.775 is greater than the t-table value of 1.67793 so that these results indicate that H1 is accepted which means that there is an influence between the Quality of mobile banking services on customer satisfaction at Bank Syariah Indonesia.

**Tabel 11**  
**Results of Multiple Regression Analysis Test of Bank Muamalat**  
**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-1,360	1,813		-.750	.457
	KP_MUAMA	.434	.063	.707	6.928	.000
	LAT					

a. Dependent Variable: KN\_MUAMALAT

In the table above, the results of the t-test show that the Quality of Muamalat Mobile Banking Services has a significance value of 0.000, which is smaller than the significance value of 0.05, while the t-count value of 6.928 is greater than the t-table value of 1.67793, so these results indicate that H2 is accepted, which means that there is an influence between the Quality of M-Banking Services on Customer Satisfaction at Bank Muamalat.

### Man Whitney Test

The Man-Whitney Test or U Test is a nonparametric test used to determine whether there is a difference between two independent populations. If the significance value is less than 0.05, then there is a difference in the level of customer satisfaction at Bank Syariah Indonesia and Bank Muamalat.

**Table 12**  
**Results of Man Whitney Statistic Test**  
**Test Statistics**

	Mobile Banking service quality
Mann-Whitney U	671,500
Wilcoxon W	1946.500
Z	-4.017
Asymp. Sig. (2-tailed)	.000

a. Grouping Variable: Service Quality Competition Results

Based on Table 13, there is a difference in the level of customer satisfaction at Bank Muamalat Indonesia and Bank Syariah Indonesia because the significance value in Table 0.000 is less than 0.05 ( $0.000 < 0.05$ ).

**Table 13**  
**Man Whitney Test Results (Ranking)**  
**Ranks**

	Bank	N	Mean Rank	Sum of Ranks
Mobile Banking service quality	BSI Bank	50	62.07	3103.50
	Bank Muamalat	50	38.93	1946.50
	Total	100		

Based on Table 14, it is concluded that there is a difference in the level of customer satisfaction at Bank Syariah Indonesia and Bank Muamalat in the Quality of Mobile Banking services and shows the ranking of the level of satisfaction of the two banks. The level of customer satisfaction in Bank Muamalat Services has a Ranking of 38.93 lower or 38% than the Level of Customer Satisfaction in Bank BSI Services which has a Ranking of 62.07 or

62% with each bank having 50 respondents. H3 is accepted from the test results above, namely that there is a difference in the quality of mobile banking services between Bank BSI and Bank Muamalat towards customer satisfaction.

### **The Influence of Mobile Banking Service Quality on BSI Bank Customer Satisfaction**

From the results in Table 8 based on the test of the coefficient of the BSI Bank mobile banking service quality variable of 0.608, it means that if the Mobile Banking service quality variable increases by 1%, customer satisfaction will increase by 0.608 or 60% and the coefficient is positive so that there is a positive relationship between the quality of mobile banking services (X) and customer satisfaction (Y) at Bank Syariah Indonesia.

In Table 10 Based on the t-statistic test that has been conducted in this study, the results obtained show that the BSI bank service quality variable has a T-count of 8.775 and a significance of 0.000 which is smaller than the significance value of 0.05 so it can be said that there is an influence between the Mobile Banking service quality variable and customer satisfaction at BSI Bank.

### **The Influence of Mobile Banking Service Quality on Bank Muamalat Customer Satisfaction**

From the results in Table 9 based on the test of the coefficient of the BSI Bank mobile banking service quality variable of 0.608, it means that if the Mobile Banking service quality variable increases by 1%, customer satisfaction will increase by 0.490 or 49% and the coefficient is positive so that there is a positive relationship between the quality of mobile banking services (X) and customer satisfaction (Y) at Bank Syariah Indonesia.

In Table 11 Based on the t-statistic test that has been conducted in this study, the results obtained show that the service quality variable of Muamalat Bank has a T-count of 6.928 and a significance of 0.000 which is smaller than the significance value of 0.05 so that it can be said that there is an influence between the Mobile Banking service quality variable and customer satisfaction at Muamalat Bank.

### **Comparison of Mobile Banking Service Quality on Customer Satisfaction at Bank BSI and Bank Muamalat**

In Table 12 the results of the man whitney statistical test in this study show that the Asymp. Sig. (2-tailed) result of 0.000 is smaller than the significance value of 5% or 0.05 so

it is concluded that there is a difference in the level of quality of mobile banking services on customer satisfaction at Bank BSI and Bank Muamalat. While in Table 13 the results of the Man Whitney Ranking test obtained the Mean Rank value (average ranking) or value of the quality of mobile banking services on customer satisfaction at Bank BSI of 62.07 or 62% with a total of 50 respondents then the Mean Rank value (average ranking) on the quality of mobile banking services on customer satisfaction at Bank Muamalat of 38.93 or 38% with a total of 50 respondents. With this it can be concluded that the highest quality of mobile banking services on customer satisfaction is owned by Bank BSI and the lowest quality of m-banking services on customer satisfaction is owned by Bank Muamalat.

## CONCLUSION

From the explanation above, it can be concluded that the quality of BSI Bank's service has higher results than Muamalat Bank. In addition, there are also differences in the quality of BSI Bank and Muamalat Bank's m-banking services towards customer satisfaction. This is evidenced by the results of the Man-Whitney statistical test of  $0.000 < 0.05$ . Through the results of this study, it can be proven that the quality of Mobile Banking services towards customer satisfaction owned by BSI Bank is 62.07 (62%) higher than the quality of Muamalat Bank's Mobile Banking Services which is only 38.93 (38%). This means that the better the quality of mobile banking services, the higher the customer satisfaction of the bank.

## REFERENCES

- Asmuni, M. T. (2022). Strategi Industri Perbankan Syariah dalam Menghadapi Era Digital. *Jurnal Ilmiah Ekonomi Islam*, 8(03), 3310–3316.
- Amalia, P., & Hastriana, A. Z. (2022). Pengaruh Kemanfaatan, Kemudahan Keamanan, dan Fitur M-Banking Terhadap Kepuasan Nasabah dalam Bertransaksi Pada Bank Syariah Indonesia (Studi Kasus BSI KCP Sumenep). *Islamic Sciences, Sumenep*, 1, 70–89.
- Azhar, F., Ibrahim, A., & Riza, A. (2022). Pengaruh Teknologi Informasi dan Kualitas Layanan Terhadap Kepuasan Nasabah Bank Syariah Banda Aceh. *Jurnal Ilmiah Mahasiswa Ekonomi Dan Bisnis Islam*, 3(1), 9–21.
- Faturochman, E., & Mubarak, A. (2023). Pengaruh Kualitas Pelayanan dan Kepuasan Nasabah Terhadap Loyalitas Nasabah Mikro (Studi Kasus PT. Bank Rakyat Indonesia (Persero) Tbk Unit Sukajadi Bandung). *Journal on Education*, 5(4),

13907–13914. <https://doi.org/10.31004/joe.v5i4.2409>

- Ghazali, I. (2018). *Aplikasi analisis multivariate dengan program IBM SPSS 25*. Badan Penerbit Universitas Diponegoro.
- Gultom, M. S. D., & Rokan, M. K. (2022). Problematika Perbankan Syariah: Solusi dan Strategi Digitalisasi dalam Meningkatkan Kualitas Produk dan Layanan Perbankan di Bank Sumut Kantor Cabang Syariah Medan. *ALEXANDRIA (Journal of Economics, Business, & Entrepreneurship)*, 3(1), 14–20. <https://doi.org/10.29303/alexandria.v3i1.175>
- Larassati, N., & Fauzi, A. (2022). Strategi Meningkatkan Kualitas Layanan Melalui Digitalisasi Perbankan di BSI Trade Center Kota Kediri. *Jurnal At-Tamwil*, 4(2), 202–217.
- Muhlis, M., & Sudirman, S. (2021). Tantangan dan Pengelolaan Sejumlah Risiko Perbankan Syariah Era Digital. *Al-Buhuts*, 17(2), 253–275. <https://doi.org/10.30603/ab.v17i2.2340>
- Musyaffa, H., & Iqbal, M. (2022). Pengaruh Religiusitas, Kualitas Layanan, dan Promosi Terhadap Minat Menabung di Bank Syariah. *Perbanas Journal of Islamic Economics and Business*, 2(2), 167. <https://doi.org/10.56174/pjieb.v2i2.61>
- Riyanto, S., & Hatmawan, A. A. (2020). Metode Riset Penelitian Kuantitatif Penelitian di Bidang Manajemen, Teknik, Pendidikan dan Eksperimen. *Deepublish*, p. 13.
- Samsudin, A., Nugroho, R. H., Zakaria, R., Putri, R. A. T. E., Wirawan, G. A., Saputra, R. N., & Widad, S. W. (2023). Strategi Meningkatkan Kualitas Pelayanan Melalui BSI Mobile pada Bank Syariah Indonesia. *El-Mal: Jurnal Kajian Ekonomi & Bisnis Islam*, 4(4), 1163–1170. <https://doi.org/10.47467/elmal.v4i5.2682>
- Sugiyono. (2018). *Metode Penelitian Kuantitatif, Kualitatif, Dan R&D*. Bandung: Alfabeta.
- Suryani, S. (2015). Analisis Faktor Kualitas Pelayanan Di Bank Syariah. *Al-Iqtishad: Journal of Islamic Economics*, 6(2), 239–250. <https://doi.org/10.15408/ijies.v6i2.1233>
- Tarigan, H. A. A. B., & Paulus, D. H. (2019). Perlindungan Hukum Terhadap Nasabah Atas Penyelenggaraan Layanan Perbankan Digital. *Jurnal Pembangunan Hukum Indonesia*, 1(3), 294–307. <https://doi.org/10.14710/jphi.v1i3.294-307>
- Toha, Mohamad & Habibah, N.J. (2023). MSME Empowerment and Development Program to Increase Consumer Satisfaction. *Sahwahita: Community Engagement Journal*, 1(1), 26-39. <https://e-journal.bustanul-ulum.id/index.php/Sahwahita/article/view/24>
- Wafa, M. A., Yuliati, L., & Sulistiyo, A. B. (2023). Pengaruh Kualitas Pelayanan dan keragaman produk tabungan terhadap Minat Menabung Masyarakat Bondowoso Pada Bank Muamalat. *IJABAH: Indonesian Journal of Sharia Economics, Business and Halal Studies Volume*, 1(2), 111–116.