

THE EFFECT OF APPLICATION ERROR FREQUENCY AND DIGITAL SERVICE QUALITY ON CUSTOMER SATISFACTION WITH AT BANKS NTB SYARIAH

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Abstract

This study aims to examine the effect of application error frequency and digital service quality on customer satisfaction with Islamic banking digital services, with an empirical study of Bank NTB Syariah in Indonesia. The study is based on increasing digitalization in Islamic banking services and the limited research integrating technological reliability and service quality within the Islamic banking context. The research methodology applies a quantitative approach with a survey technique involving 100 respondents who use the Bank NTB Syariah mobile banking application. Data analysis was conducted using multiple linear regression to evaluate the relationship between variables. The results show that digital service quality has a positive and significant effect on customer satisfaction ($\beta = 0.536$; $p < 0.001$), while application error frequency does not significantly affect customer satisfaction ($\beta = 0.053$; $p = 0.548$). The model explains 30.7% of the variance in customer satisfaction ($R^2 = 0.307$). These findings suggest that service speed, security, accessibility, and digital responsiveness are key factors shaping customer satisfaction perceptions. In conclusion, improving digital service quality is an essential strategy to enhance customer satisfaction, although improvements in system stability are still necessary. The implications of this research contribute to the development of more effective Islamic banking digital service strategies in Indonesia that are in line with Islamic principles.

Keywords: Error Rate, Digital Services, Customer Satisfaction, Islamic Banking

INTRODUCTION

Customer satisfaction reflects the level of success of financial institutions in meeting community expectations based on sharia principles. In Islamic banks, satisfaction depends not only on technical aspects such as service speed, ease of digital transactions, and reliability of the banking system, but is also influenced by the fulfillment of spiritual and moral values based on the principles of justice, honesty, and transparency (Saraswati et al., 2023). In the framework of the Islamic economy, customer satisfaction is an important measure of the success of financial institutions in building public trust and loyalty to the Islamic banking system (Mumtaz et al., 2025). Therefore, improving service quality, implementing Islamic financial technology innovations, and strengthening Islamic financial literacy are strategic steps that need to be implemented to maintain and improve customer satisfaction in Islamic banking services in Indonesia, particularly in regional Islamic banks.

Application error frequency is a measure of how often a system experiences disruptions or errors in performing its main functions during a certain period, which directly affects the quality and reliability of the digital services provided. Error frequency is an important indicator in assessing the stability and performance of an application, since interruptions such as transaction delays, login errors, and server connection issues can lower user happiness and comfort (Sophia et al., 2025). The failure rate in testing the usability of sharia mobile banking applications reached around 18%, indicating that there is still a significant potential for technical errors in the user experience (Damayanti et al., 2024). The high error rate in digital banking systems has a negative impact on customer trust, reduces satisfaction, decreases service usage, and weakens the professional image of sharia banks. Regular system monitoring and updates are strategic steps to control the frequency of errors, improve operational efficiency, and strengthen customer loyalty to digital banking services (Hasibuan, 2024). Thus, continuous information technology maintenance is key to ensuring the stability of applications so that they remain optimal and capable of providing reliable services.

The quality of digital services reflects an institution's ability to provide efficient, secure, and user-friendly information technology-based services. In the context of Islamic banking, the quality of digital services plays an important role in building customer trust through ease of access and system reliability (Indra et al., 2025). The aspects of speed, security, and convenience of digital transactions contribute significantly to increasing customer satisfaction and loyalty, with appreciation levels of 80%, 85%, and 78%, respectively (Alifandi et al., 2025). The success of digital services is not only determined by technological sophistication, but also by the institution's ability to maintain system stability and respond quickly to user needs (Purwani et al., 2025). The application of technological innovation must be accompanied by humanistic service values so that users feel the real benefits of the digital services provided (Rahmah et al., 2024). Thus, improving the quality of digital services requires synergy between technological innovation, human resource professionalism, and a continuous focus on customer satisfaction.

Previous studies have shown that the frequency of application errors has a significant effect on customer satisfaction levels in the use of digital banking services. Rauzana et al. (2025) emphasize that frequent system disruptions, as experienced by 60% of respondents in Islamic banking services, can reduce client satisfaction levels and positive perceptions of bank performance. The results of a study by Sugiono et al. (2025) confirm that a high

frequency of errors can reduce user trust, especially if they are not immediately resolved through effective system maintenance. In addition, Laksana et al. (2023) found that technological reliability is a dominant factor in maintaining the operational stability of digital services. A study by Fianto (2021) also revealed that the quality of the application system is an important factor in digital services. If errors occur repeatedly, it can reduce user satisfaction and make financial institutions appear less professional. In line with this, Faizal et al. (2023) emphasized the importance of a sustainable information technology monitoring system to reduce potential disruptions and maintain customer satisfaction levels at Islamic banks.

The quality of digital services is a key component that influences customer perceptions and experiences when interacting with modern financial services. Putra et al. (2025) emphasize that the dimensions of service speed, data security, and ease of access are key elements that shape user satisfaction. Sari et al. (2025) mention that the responsiveness and reliability of digital systems are important indicators in maintaining customer loyalty. Royyanto's (2023) research adds that the quality of digital interactions accompanied by empathy and correct information might boost user trust in Islamic banks. In addition, Sukandi et al. (2020) show that customer satisfaction-oriented digital innovation also strengthens the positive image of financial institutions in the competitive environment of Islamic banking.

Simultaneously, several studies also show a relationship between application error frequency and digital service quality on the satisfaction of Islamic bank customers. Wulandari et al. (2025) found that both variables have a considerable effect on customer comfort and trust in using digital services. Akbar et al. (2025) stated that efficient system management and professional digital services can increase user satisfaction and loyalty. This finding is reinforced by Cahyani et al. (2024), who emphasised the importance of integrating technological control and sharia values in creating digital services that are secure, efficient, and in accordance with the principles of maqashid al-shariah.

Based on a critical review of previous studies, a significant research gap remains concerning the integrated examination of application error frequency and digital service quality in shaping customer satisfaction within Islamic banking in Indonesia, particularly among regional Islamic banks undergoing rapid digital transformation. Prior research has predominantly analyzed technical system reliability and digital service quality as separate constructs, often within conventional banking settings, without incorporating both dimensions into a unified empirical framework specific to Islamic banking. Moreover, limited empirical studies have directly captured customer-based evidence regarding how application error frequency influences satisfaction evaluations in Sharia-compliant digital services. Therefore, the novelty of this study lies in its integrative approach, which simultaneously examines technological reliability and digital service quality within the maqashid al-shariah framework to better understand customer evaluation behavior. Using primary data collected directly from bank respondents who actively use Islamic mobile banking services, this study empirically analyzes the extent to which application error frequency and digital service quality affect customer satisfaction. The findings are expected to contribute theoretically to the development of Islamic digital banking literature and practically to the formulation of effective technology-based service quality improvement strategies for Islamic banking institutions in Indonesia.

Hypothesis Development

Based on Expectation-Confirmation Theory, customer satisfaction arises when perceived service performance meets or exceeds expectations. In Islamic digital banking, performance is primarily shaped by system reliability and service quality. Application error frequency reflects low system reliability, which may reduce perceived performance, weaken trust, and trigger dissatisfaction. Conversely, digital service quality, encompassing efficiency, security, responsiveness, and ease of use enhances performance evaluation and strengthens customer satisfaction. Therefore, both technological reliability and perceived service quality are expected to serve as key determinants of customer satisfaction in Islamic digital banking services.

H1: Application Error Frequency negatively and significantly affects Customer Satisfaction.

H2: Digital Service Quality positively and significantly affects Customer Satisfaction.

H3: Application Error Frequency and Digital Service Quality simultaneously affect Customer Satisfaction.

RESEARCH METHOD

This study analyzes the impact of application error frequency and digital service quality on customer satisfaction at Bank Syariah NTB in Mataram City using quantitative methods and associative surveys. A quantitative approach was chosen because it can explain the relationship between variables objectively through measurable numerical data analysis supported by systematic statistical test results. The research population included all active customers who used digital services such as NTB Syariah mobile banking and internet banking residing in Mataram City. The sample was selected using random sampling based on the criteria that respondents were active customers who had used digital services for at least six months and were willing to complete the questionnaire. There were 100 respondents in the sample. The data collection process used a structured questionnaire with a five-point Likert scale to produce objective and measurable responses. The questionnaire was distributed online via the WhatsApp application using a snowball sampling method to reach a wider and more diverse range of respondents.

The study instrument consists of three main variables, namely Application Error Frequency (X1), Digital Service Quality (X2), and Customer Satisfaction (Y), each of which is measured through eight indicators. Variable X1 includes indicators related to application stability and reliability, such as login failures, application crashes, unresponsive servers, bill payment failures, non-transfer transaction disruptions, interbank functionality limitations, transfer failures to other banks, and transaction notification delays. Variable X2 assesses the quality of digital services based on responsiveness, transaction speed, sense of security, data protection, compliance with sharia principles, response to disruptions, ease of use, and the application of sharia values in digital services. Meanwhile, variable Y measures customer satisfaction through aspects of application performance, comfort, service quality comparison, recommendations, trust, ease of transactions, perceived quality compared to other banks, and dissatisfaction with the application. Data analysis was performed using the JASP application, which included descriptive analysis, normality tests, and multiple linear regression analysis to test the simultaneous and partial relationships between variables. Hypothesis testing was performed using the F test to see the simultaneous effect of Application Error Frequency and Digital Service Quality on Customer Satisfaction, as well as the t test to evaluate the partial effect of each independent variable on the dependent variable. In addition, the coefficient of

determination (R^2) value was used to determine the contribution of the two independent variables to the dependent variable. All research data collection procedures and stages were systematically designed in Figure 1.

Figure 1.
Data Collection Procedures and Stages



Figure 1 shows the research method design used to analyze the effect of application error frequency and digital service quality on customer satisfaction at Bank NTB Syariah in Mataram City. This research is an associative survey with a quantitative methodology, which aims to identify the relationship between independent and dependent variables. The research population includes all active customers who use Bank NTB Syariah's digital services, with a sampling technique using random sampling of 100 respondents. The research instrument was a closed questionnaire with a 1–5 Likert scale covering three variables, namely X₁ (Application Error Frequency) with eight items, X₂ (Digital Service Quality) with eight items, and Y (Customer Satisfaction) with eight items. Data collection was conducted by distributing an online questionnaire via the WhatsApp platform using a chain referral method. Data analysis was performed using JASP software with various test techniques, including descriptive tests, normality tests, multiple linear regression analysis, ANOVA (F test), and regression coefficient tests (t test), which aimed to measure the partial and simultaneous effects between the variables in the study. The analysis's findings were then used to test the previously established hypotheses and come to conclusions that addressed the research issues.

RESULTS AND DISCUSSION

Results

In the initial stage of analysis, descriptive statistics were presented to give a general description of the characteristics of the research data, which included the variables Application Error Frequency (X1), Digital Service Quality (X2), and Customer Satisfaction (Y). These descriptive statistics were presented to determine the mean, median, standard deviation, range of values, and data distribution pattern through skewness and kurtosis values, thereby providing an initial understanding of the data pattern before further statistical analysis was conducted. In addition, the Shapiro-Wilk normality test was also included to ensure that the data met the normal distribution assumption, which is necessary for selecting the appropriate inferential analysis method. In summary, the descriptive statistics results of this study can be seen in Figure 2.

Figure 2.
Distribution of Respondent Characteristics

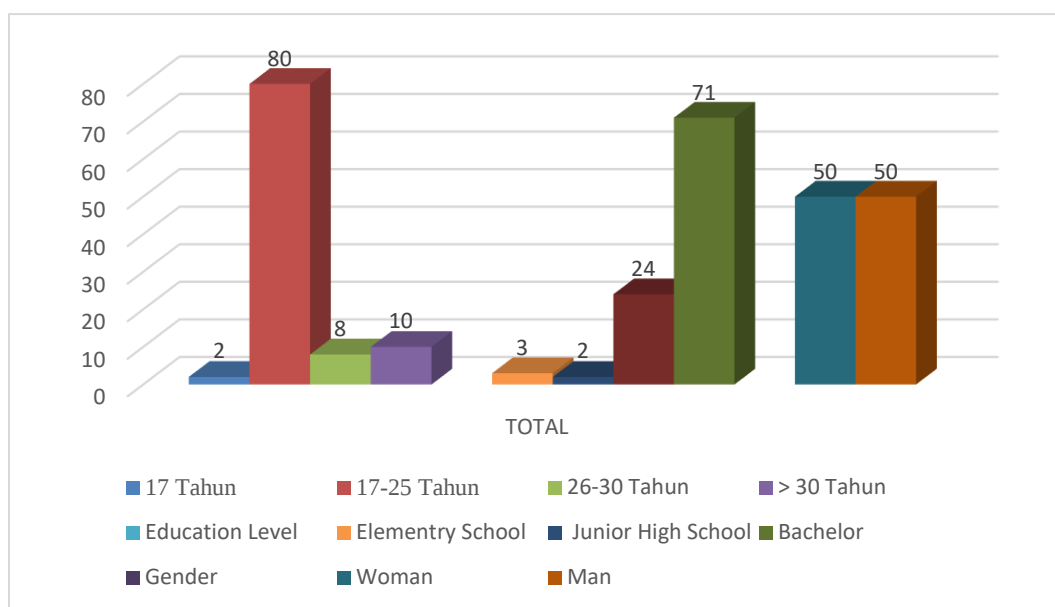


Figure 2 shows the respondent distribution by age, education level, and gender. The majority of respondents were aged 17–25 years, with the highest number compared to other age groups, while those aged 17 years, 26–30 years, and above 30 years had lower numbers. Based on education level, respondents with a high school education background constitute the largest group, with respondents holding a bachelor's degree ranking second (S1), while respondents with an elementary school and junior high school education are very few in number. In terms of gender, the distribution of male and female respondents shows a balanced proportion. Overall, these results show that the respondents in the study were predominantly young people of productive age, with a medium to high level of education, and a balanced gender ratio. The results of the descriptive statistical test can be seen in Table 1.

Table 1.
Descriptive Statistics

	X1	X2	Y
Median	65.00	70.00	65.00
Mean	64.03	68.88	66.95
Std. Deviation	14.72	10.98	10.10
Variance	216.7	120.5	102.0
Skewness	-0.407	-0.161	0.341
Std. Error of Skewness	0.241	0.241	0.241
Kurtosis	0.998	0.693	-0.291
Std. Error of Kurtosis	0.478	0.478	0.478
Shapiro-Wilk	0.967	0.988	0.975
P-value of Shapiro-Wilk	0.013	0.483	0.054
Minimum	20.00	35.00	48.00
Maximum	100.0	100.0	93.00

Table 1 shows that the value of X1 is 64.03, X2 is 68.88, and Y is 66.95, with a median value that is relatively close to the mean, indicating a fairly stable data distribution. The highest standard deviation is found in X1 (14.72), indicating greater variation in respondents' answers compared to X2 and Y. The skewness and kurtosis scores of the three variables are within an acceptable range, so the data distribution does not show extreme symptoms. The Shapiro-Wilk normality test results show that X2 ($p = 0.483$) and Y ($p = 0.054$) are normally distributed because the p -value is > 0.05 , while X1 ($p = 0.013$) is not normally distributed. The wide range of minimum to maximum values indicates variation in respondents' perceptions of Bank NTB Syariah's digital services. This data provides a preliminary description of the characteristics of the respondents before further inferential analysis is conducted. The results of the normality test are displayed in Table 2.

Table 2.
Normality Test

Parameter	Estimate	
μ	66.95	
σ^2	100.95	
Test	Statistic	p
Kolmogorov-Smirnov	0.105	.216
Shapiro-Wilk	0.978	.089

Table 2 shows that the mean (μ) value obtained was 66.95 and the variance (σ^2) was 100.95, indicating that the data had a fairly high average with a moderate level of variation. Furthermore, the normality test results through Kolmogorov-Smirnov produced a statistical value of 0.105 with a p-value of 0.216, while Shapiro-Wilk showed a statistical value of 0.978 with a p-value of 0.089. Since both p-values exceeds 0.05, indicating that the null hypothesis cannot be rejected due to lack of sufficient evidence, meaning the data meet the assumption of normality and are appropriate for parametric analysis in the next stage. The statistical results of the regression analysis are displayed in Table 3.

Table 3.
Model Summary Test

Model	R	R ²	Adjusted R ²	RMSE
M ₀	0.000	0.000	0.000	10.098
M ₁	0.554	0.307	0.292	8.495

Table 3 shows that the baseline model (M₀) has an RMSE of 10.098, indicating relatively high prediction error when no independent variables are included. After incorporating Application Error Frequency (X1) and Digital Service Quality (X2) into Model M₁, the RMSE decreases to 8.495, reflecting improved predictive accuracy. The model produces an R value of 0.554, suggesting a moderate correlation between the independent variables and customer satisfaction. Furthermore, the R² value of 0.307 indicates that 30.7% of the variance in customer satisfaction can be explained by the combined effect of X1 and X2, while the remaining 69.3% is influenced by other factors not included in the model. Based on Cohen's (1988) criteria, this level of R² reflects moderate explanatory power, suggesting that the model has meaningful yet not exhaustive predictive capability. The Adjusted R² value of 0.292 confirms the stability of the model after adjusting for the number of predictors, indicating that the explanatory contribution remains consistent and not inflated. The results of the ANOVA test are shown in Table 4.

Table 4.
Anova Test

Model	Sum of Squares	df	Mean Square	F	p
M ₁ Regression	3095	2	1547.58	21.45	< .001
Residual	7000	97	72.16		
Total	10095	99			

Table 4 shows that the total sum of squared values for regression is 3095 with a degree of freedom (df) of 2, resulting in a mean square of 1547.58. Meanwhile, the residual value has a sum of squares of 7000 with a df of 97 and a mean square of 72.16. The F-test output indicates 21.45 with a p-value < .001, indicating that the overall regression model is statistically significant in predicting variable Y. Thus, it can be interpreted that variables X1 and X2 simultaneously show a statistically significant relationship with variable Y and that the model used is appropriate for

explaining the variation that occurs in the dependent variable. The results of the coefficient test are displayed in Table 5.

Table 5.
Coefficient Test

Model	Unstandardized	Standard Error	Standardized	t	p
M ₀ (Intercept)	66.950	1.010		66.301	< .001
M ₁ (Intercept)	30.653	5.873		5.219	< .001
X1	0.037	0.061	0.053	0.603	.548
X2	0.493	0.081	0.536	6.064	< .001

Table 5 explains the intercept value of 30.653 with a significance value of < 0.001, meaning that when variables X1 and X2 are zero, the base value of customer satisfaction is at 30.653. The Application Error Frequency variable (X1) shows a coefficient value of 0.037 with a p-value measured at 0.548 (> 0.05), indicating that X1 fails to have a significant effect on customer satisfaction. Conversely, the Digital Service Quality variable (X2) has a coefficient of 0.493 with a p-value < 0.001, which means that X2 has a significant positive effect on customer satisfaction. X2 has the highest standardized coefficient ($\beta = 0.536$), indicating that digital service quality is the most dominant predictor in the model. Based on these outputs, the resulting regression equation is:

$$Y = 30,653 + 0,037X_1 + 0,493X_2 \dots \dots \dots (1)$$

This equation shows that improvements in the quality of digital services significantly increase customer satisfaction, while the frequency of application errors does not show a significant contribution based on the regression analysis.

Discussion

Based on the results, the relationship between application error frequency, digital service quality, and customer satisfaction can be understood through a theoretical perspective rather than solely from descriptive averages. From the standpoint of Expectation-Confirmation Theory, customer satisfaction is influenced by the extent to which the perceived performance of a service confirms user expectations. Application error frequency represents a form of negative performance signal that may weaken confirmation when system disruptions interfere with transaction convenience. Prior research on service failure in digital environments reinforces this theoretical argument, suggesting that system disruptions undermine perceived efficiency and reliability, which subsequently lowers customer satisfaction (Khot, 2019; Mustafa, 2020). However, the effect of such disruptions depends on how strongly they alter overall performance perceptions.

In contrast, digital service quality reflects the core dimension of perceived performance in digital banking services. The positive association between digital service quality and customer satisfaction aligns with e-service quality theory, which emphasizes reliability, responsiveness, security, and ease of use as primary determinants of user evaluation. When customers perceive that digital services operate efficiently, securely, and transparently, their expectations are more likely to be confirmed, resulting in higher satisfaction (Fikriyah et al., 2022; Ighomereho et al., 2022; Patel et al., 2024). In the context of Islamic banking, additional elements such as trust, fairness, and compliance with sharia principles further strengthen the psychological assurance that shapes satisfaction and long-term relationship commitment.

Overall, customer satisfaction can be conceptually understood as the outcome of the interaction between system reliability and service performance quality. While application errors have the potential to reduce satisfaction by disrupting user experience, digital service quality appears to function as the dominant driver in shaping positive evaluations. This suggests that customers assess Islamic digital banking services holistically, placing greater emphasis on overall service excellence than on isolated technical disturbances. Therefore, strengthening digital service quality remains central to sustaining customer satisfaction within regional Islamic banking institutions.

CONCLUSION

Based on the empirical findings, this study confirms that digital service quality has a positive and statistically significant effect on customer satisfaction in Islamic mobile banking, whereas application error frequency does not exert a significant direct influence. The regression model explains 30.7% of the variance in customer satisfaction, with digital service quality emerging as the dominant predictor. These findings indicate that transaction speed, security, usability, and responsiveness are the primary determinants shaping customer satisfaction in Islamic digital banking services. Theoretically, this study contributes by integrating technological reliability and digital service quality within a unified empirical model in the Islamic banking context. It extends Expectation Confirmation Theory by demonstrating that perceived service excellence outweighs isolated system disruptions in shaping satisfaction, while also reinforcing the relevance of *maqashid al-shariah* principles, particularly in relation to security, transparency, and protection of wealth, as evaluative dimensions in digital Islamic financial services.

From a managerial perspective, Islamic banking institutions should prioritize enhancing digital service quality particularly cybersecurity, system responsiveness, user interface design, and effective service recovery to strengthen customer satisfaction and trust. At the policy level, regulators should establish clear digital service quality standards and reinforce operational risk governance within Sharia-compliant frameworks to ensure system stability and consumer protection. Future research is recommended to expand sample coverage, include additional variables such as trust or perceived usefulness, and employ advanced analytical methods like SEM-PLS to improve explanatory power and broaden insights into the Islamic digital financial ecosystem.

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