

ANALYSIS OF THE USE OF MOBILE BANKING ON BCA SYARIAH CUSTOMER SATISFACTION

Marsvitodian Setya Haryawan¹, An'im Kafabih²

^{1,2}*Universitas Diponegoro, Semarang, Indonesia*

Corresponding author: marsvitodiansh@students.undip.ac.id

Received: 2 September 2024; **Revised:** 25 November 2024; **Accepted:** 28 November 2024

Available online: 31 Desember 2024; **Published regularly:** Desember 2024

Abstract

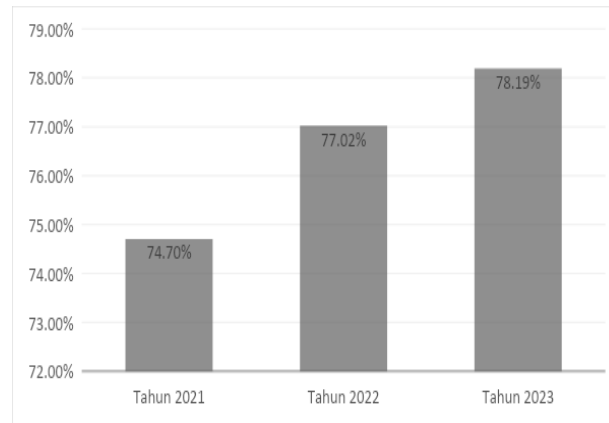
This study aims to analyze the factors influencing customer satisfaction of BCA Syariah mobile banking users, focusing on e-service quality, e-trust, perceived price, and perceived risk. The research employs a quantitative approach using purposive sampling of 100 respondents and multiple linear regression analysis. Data were collected via questionnaires distributed through Google Forms and analyzed using IBM SPSS Statistics 26. The results reveal that e-service quality and e-trust significantly and positively affect satisfaction, while perceived price and perceived risk have significant negative effects. The model explains 42.7% of customer satisfaction variance..

Keywords: *E-Service Quality, E-Trust, Perceived Price, Perceived Risk, BCA Syariah Mobile, Satisfaction.*

INTRODUCTION

According to The Royal Islamic Strategic Studies Centre (RISSC) report entitled The Muslim 500: The World's 500 Most Influential Muslims 2024, Indonesia is the country with the largest Muslim population in the world. RISSC recorded that the total Muslim population in Indonesia reached 240.62 million in 2023. With the high potential of the Muslim population in Indonesia, which is 86.7% of the national population totalling 277.53 million people and the high market share of Islamic banking in the world, Indonesia has opportunities and challenges to develop the Islamic banking industry (Werdi, 2018). Islamic banking development can be done by utilising technological developments (Aripin *et al.*, 2022).

According to the results of a survey conducted by the Indonesian Internet Service Providers Association (APJII), internet penetration in Indonesia has reached 78.19% in 2023, involving around 215.626 million people out of a total population of 275.773 million. This figure shows an increase of 1.17% compared to the previous survey conducted between 2022 and 2023 (APJII, 2023).

Figure 1. Data on Internet Penetration Rate in Indonesia

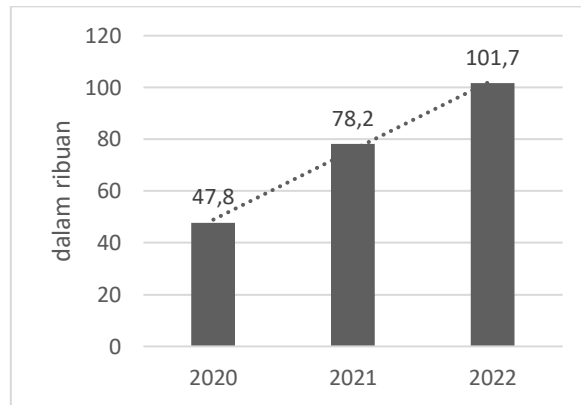
Source: (APJII, 2023)

Indonesia is experiencing rapid technological growth in the era of digitalization. Financial technology or fintech is one of the emerging forms of financial digitalization, defined as the delivery of financial and banking services through modern technological innovations led by computer programs and algorithms that help individuals conduct financial transactions easily and quickly (Ozili, 2018; Setiawan *et al.*, 2021). The increase in internet user penetration in Indonesia is a positive step that can be utilised by banks to improve the quality of electronic-based services in banking products, so that they can compete effectively with their competitors.

The services offered by mobile banking are carried out with a customer information management system so that mobile banking can provide services tailored to customer needs (Saif *et al.*, 2022; Yoon & Lim, 2020). Customers can carry out various types of banking transactions, such as transferring funds, paying bills, checking balances, and so on through mobile devices with this service (Shareef *et al.*, 2018). The use of m-banking is also easy to do, as transactions can be conducted effectively and efficiently using just a smartphone.

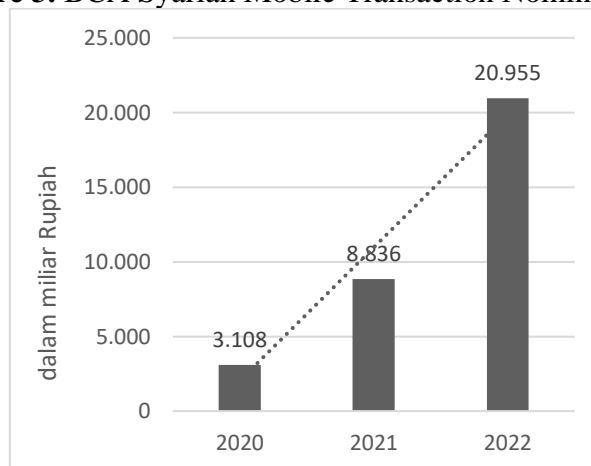
The urgency of selecting BCA Syariah's mobile banking as the research object is supported by data indicating a growing trend in digital banking usage among Indonesian customers. According to recent survey conducted by Populix in March 2023, the number of mobile banking users in Indonesia increased by 7.4% in recent years, with Islamic banking customers being a significant contributor to this growth. BCA Syariah, as one of the leading players in Islamic banking, has experienced a notable rise in mobile banking adoption, reflecting the increasing reliance of its customers on digital financial services. This trend highlights the importance of understanding the factors influencing customer satisfaction in this context to ensure continuous improvement and alignment with customer needs.

BCA Syariah has been operating officially from 5 April 2010 until now, during these 13 years BCA Syariah has been able to compete with other Islamic banks. Similar to other banks in general, BCA Syariah also has mobile banking called BCA Syariah Mobile, which has various service features in it. Of course, in order to compete with its competitors, BCA Syariah must always improve the quality of its mobile banking services. BCA Syariah has also made positive achievements until 2023, where there was an increase in the use of BCA Syariah Mobile. BCA Syariah is making every effort to capitalise on the momentum of economic growth by accelerating digitalization.

Figure 2. BCA Syariah Mobile Banking User Level Data

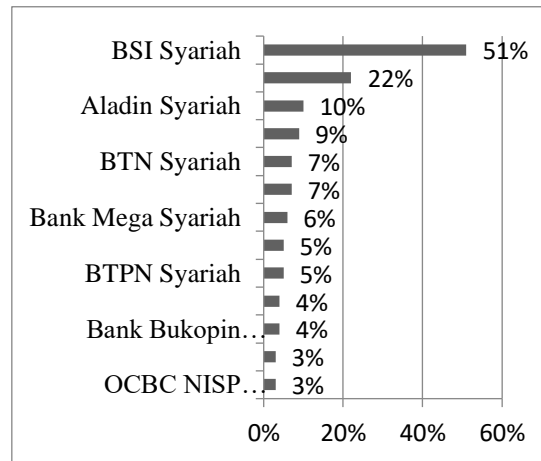
Source: Laporan Tahunan BCAS (2022)

Based on Table Figure 2, it is shown that the number of BCA Syariah mobile banking users is increasing from year to year. BCA Syariah mobile experienced user growth in 2022 which was recorded at 101.7 thousand users, an increase of 30.0% from the previous year which was recorded at 78.2 thousand users. In addition, BCA Syariah's transaction frequency rate can be seen in Figure 3.

Figure 3. BCA Syariah Mobile Transaction Nominal Data

Source: Laporan Tahunan BCAS (2022)

Based on Figure 3, regarding the nominal level of BCA Syariah mobile transactions, the nominal amount of customer transactions through e-channels also continues to experience a significant increase, especially in 2022. This is in line with the shift in customer transaction patterns towards digital transactions. From the three data above, it can be seen that BCA Syariah can maintain economic stability and continue to strive to contribute to economic growth through fintech.

Figure 4. Percentage of Islamic Banks Most Used by Indonesians in 2023

Source: databoks (2023)

Based on data from databoks, BCA Syariah is ranked 2nd with the highest number of users or customers of Islamic banks in Indonesia in 2023. Expectations in using m-banking services, customers can save time and can make transactions anywhere and anytime. However, when an error or problem occurs in using m-banking, customers feel that non-cash transactions are more difficult than cash transactions (Dona & Khaidir, 2019).

Satisfaction can be described as a reference to the post-purchase assessment of the quality of a particular service or product, and compared to expectations in previous purchases (Kotler & Keller, 2011). For a long time, satisfaction was the main point of marketing research, where satisfaction shows the positive and happy feelings of a consumer after consuming or using the product (Jahan & Shahria, 2022).

The level of transaction frequency and nominal customer transactions through e-channels continued to experience a significant increase during the period 2020 to 2022, recorded in 2022 showed that the level of frequency of BCAS customer transactions through mobile and internet banking channels was 60.9% of the total frequency of transactions or as many as 6.0 million transactions, and the nominal transaction was recorded at Rp20,955 billion rupiah. BCA Syariah also has a positive usage trend.

However, BCA Syariah Mobile still has shortcomings in terms of e-service quality. This is indicated by complaints from customers regarding BCA Syariah Mobile services. One of these customer complaints can be seen from the review columns of several Islamic banking m-banking applications on the android & ios app stores. Customer complaints are quite diverse, ranging from User Interface (UI) that is not user friendly, frequent errors when accessing the application, to problems in topping up. In addition, the quality of m-banking services that are not optimal can also be seen from customer ratings on the m-banking application which shows the level of customer satisfaction.

LITERATURE REVIEW OR THEORITICAL BACKGROUND

Theory of Consumer Behavior

Pindyck & Rubinfeld (2013) state that consumer behaviour is a description of how consumers allocate their income to meet their needs in the form of goods or services to maximise their welfare or satisfaction. Consumer behaviour is based on the study of the behaviour patterns of individuals, groups and organisations in choosing, buying or using products to meet needs (Kotler, 2000). According to Pindyck & Rubinfeld (2018), consumer behaviour can be understood in three different steps, including: consumer preferences, budget constraints and consumer choices.

Islamic Consumption Theory

Consumption is the activity of goods and services to fulfil all needs, so that the level of consumption is determined based on the level of income of consumers (Hidayat, 2010). Consumption in Islam is based on need not desire. Islam regulates all activities and behaviour in meeting the needs of human life, one of which is consumption. All rules regarding consumption have been explained in the Qur'an and As-Sunnah. All forms of activities based on the Qur'an and As-Sunnah will bring human life to prosperity (Furqon, 2018).

Utility Theory

Oliver (1980) states that consumer satisfaction is defined as the behaviour of meeting consumer needs about goods and services. Consumers are satisfied when service performance exceeds their desired desires. Meanwhile, when service performance cannot meet consumer expectations, they will not feel satisfied. Satisfaction can be described as a reference to the post-purchase assessment of the quality of a particular service or product, and compared to expectations in previous purchases (Kotler & Keller, 2011). Utility theory is a form of describing the level of customer satisfaction obtained when consuming goods or services (Ofori *et al.*, 2022).

Satisfaction

According to Kotler & Keller (2016) a person's happiness or disappointment as a result of comparing the perceived performance (or results) of a product or service received by the customer with his expectations. According to Tjiptono (2019) satisfaction or customer satisfaction is a condition that materialises when consumers are aware of their needs and desires are fulfilled as expected. According to Liani & Yusuf (2021), satisfaction is a consumer assessment of expectations in accordance with the reality obtained from a product or service provider after using it online.

E-Service Quality

Electronic service quality has an important role in creating perceived value in the mobile online space (Al-Qudah *et al.*, 2022). E-Service Quality is a virtual market assessment where customers can evaluate, assess and compare the advantages of electronic facilities through digital business (Santos, 2003). Tjiptono (2019) defines the E-Service Quality model as a model of integrative and complete online-based service quality, because it has relevant indicators and as a whole can fulfil the need to evaluate the quality of electronic services.

E-Trust

According to Kotler & Armstrong (2018) trust is a descriptive thought from a customer about something based on real knowledge, opinions, or beliefs and may or may not carry emotional content. Trust is defined as the possibility of the subject that customers expect to use products to complete transactions based on consumer expectations and trust (Romindo et al., 2019).

Perceived Price

Perceived Price can be the nominal amount that consumers are willing to pay to obtain goods or services (Kotler, 2010). Consumers have some general knowledge that in a market economy Perceived Prices follow variations in supply and demand. When demand increases relative to supply, sellers have the opportunity to raise Perceived Prices and increase their profits (Herrmann *et al.*, 2007).

Perceived Risk

Perceived Risk represents the uncertainty that people face when engaging in online economic activities. Many are reviewing the impersonal and remote atmosphere in online economic activities as well as the global infrastructure that has high Perceived Risks (Ismulyaty & Siswantini, 2017). According to Taylor (1974) based on consumer Perceived Risk perception theory, consumers perceive Perceived Risk when they face uncertainty and unintended consequences due to inappropriate decisions.

RESEARCH METHOD

This research is a quantitative study. Data was collected from questionnaires distributed online using Google Forms. The population of this study were customers who had BCA Syariah mobile banking with a total sample of 100 respondents. The respondents selected were included in the criteria that qualified the research, as follows: 1) respondents are Indonesian citizens with ≥ 18 years old, 2) have jobs and income and 3) BCA Syariah customers who use mobile banking. The questionnaire was used as a data collection method in this study (Sugiyono, 2013). The questionnaire consists of two parts, including the demographic profile/identity of respondents and statement items from each indicator of the research variable. Questionnaire items were measured using a Likert scale, ranging from 1 (strongly disagree) to 5 (strongly agree).

The data collected were analyzed using **Structural Equation Modeling-Partial Least Squares (SEM-PLS)**. This method was chosen because it is effective for analyzing complex models with multiple variables and small sample sizes. The SEM-PLS approach was applied in two stages:

1. **Measurement model evaluation**, to assess the validity and reliability of the research instruments using indicators such as convergent validity, discriminant validity, and composite reliability.
2. **Structural model evaluation**, to test the hypotheses and analyze the relationships between the variables.

The analysis was performed using [software, e.g., SmartPLS or WarpPLS]. This method enabled the study to comprehensively examine the direct and indirect effects of the variables and to assess the overall model fit.

Variable**Electronic Service Quality (e-SQ)**

1. The website is easy to use and navigate.
2. The website is secure and reliable.
3. The website provides accurate and up-to-date information.
4. The website provides clear and concise instructions.
5. The website provides helpful customer support.

Electronic Trust (e-Trust)

1. I trust the company that operates the website.
2. I believe that the company will protect my personal information.
3. I believe that the company will handle my transactions fairly.
4. I believe that the company will stand behind its products and services.
5. I believe that the company will be responsive to my needs.

Perceived Risk (PR)

1. I am concerned about the security of my personal information when I shop online.
2. I am concerned about the possibility of fraud when I shop online.
3. I am concerned about the difficulty of returning or exchanging products purchased online.
4. I am concerned about the time it takes to receive products purchased online.
5. I am concerned about the quality of products purchased online.

Perceived Price

1. The Perceived Prices on the website are fair.
2. The Perceived Prices on the website are competitive.
3. The Perceived Prices on the website are reasonable.
4. The Perceived Prices on the website are affordable.
5. The Perceived Prices on the website are a good value for the money.

The data that has been collected through Google Form results is tested with reliability and validity tests before being processed for further analysis. It is known that the results show that the entire value of each variable indicator > 0.05 so that it can be declared valid. A variable is declared reliable when it has a Cronbach Alpha (α) value > 0.60 (Ghozali, 2013).. In this study, all variables were declared reliable because they had a Cronbach Alpha (α) value > 0.60 . Furthermore, the data were analysed using a multiple linear regression approach using IBM SPSS Statistic 26. After the data instrument test is carried out, the next stage is classical assumption testing and hypothesis testing (Ghozali, 2013).

RESULT AND DISCUSSION

This study had 100 respondents who participated in filling out the questionnaire. All questionnaire indicators are said to be valid and reliable. Most of the respondents were male 61%, the majority were between 18-25 years old at 60%, with the type of work of private employees and the average income was between IDR 3,000,001-Rp5,000,000/month.

Data Instrument Test

The results of this study indicate that all indicators are valid and reliable. The validity test results are shown in Table 1 below:

Table 1. Validity Test Results

Variable	Item	R Hitung	R Tabel	Desc
<i>E-Service Quality (X1)</i>	X1.1	0.781	0.196	Valid
	X1.2	0.683	0.196	Valid
	X1.3	0.843	0.196	Valid
	X1.4	0.763	0.196	Valid
	X1.5	0.600	0.196	Valid
	X1.6	0.772	0.196	Valid
	X1.7	0.819	0.196	Valid
	X1.8	0.720	0.196	Valid
<i>E-Trust (X2)</i>	X2.1	0.845	0.196	Valid
	X2.2	0.851	0.196	Valid
	X2.3	0.757	0.196	Valid
Perceived Price (X3)	X3.1	0.618	0.196	Valid
	X3.2	0.605	0.196	Valid
	X3.3	0.695	0.196	Valid
	X3.4	0.645	0.196	Valid
	X3.5	0.672	0.196	Valid
Perceived Risk (X4)	X4.1	0.656	0.196	Valid
	X4.2	0.555	0.196	Valid
	X4.3	0.312	0.196	Valid
	X4.4	0.573	0.196	Valid
<i>Satisfaction (Y)</i>	Y1.1	0.838	0.196	Valid
	Y1.2	0.859	0.196	Valid
	Y1.3	0.840	0.196	Valid

Source: primary data, 2024

The results from Table 1, show that all indicators have a calculated r value greater than r table, namely 0.196 (r table value for n = 100). It is concluded that all indicators in the study meet the specified requirements and are proven valid. Furthermore, the data was tested for reliability and the results were determined based on the Standard Alpha and Cronbach Alpha values as shown in Table 2, which stated that all constructs had met the requirements, because the Cronbach Alpha value > 0.60 (Ghozali, 2013).

Table 2. Reliability Test Results

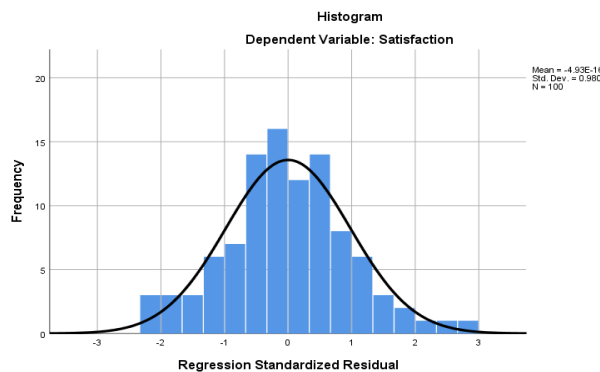
Variable	Cronbach's Alpha	Standard Alpha	Desc
<i>E-Service Quality (X1)</i>	0,886	0,60	Reliable
<i>E-Trust (X2)</i>	0,753	0,60	Reliable
<i>Perceived Price (X3)</i>	0,649	0,60	Reliable
<i>Perceived Risk (X4)</i>	0,607	0,60	Reliable
<i>Satisfaction (Y)</i>	0,800	0,60	Reliable

Source: primary data, 2024

Classical Assumption Test

Based on Figure 5, showing the graph has a bell-like shape, it is stated that the research data is normally distributed. To test data normality, the P-Plot of Regression Standardised Residual test can be used in conjunction with the histogram graph.

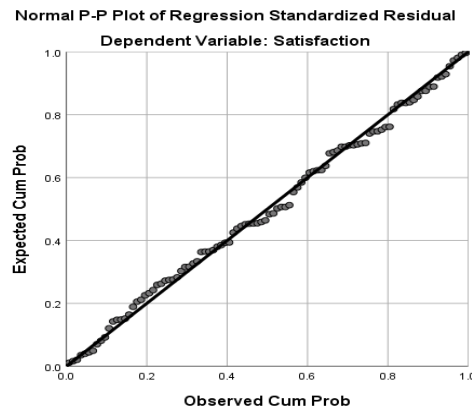
Figure 5. Normality Test Using Histogram



Source: primary data, 2024

The coefficient results are presented in Figure 6, below showing the histogram graph and probability plot. It can be concluded that the regression model in this study has normally distributed data.

Figure 6. Detection of Normal Probability Plot



Source: primary data, 2024

The resulting value is 0.200, it is stated that the value of $0.200 > 0.05$. It can be concluded that the regression model in this study has normally distributed data.

Table 3. Kolmogorov-Smirnov Test

		<i>Unstandardize d Residual</i>
N		100
Normal Parameters ^{a, b}	Mean	.0000000
	Std.	1.25385623
Most Extreme Differences	Deviatio n	
	Absolut	.047
	Positive	.047
	Negatif	-.034
Test Statistic		.047
Asymp. Sig. (2-tailed)		.200 ^d

Source: primary data, 2024

All independent variables show that there are no signs of multicollinearity or correlation between the independent variabilities in this study. All variables have a tolerance value of more than 0.1 and a VIF value of less than 10.

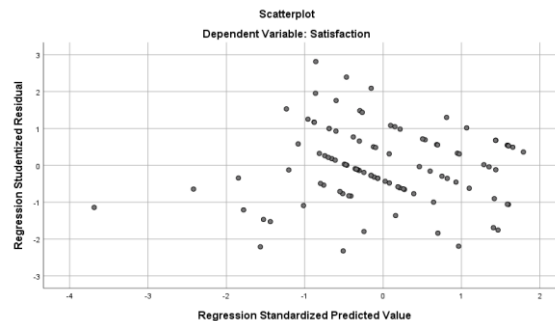
Table 4. Multicollinearity Test Results

Variable	Tolerance	VIF
<i>E-Service Quality (X1)</i>	0,439	2.278
<i>E-Trust (X2)</i>	0,460	2.176
<i>Perceived Price (X3)</i>	0,264	3.794
<i>Perceived Risk (X4)</i>	0,307	3.261

Source: primary data, 2024

Based on Figure 7, it is shown that the points are scattered randomly above and at that number 0 and the Y axis. It can be concluded that the data in this study did not detect symptoms of heteroscedasticity.

Figure 7. Heteroscedasticity Test With Scatterplot



Source: Primary Data, 2024

The regression model can be said to be good if it is free from autocorrelation. The requirement not to be exposed to auto correlation symptoms is if the $DU < DW < 4 - DU$ value (Ghozali, 2018). Based on the autocorrelation test for the four variables, it shows that there are no variables that show symptoms of autocorrelation with the number N of 100 and also the value of K of 4, if these two things are known, then later the DU value can be obtained, namely 1.7582 and DL, namely 1.5922, the DW value of this study is 1.938.

Hypothesis Testing”Multiple Linear Regression Analysis

The following are the results of multiple linear regression analysis by showing the multiple linear regression equation with the following formula:

$$Y = 0,547X1 + 0,376X2 - 0,252X3 - 0,203X4 + e$$

It is concluded from the regression equation above that the variable that has the most influence on the BCA Syariah customer satisfaction variable (Y) is the E-Service Quality variable (X1).

Table 5. Results of the t-test

Variable	T	Sig
<i>E-Service Quality (X1)</i>	4,767	0,000
<i>E-Trust (X2)</i>	4,674	0,002
<i>Perceived Price (X3)</i>	-1,701	0,092
<i>Perceived Risk (X4)</i>	-1,476	0,143

Source: primary data, 2024

The t test used in this study aims to see the partial effect of the independent variable (X) on the dependent variable (Y) and it can be concluded that only the X1 and X2 variables have a positive and significant effect on BCA Syariah customer satisfaction.

Table 6. F Test Results

Model	F	Sig.
Regression	19.428	,000 ^b
Residual		
Total		

Source: primary data, 2024

Based on Table 12, it shows that the value of $19.428 > F$ table and a significance value of $0.000 < 0.05$, it can be concluded that all independent variables (X) together or simultaneously affect BCA Syariah customer satisfaction.

Table 8. R² Test Results

R	R Square	Adjusted R Square	Std. Error of the Estimate
.671 _a	0,450	0,427	1.279

Source: primary data, 2024

Based on Table 8, it shows that the coefficient of determination (R²) value is 0.427 or equivalent to 42.7% which is influenced by the variables of e-service quality, e-trust, Perceived Price and Perceived Risk. The remaining 57.3% is influenced by other independent variables not included in this study.

The Effect of E-Service Quality on the Use of Mobile Banking on BCA Syariah Customer Satisfaction

The t table value of this study is 1.660 and the t value is 4.767 with a significance level < 0.05 , it can be concluded that the E-Service Quality variable significantly affects the Satisfaction variable for customers who use BCA Syariah. These results are in line with research conducted by Nawangasari & Putri (2020), namely the E-Service Quality variable has a direct effect on the customer satisfaction variable. Budiman *et al* (2020) also shows the results

of research that the E-Service Quality variable has a positive and significant effect on E-Satisfaction for online independent users. It can be concluded that when a bank has good E-Service Quality, it will affect customer enthusiasm for using BCA Syariah Mobile, so that the level of satisfaction in using mobile banking will increase.

The Effect of E-Trust on the Use of Mobile Banking on BCA Syariah Customer Satisfaction

Based on the results of the t test in Table 4.11, it is known that the t table value of this study is 1.660 and the calculated t value is 4.674 with a significance level <0.05 so that the E-Trust variable significantly affects the Satisfaction variable for customers who use BCA Syariah. The results are in line with research conducted by Nawangasari & Putri (2020), which found that e-service quality and e-trust have a positive and significant effect on customer satisfaction. Research by Sathar et al., (2023), also shows the results that trust is positively related to customer satisfaction in consumer attitudes in using online banking. It can be concluded that when a bank has good customer E-Trust, it will affect customer enthusiasm for using BCA Syariah Mobile, so that the level of satisfaction in using mobile banking will increase.

The Effect of Perceived Price on the Use of Mobile Banking on BCA Syariah Customer Satisfaction

Based on the results of the t test, there is a partial relationship between the E-Service Quality variable and BCA Syariah customer Satisfaction. The t table value of this study is 1.660 and the calculated t value is -1.701 with a significance level <0.05 , it can be concluded that the Perceived Price variable significantly has a negative and insignificant effect on the Satisfaction variable of customers using BCA Syariah. The results are in line with research conducted by Marpaung & Panjaitan (2022) that partially Perceived Price has a negative effect on customer satisfaction. It can be concluded that when the bank has a low Perceived Price in using mobile banking, it will affect customer enthusiasm for using BCA Syariah Mobile, so that the level of satisfaction in using mobile banking will increase.

The Effect of Perceived Risk in Using Mobile Banking on BCA Syariah Customer Satisfaction

Based on the results of the t test, there is a partial relationship between the Perceived Risk variable and BCA Syariah customer Satisfaction. The t table value of this study is 1.660 and the calculated t value is -1.476 with a significance level <0.05 , it can be concluded that the Perceived Risk variable has a negative and insignificant effect on customer Satisfaction using BCA Syariah. The results are in line with research conducted by Muis *et al.*, (2021) which states that the Perceived Risk Perception variable has a significant negative effect on Satisfaction. It can be concluded that when banks have a low level of Perceived Risk in using mobile banking, it will affect customer enthusiasm for using BCA Syariah Mobile, so that the level of satisfaction in using mobile banking will increase.

CONCLUSION

Based on the formulation of the problem, objectives, existing hypotheses, and research results, it can be concluded that the factors that can affect customer satisfaction of Bank BCA Syariah Indonesia using mobile banking are E-Service Quality, E-Trust, Perceived Price and Perceived Risk. The limitations of this study do not include other variables to determine

customer satisfaction so that it cannot analyst the effect of satisfaction on consumer loyalty and the determination of samples that are not evenly distributed in each province in Indonesia.

For practical implications, For BCA Syariah Bank, it is essential to maintain and improve both online and in-person services to enhance customer experience while ensuring consistency in **Perceived Price**, keeping it fair, competitive, and valuable. Meanwhile, the government and policy makers are encouraged to invest in expanding and improving internet infrastructure to ensure equitable access across all regions of Indonesia. For future researchers, it is suggested to expand the research model by incorporating additional variables such as ease of use, consumer loyalty, or service customization to gain deeper insights, and to consider a more representative sampling method to ensure that the findings reflect regional diversity.

REFERENCES

- A. Parasuraman, Valarie A. Zeithaml, & L. L. B. (1988). SERVQUAL: A Multiple-Item Scale for Measuring Consumer Perceptions of Service Quality A. *Marketing*, 64(6), 236–238. <https://doi.org/10.1049/el:19850169>
- Anderson, E. W. (1996). Customer satisfaction and Perceived Price tolerance. *Marketing Letters*, 7(3), 265–274. <https://doi.org/10.1007/BF00435742>
- Chaudhuri, A. (1997). “Consumption Emotion and Perceived Risk: A Macro-Analytic Approach.” *Journal of Business Research*, 39(2), 81–92.
- Dona, H. R., & Khaidir, A. (2019). Implementasi Pengelolaan Keuangan Dengan Transaksi Non Tunai Di Sekretariat Daerah Provinsi Sumatera Barat. *Jurnal Manajemen Dan Ilmu Administrasi Publik (JMIAP)*, 1(1), 56–70. <https://doi.org/10.24036/jmiap.v1i1.5>
- Ghozali, I. (2018). *Aplikasi Analisis Multivariate dengan Program IBM SPSS 25*. Badan Penerbit Universitas Diponegoro: Semarang.
- Grönroos, C. (1998). *Jurnal Customer Service 19_Gronroos1998*. 13(4), 322–338.
- Ghozali. (2013). *Aplikasi Analisis Multivariate dengan program SPSS*. Universitas Diponegoro.
- Jahan, N., & Shahria, G. (2022). Factors effecting customer satisfaction of mobile banking in Bangladesh: a study on young users’ perspective. *South Asian Journal of Marketing*, 3(1), 60–76. <https://doi.org/10.1108/sajm-02-2021-0018>
- Jain, S. K., & Gupta, G. (2004). Measuring Service Quality: Servqual vs. Servperf Scales. *Vikalpa*, 29(2), 25–38. <https://doi.org/10.1177/0256090920040203>
- Kotler, P., & Keller, K. L. (2011). *Marketing Management*.
- Mano, H., & Oliver, R. L. (1993). Assessing the Dimensionality and Structure of the Consumption Experience: Evaluation, Feeling, and Satisfaction. *Journal of Consumer Research*, 20(3), 451. <https://doi.org/10.1086/209361>
- Nasir Tajul Aripin, Nur Fatwa, & Mulawarman Hannase. (2022). Layanan Digital Bank



Syariah Sebagai Faktor Pendorong Indeks Literasi dan Inklusi Keuangan Syariah.
Syarikat: Jurnal Rumpun Ekonomi Syariah, 5(1), 29–45.
[https://doi.org/10.25299/syarikat.2022.vol5\(1\).9362](https://doi.org/10.25299/syarikat.2022.vol5(1).9362)

Nawangasari, S., & Putri, N. D. (2020). Pengaruh E-Service Quality Dan E-Trust Terhadap Kepuasan Nasabah Pengguna Bni Mobile Banking Melalui Citra Bank Sebagai Variabel Intervening. *Jurnal Ilmiah Matrik*, 22(1), 55–63.
<https://doi.org/10.33557/jurnalmatrik.v22i1.839>

PT BCA Syariah Tbk. (2022). *Laporan Tahunan Bank BCA Syariah*. 434.

Shareef, M. A., Baabdullah, A., Dutta, S., Kumar, V., & Dwivedi, Y. K. (2018). Consumer Adoption of Mobile Banking Services: An Empirical Examination of Factors According to Adoption Stages. *Journal of Retailing and Consumer Services*, 54–67.

Werdi Apriyanti, H. (2018). Perkembangan Industri Perbankan Syariah Di Indonesia : Analisis Peluang Dan Tantangan. *Maksimum*, 8(1), 16. <https://doi.org/10.26714/mki.8.1.2018.16-23>