

Determinants of Customer Satisfaction in the Digital Banking Ecosystem: An Empirical Study on BYOND by BSI Users

Aniesatun Nurul Aliefah

Institute of Islamic Religion Nahdlatul Ulama, Kebumen

✉ Aniesatun.nurul24@gmail.ac.id

Abstract : This study aims to investigate the factors influencing customer satisfaction in the digital banking ecosystem by examining the effects of online transaction experience, trust, and service quality among BYOND by BSI users. This research employed a quantitative approach using non-probability sampling techniques. Data were collected through questionnaires distributed via Google Forms to BYOND by BSI users at Bank Syariah Indonesia KCP Gombong Kebumen. The data were analyzed using multiple linear regression with IBM SPSS Statistics 27. The findings reveal that online transaction experience and service quality have a positive and significant effect on customer satisfaction, while trust does not significantly influence customer satisfaction among BYOND by BSI users. These results indicate that customers place greater emphasis on practical digital banking experiences and service performance than on trust factors in evaluating their satisfaction. Therefore, Bank Syariah Indonesia is recommended to continuously enhance the quality of digital services, improve user experience, and develop innovative features that meet customer needs to strengthen customer satisfaction in the digital banking environment.

Keywords : **Customer Satisfaction, Online Transaction Experience, Service Quality, Islamic Digital Banking**

Received 2026-01-09	Revised 2026-04-14	Accepted 2026-06-05
------------------------	-----------------------	------------------------

1. INTRODUCTION

Technological advances in the Society 5.0 era provide significant opportunities to enhance speed, convenience, and comfort in meeting daily human needs across both industrial and social sectors (Fauzi et al., 2025). Fundamentally, social needs in this era are human-oriented and driven by advanced technological integration (Nikmah et al., 2023). This is demonstrated by the widespread implementation of innovations such as Artificial Intelligence (AI), robotics, automation, the Internet of Things (IoT), Big Data, and Augmented Reality (AR), all of which synergize human capabilities with artificial intelligence (Nugroho et al., 2023).

This rapid technological integration is heavily reflected in Indonesia's soaring digital economy, which reached a transaction value of \$44 billion, positioning the country as a leader in the ASEAN region. Furthermore, Indonesia's digital economy was projected to surge to \$124 billion by 2025 (Ramadhan et al., 2023). This digital transformation is strongly supported by the massive growth of internet users in Indonesia, which accounted for 202.6 million people or 73.7% of the total population as early as January 2021 (Sari et al., 2022). Bank Indonesia (BI) corroborated this trend

in April 2023, reporting that digital banking transactions reached IDR 4,264.8 trillion, encompassing internet banking, SMS/mobile banking, and phone banking based on the Financial Services Authority (OJK) classification (Supriadi et al., 2024).

Despite this monumental digital growth, Sharia-based mobile banking still faces a competitive disadvantage. A survey conducted by Populix revealed that BSI Mobile ranked fifth, trailing behind conventional giants such as BCA Mobile, BRImo, Livin' by Mandiri, and BNI Mobile Banking, signaling that BSI Mobile has not yet become the primary choice for the public (Angelia, 2022). In response to this competitive gap, Bank Syariah Indonesia introduced an innovative technology adoption by transforming BSI Mobile into BYOND by BSI on October 22, 2024. Designed to offer inclusive, modern, and integrated services, BYOND by BSI features a multi-layered security system, including facial recognition verification, which successfully drove a significant increase in active users and daily transactions nationwide.

However, this national success stands in stark contrast to regional adoption rates. Empirical data from BSI KCP Gombong Kebumen as of February 28, 2025, showed that while 1,161 customers had activated BYOND by BSI, a larger segment of 1,481 customers remained unactivated. This indicates a substantial localized resistance or hesitation among customers to adopt the newly provided digital services intended to improve transaction efficiency and satisfaction.

This research gap is further widened by theoretical inconsistencies in literature regarding the determinants of customer satisfaction in digital banking. Prior studies consistently argue that online transaction experience (Gani et al., 2023) and service quality (Novitasari et al., 2021) exert a positive and significant influence on customer satisfaction. However, empirical findings regarding customer trust remain highly inconsistent and fragmented. While some studies position trust as a primary driver, others present conflicting evidence showing its unstable or insignificant effect on satisfaction in specific digital contexts (Mawey, 2018).

Given the current empirical paradox at BSI KCP Gombong—where an upgraded, highly secure application remains underutilized—and the existing theoretical ambiguities surrounding the role of trust, further research is critically needed. Therefore, this study aims to deeply investigate the consistent impact of online transaction experience, service quality, and trust on customer satisfaction within the newly deployed BYOND by BSI platform.

2. THEORY AND METHODS

2.1 Consumer Behavior

Consumption behavior is the process of decision-making and physical activity in evaluating, obtaining, using and consuming goods or services (Syafrianita et al., 2022). Behavior directed by people in planning, buying and using economic goods and services (Lubis et al., 2022). Behaviors associated with "Preferences" and "Possibilities". Consumer behavior is a study of daily human behavior. In essence, to understand "Why do consumers do what they do" (Nugraha et al., 2021). According to Kotler & Keller, consumer behavior is a field of science, where it studies the way individuals, groups, and organizations select, purchase, use, and utilize products, services, ideas, or experiences in order to satisfy their needs (Schiffman & Kanuk, 2008).

2.2 Customer Satisfaction

Customer satisfaction is said to be one of the most effective and beneficial means of marketing communication when it comes to meeting user satisfaction (Riska & Hasbullah, 2023). Satisfaction is an experience after using which then compares the quality obtained and the desired quality (Warsito, 2021). According to Kotler, satisfaction is the extent to which a person feels satisfied after comparing the services received with their expectations (Karundeng et al., 2021).

Factors that can effectively affect customer satisfaction include: Warranty costs, Handling customer complaints, Market share, Costs of poor quality, Industry reports and Guilt (Ummah, 2019). According to Kotler and Keller (2012) mentioned in the book *Marketing and Customer Satisfaction*, it is said that customer satisfaction is a feeling of satisfaction or dissatisfaction that arises when comparing the desired results with the results received. There are several factors that affect the level of satisfaction, including: Quality of products and services, Quality of service, Emotional Perspective, Price and Cost (Ummah, 2019).

2.3 Online Transaction Experience

Online Transaction Experience is defined as a series of interactions that occur between a customer and a specific product, company, or element in an organization that elicits a reaction (Gani et al., 2023). According to Bern Schmitt explained that *experience* is a personal event that arises in reaction to various stimuli (Pratiwi et al., 2024). In this context, the measurement of satisfaction in customer experience analyzed based on 5 (five) aspects, namely sense, feel, think, act and relate (Handaruwati, 2021).

Online transaction activities are increasing with limited movement of people, online shopping is a solution to meet the needs of the community (Gani et al., 2023). Several types of online transactions, including, Applications e-banking, Digital wallets and Cash On delivery (COD) (Jasri et al., 2021). There are several factors that affect the level of satisfaction, including: Confidence, the level of trust of customers in the security of personal data and transactions made online (Darmawan & Putra, 2022); Convenience, refers to ease of navigation, quick response, attractive and easy-to-understand interface, and the ability to access the system anytime and anywhere (Rosyad & Harsono, 2021); Experience, how a person feels and responds when using a particular product, system, or service (Samara, 2023) as well as aspects such as speed, convenience, reliability, and consistency of existing services (Limanua et al., 2022).

H1 There is an influence online transaction experience on customer satisfaction of BYOND by BSI users.

2.4 Trust

Trust is a relationship between two or more individuals formed when all parties have trust in each other. This trust not only needs to be acknowledged by the parties involved, but it also needs to be built and demonstrated from the beginning (Rorie et al., 2022).

In the economic sector, trust is considered the main driver in various transaction interactions between sellers and buyers so that customer satisfaction can be obtained as expected (Ridoanto et al., 2020). According to Robbins, trust is something that is desired from honest behavior and cooperative behavior (Hajar & Mauliza, 2024). Trust is an optimistic expectation that the person who is trusted will carry out all his responsibilities well according to expectations (Fitriana et al., 2023).

Trust, in the digital context of online transactions in digital transaction systems such as e-commerce or digital banking applications explain that trust It does not necessarily affect customer satisfaction. Trust will have an impact if customers have had adequate experience interaction with existing digital systems, and are confident in the reliability, security and integrity of services (Ardyan, 2024).

There are five components of trust that can affect customer satisfaction, namely: Integrity, including honesty between the conformity between words and actions; Competence, the company's ability to provide good service; Consistency and accuracy in service implementation; Loyalty, the company's ability to secure customer data; Openness, transparency of information to customers (Hajar & Mauliza, 2024).

H2 There is an influence Trust on customer satisfaction of BYOND by BSI users.

2.5 Quality of Service

According to Gronroos, service quality is defined as customer perception as well as a comparison between their expectations and actual service performance (Sanurdi, 2021). According to Tjiptono, the definition of service quality is an effort to meet customer needs and desires, as well as accuracy in providing services in order to satisfy and meet consumer expectations (Ayuningtyas, 2021). Quality of service or service quality is the fulfillment of customer needs and expectations, as well as the accuracy of delivery to match their expectations (Pitoi et al., 2021).

According to Lupiyoadi and Hamdani, there are various dimensions or characteristics that need to be considered in assessing the quality of service, namely: Tangible namely the appearance and capabilities of the company's facilities; Reliability namely the company's ability to provide appropriate and reliable services; Responsiveness that is, to provide assistance and services quickly and with accurate information; Warranty and Assurance which includes aspects of components such as communication, credibility, security, competence, and santu politeness; and Empathy is the attention given to the customer by understanding their wishes (Kiling et al., 2022).

H3 There is an influence of service quality on customer satisfaction of BYOND by BSI users.

2.6 Research Methods

This study applies a quantitative approach, to analyze the influence on customer satisfaction whose results are in the form of data or numbers (Soesana et al., 2023). This research design uses a causal associative research approach with the aim of exploring whether there is a significant influence or relationship between independent variables and affected variables (Reputasi et al., 2025). This study analyzed three variables, namely the variable (X) Online Transaction Experience, Trust, and service quality which acted as independent variables, and the variable (Y) customer satisfaction which functioned as a bound variable.

The subject in this study is a customer who uses BYOND By BSI at Bank Syariah Indonesia KCP Gombong Kebumen. The sampling technique is by using the non-probability sampling method in the form of accidental sampling by sampling individuals who are randomly encountered at the same time without considering other factors such as age, gender, occupation and so on (Aiman et al., 2022). According to Sugiyono, accidental sampling is a sampling technique based on chance, meaning that every patient met by the researcher by chance can be used as a sample, assuming that the person met by chance is the appropriate data source. The sample size used was of

the multivariate type, referring to the sampling guidelines of Hair et al. which used 5-10 times the variable indicator (Daengs et al., 2022). So that the sample used in this study amounted to $5 \times 18 = 90$ respondents. With the criteria in selecting samples, namely customers who have used BYOND By BSI for at least the last two months and have opened an account at Bank Syariah Indonesia KCP Gombong. The number of respondents who answered/filled out the questionnaire was 92 respondents.

Data collection in this study was conducted using a closed-ended questionnaire, wherein the response options were predetermined, allowing respondents to select from the provided alternatives (Sarah & Rohmad, 2021). The measurement instrument utilized a 5-point Likert Scale, offering five response options: Strongly Agree (SA), Agree (A), Neutral (N), Disagree (D), and Strongly Disagree (SD) (Widodo et al., 2023). This study employs a quantitative approach with an explanatory research design. Furthermore, data analysis was processed using SPSS software, applying statistical techniques that include instrument testing (validity and reliability), classical assumption testing, multiple linear regression analysis, and hypothesis testing, from which interpretations and conclusions were subsequently drawn (Gani et al., 2023; Indartini & Mutmainah, 2024).

3. RESULTS AND DISCUSSION

3.1 Data Analysis Results

Instrument Testing: Validity and Reliability

Prior to conducting the structural analysis, the research instrument underwent rigorous validity and reliability testing. The validity test results indicated that all question items across the variables—online transaction experience, trust, service quality, and customer satisfaction—were valid, as the corrected item-total correlation (r-count) for each item exceeded the critical r-table value at a 5% significance level. Concurrently, the reliability test demonstrated that the instrument was highly reliable, with the Cronbach's Alpha coefficient for every single variable exceeding the threshold value of 0.60, confirming the internal consistency of the questionnaires used.

Classical Assumption Testing

To ensure that the ordinary least squares (OLS) multiple linear regression model yields Best Linear Unbiased Estimators (BLUE), a series of classical assumption tests were conducted, encompassing normality, multicollinearity, and heteroscedasticity tests:

3.2 Normality Test: The normality of the regression model was evaluated using the One-Sample Kolmogorov-Smirnov test. The statistical analysis yielded an Asymp. Sig. (2-tailed) value greater than the 0.05 threshold ($p > 0.05$). This result mathematically demonstrates that the empirical data residual values are normally distributed, satisfying the prerequisite for parametric regression.

3.3 Multicollinearity Test: The presence of inter-correlations among the independent variables was assessed through the Variance Inflation Factor (VIF) and tolerance values. The test results showed that all independent variables—online transaction experience, trust, and service quality—exhibited a VIF value well below 10 ($VIF < 10$) and a tolerance value strictly greater than 0.10 (Tolerance > 0.10). Therefore, the model is free from multicollinearity issues.

3.4 Heteroscedasticity Test: The Glejser test was employed to detect variance inequality of residuals across observations. The significance values obtained from regressing the absolute residuals against each independent variable were consistently above 0.05 ($p > 0.05$). This proves that the regression model is homoscedastic, meaning the residual variance remains constant across all observations.

Coefficient of Determination (*Adjusted R Square*)

The determination coefficient test is carried out to support the results of the simultaneous test, with the overall objective of the bound variable expressed in the form of a percentage (%). The determination coefficient test is carried out to assess how much the percentage of independent variables contributes to the dependent variables. The following are the results of the calculation of the determination coefficient analysis in this study.

Table 1. Determination Coefficient Test Results

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.844 ^a	.712	.703	3.35652

a. Predictors: (Constant), Kualitas Layanan, Online Transaction Experience, Trust

Source: Data compiled by IBM SPSS Statistic 27 (2025)

From the Model Summary table, it shows that the adjusted Adjusted R Square value is 0.703. So, it means that independent variables, namely online transaction experience, trust and service quality, simultaneously affect the dependent variable, namely customer satisfaction, by 70%. Meanwhile, the remaining 30% was influenced by other variables that were not studied or were not included in this research model.

F Test (Simultaneous)

The F-test is used to determine whether there is a simultaneous influence of independent variables on dependent variables. This F-test can be measured by the comparison between the Fcal value and the Ftable value. with a significance level below 0.05 (Indartini & Mutmainah, 2024). The results of the calculation of the F test are shown in the form of the table below, so that the following picture can be obtained:

Table 2. Simultaneous F Test Results

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	2454.792	3	818.264	72.630	<.001 ^b
	Residual	991.426	88	11.266		
	Total	3446.217	91			

a. Dependent Variable: Kepuasan Nasabah
b. Predictors: (Constant), Kualitas Layanan, Online Transaction Experience, Trust

Source: IBM SPSS Statistic 27 processed data (2025)

The table above indicates that the results of the F test produced a Fcal value of 72.630 with a significance value of $<0.001 < 0.05$. From these results, it can be concluded that

the variables of online transaction experience, trust, and service quality simultaneously have a significant influence on customer satisfaction. So, it can be seen from the results of the calculation of F_{cal} of 72.630, which is greater than F_{table} which is 2.71 ($72.630 > 2.71$).

T Test (Partial)

The t-test (partial) was carried out to measure the influence of each variable, namely online transaction experience, trust, and service quality on partial customer satisfaction. This t-test aims to assess whether the proposed hypothesis is proven or not, with a significance limit of 5%. The results of the t-test calculation can be seen in the following table:

Table 3. Partial T Test Results
Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	6.980	3.932		1.775	.079
	Online Transaction Experience	.444	.141	.248	3.154	.002
	Trust	.237	.141	.171	1.676	.097
	Kualitas Layanan	.633	.144	.507	4.388	<.001

a. Dependent Variable: Kepuasan Nasabah

Source: IBM SPSS Statistic 27 processed data

Based on the table in 3.1, the results of the t-test calculation for partial testing of each variable can be concluded as follows:

a. Online Transaction Experience (X1)

The t-test results for the online transaction experience variable yielded a t-value of 3.154, which is greater than the t-table value of 1.987 ($3.154 > 1.987$), with a significance value of 0.002, which is less than 0.05 ($0.002 < 0.05$). Consequently, H1 is accepted, demonstrating that online transaction experience has a positive and significant influence on customer satisfaction.

b. Trust (X2)

The t-test results for the trust variable indicated a t-value of 1.676, which is lower than the t-table value of 1.987 ($1.676 < 1.987$), with a significance value of 0.097, which is greater than 0.05 ($0.097 > 0.05$). Therefore, H2 is rejected, indicating that trust does not have a significant positive influence on customer satisfaction.

c. Service Quality (X3)

The t-test results for the service quality variable showed a t-value of 4.388, which is greater than the t-table value of 1.987 ($4.388 > 1.987$), with a significance value of less than 0.001 ($p < 0.001$). Thus, H3 is accepted, proving that service quality exerts a positive and significant influence on customer satisfaction.

3.5 Discussion

The Influence of Online Transaction Experience on Customer Satisfaction

Based on the results of multiple linear regression, the online transaction experience variable shows 0.444. This means that every 1 unit increase in the online transaction

experience score will increase customer satisfaction by 0.444 units, assuming that other variables, namely *trust* and service quality, are considered constant. So, this value illustrates that the contribution of online transaction experience to customer satisfaction is quite strong.

Thus, the first hypothesis (H1) in this study reveals that online transaction experience has a significant impact on customer satisfaction. The more positive the customer experience in making online transactions through BYOND By BSI, the higher their satisfaction level will be. Such as ease of navigation, transaction speed and *user-friendly* features not only have a significant effect, but also practically provide a real improvement in customer satisfaction scores. This reinforces that the development of responsive and secure digital features is indispensable in improving the customer experience.

The results of this study are in line with the theory of Schmit, which states that *customer experience* is the result of interactions that form the existence of emotional, cognitive and behavioral perceptions of experiences (Dita Pratiwi et al., 2024). The BYOND By BSI application provides easy access to features such as transfers, payments, and a convenient interface. *user-friendly*. This supports the perceived ease of use (PEU) component, which is the user's belief that the digital system is easy to use (Rosyad & Harsono, 2021). This research reinforces the findings expressed in previous research that states that user experience is an important element in designing products and services. An information system not only needs to function and provide benefits, but it must also create convenience for users when operating it (Rokhiyatul, 2021).

With the experience when transacting *online*, customers can be influenced by high-quality service, especially when things related to the product or service are in accordance with customer expectations. Positive experiences such as the security of personal data confidentiality, ease of navigation and good display and responsive customer service at the time of transactions, can increase customer satisfaction. On the other hand, if a bad experience can lead to dissatisfaction and can divert customers to competitors. Thus, improving the quality of digital interactions that pay attention to the aspects of *sense, feel, think, act and relate* is indispensable to maintain user satisfaction.

Based on the results of this research, there is a positive and significant relationship between customer satisfaction and online transaction experience. Therefore, if the online transaction experience is implemented properly at BSI KCP Gombong, customer satisfaction will increase because they will receive quality service

The Influence of Trust on Customer Satisfaction

Based on the results of multiple linear regression, for the trust variable, it shows 0.237. Theoretically, this means that every 1 unit increase in the trust score will increase the customer satisfaction score by 0.37 units. However, despite the positive direction of influence, these results were not statistically significant (Sig 0.097 > 0.05). Thus, the second hypothesis (H2) in this study states that there is no significant influence between trust and customer satisfaction.

In other words, the influence of trust is practically there, but it is not statistically strong enough to be considered a direct predictor of BYOND By BSI customer satisfaction at the research site. This can be because the trust is still in the formation stage. Customers are not yet fully confident in data security, system stability, or they are more focused on practicality than long-term trust. Therefore, the value of the

coefficient is still relevant to be considered in a long-term strategy because it can be a lever for satisfaction after trust is really formed.

These findings are in line with the theory of trust in the digital context according to Pavlou, which emphasizes that trust requires repeated experiences and clarity regarding the security and integrity of the system. If a digital system is relatively new or has not provided concrete evidence of its reliability, trust will only be a potential influence, not a direct determinant of satisfaction (Ardyan, 2024). These results are supported by Robbins and Mogran & Hunt's theory that the *trust* requires time, consistent interaction, and clarity in terms of integrity and transparency (Adhinda et al., 2022). This research is supported by previous research that states that customer trust tends to be experience-focused and based on their interactions with the company as well as employees in terms of service provision. Therefore, companies need to prioritize customer needs so that customers feel they have a high level of trust (Mawey, 2018).

While trust does not directly guarantee customer satisfaction, it still plays a crucial role in creating strong relationships and increasing customer satisfaction. Trust itself is not something that can be taken for granted by others, but it needs to be built from scratch and must be provable (Fakhrudin, 2022). Customers who already have confidence in the use of m-banking services do not automatically feel satisfied with the service (Inayah, 2023). This can happen because customers prioritize the convenience and practicality aspects of transactions rather than the long-term trust aspect.

If the trust exercised by Bank Syariah Indonesia KCP Gombong Kebumen is not strengthened or remains low, customer satisfaction is likely to decrease, although there will be no significant change. In other words, trust is not always considered a factor that affects customer satisfaction; Although it has positive values, this is often overlooked by customers (Rizkiana et al., 2023). This is due to the fact that customers who have trust in Bank Syariah Indonesia KCP Gombong Kebumen are not necessarily satisfied with the products offered, so trust is not a determining factor in customer satisfaction.

The Influence of Quality on Customer Satisfaction

Based on the results of multiple linear regression, the service quality variable shows 0.633. This means that if the quality of service increases by 1 unit, then customer satisfaction will also increase by 0.633 units, assuming other variables are constant. In other words, the third hypothesis (H3) in this study indicates that service quality has a significant influence on customer satisfaction.

By showing quite high results, which indicates that service quality is one of the biggest contributors to increasing customer satisfaction in the model. Reliability in problem solving, speed of response, service friendliness, and empathy of officers in providing digital assistance so that it has a direct impact on customer perception of BYOND By BSI services (Ummah, 2019).

These findings are in line with the service quality theory expressed by Gonroos, that good service quality reflects the compatibility between customer expectations and perceptions of the services received (Sanurdi, 2021). The five dimensions of SERVQUAL developed by Lupiyoadi and Hamdani are, (tangibles, reliability, responsiveness, assurance dan empaty) strongly emphasizes the importance of service in forming customer loyalty and satisfaction with services. The accuracy of service, alertness in handling obstacles, and the empathetic attitude of BSI employees contribute directly to the level of customer satisfaction (Ummah, 2019). This research

is supported by previous research which states that it shows that reliable and fast services, transactions that are easily accessible anytime and anywhere, features that suit their needs, and a clear and attractive interface, can attract customers because they can meet all their needs in making transactions (Hasyim et al., 2023). With the improvement in service quality, it will be directly proportional to customer satisfaction. So that improving service quality can lead to a significant level of satisfaction for customers, because quality m-banking services from banks will build trust.

Thus, improving the quality of good service will have a significant impact on customer loyalty and satisfaction. The service that meets the expectations obtained is recognized as ideal quality. Therefore, BSI KCP Gombong is expected to maintain the quality of service in the application using BYOND By BSI.

4. CONCLUSION

This study concludes that both online transaction experience and service quality exert a positive and significant influence on customer satisfaction toward the BYOND by BSI application at the KCP Gombong Kebumen branch, thereby empirically supporting Schmitt's Customer Experience theory and the Service Quality (SERVQUAL) framework. Conversely, an unexpected finding reveals that customer trust does not significantly affect customer satisfaction, which challenges conventional trust theories in the context of early-stage innovative technology adoption. This anomaly indicates that during the initial phases of migrating to a newly deployed digital banking platform, direct user interface interaction, seamless navigation, and service performance are far more critical to customers than preexisting institutional trust. Consequently, from a managerial perspective, Bank Syariah Indonesia (BSI) KCP Gombong Kebumen is strongly advised to prioritize optimizing application speed, system reliability, and responsive customer assistance, while gradually cultivating long-term trust through robust data security and continuous system stability.

To successfully accelerate customer adoption and foster long-term loyalty toward BYOND by BSI, especially considering that a substantial segment of local customers has not yet activated the application, therefore management must implement intensive education, direct mentoring, and targeted promotional programs. Furthermore, the strategic value of these findings should be evaluated alongside the study's inherent limitations. The geographical scope of this research was confined solely to BSI KCP Gombong Kebumen, utilizing a relatively small sample size of 92 respondents selected via an accidental sampling technique. Additionally, the model evaluated only three independent variables, leaving 30% of the variance in customer satisfaction explained by other unexamined factors. Therefore, future research is highly recommended to expand the geographical landscape across diverse regions, incorporate additional variables such as digital literacy, perceived security, or brand image, and employ mixed-method or longitudinal designs to comprehensively capture the evolving role of trust over time.

REFERENCES

- Adhinda, E. G., Arief, M. Y., & Soeliha, S. (2022). Harga dan suasana toko (*store atmosphere*) dalam menentukan kepuasan konsumen dengan kepercayaan konsumen sebagai variabel intervening pada Coffee Shop Titik Kumpul Capore

- Situbondo. *Jurnal Mahasiswa Entrepreneurship (JME)*, 1(3), 508. <https://doi.org/10.36841/jme.v1i3.1986>
- Aiman, U., Hasda, S., Masita, & Sari, M. E. (2022). *Metodologi penelitian kuantitatif*. Yayasan Penerbit Muhammad Zaini.
- Angelia, D. (2022). *Aplikasi mobile banking paling banyak digunakan masyarakat Indonesia 2022*. GoodStats. <https://goodstats.id/article/aplikasi-mobile-banking-paling-banyak-digunakan-masyarakat-indonesia-2022-Vb18i>
- Daengs, A., Istanti, E., & Kristiawati, I. (2022). Peran *timeliness* dalam meningkatkan *customer satisfaction*, *customer loyalty* PT. JNE. *Jurnal Baruna Horizon*, 5(1), 1–7. <https://doi.org/10.52310/jbhorizon.v5i1.71>
- Darmawan, D., & Putra, A. R. (2022). Pengalaman pengguna, keamanan transaksi, kemudahan penggunaan, kenyamanan, dan pengaruhnya terhadap perilaku pembelian online secara impulsif. *Relasi: Jurnal Ekonomi*, 18(1), 26–45. <https://doi.org/10.31967/relasi.v18i1.523>
- Fakhrudin, A. (2022). Kepercayaan, kemudahan, kualitas informasi dan harga berpengaruh terhadap keputusan kuliah penerbangan di masa pandemi COVID-19. *Jurnal Manajemen Dirgantara*, 15(1), 110–121. <https://doi.org/10.56521/manajemen-dirgantara.v15i1.577>
- Fauzi, A., Rabi, J. A., Tis, H., Basyit, A., Anwar, K., & Salim, A. (2025). Integritas bidang ekonomi, teknologi dan spiritual pada era Society 5.0 (Studi pada Pulau Pari, Jakarta pada tahun 2024). *PROFICIO: Jurnal Pengabdian Kepada Masyarakat*, 6(1), 544–555.
- Fitriana, I., Suyuthi, N. F., & Arief, A. S. (2023). Pengaruh kualitas pelayanan terhadap kepuasan konsumen melalui tingkat kepercayaan pada PT SiCepat Ekspres Cabang Wonomulyo. *Poma Jurnal: Publish of Management*, 1(1), 22–31.
- Gani, N., Mustamin, A., & Amani, Z. (2023). Pengaruh *online transaction experience* dan *trust* terhadap kepuasan dan loyalitas nasabah pengguna BSI Mobile Bank Syariah Indonesia KC Makassar Veteran. *IBEF: Islamic Banking, Economic and Financial Journal*, 4(1), 1–27.
- Hajar, S., & Mauliza, R. (2024). Pengaruh kepercayaan dan kualitas pelayanan terhadap kepuasan nasabah cicilan emas pada Bank Syariah Indonesia KC Meulaboh Imam Bonjol. *Jurnal Penelitian Ilmu-Ilmu Sosial*, 2(September), 1–10. <https://doi.org/10.5281/zenodo.13649283>
- Handaruwati, I. (2021). Pengaruh *customer experience* terhadap kepuasan konsumen produk kuliner lokal Soto Mbok Geger Pedan Klaten. *Jurnal Bisnisan: Riset Bisnis Dan Manajemen*, 3(2), 16–33. <https://doi.org/10.52005/bisnisan.v3i2.45>
- Hasanah, Z. M., & Hargyatni, T. (2022). Analisis pengaruh kualitas pelayanan, harga dan promosi terhadap keputusan pembelian GrabFood di Kota Boyolali. *Jurnal Ilmiah Manajemen dan Kewirausahaan*, 2(2), 115–124. <https://doi.org/10.51903/manajemen.v2i2.173>
- Hasyim, Zuhra, I., Septi, A. J., & Dabutar, A. R. (2023). Pengaruh kualitas layanan BRI Mobile terhadap kepuasan nasabah (Studi pengguna BRI Mobile di Fakultas Ekonomi, Universitas Negeri Medan). *Jurnal Ekonomi dan Perbankan Syariah*, 8(4), 764–778.

- Inayah, I. S. S. S. J. N. (2023). Pengaruh *e-trust* dan *e-service quality* terhadap *e-loyalty* menggunakan layanan mobile banking Bank Syariah Indonesia dengan kepuasan nasabah sebagai variabel intervening (Studi kasus mahasiswa FEBI UINSU tahun 2019). *Jurnal Nuansa*, 1(4), 221–233.
- Indartini, M., & Mutmainah. (2024). *Analisis data kuantitatif: Uji instrumen, uji asumsi klasik, uji korelasi dan regresi linier berganda*. Lakeisha.
- Jasri, J., Rahayu, I., Aidil, A. M., & Hajerah, S. (2021). Persepsi masyarakat terhadap penggunaan dompet digital pada transaksi jual beli. *Jurnal Ilmiah Manajemen*, 1(1), 110–115. <https://doi.org/10.51903/manajemen.v1i1.197>
- Karundeng, M. E., Tamengkel, L. F., & Punuindoong, A. Y. (2021). Pengaruh kualitas pelayanan terhadap kepuasan konsumen pada Benteng Resort Batu Putih. *Productivity*, 2(6), 511–517.
- Kiling, K. G., Mandey, S. L., & Ogi, I. W. J. (2022). Pengaruh kualitas pelayanan terhadap kepuasan konsumen di Kedai Garasi Inspirasi Kecamatan Langowan Utara. *Jurnal EMBA: Jurnal Riset Ekonomi, Manajemen, Bisnis Dan Akuntansi*, 10(2), 867–877. <https://doi.org/10.35794/emba.v10i2.39660>
- Limanua, I. A., Pamungkas, A., & Yusuf, A. (2022). Pengaruh *e-satisfaction* on *re-use intention* pada platform BCA Mobile Banking. *Jurnal Ilmu Manajemen Dan Akuntansi*, 10(2), 272–278. <https://doi.org/10.36596/ekobis.v10i2.783>
- Lubis, D., Annisa, C., & Salsabila, A. (2022). Pengaruh pelayanan dan merek perusahaan terhadap keputusan nasabah menggunakan produk tabungan di Bank Sumut Syariah Stabat. *JEKSyta: Jurnal Ekonomi Dan Keuangan Syariah*, 1(1), 19–25.
- Manik, Y. L., & Amelia, W. R. (2025). Pengaruh reputasi, pelayanan, dan cita rasa terhadap minat beli ulang Ayam Geprek di Kota Medan. *Jurnal Dunia Pendidikan*, 5(2), 1979–1989.
- Mawey, T. C. (2018). The influence of trust and quality of service to customer satisfaction nasabah PT Bank SUTUTGO. *Jurnal EMBA: Jurnal Riset Ekonomi, Manajemen, Bisnis Dan Akuntansi*, 6(3). <https://doi.org/10.35794/emba.v6i3.20106>
- Nikmah, W., Mukarromah, A., Widnyansyah, D., & Anshori, M. I. (2023). Penggunaan teknologi dalam pengembangan SDM. *Mutiara: Jurnal Penelitian Dan Karya Ilmiah*, 1(5), 366–386.
- Nugraha, J. P., Alfiah, D., Sinulingga, G., Rojiati, U., Saloom, G., Rosmawati, Fathihani, Johannes, R., Kristia, Batin, M., Lestari, W. J., & Beribe, H. F. K. (2021). *Teori perilaku konsumen*. Penerbit Terkait. (Catatan: Mohon lengkapi nama penerbit jika ada)
- Novitasari, C. A., Manggabarani, A. S., & Astuti, M. (2021). Analisis kepuasan nasabah mobile banking pada Bank BCA. *Jurnal Teknologi Dan Manajemen*, 19(2), 1–12. <https://doi.org/10.52330/jtm.v19i2.26>
- Nugroho, T. A., Amarco, A. K., & Yasin, M. (2023). Perkembangan industri 5.0 terhadap perekonomian Indonesia. *Manajemen Kreatif Jurnal*, 1(3), 95–106. <https://doi.org/10.55606/makreju.v1i3.1645>
- Pitoi, C. D., Tampi, J. R. E., & Punuindoong, A. Y. (2021). Pengaruh kualitas pelayanan terhadap kepuasan konsumen Hotel Best Western The Lagoon Manado. *Productivity*, 2(1), 3. <https://doi.org/10.35797/ejp.v2i1.32048>

- Pratiwi, Y. D. (2024). Implementasi *customer experience* PT PGN Area Bekasi dalam membangun *brand awareness*. *Filosofi: Publikasi Ilmu Komunikasi, Desain, Seni Budaya*, 1(3), 90–111. <https://doi.org/10.62383/filosofi.v1i3.161>
- Ramadhan, D., Asri, H. R., Gisijanto, H. A., Hartanti, N. D., & Setyarini, E. (2023). Pengaruh persepsi kemudahan, persepsi manfaat, gaya hidup dan literasi keuangan digital terhadap keputusan penggunaan QRIS pada generasi muda. *Revenue: Lentera Bisnis Manajemen*, 1(04), 162–170. <https://doi.org/10.59422/lbm.v1i04.168>
- Ridoanto, T., Mislinawati, & Triaudi, G. (2020). Pengaruh pengalaman, pengetahuan dan keterampilan auditor terhadap kualitas audit. *Jurnal Penelitian Ekonomi Akuntansi (JENSI)*, 4(2), 125–133. <https://doi.org/10.33059/jensi.v4i2.2891>
- Riska, R. A., & Hasbullah, H. (2023). Strategi pemasaran perbankan syariah untuk menarik minat menabung masyarakat milenial. *Jurnal Manajemen Dan Bisnis (JMB)*, 4(1), 39–46. <https://doi.org/10.57084/jmb.v4i1.1007>
- Rizkiana, C., Setyawan, Y., & Souisa, J. (2023). Analisis pengaruh kepercayaan, kualitas pelayanan, dan promosi terhadap kepuasan pelanggan (Studi pada Bengkel Mobil Sinar Audio Semarang). *Jurnal Ekonomi, Akuntansi Dan Manajemen*, 2(2), 229–247.
- Rokhiyatul, L. (2021). Analisis penggunaan mobile banking pada generasi milenial dengan pendekatan Technology Acceptance Model (TAM). *Ad-Deenar: Jurnal Ekonomi Dan Bisnis Islam*, 5(2), 155–178. <https://doi.org/10.30868/ad.v5i02.1241>
- Rorie, A. G. S., Tumbel, A. L., & Gunawan, E. (2022). Pengaruh kepercayaan dan persepsi risiko terhadap keputusan pembelian e-commerce pada Tokopedia. *Jurnal LPPM Bidang EkoSosBudKum (Ekonomi, Sosial, Budaya, Dan Hukum)*, 6(1), 365–370.
- Rosyad, S., & Harsono, M. (2021). Pentingnya *perceived usefulness* dan *perceived ease of use* dalam teknologi informasi. *Jurnal Ilmiah Ilmu Terapan Universitas Jambi*, 5(1), 86–92. <https://doi.org/10.22437/jiituj.v5i1.13723>
- Samara, A., & M. S. (2023). Pengaruh kemudahan penggunaan, pengalaman pengguna dan kepuasan pelanggan terhadap loyalitas pelanggan pada penggunaan aplikasi dompet digital (e-wallet) di kalangan mahasiswa Universitas Buddhi Dharma. *Jurnal Riset Akuntansi*, 1(2). <https://doi.org/10.54066/jura-itb.v1i2.700> (Catatan: Inisial "M. S." sebaiknya diperiksa kembali nama lengkapnya di artikel asli).
- Sanurdi. (2021). *Kualitas pelayanan Islami dan kepuasan konsumen: Teori dan praktik*. Sanabil.
- Sarah, S., & Rohmad. (2021). Pengembangan instrumen angket. K-Media.
- Sari, A., Afrida, Y., & Mardiah, N. (2022). Pengaruh kualitas layanan mobile banking terhadap kepuasan nasabah Bank Syariah Indonesia (Studi kasus: ASN UIN Imam Bonjol Padang). *Al-Masraf: Jurnal Lembaga Keuangan Dan Perbankan*, 7(1), 56–68.
- Schiffman, L., & Kanuk, L. L. (2008). *Perilaku konsumen*. Indeks.
- Soesana, A., Subakti, H., Salamun, S., Tasrim, I. W., Karwanto, K., Falani, I., Bukidz, D. P., & Pasaribu, A. N. (2023). *Metodologi penelitian kualitatif*. Penerbit Terkait. (Catatan: Mohon tambahkan nama penerbit).

- Supriadi, Siregar, E. S., & Ismadharliani, A. (2024). Pengaruh manfaat dan kemudahan terhadap minat menggunakan BSI Mobile pada masyarakat di Desa Sungai Tering Kecamatan Nipah Panjang. *Jurnal Manajemen Dan Ekonomi Syariah*, 2(1), 99–119.
- Suwanto, V. L., Theodore, D., Syam, A., & Ardyan, E. (2025). Peran mediasi kepercayaan pelanggan di e-commerce: Kepuasan pembayaran, kepuasan setelah pengiriman dan sikap pelanggan. *Nobel Management Review*, 6(1), 16–32. <https://doi.org/10.37476/nmar.v6i1.5080>
- Syafrianita, N., Muhammad, A., & Firah, A. (2022). Analisis perilaku konsumen dalam keputusan pembelian produk pada CV. Syabani di Pusat Pasar Medan. *Jurnal Bisnis Corporate*, 7(2), 31–40.
- Ummah, M. S. (2019). Pemasaran & kepuasan pelanggan. *Sustainability*, 11(1).
- Warsito, C. (2021). *Loyalitas pelanggan terhadap merek toko Islami*. STAIN Press.
- Widodo, S., Ladyani, F., Asrianto, L O., Rusdi, Khairunnisa, Lestari, S. M. P., Wijayanti, D. R., Devriany, A., Hidayat, A., Dalfian, Nurcahyati, S., Sjahriani, T., Armi, Widya, N., & Rogayah. (2023). *Metodologi penelitian*. CV Science Techno Direct.