



Evaluating BSI Mobile User Satisfaction: The Impact of Product Quality and User Decisions with Islamic Branding as a Moderator

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Abstract

Digital transformation in the banking sector has reshaped customer expectations, necessitating the adoption of mobile banking services. However, despite the increasing number of BSI Mobile users, there is still limited understanding of how product quality and user decisions influence user satisfaction, particularly within the framework of Islamic branding. Existing research on digital banking primarily focuses on service quality and usability, but studies examining the moderating role of Islamic branding in customer satisfaction remain scarce. This study aims to bridge this gap by analyzing the direct and moderated effects of product quality and user decisions on user satisfaction with BSI Mobile. A quantitative approach was employed, collecting data from 100 respondents via a structured questionnaire. Data analysis was conducted using SmartPLS 4 with Partial Least Squares Structural Equation Modeling (PLS-SEM). The findings reveal that user decisions negatively impact satisfaction, while product quality positively influences satisfaction. Furthermore, Islamic branding negatively affects satisfaction but positively moderates the relationships between product quality, user decisions, and satisfaction. These insights highlight the need for improved product quality and strategic Islamic branding approaches to enhance digital Islamic banking services and customer engagement.

Keywords: Digital Banking, BSI Mobile, User Satisfaction, Product Quality.

Introduction

With the increasing development of globalization and information technology, it requires financial institutions to develop their business models

through digital services so as not to be left behind by other financial institutions. Apart from being a strategic step for the successful development of a company, it can also improve the company's image among the public. The existence of mobile applications is very important for companies who want to improve their brand image. This also applies in the context of Islamic branding, where the presence of the BSI Mobile application is an innovation that aims to expand reach and strengthen Islamic identity. However, there are several risks such as being vulnerable to cyber attacks and the application's inability to provide relevant and useful content in a natural way, as well as other technical issues that can also influence user perceptions and decisions regarding service quality.

A business model is a basic description of how an organization creates, delivers, and unlocks value. There is. A business model is like a strategic blueprint that will be implemented throughout the organization, processes and systems. A business model is needed as the basis for an organization to survive and continue to exist. For this reason, what business models can be developed and can have a significant positive impact on the economy and the sustainability of financial institutions in the era of digitalization. (Sugiarti & Meilani, 2021).

In order to facilitate transactions effectively and efficiently for customers. BSI mobile was released to make it easier for customers to make transactions without having to come to the office, such as applying for financing, paying installments, paying electricity bills and others. BSI mobile user data for March 2024 shows that BSI mobile users increased to 29.35%, namely 6.70 million users. With transactions of 118.5 million and transaction volume reaching Rp. 145.1 Trillion. And the number of customers who opened accounts online reached 93.6% of new Bank Syariah Indonesia customers. (Bank BSI.co.id, 2024)

In this case, product quality is an important factor that can influence customer interest in using the BSI mobile application. Customers will use this application if the level of excellence and control over this application meets their expectations. (Wyckof & Tjiptono, 2002:59). Customers will always use the BSI mobile application if the product quality in the application is smooth and does not experience interference in terms of the features, security and appearance provided in the application. This is in accordance with research which (Nazwah Irawan et al., n.d.) states that product quality and service quality are very important to make customers feel satisfied with the company. With product quality that can provide performance according to its function, this will increase customer satisfaction with the company. This is also supported by research (Ridha, 2023) that product quality has an influence on customer satisfaction,

therefore banks must be consistent in improving product quality so that customers feel comfortable and have easy access to the services provided.

Apart from product quality, it turns out that customer decisions greatly influence customers' interest in using Islamic branding found on the BSI Mobile application. Purchasing decisions are part of consumer behavior, namely the study of how individuals, groups and organizations choose, buy, use and how goods, services, ideas or experiences satisfy their needs and desires (Kotler & Armstrong 2016:177). Based on research from (Rahmawati, noer 2018), customer decisions have a simultaneous effect on customer interest in using PT's Mobile banking facilities. Bank BRI Syariah Pekanbaru Branch. This is also supported by research from Rizki, Laily (2022) that customers' decisions in using mobile alhikmah which contain Islamic services and products in it have a positive and significant effect on interest in saving at the sharia cooperative, namely BMT Alhikmah Semesta.

Apart from product quality and user decisions, customer satisfaction also greatly influences customers' interest in using Islamic branding on the BSI Mobile application. If customers are satisfied with the features, security and convenience of the BSI mobile application, then customers will use the service continuously and can recommend the service to other people so that they can strengthen the Islamic branding of the BSI mobile application. Research (Pramesti et al., 2023) states that customer satisfaction depends on feeling safe and comfortable when making transactions using mobile banking. This is further reinforced by research (Fahrul Husni et al., n.d.) which states that service quality and convenience of mobile banking have a positive and significant effect on customer satisfaction.

Based on the phenomenon and previous research findings, it is evident that product quality, user decisions, and customer satisfaction play a crucial role in influencing customer interest in using the BSI Mobile application. However, previous studies have limitations in exploring how these factors interact within the context of Islamic branding. Therefore, this study aims to analyze the impact of product quality and user decisions on customer satisfaction, as well as how Islamic branding moderates this relationship. By understanding the interrelation between these variables, this research is expected to provide insights into the development of strategies for enhancing digital Islamic banking services, particularly in strengthening the Islamic branding image of the BSI Mobile application.

Method

This study employs a quantitative research approach to collect and analyze data statistically, ensuring an objective examination of the relationships between key variables. The target population consists of BSI Mobile users, from which a random sample of 100 respondents was selected to ensure representativeness. Data collection was conducted through a structured questionnaire, designed to measure respondents' perceptions of product quality, user decisions, customer satisfaction, and Islamic branding.

The collected data were analyzed using SmartPLS 4 software, employing the Partial Least Squares Structural Equation Modeling (PLS-SEM) technique. This method was chosen due to its robustness in handling complex relationships between latent variables and its ability to evaluate measurement and structural models simultaneously. The analysis aims to examine the relationships between dependent and independent variables, where customer satisfaction serves as the dependent variable (Y), while product quality (X_1) and user decisions (X_2) are the independent variables. Additionally, Islamic branding is introduced as a moderating variable, assessing its influence on the relationship between product quality, user decisions, and customer satisfaction.

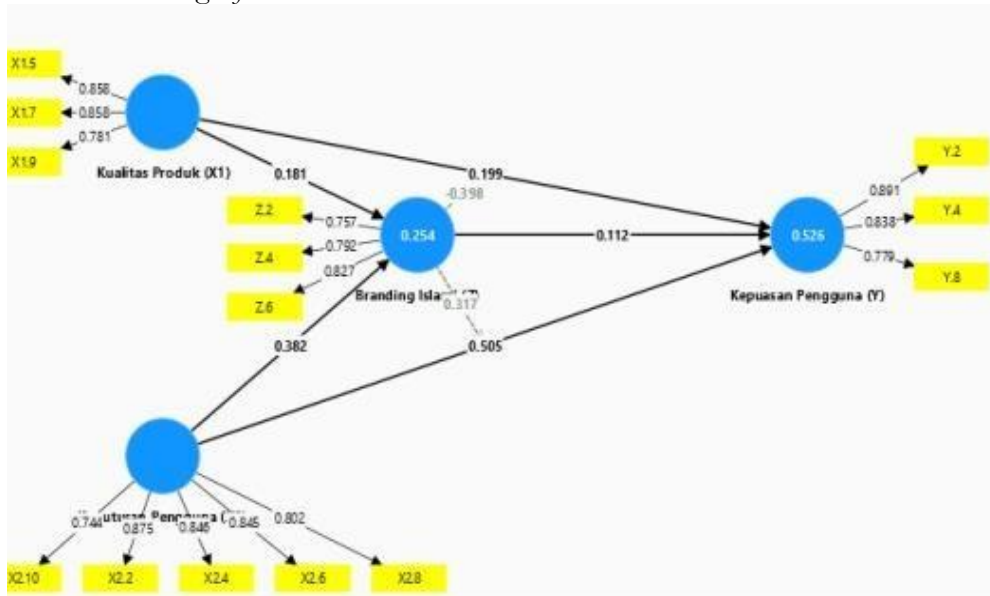
This methodological approach enables a comprehensive understanding of the factors influencing customer satisfaction in the context of digital Islamic banking, providing valuable insights for enhancing Islamic branding strategies in mobile banking applications.

Results and Discussion

From the questionnaire that was distributed via Google Form, 100 respondents were obtained with demographic data including gender, age and religion. Based on the results of data collection through questionnaires, most respondents were dominated by BSI Mobile users with 85.1% female, greater than the number of males, which was only 14.9%. The highest age of the entire sample was 17-25 years with a percentage of 96% and only 4% for those aged 26-35. With all respondents being Muslim. For data management, this research uses two stages, namely Outer Model and Inner Model Testing. Outer Model testing aims to ensure that the indicators used can truly measure latent constructs, while Inner Model testing aims to evaluate the strength and direction of the relationship between latent constructs and test the proposed hypothesis.

Outer Model (Measurement Model)

The Measurement Model or Outer Model determines how each construct or indicator relates to other constructs. The design of this measurement model determines the nature of the indicators for each latent construct, whether reflexive or formative. (Andryan Putra, n.d.)

Overall Scale Image of Outer Model

Source: SmartPLS 4.0 output

*Validity test**Convergent Validity (Convergent Validity)*

Before being recognized as an outlier, there are still outer loading values that are less than 0.70, namely variables X1.1, X1.2, X1.3, X1.4, X1.6, X2.5, X2.7, X2.9 and Y.1, Y.3, Y.5, Y.6, Y.7, Y.9, Y.10 and Z.1, Z.3, .5, Z.7. However, after the outliers were carried out gradually, all indicators had reached an outer loading value that exceeded 0.70. It can be seen in the outer loading table that all variables have been successfully explained by their indicators so that they meet the requirements for convergent validity.

a) *Outer Loading*

The outer loading value is said to be valid if the value is > 0.70 . Based on table 1, the outer loading value of all constructs is > 0.70 (Hair et al., 2010), so all constructs are declared convergently valid.

Table 1. Outer Loading Analysis Results

	Islamic Branding (Z)	User Satisfaction (Y)	User Decision (X2)	Product Quality (X1)
X1.5				0.858
X1.7				0.858
X1.9				0.781
X2.10				0.744
X2.2			0.875	
X2.4			0.846	
X2.6			0.845	
X2.8			0.802	
Y.2		0.891		
Y.4		0.838		
Y.8		0.779		
Z.2	0.757			
Z.4	0.792			
Z.6	0.827			

Source: SmartPLS 4.0 output

b) AVE (*Average Variant Extracted*)

Table 3. AVE (*Average Variant Extracted*) Results

Variables/Constructs	Average variance extracted (AVE)	Test results
Islamic Branding (Z)	0.628	Valid
User Satisfaction (Y)	0.701	Valid
User Decision (X2)	0.678	Valid
Product Quality (X1)	0.695	Valid

Source: SmartPLS 4.0 output

For the AVE (*Average Variant Extracted*) test value said to be valid, if the value is > 0.50 (Hair et al., 2010). Based on table 2, the AVE (*Average Variant Extracted*) value of all constructs > 0.50 , then all constructs are declared valid.

Discriminant Validity (Discriminant Validity)

Discriminant validity can be used to assess how a construct differs from other constructs. A high discriminant validity value indicates that the construct is unique and able to explain the phenomenon being measured.

a) Discriminant Validity Test

Based on table 2 above, it can be seen that each variable has an HTMT value < 0.90 or less than 0.90. This means that the testing assumptions via *Discriminant Validity* based on HTMT can be declared as fulfilled or valid.

Table 2. Discriminant Validity Test Results

	(Z)	(Y)	(X2)	(X1)	(Z) x (X2)
Islamic Branding (Z)					
User Satisfaction (Y)	0.564				
User Decision (X2)	0.608	0.765			
Product Quality (X1)	0.522	0.531	0.658		
Islamic Branding (Z) x User Decision (X2)	0.243	0.221	0.215	0.240	
Islamic Branding (Z) x Product Quality (X1)	0.214	0.054	0.213	0.411	0.685

Source: SmartPLS 4.0 output

b) Cross Loading

For the Cross loading test, it is said to be accepted if the measurement item has a stronger or higher correlation with the variable being measured and a lower correlation with other variables.

Table 3. Cross Loading Results

	Islamic Branding (Z)	User Satisfaction (Y)	User Decision (X2)	Product Quality (X1)	(Z) x (X2)	(Z) x (X1)
X1.5	0.349	0.408	0.439	0.858	0.183	0.293
X1.7	0.282	0.332	0.485	0.858	0.200	0.291
X1.9	0.335	0.325	0.439	0.781	0.148	0.323
X2.10	0.316	0.456	0.744	0.435	0.094	0.150
X2.2	0.404	0.650	0.875	0.501	0.161	0.130
X2.4	0.331	0.605	0.846	0.437	0.178	0.121
X2.6	0.501	0.476	0.845	0.434	0.228	0.241
X2.8	0.422	0.453	0.802	0.430	0.168	0.181
Y.2	0.376	0.891	0.610	0.488	0.133	-0.009
Y.4	0.314	0.838	0.521	0.291	0.210	0.039
Y.8	0.363	0.779	0.483	0.274	0.150	-0.071
Z.2	0.757	0.300	0.361	0.304	0.189	0.170
Z.4	0.792	0.349	0.368	0.306	0.130	0.080

Z.6	0.827	0.347	0.411	0.315	0.165	0.177
(Z)	^x 0.179	-0.015	0.198	0.362	0.685	1,000
(Z) x(X1)	0.203	0.193	0.204	0.212	1,000	0.685

Source: SmartPLS 4.0 output

From the table above it can be seen that the product quality variable (X1) has a higher correlation with the construct being measured compared to other constructs. With a value of 0.858 which is higher than 0.439, 0.408 and 0.349 and so on. From the table above it can be seen that the User Decision Variable (X2) has a higher correlation with the construct being measured compared to other constructs. With a value of 0.744 which is higher than 0.456, 0.316 and 0.435 and so on. From the table above, it can be seen that the User Satisfaction Variable (Y) has a higher correlation with the construct being measured compared to other constructs. With a value of 0.891, it is higher than 0.376, 0.610 and 0.488 and so on. From the table above, it can be seen that the Islamic Branding Variable (Z) has a higher correlation with the construct being measured compared to other constructs. With a value of 0.757 which is higher than 0.300, 0.361 and 0.304 and so on.

Reliability Test

The reliability test is used to measure the level of accuracy of the questionnaire statements answered by respondents. There are two measures used for reliability testing, namely Cronbach alpha and Composite Reliability. Cronbach alpha is used to determine reliability and compare the amount of shared variance (covariance) between instrument components with the total amount of variance. Meanwhile, Composite Reliability (ρ_c) is used to see the level of consistency of each construct by looking at the value of composite reliability.

Table 3. Results of Cronbach Alpha and Composite Reability Values

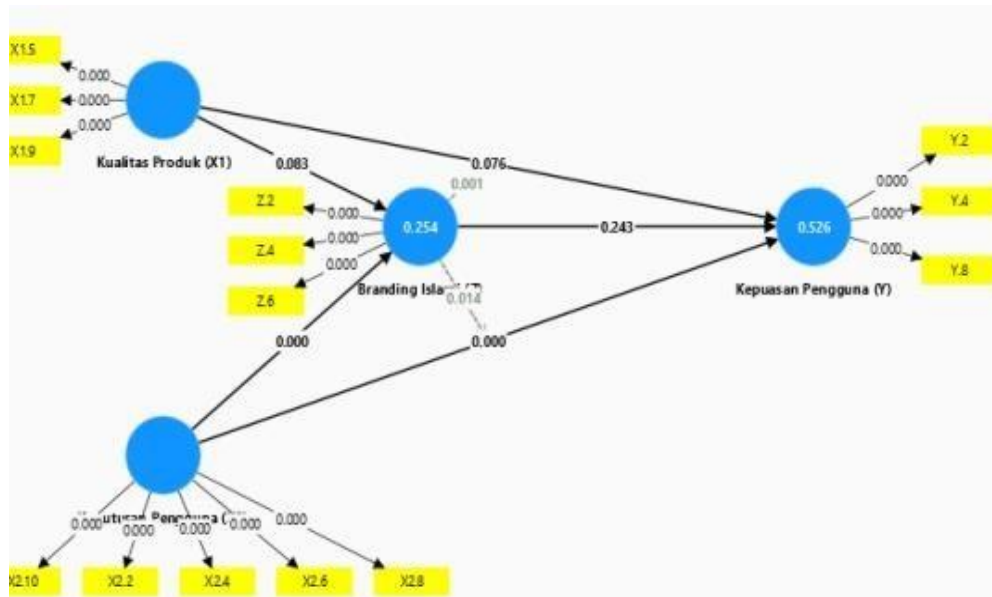
	Cronbach's alpha	Composite reliability (ρ_c)
(Z)	0.703	0.707
(Y)	0.786	0.803
(X2)	0.881	0.890
(X1)	0.780	0.787

Source: SmartPLS 4.0 output

It can be seen from the table above that all constructs have *Cronbach Alpha* and *Composite Reliability values* > 0.70 (Hair et al., 2010), so all constructs are declared to have a high level of reliability.

Inner Model (Structural Model)

The Structural Model or Inner Model was evaluated using the R square test for the dependent construct and F square to determine the significant influence of the structural path parameter coefficients.



Source: SmartPLS 4.0 output

R Square

R-square is used to assess the influence of the independent latent variable on the dependent latent variable and find out whether there is a significant influence. The (Ghozali & Latan, 2015). R-square value is 0.75 (strong influence), 0.50 (medium influence), and 0.25 (weak influence) .

Table 4. R square results

	R-square	Adjusted R-square
User Satisfaction (Y)	0.526	0.501
Islamic Branding (Z)	0.254	0.239

Source: SmartPLS 4.0 output

From the table above it is known that the R Square value of the User Satisfaction Variable (Y) is 0.526, this indicates that the product quality variables (X1) and user decisions (X2) are able to influence the User Satisfaction variable (Y) by 52.6% (medium). Meanwhile, the R Square value of the Islamic Branding Variable (Z) is 0.254, this indicates that the product quality variables (X1) and user decisions (X2) are able to influence the Islamic Branding variable (Z) by 25.4% (low).

F Square

F Square or effect size F square is the influence of a qualitatively significant variable at the structural level, whether the variable is low (0.02), moderate (0.15) or high (0.35).

Table 5. F Square Results

	(Z)	(Y)	(X2)	(X1)	(Z) x (X2)	(Z) x (X1)
(Z)		0.020				
(Y)						
(X2)	0.138	0.329				
(X1)	0.031	0.051				
(Z) x (X2)		0.108				
(Z) x(X1)		0.180				

Source: SmartPLS 4.0 output

From the table above it is stated that The influence of Islamic branding (Z) on User Satisfaction (Y) of 0.020 is not significant and is considered weak. The influence of product quality (X1) on User Satisfaction (Y) of 0.051 is not significant and is considered weak and the influence of product quality (X1) on Islamic branding of 0.031 is also weak. The influence of User Decisions (X2) on User Satisfaction (Y) is 0.329 which is significant and is considered to have a high influence. Meanwhile, the Influence of User Decisions (X2) on Islamic Branding (Z) is 0.138 which is quite significant and is considered moderate. Meanwhile, the influence of User Decision (X2) which is moderated by Islamic branding (Z) on User Satisfaction (Y) is 0.108 which is significant and has a high influence. And the effect of Product Quality (X1) which is moderated by Islamic Branding (Z) on User Satisfaction (Y) is 0.180 which is significant and has a high influence.

Discussion

The findings of this study provide valuable insights into the factors influencing customer satisfaction in the use of BSI Mobile, particularly in the context of Islamic branding. The results indicate that product quality has a significant positive impact on customer satisfaction, which aligns with previous research (Nazwah Irawan et al., n.d.; Ridha, 2023). This suggests that customers are more likely to continue using the application when it delivers reliable, high-quality services with minimal disruptions. A smooth user experience, secure transactions, and well-designed features enhance customer trust and engagement. Therefore, financial institutions must continuously improve the quality of their mobile banking services to maintain customer satisfaction.

Interestingly, the study found that user decisions negatively affect customer satisfaction. This result implies that customer expectations and decision-making processes may be influenced by factors beyond the direct control of product providers, such as personal preferences, external recommendations, or previous experiences with digital banking services. The findings also support the idea that customer satisfaction in mobile banking is not solely determined by functional aspects but also by perceived value and trust in the service. Future research could explore the psychological and behavioral aspects of decision-making in digital banking adoption to better understand this relationship.

Furthermore, Islamic branding was found to play a moderating role in the relationship between product quality, user decisions, and customer satisfaction. While Islamic branding aims to reinforce the religious identity and trustworthiness of a financial institution, the study suggests that its impact on satisfaction may not always be straightforward. Customers who prioritize Islamic values may have higher expectations for ethical compliance, transparency, and service consistency. If these expectations are not met, it could negatively affect their overall satisfaction, despite the bank's efforts to establish a strong Islamic brand. This aligns with previous research (Rahmawati, 2018; Rizki & Laily, 2022), highlighting the complex nature of branding in Islamic financial services.

The implications of these findings are critical for Islamic banking institutions looking to enhance their digital services. Banks must not only focus on technological improvements but also on effective branding strategies that reinforce their commitment to Islamic values while ensuring service reliability and user convenience. Additionally, customer engagement initiatives, such as

educational campaigns about the benefits of Islamic banking and digital financial literacy, could help align expectations and improve satisfaction levels.

Overall, this study underscores the need for a holistic approach to developing Islamic digital banking services, where product quality, user decision-making, and branding efforts are integrated to create a seamless and satisfying user experience. Future studies could expand this research by examining other variables, such as perceived trust, security concerns, and customer loyalty, to gain a deeper understanding of the dynamics influencing digital banking adoption among Islamic banking users.

Conclusion

This study highlights the significant influence of product quality, user decisions, and Islamic branding on customer satisfaction in the context of BSI Mobile. The findings reveal that while product quality has a positive impact on customer satisfaction, user decisions negatively affect satisfaction, indicating that decision-making factors play a crucial role in shaping customer experiences. Moreover, Islamic branding serves as a moderating variable, influencing the relationship between product quality, user decisions, and customer satisfaction. These results emphasize the importance of enhancing product quality, optimizing user engagement, and strengthening Islamic branding strategies to improve customer experience and increase adoption of Islamic digital banking services.

From a practical perspective, financial institutions, particularly Islamic banks, should prioritize continuous innovation in mobile banking services by focusing on service quality, security, and ease of use. Strengthening Islamic branding through trust, reliability, and adherence to Sharia principles can further enhance customer confidence and loyalty. Future research should explore additional variables, such as technological trust, perceived risk, and customer loyalty, to gain a more comprehensive understanding of the factors driving the adoption of Islamic digital banking.

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