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The Impact of Information Technology, Security, Trust, and Service Quality on Customer Satisfaction at Bank Syariah Indonesia (A Case Study of BSI Customers in Bandar Lampung)

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ABSTRACT

The primary objective of this study is to empirically examine the influence of Information Technology, Security, Trust, and Service Quality on Customer Satisfaction within Bank Syariah Indonesia (BSI), focusing specifically on the customer demographic in Bandar Lampung. The study seeks to determine both partial and simultaneous effects of these independent variables. The research methodology employs a quantitative approach utilizing Non-Probability Sampling, specifically Purposive Sampling. A total of 30 respondents who are active users of BSI services were selected. Data collection was conducted via structured questionnaires based on a Likert scale. The analytical framework involves Multiple Linear Regression Analysis processed through IBM SPSS software, comprising validity, reliability, classical assumption, and hypothesis testing. The empirical evidence reveals that collectively, Information Technology, Security, Trust, and Service Quality exert a significant and positive impact on Customer Satisfaction. On a partial basis, Security stands out as the sole variable with a significant positive influence. Conversely, Information Technology, Trust, and Service Quality, while demonstrating a positive relationship direction, do not statistically significantly influence satisfaction levels among BSI customers in the Bandar Lampung region. This study offers a nuanced perspective on consumer behavior in regional Islamic banking. It highlights that in the current digital landscape, the assurance of security outweighs standard service features or IT convenience as the primary driver of satisfaction. This reinforces the relevance of Trust in Online Transactions theory within the broader Expectancy Disconfirmation framework.

Kata Kunci: Teknologi Informasi, Keamanan, Kepercayaan, Kualitas Pelayanan, Kepuasan Pelanggan

ABSTRAK

Tujuan utama penelitian ini adalah untuk secara empiris menguji pengaruh Teknologi Informasi, Keamanan, Kepercayaan, dan Kualitas Layanan terhadap Kepuasan Pelanggan di Bank Syariah Indonesia (BSI), khususnya pada demografi pelanggan di Bandar Lampung. Penelitian ini bertujuan untuk menentukan pengaruh

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parsial dan simultan dari variabel independen tersebut. Metodologi penelitian menggunakan pendekatan kuantitatif dengan memanfaatkan Non-Probability Sampling, khususnya Purposive Sampling. Sebanyak 30 responden yang merupakan pengguna aktif layanan BSI dipilih. Pengumpulan data dilakukan melalui kuesioner terstruktur berbasis skala Likert. Kerangka analitis melibatkan Analisis Regresi Linier Berganda yang diolah melalui perangkat lunak IBM SPSS, yang meliputi validitas, reliabilitas, asumsi klasik, dan pengujian hipotesis. Bukti empiris menunjukkan bahwa secara kolektif, Teknologi Informasi, Keamanan, Kepercayaan, dan Kualitas Layanan memberikan dampak yang signifikan dan positif terhadap Kepuasan Pelanggan. Secara parsial, Keamanan menonjol sebagai satu-satunya variabel dengan pengaruh positif yang signifikan. Sebaliknya, Teknologi Informasi, Kepercayaan, dan Kualitas Layanan, meskipun menunjukkan arah hubungan yang positif, tidak secara statistik signifikan memengaruhi tingkat kepuasan di antara pelanggan BSI di wilayah Bandar Lampung. Studi ini menawarkan perspektif yang lebih mendalam tentang perilaku konsumen dalam perbankan syariah regional. Studi ini menyoroti bahwa dalam lanskap digital saat ini, jaminan keamanan lebih penting daripada fitur layanan standar atau kemudahan TI sebagai pendorong utama kepuasan. Hal ini memperkuat relevansi teori Kepercayaan dalam Transaksi Online dalam kerangka kerja Diskonfirmasi Harapan yang lebih luas.

INTRODUCTION

In the highly competitive landscape of the modern financial industry, customer satisfaction has emerged as the definitive asset for banking institutions. It serves as the cornerstone of sustainability and growth. Consequently, reputable banks are increasingly compelled to implement rigorous quality improvement programs designed to foster and maintain customer loyalty. This principle is not merely operational but represents a fundamental value in contemporary marketing management strategy (Hidayah, 2023). Without a satisfied customer base, the long-term viability of a banking institution is jeopardized.

To ensure that banking operations proceed smoothly and effectively, organizations strive to cultivate a customer base that possesses high levels of trust and satisfaction with the services rendered. Achieving this state requires a multifaceted strategic approach. Banks must invest in improving digital infrastructure to ensure seamless transactions, guarantee the safety of customer data against emerging cyber threats, and consistently provide excellent service quality. Customers act as the primary catalyst for business sustainability, necessitating effective management through comprehensive Customer Relationship Management systems.

The concept of satisfaction itself is multidimensional. (Tjiptono, 2014) defines customer satisfaction as the emotional response specifically a feeling of pleasure or disappointment derived



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from comparing a product's perceived performance against the customer's initial expectations. Recognizing the critical role of digital transformation in achieving organizational objectives, empirical evidence in the banking sector is analyzed to identify the key drivers of this satisfaction. In the current era, Information Technology (IT), Security, Trust, and Service Quality have become central pillars, requiring a holistic view of customer needs.

This research focuses its lens on Bank Syariah Indonesia (BSI), specifically analyzing its operations and customer base in the Bandar Lampung region. As a prominent entity formed through the historic merger of state-owned Sharia banks, BSI has rapidly expanded its footprint across Indonesia's major cities. Upholding Islamic values and aiming for accelerated growth in the national banking sector, BSI adheres strictly to Sharia principles in its business conduct. Nevertheless, despite these lofty goals, operational realities often present challenges.

Operational activities at BSI are not immune to obstacles or customer complaints. Discontent among customers is evident from preliminary observations conducted for this study. Based on a pre-survey conducted on 30 BSI customers in Bandar Lampung, several dominant complaints were identified regarding the services provided. The breakdown of these issues provides critical insight into the current state of customer sentiment.

Table 1. Main Complaints of BSI Customers in Bandar Lampung (Pre-Survey)

No.	Types of Complaints (Masalah)	Frequency	Percentage (%)
1	BSI Mobile application is often inaccessible (Error/Down)	14	46.7%
2	Slow response/service at the Branch Office (Queues)	8	26.7%
3	Concerns about transaction security & fraud	5	16.6%
4	Information regarding products/services is unclear	3	10.0%
	Total	30	100%

Source: Preliminary Research Data (Processed), September 2025

As illustrated in Table 1, the data reveals that nearly half of the respondents (46.7%) reported issues related to Information Technology, specifically citing system errors or downtime where the BSI Mobile application becomes inaccessible. This empirical observation aligns with the academic findings of (Susanto et al., 2022), lecturers at UIN Raden Intan Lampung. In their research, they highlighted that the effectiveness and risks associated with BSI's Mobile Banking system directly impact customer satisfaction; frequent system failures significantly reduce the perceived value and reliability of digital services.

Furthermore, the role of technology in Islamic finance is pivotal. (Zuliansyah & Pratomo, 2022) emphasize that in the adoption of financial technology, user experience is crucial. Technical disruptions can hinder the optimization of Islamic financial services, preventing the bank from fulfilling its potential in poverty alleviation and economic development. When technology fails, the barrier to entry for Sharia financial inclusion increases.

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Beyond technology, Service Quality issues, such as slow responses and long queues at branch offices, account for 26.7% of complaints. This is a significant concern for customer retention. (Hidayanti & Noviarita, 2020) assert that handling complaints effectively and minimizing service delays is vital for maintaining customer loyalty in Lampung's Sharia banking sector; failure to address these service gaps can lead to customer churn towards competitors.

Additionally, the issue of Security (16.6%) and unclear information creates a noticeable trust deficit. (Anggraini & Anggraeni, 2024) discovered that perceived security and trust are inseparable in digital business adoption; without a sense of safety, customers are reluctant to fully embrace digital payment methods like QRIS or mobile banking. Finally, (R. A. S. Ghofur, 2021) contends that transparency and accountability are key to building public trust in Islamic financial institutions, implying that vague information can undermine the bank's credibility.

The discontent observed among BSI customers in Bandar Lampung is likely driven by these four intersecting factors: the reliability of Information Technology, the assurance of Security, the level of Trust, and the consistency of Service Quality. If this dissatisfaction continues unaddressed, it could fundamentally alter the public's perception of Bank Syariah Indonesia. Therefore, a rigorous evaluation of these factors is essential to ensure high satisfaction and loyalty.

According to (Rahmawati, 2022), IT acceptance in banking is significantly driven by system quality and ease of use. However, technology is insufficient on its own. (Sari, 2022) argues that in digital ecosystems, Security, Trust, and Service Quality are paramount; without asset safety and reliable services, usage hesitation occurs. The relationship between satisfaction and these variables remains a subject of debate. Thus, this research aims to determine the specific impact of Information Technology, Security, Trust, and Service Quality on Customer Satisfaction at Bank Syariah Indonesia in Bandar Lampung.

LITERATURE REVIEW

Information Technology

Information Technology (IT) encompasses the hardware, software, and networks facilitating information management. In the banking context, IT forms the backbone of digital services such as mobile banking and internet banking. (Rahmawati, 2022) articulates that the value of IT is significantly determined by the quality of the information system and its ease of use. If customers find the banking technology easy to navigate and beneficial for their transaction needs, it significantly enhances their banking experience.

Security

Security involves the technical and procedural measures taken to protect data and systems from unauthorized access or harm. In the digital era, security is a critical factor influencing consumer behavior. According to (Darmawan, 2023), in e-banking environments, security perception regarding transaction safety and data privacy is a primary antecedent to satisfaction; customers must feel that their financial assets are safeguarded against cyber threats to reduce anxiety and foster a conducive environment for digital transactions.



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Trust

Trust is the confidence or belief that a party will act with integrity, benevolence, and ability. (Ningsih, 2024) highlights that in the context of Islamic banking, consumer trust is a pivotal factor that influences customer satisfaction, deeply rooted in the bank's ability to manage funds professionally while strictly complying with Sharia principles. Customers must trust that the bank fulfills its *Amanah* (trustworthiness) in every operation.

Service Quality

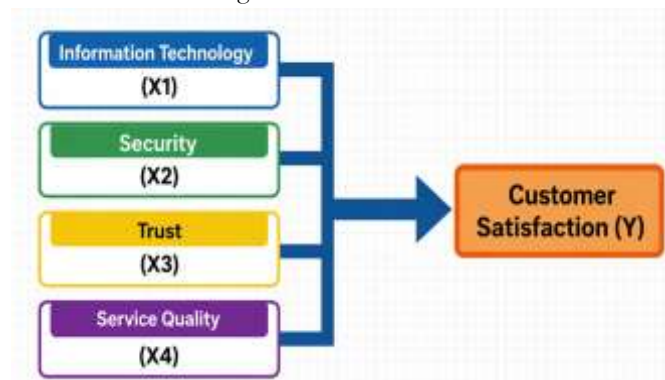
Service Quality is a measure of how well the service level delivered matches customer expectations. As noted by (Hidayah, 2023), maintaining superior service quality is essential for Islamic banks to manage customer relationships effectively; it is determined by the bank's ability to minimize the discrepancy between customers' desires and their perceptions of the service received across various dimensions like reliability and responsiveness.

Customer Satisfaction

Customer Satisfaction is a person's feeling of pleasure or disappointment that results from comparing a product's perceived performance (or outcome) to expectations. According to (Sari, 2022), satisfaction is achieved when the performance of services, including aspects of security and quality, meets or exceeds customer expectations. If the performance of Bank Syariah Indonesia (BSI) falls short, dissatisfaction arises, making satisfaction a key indicator of the bank's success in the digital market.

RESEARCH METHOD

Figure 1. Research Model



Source: Proposed Research Model (2025)

Research Design This study explicitly employs a quantitative research method using a descriptive and associative approach. The quantitative method was chosen to measure the relationship between variables numerically and to test the pre-established hypotheses using statistical procedures. The primary objective is to obtain a measurable explanation regarding the influence of specific factors on customer satisfaction.



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Operational Variables To provide a clear focus, the variables in this study are categorized into Independent Variables (X) and Dependent Variable (Y):

1. Independent Variables (X):

- a. Information Technology (X1): Focuses on the reliability and ease of use of BSI's digital banking systems.
- b. Security (X2): Relates to the safety of transactions and data privacy protection.
- c. Trust (X3): Refers to the customer's belief in the bank's integrity and Sharia compliance.
- d. Service Quality (X4): Covers the responsiveness, assurance, and tangible aspects of service delivery.

2. Dependent Variable (Y):

- a. Customer Satisfaction (Y): The overall feeling of pleasure or disappointment resulting from the bank's performance.

Population and Sample The object of research is Bank Syariah Indonesia (BSI) within the Bandar Lampung region. The population in this study comprises active customers who have transacted at BSI Bandar Lampung and experienced specific service interactions.

Regarding the sampling technique, this study addresses the discrepancy between population size and sample selection by adopting Saturated Sampling (Total Sampling). This technique is used when all members of the population are used as the sample. This approach was selected because the number of accessible customers who met the specific inclusion criteria (active users dealing with complaints/issues during the observation period) was relatively small and limited. Therefore, the entire identified population, totaling 30 respondents, was utilized as the sample. This ensures that the data represents the entire unit of analysis available, thereby maximizing the validity of the generalization for this specific scope.

Data Analysis Data collection was carried out using a structured questionnaire measured on a 5-point Likert Scale. The collected data were then processed using IBM SPSS software. The analysis techniques included Validity and Reliability tests, Classical Assumption tests (Normality, Multicollinearity, Heteroscedasticity), and Multiple Linear Regression Analysis to test the hypotheses both partially (t-test) and simultaneously (F-test).

RESULT AND DISCUSSION

This section details the results of the data analysis, including descriptive statistics, validity and reliability tests, classical assumption tests, and hypothesis testing. The discussion interprets these findings in the context of existing theories and prior research.

Descriptive Analysis and Instrument Testing

Before testing the hypotheses, the quality of the research instrument (questionnaire) was assessed to ensure data integrity.



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Table 2. Validity Test Results

Variable	Item No.	R Count	R Table	Criteria
Satisfaction (Y)	1	873	3,388	Valid
	2	855	3,388	Valid
	3	824	3,388	Valid
	4	854	3,388	Valid
Service Quality (X4)	1	916	3,388	Valid
	2	872	3,388	Valid
	3	745	3,388	Valid
	4	814	3,388	Valid
	5	772	3,388	Valid
Trust (X3)	1	867	3,388	Valid
	2	905	3,388	Valid
	3	813	3,388	Valid
	4	798	3,388	Valid
Security (X2)	1	880	3,388	Valid
	2	806	3,388	Valid
	3	857	3,388	Valid
	4	806	3,388	Valid
IT (X1)	1	827	3,388	Valid
	2	827	3,388	Valid
	3	829	3,388	Valid
	4	772	3,388	Valid

Source: Primary Data Processed via SPSS, 2025

As presented in Table 2, the validity test was conducted by comparing the R Count with the R Table. All items for variables Y, X1, X2, X3, and X4 yielded R Count values exceeding the threshold of 0.3388. Consequently, all questionnaire items are declared valid and are deemed suitable for further analysis.

Table 3. Reliability Test Results

Variable	Cronbach's Alpha	Threshold	Criteria
Satisfaction (Y)	867	0.60	Reliable
Service Quality (X4)	883	0.60	Reliable
Trust (X3)	864	0.60	Reliable
Security (X2)	851	0.60	Reliable
IT (X1)	822	0.60	Reliable

Source: Primary Data Processed via SPSS, 2025



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Following the validity test, a reliability assessment was performed. The results in Table 3 indicate that all variables achieved a Cronbach's Alpha value greater than 0.60. This confirms that the instrument is reliable and consistent for use in this study.

Classical Assumption Tests

To ensure the regression model provides the Best Linear Unbiased Estimator (BLUE), a series of classical assumption tests were conducted.

1. Normality Test using the Kolmogorov-Smirnov method resulted in an asymptotic significance (2-tailed) of 0.067. Since this value is greater than the 0.05 threshold, it can be concluded that the data is normally distributed, satisfying the prerequisite for regression analysis.
2. Multicollinearity Test was performed to ensure no strong correlation existed between independent variables. The tolerance values for all independent variables (X1: 0.198, X2: 0.101, X3: 0.185, X4: 0.140) are above 0.10, and the Variance Inflation Factor (VIF) values (X1: 1.158, X2: 9.895, X3: 1.795, X4: 7.137) are below 10.00. This confirms that no multicollinearity exists among the independent variables.
3. Heteroscedasticity Test was conducted using scatterplot analysis. The results showed no clear pattern, and the data points were spread above and below 0 on the Y-axis. This indicates that no heteroscedasticity occurred in the regression model.

Hypothesis Testing

Multiple Linear Regression Analysis Based on the data processing, the regression equation obtained is: $Y = -0.164 + 0.197(X1) + 0.520(X2) + 0.159(X3) + 0.104(X4)$

The constant value of -0.164 implies that if all independent variables are zero, customer satisfaction is at a baseline of -0.164. Furthermore, all variables exhibit positive coefficients, meaning an increase in IT, Security, Trust, or Service Quality leads to an increase in Customer Satisfaction. Notably, Security (X2) has the highest coefficient (0.520), indicating it has the strongest influence on the dependent variable.

Simultaneous Test (F-Test)

Table 4. ANOVA (F-Test Results)

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	408,592	4	102,148	113,821	<.001
Residual	26,026	29	897		
Total	434,618	33			

Source: Primary Data Processed via SPSS, 2025



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The F-test yielded an F-count of 113.821, which significantly exceeds the F-table value of 2.701, with a significance level of 0.001 (< 0.05). Thus, H5 is accepted. This demonstrates that Information Technology, Security, Trust, and Service Quality simultaneously have a positive and significant effect on the satisfaction of BSI customers in Bandar Lampung. The Adjusted R Square value is 0.932, meaning 93.2% of the variation in customer satisfaction is explained by these four variables, indicating a very strong model.

Partial Test (t-Test)

Table 5. Coefficients (t-Test Results)

Variable	B (Unstandardized)	t-count	Sig.	Conclusion
(Constant)	-164	-187	853	-
IT (X1)	197	1,611	118	H1 Rejected (Not Significant)
Security (X2)	520	3,613	1	H2 Accepted (Significant)
Trust (X3)	159	981	335	H3 Rejected (Not Significant)
Service Quality (X4)	104	770	447	H4 Rejected (Not Significant)

Source: Primary Data Processed via SPSS, 2025

The partial t-test provides insight into the individual contribution of each variable:

1. Effect of Information Technology on Customer Satisfaction (H1): The t-count (1.611) is less than the t-table (2.036), and the Significance (0.118) is greater than 0.05. Although the effect is positive, it is not significant. Thus, H1 is rejected. This suggests that while good IT is appreciated, it is not the sole driver of satisfaction for these customers.
2. Effect of Security on Customer Satisfaction (H2): The t-count (3.613) is greater than the t-table (2.036), and the Significance (0.001) is less than 0.05. Security has a positive and significant effect. Thus, H2 is accepted. This highlights that customers prioritize the safety of their funds and data above all else.
3. Effect of Trust on Customer Satisfaction (H3): The t-count (0.981) is less than the t-table (2.036), and the Significance (0.335) is greater than 0.05. The effect is positive but not significant. Thus, H3 is rejected.
4. Effect of Service Quality on Customer Satisfaction (H4): The t-count (0.770) is less than the t-table (2.036), and the Significance (0.447) is greater than 0.05. The effect is positive but not significant. Thus, H4 is rejected.

The interpretation of the statistical findings in this study offers a profound insight into the behavioral dynamics of Bank Syariah Indonesia (BSI) customers in Bandar Lampung. The statistical output reveals a unique phenomenon: while the simultaneous influence of all variables is incredibly strong (explaining 93.2% of satisfaction variance), the partial analysis isolates Security as the sole



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significant driver. This discrepancy invites a deeper, critical analysis regarding the shifting priorities of banking customers in the digital era. The following sections provide a comprehensive analysis of each variable to explain why these specific results emerged, supported by perspectives from Islamic economics scholars.

The Paradox of Information Technology A "Hygiene Factor" in Digital Banking

The finding that Information Technology (X1) has a positive but insignificant effect on Customer Satisfaction ($t\text{-count } 1.611 < t\text{-table } 2.036$) contradicts the initial assumption that superior IT directly leads to higher satisfaction. This result can be analyzed through the lens of the Kano Model regarding product requirements. In the current digital landscape of Bandar Lampung, basic IT functionality (such as logging in or checking balances) has evolved from being a "Performance Attribute" to a "Basic Attribute."

According to (Bahrudin & Hanif, 2023) from FEBI UIN Raden Intan Lampung, the digitization of Islamic banking is no longer a luxury but a fundamental necessity. When BSI's mobile app functions correctly, customers do not feel "delighted" because they view it as a mandatory standard. However, when it fails, dissatisfaction spikes. The lack of positive significance in this study suggests that respondents have "normalized" technology. Furthermore, (Iskandar & Suharto, 2024) argue that in the context of Lampung's regional economy, customers are more concerned with the *outcome* of the transaction (transfer success) rather than the *sophistication* of the interface. Thus, IT serves as a facilitator, not a primary driver of emotional satisfaction.

The Dominance of Security Hifz al-Mal (Protection of Wealth) as the Core Value

Security (X2) emerged as the most critical and statistically significant determinant of satisfaction ($t\text{-count } 3.613 > t\text{-table } 2.036$). This finding aligns deeply with the Islamic principle of *Maqashid Shariah*, specifically Hifz al-Mal (protection of wealth). (R. A. Ghofur, 2022), a prominent scholar at UIN Raden Intan, emphasizes that in Islamic economic behavior, the guarantee of safety is paramount above profit or convenience.

Customers in Bandar Lampung appear hyper-sensitive to security issues due to rising global trends in cybercrime. (Fathoni & Ekawati, 2023) highlight that for Islamic bank customers, "security" is interpreted not just as technical safety (anti-hack), but also as spiritual safety (freedom from *gharar* or uncertainty). The significance of this variable indicates that when BSI provides assurance that data is private and transactions are fraud-proof, it directly alleviates customer anxiety. This relief is the primary driver of their satisfaction. This reinforces the view of (Zuliansyah & Pratomo, 2022), who noted that in fintech adoption, risk mitigation is the strongest predictor of value perception among Muslim consumers.

The Ambiguity of Trust Institutional vs. Transactional Trust

The statistical result for Trust (X3) being positive but insignificant is an intriguing anomaly. This can be analyzed by distinguishing between Institutional Trust and Transactional Satisfaction. (Madnasir & Hidayat, 2021) posit that customers inherently trust BSI as a state-owned enterprise (BUMN) and a Sharia-compliant institution. This "base-level trust" is constant.



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However, (Devi & Eliza, 2023) suggest that while trust attracts customers to *open* an account, it does not necessarily drive their *daily* satisfaction. Daily satisfaction is driven by immediate experiences (like security alerts or app speed). Since Security (X2) was already capturing the variance related to safety and reliability, the variable of Trust might have been statistically overshadowed. Customers do not consciously separate their "trust" in the bank from their feeling of being "secure." Thus, while they trust the bank conceptually, that trust is a passive background feeling, whereas security is the active concern driving immediate satisfaction.

The Evolving Nature of Service Quality: Digital vs. Human Interaction

Service Quality (X4) showing an insignificant effect signals a paradigm shift. Traditionally, (Noviarita & Anggraeni, 2021) emphasized that responsiveness and empathy were key to loyalty in Lampung's BPRS sector. However, for modern BSI customers who primarily interact via mobile apps, these traditional service aspects are becoming less relevant.

(Fuadi, 2024) argues that the "Millennial Muslim" demographic in Bandar Lampung judges service quality differently. They equate "service" with "app uptime," not "teller friendliness." Since the pre-survey indicated complaints about queues, the insignificance here suggests that customers might have lowered their expectations for physical service, focusing their satisfaction metrics almost entirely on the digital realm security. This indicates that BSI's customer base is transitioning towards a self-service mindset, where the reliability of the system (Security) outweighs the hospitality of the staff (Service Quality).

Simultaneous Synergy The Holistic Ecosystem

Despite the partial insignificance of three variables, the massive simultaneous effect (93.2%) confirms that Customer Satisfaction at BSI is a holistic ecosystem. (Fathoni, 2022) describes this as the "Systemic Value" in Islamic business; where technology, trust, service, and security must function in unison. If one pillar collapses, the system fails. The study confirms that BSI cannot simply discard IT or Service Quality improvements; they must maintain them as hygiene factors, but they must realize that the *tipping point* for customer happiness currently lies in the assurance of safety (Security).

CONCLUSION

Based on the comprehensive analysis of data regarding Bank Syariah Indonesia (BSI) in Bandar Lampung, this study draws several critical conclusions. Simultaneously, Information Technology, Security, Trust, and Service Quality have a significant and positive impact on Customer Satisfaction, explaining a substantial 93.2% of the variance. However, when examined partially, Security emerges as the only positive and significant driver, establishing it as the most critical variable influencing customer sentiment in this region. Conversely, Information Technology, Trust, and Service Quality, while exhibiting a positive direction, do not have a statistically significant effect on satisfaction, suggesting they act primarily as supporting or hygiene factors rather than primary determinants for this specific customer group.



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Despite these findings, the study acknowledges several limitations that should be considered. Firstly, the use of a relatively small sample size of 30 respondents, while adequate for basic regression, restricts the statistical power and the ability to generalize the results to the broader population of BSI customers across Indonesia; this may also account for the lack of significance found in variables X1, X3, and X4. Secondly, the geographical scope is strictly confined to Bandar Lampung, meaning the results reflect specific regional characteristics and perceptions that may not be representative of customers in other urban or rural areas. Thirdly, the reliance solely on quantitative questionnaires limits the depth of the analysis, as it may not fully capture the underlying reasons why respondents prioritized Security so heavily over IT or Service Quality.

To address these limitations and improve practical application, several suggestions are proposed. Future researchers are highly recommended to increase the sample size to above 100 respondents to enhance data robustness and to expand the geographical scope beyond Bandar Lampung. Additionally, incorporating qualitative methods, such as in-depth interviews, is advisable to investigate the specific reasons behind the dominance of the Security factor. For the management of BSI in Bandar Lampung, the immediate priority should be on maintaining and upgrading security protocols, given that customers value safety above all else. Furthermore, the bank should critically evaluate why IT and Service Quality are not acting as significant drivers; improvements in application UI/UX or staff responsiveness may be requisite to transform these aspects from baseline expectations into active satisfaction boosters. Finally, BSI should continue to reinforce its trustworthiness by transparently communicating its adherence to Sharia compliance.

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Al-Mashrafiyah: Jurnal Ekonomi, Keuangan dan Perbankan Syariah

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