

Customer Satisfaction Index for Super-App Usage in Islamic Banking: Evidence from *Bank Syariah Indonesia (BSI)* Customers in West Java

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Article Info

Paper Type:

Research Paper

Received: October 1, 2025

Revised: October 30, 2025

Accepted: November 11, 2025

First Available online: November 30, 2025

Publication Date: November, 30, 2025



Kurniaputri, M.R., Muhammad, M., Zulianto, M. (2025). Customer satisfaction index for super-app usage in Islamic banking: Evidence from Bank Syariah Indonesia (BSI) Customers in West Java. *Review of Islamic Economics and Finance*, 8(2), 339-350.

Abstract

Purpose – The Islamic banking industry in Indonesia continues to grow alongside increased adoption of digital services. One of BSI's key digital initiatives is the BYOND application launched in 2024. Despite rising user numbers, previous studies highlight indications of customer dissatisfaction. This study aims to measure customer satisfaction with the BYOND service using the Customer Satisfaction Index (CSI) in the West Java region.

Methodology - This study uses a quantitative approach involving 100 BSI customers across cities and regencies in West Java. The CSI framework is applied to assess perceptions of ease of use, features, and security in the BYOND services.

Findings - The CSI score of 73.41% falls within the "Satisfied" category, showing that customers feel the service generally meets their expectations. Satisfaction is mainly driven by digital service quality, innovative features, and perceived security. However, issues such as system disruptions and slow customer service responses remain areas that require improvement to strengthen customer loyalty.

Implication - The findings suggest that BSI should enhance system stability and customer service performance to address the remaining sources of dissatisfaction. Improving these elements will help strengthen customer loyalty and support the broader development of integrated, user-oriented, and sharia-compliant digital banking services.

Keywords: Islamic bank; Customer satisfaction; Customer satisfaction index.

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1. INTRODUCTION

The Islamic banking industry in Indonesia has shown very significant growth in recent years. According to data from the Financial Services Authority (OJK), the total assets of the national Islamic banking sector reached IDR 980.30 trillion at the end of 2024, growing by 9.88% year-on-year (Otoritas Jasa Keuangan, 2025). The growth of the Islamic banking industry in Indonesia in recent years cannot be separated from the increasing public awareness of the importance of a halal financial system, as well as government regulations that support the strengthening of the Islamic finance industry in the country. Statistical data also show that the number of users of Bank Syariah Indonesia's mobile banking service (BSI Mobile) has grown rapidly. In the first semester of 2024, it reached 7.1 million users, with 247.5 million transactions and a transaction volume of IDR 299 trillion (Tempo, 2024). This growth is also accompanied by an increase in fee-based income (FBI), which in the first half of 2024 amounted to IDR 178.2 billion increase of 37.09% from the previous year (Ibrahim, 2025). These figures demonstrate the strong public interest in innovative and relevant digital Islamic financial services.

The digital transformation occurring in Indonesia's banking sector reflects global trends in which digital service adoption has become dominant. In 2023, approximately 89% of national banking transactions had shifted to digital channels, including mobile banking. The provision of these digital services is regulated and facilitated by the latest OJK regulations, which provide a legal foundation for the advancement and security of digital banking services while supporting the expansion of financial inclusion in Indonesia (Otoritas Jasa Keuangan, 2023). Increasing customer expectations for practical and fast services push banks to continuously innovate in digitalization. In this context, customer experience and satisfaction become key factors determining loyalty and the successful implementation of mobile banking, ultimately driving the competitive advantage of Islamic banks. This is reflected in the launch of BYOND by BSI in November 2024 as BSI's newest mobile banking application.

Several prior studies such as those conducted by Prasetyo and Hidayat, as well as Safitri et al. show that ease of use, reliability, security, and service quality significantly influence customer satisfaction and loyalty in mobile banking services (Muchtar et al., 2022). Pangestu (2022) also found that 84.4% of BSI mobile banking users were satisfied due to its ease of use. Additionally, research on BSI mobile banking users in Samarinda indicates that content usefulness, accuracy, and ease of use significantly affect user satisfaction (Hasbi, 2022).

However, a study conducted by Syifa and Purnama (2024) found dissatisfaction among some customers. Common complaints include frequent system disruptions such as errors and periodic maintenance that hinder transaction processes, an interface design considered less appealing, and customer service responses perceived as slow and unhelpful (Fadhliah & Putra, 2024). Azizah and Hidayat (2022) also found that reliability, responsiveness, assurance, and empathy did not significantly affect customer satisfaction in using BSI mobile banking. Additionally, BYOND by BSI experienced several days of system errors, prompting customers to conduct transactions at branch offices (Tempo, 2025). These issues have led some users to feel that their experience using BSI's mobile banking services is less than satisfactory.

This study employs the Customer Satisfaction Index (CSI) to measure BSI customers' satisfaction in using the BYOND by BSI service. Through CSI, the extent to which customer expectations are met and which aspects most influence their perceptions and loyalty can be identified. The index calculates and represents satisfaction levels based on weighted service

attributes but does not directly identify the root causes of dissatisfaction; thus, CSI serves as a foundation for consumer satisfaction analysis, as implemented in this research.

This study is important for further exploring how mobile banking services particularly BYOND by BSI affect customer loyalty. The selection of West Java Province is based on its status as the region with the largest Muslim population in Indonesia and its high level of digital penetration and adoption of digital financial services, accounting for 34.5% of total financial technology users nationwide (katadata, 2024). Moreover, West Java is a strategic region with diverse demographics and economic characteristics, providing a representative overview of customer behavior and preferences in using digital Islamic banking services. This localized approach is expected to generate strategic and applicable recommendations for the development of BSI's digital products, particularly in improving BYOND services, and to contribute to the advancement of mobile banking in Islamic education institutions and the wider Muslim community in this socially and economically influential region.

2. LITERATURE REVIEW

2.1 Mobile Banking

Mobile banking is an electronic banking service that allows customers to conduct various financial transactions online through a smartphone or tablet. This service is designed to enable customers to access their accounts and perform transactions anytime and anywhere without having to visit a physical bank branch. Mobile banking includes various functions such as balance inquiries, fund transfers, bill payments, mobile credit purchases, and Islamic banking-specific features such as zakat and infaq payments. With easy access and flexible service hours, mobile banking has become a vital solution supporting modern banking activities that require speed and convenience (Paramitha & Fasa, 2024).

The main functions of mobile banking include facilitating customers in independently managing their finances while maintaining the security of their transactions. In addition to basic transactions such as transfers and balance checks, mobile banking services also provide information on the nearest ATM or branch office, account activity notifications, and financial statement summaries (Milza et al., 2024).

The development of mobile banking in Indonesia, particularly at Bank Syariah Indonesia, has continued to grow rapidly in terms of technology and user numbers. The Covid-19 pandemic served as one of the catalysts for accelerating the adoption of digital services, as customers preferred contactless transactions to prevent virus transmission. Moving forward, Bank Syariah Indonesia (BSI) launched its latest innovation in the form of a SuperApp called BYOND by BSI, designed to accommodate the needs of modern customers with various advanced and contemporary features. This application provides QRIS-based payments, biometric authentication, investment features, e-commerce services, and integrated management of zakat, infaq, sadaqah, and waqf (ZISWAF). With a refreshed user interface, BYOND is designed to deliver fast, secure, and convenient banking experiences, particularly for younger generations and users seeking ease in managing their Islamic financial activities (Kompas, 2025).

In addition to its extensive features, BYOND by BSI is equipped with multilayered security systems such as fraud detection and biometric authentication, to minimize the risk of unauthorized access. The launch of this application received a positive response, with rapid user growth since its release in November 2024, reaching more than 100,000 users within the first two weeks and serving millions of high-value transactions. BYOND is also designed as a super app that will

continue to evolve with the addition of investment and lifestyle features, reinforcing BSI's commitment to becoming a comprehensive financial, social, and spiritual partner for its customers, as well as a game changer in Indonesia's digital Islamic banking industry (BSI, 2024).

2.2 Customer Satisfaction Index

The Customer Satisfaction Index (CSI) is an effective method for measuring customer satisfaction comprehensively by considering the importance and satisfaction weights of each service or product attribute. According to Bhote (1996), CSI is calculated by multiplying the importance value of each attribute with the customer satisfaction level, which is then converted into an index representing the overall degree of satisfaction (Seftylia & Cholil, 2022). This approach allows companies to identify aspects of service that require improvement and prioritize quality enhancement efforts based on attributes with higher importance weights. CSI also provides a clear quantitative representation that supports managerial decision-making to improve customer satisfaction (Kurniawan, 2021).

According to Oliver (1997), customer satisfaction is a post-consumption cognitive evaluation reflecting the extent to which a product or service meets or exceeds consumer expectations. This concept is fundamental to CSI because the measurement of satisfaction includes both actual service perceptions and customers' initial expectations. By measuring both dimensions, CSI can explore gaps between expectations and perceptions, enabling organizations to design more targeted improvement strategies. Oliver's theory highlights the importance of integrating expectation and perception dimensions in CSI calculations to produce accurate representations of customer experiences (Rajendran & Suresh, 2017).

In their research, Hamayun and Hafeez (2022) developed an enhanced customer satisfaction index tailored to the characteristics of Pakistani consumers, resulting in several new measurement dimensions, including service quality, situational factors, customer sentiment, online and offline satisfaction, ease of use, attitudes and intentions, service performance, and customer loyalty (Hamayun & Hafeez, 2022).

The American Customer Satisfaction Index (ACSI), developed by Anderson, Fornell, and their team in 2000, is another major advancement in CSI theory. ACSI introduces a causal model connecting customer expectations, perceived quality, perceived value, satisfaction, and loyalty in a systematic sequence. The model emphasizes that customer satisfaction results from various interrelated factors that can be measured systematically through regular national surveys. ACSI also provides industry benchmarks that allow comparisons across sectors and offer insights into factors that most influence satisfaction and loyalty (Fornell et al., 1996).

The calculation of CSI involves several steps. The first step is calculating the Mean Importance Score, which is the average importance (expectation) of each attribute. The second step is calculating the Mean Satisfaction Score, which is the average satisfaction (perception) of each attribute. To measure importance, a Weighted Factor (WF) is used by converting the average importance score into a percentage of the total average importance of all tested attributes, ensuring that the total Weighted Factor equals 100 percent, calculated using the following formula (Andini & Utamajaya, 2023):

$$WF = \frac{y_i}{\sum y_i} \times 100\%$$

Explanation:

WF = Weighted Factor

y_i = average importance score (expectation) of attribute i

$\sum y_i$ = total average importance scores of all attributes

Next, the Weighted Score (WS) is calculated, which is the result of multiplying the average satisfaction score (perception) by the Weighted Factor of each attribute. The formula is:

$$WS = \sum \frac{WF * x_i}{100\%}$$

Explanation:

WS = Weighted Score

x_i = average satisfaction score (perception) of attribute i

The next step is calculating the Weighted Total (WT), which is the sum of all Weighted Score values across all service attributes. The formula is:

$$WT = \sum \frac{WF * x_i}{100\%}$$

Explanation:

WT = Weighted Total

WF = Weighted Factor

x_i = satisfaction score (perception) for attribute i

Finally, the overall customer satisfaction index is calculated using the Satisfaction Index (SI), which is obtained by dividing the Weighted Total by the maximum rating scale used in this study, then multiplying it by 100. The formula is:

$$SI = \frac{WT}{n} \times 100\%$$

Explanation:

SI = Satisfaction Index

WT = Weighted Total

n = maximum scale (for example, 5 when using a 1–5 Likert scale)

2.3 Customer Satisfaction

Customer satisfaction is one of the primary indicators of the success of Islamic banks in providing services that comply with Islamic principles while also meeting customer expectations. Customers of Islamic banking tend to choose services not only for functional reasons but also due to religious motivations and trust in the values upheld by Sharia. A study conducted in Pekanbaru showed that religious factors are the main motivation for choosing Islamic banks, followed by easy access to numerous branches. This demonstrates that customer satisfaction in Islamic banking is a combination of service quality and religious values.

Moreover, customer satisfaction in the context of Islamic banking is influenced by staff friendliness, employee competence, and the confidentiality of customer data. These aspects often receive high ratings from customers and subsequently contribute to loyalty and the bank's positive image. Another study shows that customers who feel served professionally and in accordance with Sharia principles are more likely to remain loyal and recommend the services to others. Therefore, the level of satisfaction becomes the foundation for establishing long-term relationships between banks and their customers.

Advancements in digital services have also begun to shape customer satisfaction perceptions within Islamic banking. Beyond technical service quality, customers increasingly consider the institution's social commitment and ethical conduct. Faisal (2025) emphasizes that satisfaction among digital Islamic bank customers is determined not only by technical aspects but also by perceptions of social accountability and fairness exercised by the institution. This requires Islamic bank managers to pay greater attention to social and religious values in service development to maintain customer satisfaction.

2.4 Service Quality

Service quality is one of the key variables in determining customer satisfaction in the banking industry, including Islamic banks. Service quality can be measured through dimensions such as reliability, responsiveness, assurance, empathy, and tangibles. Research on Bank Syariah Indonesia found that reliability and responsiveness significantly influence customer satisfaction. Employees who provide timely information, respond quickly to complaints, and possess strong professional skills can enhance customer satisfaction with the services provided (Fadhliah & Putra, 2024).

In addition to human resources and direct service delivery, assurance in the form of service security and personal data protection is also an essential element of service quality in Islamic banking. Customers expect secure systems and high transparency to feel comfortable using digital Islamic banking products. Other studies highlight that empathy also contributes to building personal relationships with customers, which in turn increases loyalty. For example, services that understand individual needs and accommodate specific Sharia requirements can offer added value for customers.

Technology has become an inseparable component of modern banking service quality. Islamic banks implementing digital services such as mobile banking must prioritize user-friendly interface design, system stability, and fast response times. A bibliometric study on service quality and customer satisfaction in Islamic banking emphasizes the need for continuous technological innovation to meet customer expectations and compete with the conventional banking industry. Thus, holistic service quality requires synergy between human factors, technology, and Sharia values.

2.5 Challenges and Constraints of Mobile Banking

The development of mobile banking services in Islamic banking faces various technical and non-technical challenges. One major issue is data security and the rising risk of cyberattacks, requiring Islamic banks to implement multilayered security technologies such as encryption and biometric authentication. Additionally, system stability and consistent service availability are critical, as technical disruptions or downtime can reduce customer trust and lower satisfaction.

Another important challenge is integrating Sharia principles smoothly into digital services without compromising user convenience. This creates design challenges for mobile banking products and features, which must comply with rulings from the Sharia Supervisory Board. Research shows that customers expect services that are not only technologically efficient but also aligned with Sharia guidelines so they can feel confident and comfortable using the application.

Beyond technical and Sharia compliance factors, service challenges also arise from the responsiveness of customer service and customer education regarding the use of Islamic financial technology. Many customers still face difficulties when using mobile banking features and expect quick and informative assistance. Therefore, enhancing customer service capabilities and improving outreach regarding mobile banking usage are essential for overcoming adoption barriers and increasing customer satisfaction and loyalty.

3. METHODOLOGY

3.1 Research Approach

This study employs a quantitative method using a survey approach to measure customer satisfaction with the BYOND by BSI service in the West Java region.

3.2 Population and Sampling Technique

The population in this study consists of residents of West Java Province, while the sampling process was carried out using a non-probability sampling technique through purposive sampling. This approach was chosen to ensure that data were obtained directly from relevant individuals who met specific criteria and were capable of providing responses aligned with the study's focus. The criteria for respondents in this research include being a BSI customer, an active user of BYOND by BSI, having used the service for at least six months, being Muslim, and being at least 18 years old.

3.3 Data Collection

Primary data were collected through an online questionnaire distributed via Google Forms in June 2025.

3.4 Research Instrument

The questionnaire was developed based on the Customer Satisfaction Index (CSI) model, covering dimensions such as features, ease of use, security, and the responsiveness of BSI's mobile banking services.

3.5 Data Analysis Technique

The collected data were then statistically processed using descriptive analysis and CSI index calculations.

3.6 Methodological Justification

This methodological design aligns with previous studies on customer satisfaction in Islamic banking, such as Fitrianih and Hidayatullah (2023), who also used an online survey and quantitative analysis involving 125 respondents in West Java through the Technology Acceptance Model (TAM) approach. The use of quantitative methods with online surveys is highly relevant to accommodate the wide geographical distribution and the characteristics of mobile banking users, who are generally active on digital platforms.

4. RESULTS AND DISCUSSION

Understanding the characteristics of respondents is an essential first step in interpreting the results of this study. Demographic information was first analyzed to ensure the sample accurately reflects the profiles of BYOND by BSI users in West Java. The demographic distribution covers key variables such as gender and age, which are essential for understanding differences in user behavior, preferences, and levels of digital service adoption. A summary of the respondents' demographic composition is presented in Table 1.

Table 1. Respondents Demographic

| Demographic | Category | Percentage |
|-------------|-------------|------------|
| Gender | Female | 65% |
| | Male | 35% |
| Age | 18-28 years | 44% |
| | 29-39 years | 40% |
| | 40-50 years | 16% |

Source: Authors' Own (2025)

Based on the questionnaire distributed to 100 respondents, 65% were female and 35% were male, indicating a predominance of female participants in this study. In addition to gender, respondents were drawn from various regions across West Java Province, reflecting a diverse geographical distribution. Regarding age, 44% of respondents were between 18 and 28 years old, a group typically characterized by active use of mobile banking services. Meanwhile, 40% were aged 29–39 years, and the remaining 16% were between 40 and 50 years old. These age categories illustrate the diversity of users and their varying levels of familiarity and comfort with digital banking services. Understanding this age distribution is essential to interpreting differences in users' adaptability and satisfaction with mobile banking features.

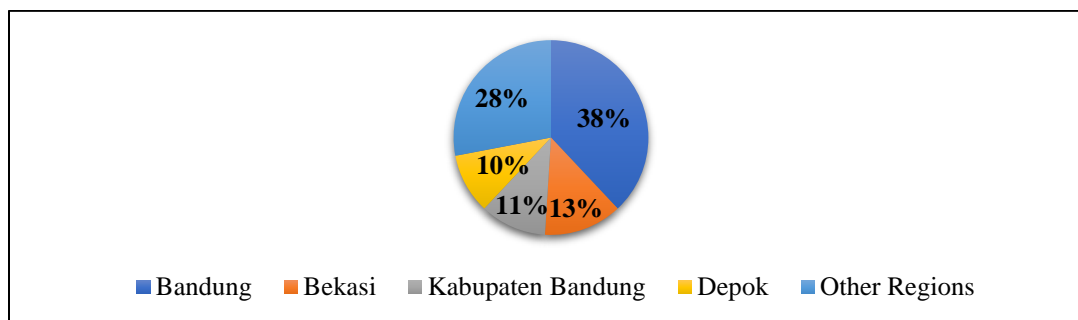


Figure 1. Respondents' Region

Source: Authors' (2025)

Regarding respondents' domicile, 38% were from Bandung City, followed by 13% from Bekasi City, 11% from Bandung Regency, 10% from Depok City, and the remaining from other areas in West Java Province. This variation in domicile not only reflects the geographical distribution of respondents but also provides insights into accessibility and the quality of mobile banking services in different regions. Major cities like Bandung, Bekasi, and Depok tend to have better digital infrastructure, so respondents from these areas are likely to have more positive experiences compared to regions with developing technological infrastructure. This is important in evaluating whether geographic factors influence satisfaction levels with mobile banking services.

These demographic patterns provide important context for interpreting respondents' experiences with the BYOND service. After understanding the geographical distribution of users, the next step is to examine how these respondents evaluate various dimensions of the service. Customer satisfaction in this study was assessed based on several key aspects that form the Customer Satisfaction Index (CSI).

Customer satisfaction in this study was assessed based on several key aspects that form the Customer Satisfaction Index (CSI). These aspects include service reliability, i.e., the consistency and accuracy of the system in processing transactions; responsiveness, or the ability of the system and service provider to respond to user needs or complaints; assurance, which includes the sense of security and customer trust in the mobile banking system; empathy, i.e., the extent to which the service reflects care and convenience for customers; and tangibles/usability, such as application design, navigation, and ease of access, which play a significant role in determining customer satisfaction (Siahaan & Agustini, 2021).

Table 2. Evaluation of CSI Dimensions Based on Importance and Satisfaction

| CSI Dimension | Importance (Perceived Importance by Users) | Satisfaction (User Evaluation) |
|---------------------|---|-----------------------------------|
| Reliability | High | Medium |
| Responsiveness | High | Low–Medium |
| Assurance | High | Medium–High |
| Empathy | Medium–High | Medium |
| Tangibles/Usability | High | Medium |

Source: Authors' Own (2025)

To further quantify how these dimensions contribute to overall customer satisfaction, the study employed the Customer Satisfaction Index (CSI) method. This approach allows the qualitative patterns reflected in Table 2 to be translated into a numerical index that summarizes the overall performance of the BYOND by BSI service. Through this method, each dimension is evaluated not only in terms of its perceived importance but also in relation to users' actual satisfaction, enabling a more comprehensive assessment of service quality. The CSI calculation process includes determining the average importance and satisfaction scores for each attribute, calculating attribute weights, and obtaining weighted scores, which are then summed and converted into a final satisfaction percentage.

In this study, the CSI result was 73.41%, indicating a satisfaction level classified as "Satisfied" according to the CSI interpretation standard (value 0.66–0.80). This suggests that Bank Syariah Indonesia (BSI) customers generally feel that the services provided meet their expectations well. In other words, the majority of customers are satisfied with the quality of service, ease of access, and features provided by BSI, especially in digital banking services such as the BYOND

mobile banking application. However, although the results are fairly positive, there are still certain service indicators or attributes that could be improved to optimize customer satisfaction. For example, enhancing aspects such as security, feature completeness, or navigation ease can strengthen the customer experience and support the growth of BSI's digital services.

Previous research by Jahan and Shahria (2021) stated that factors determining consumer satisfaction in using mobile banking services include transaction costs, responsiveness, and the relative advantages of services compared to conventional banking (Jahan & Shahria, 2022). This aligns with findings from Saleh et al. (2025), which showed that mobile banking user satisfaction is strongly influenced by service advantages such as ease of access, efficiency, and practicality (Saleh et al., 2025).

These results are consistent with Pramudita et al. (2025), who identified a CSI value of around 71% in the retail service context, indicating an adequate level of customer satisfaction (Pramudita et al., 2025). Additionally, Putra et al. (2022) reinforced the argument that customer satisfaction significantly contributes to customer loyalty and business sustainability. Therefore, the CSI value in this study shows that most users feel their needs and expectations have been well met, although there is still room for service improvement. However, research by Syifa and Purnama (2024) found dissatisfaction among customers. Major complaints included frequent system disruptions such as errors and routine maintenance, unattractive app interfaces, and customer service responses considered slow and not solution-oriented (Fadhliyah & Putra, 2024).

Furthermore, this satisfactory CSI result emphasizes the importance of attention to key attributes such as user-friendly design, intuitive navigation, and ease of access. Research by Serafi and Widhiastuti (2017) on digital services also found that continuous improvements in usability can significantly enhance customer satisfaction, which in turn positively impacts customer retention. Therefore, focusing on improving these factors is recommended to maintain and increase satisfaction scores.

Moreover, CSI analysis also serves as a diagnostic tool that helps organizations identify attributes requiring special attention. Susilowati et al. (2023) explained that effective management of attributes with low satisfaction scores can drive continuous service quality improvements, thereby enhancing overall customer satisfaction. By integrating CSI results into quality management and product development strategies, companies can create a better customer experience and strengthen their competitive position.

5. CONCLUSION

This study examines customer satisfaction with Bank Syariah Indonesia (BSI) mobile banking services in West Java Province using the Customer Satisfaction Index (CSI). The CSI score of 73.41% falls into the "Satisfied" category, indicating that customers generally feel the services meet their expectations in convenience, features, and security. This aligns with previous studies emphasizing the role of technological innovation and service quality in fostering customer loyalty.

However, several challenges persist, particularly system disruptions, data security concerns and aspects of design and responsiveness that still require enhancement. These areas are critical for optimizing the user experience and ensuring sustained customer engagement.

To address these issues, BSI is encouraged to improve system reliability through regular performance monitoring, enhance the user interface and overall experience particularly for older users and those with lower digital literacy strengthen communication related to data security to build greater user trust, and accelerate customer service responsiveness through integrated digital support channels. Additionally, providing tailored educational materials and adjusting services

based on regional characteristics may help accommodate diverse demographic and geographic needs.

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