



ANALYSIS OF DIGITAL-BASED SHARIA BANKING SERVICES ON CUSTOMER EXPERIENCE : A CASE STUDY OF BSI KCP PROBOLINGGO BRAK

Rofa Lailatul Hasanah^{1*}, Moh. Abd Rahman², Hayatul Millah³

^{1,2,3} Faculty of Economic and Islamic Bussines, Universitas Islam Zainul Hasan Genggong, Indonesia

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ABSTRACT

This study aims to analyze the form and quality of digital-based Islamic banking services and customer experiences in using these services. It also examines the factors influencing customer experiences in the context of digital Islamic banking. The study employed a qualitative approach with a case study method at Bank Syariah Indonesia (BSI). Data were collected through in-depth interviews, observation, and documentation. The data were analyzed using an interactive model consisting of data reduction, data presentation, and conclusion drawing. The findings show that the BSI Mobile application provides various digital transaction features that improve convenience and efficiency for customers. However, the quality of digital services is not yet fully optimal. Several problems remain, including system disruptions, delayed transaction notifications, and difficulties during account activation. Customer experiences were found to be heterogeneous. Some customers perceived digital services as practical and convenient, while others experienced difficulties due to limited digital literacy and technical barriers. This study further reveals that customer experience in Islamic digital banking is shaped not only by technological and service factors, but also by Islamic values such as trust, transparency, and religious commitment. This finding represents the main novelty of the study by extending the concept of customer experience beyond functional and emotional dimensions toward a religious value dimension within Islamic banking services.

1. INTRODUCTION

Islamic banking in Indonesia has experienced rapid growth in recent years. This is in line with increasing public awareness of the importance of transactions in accordance with Sharia principles. Bank BSI KCP Probolinggo Brak is one institution that strives to meet customer needs with services that align with Sharia values. With technological advances, banking has transformed significantly. Digital services such as mobile banking and internet banking are now attractive alternatives for customers, offering ease of transaction. However, the success of these services depends heavily on customer perception.

The development of financial technology (fintech) has significantly shifted the paradigm of the banking and financial services industry. Fintech innovations such as digital payment systems, peer-to-peer lending, robotic process automation, and blockchain have transformed the way financial institutions interact with and provide services to their customers (Handa et al., 2025). Islamic banking, as part of the financial services industry, has also been impacted by the changes brought about by the emergence of fintech. Several previous studies have analyzed the impact of fintech on the efficiency and profitability of Islamic banks. Meanwhile, Islamic banks in countries belonging to the Organization of Islamic Cooperation (OIC) still lag behind conventional banks in adopting financial technology (Fadhil et al., 2024)

Advances in information technology have encouraged Islamic banks to access various digital-based services such as mobile banking, internet banking, and electronic payment systems (Lestari & Fasa, 2025). This change has not only shifted the way banks operate but also altered the interaction patterns between banks and customers. In the context of a society increasingly accustomed to fast, flexible, and technology-based services, digital-based Islamic banking services have become a crucial factor in shaping the overall customer experience (Bakhri & Auliya, 2025). The development of information and communication

*Corresponding author.

E-mail: rofalailatulhasanah@gmail.com (First Author)

technology has driven digital transformation in various sectors, including the banking industry. This transformation is marked by a shift in service models from conventional branch-based systems to digital-based services such as internet banking and mobile banking. In today's digital era, the success of banking services is determined not only by the number of users but also by the quality of the customer experience. The concept of customer experience emphasizes customers' perceptions and emotional responses to their interactions with the bank's digital services, including aspects of ease of use, security, transaction speed, and the quality of application features..

Based on initial observations at Bank Syariah Indonesia KCP Probolinggo Brak, the state of digital-based banking services demonstrates a dynamic relationship between system development and actual customer experiences. In general, branch offices have encouraged the use of BSI Mobile as the primary channel for non-cash transactions, such as transfers, bill payments, mobile phone credit purchases, e-wallet top-ups, and QRIS services. Frontline employees are also actively educating customers to switch from manual transactions at tellers to digital transactions. This is evident in the decreasing queues for simple transactions at certain times, as some customers have utilized the service (Aripin et al., 2022)

However, customer satisfaction levels are not uniform. Some customers, particularly younger generations and small business owners accustomed to using smartphones, expressed satisfaction because the BSI Mobile service is considered practical, easy to use, and helps save time. They feel that the features for interbank transfers, electricity payments, BPJS, and digital purchases are sufficient to meet daily transaction needs. Furthermore, the presence of Islamic features such as prayer schedules and zakat information is considered an added value that differentiates it from conventional banks. Several other studies report less positive, even contradictory, findings. While digital services provide convenience in theory, in practice, customers experience several technical obstacles such as system disruptions, slow transaction reports, and a lack of education on application usage, leading to user dissatisfaction and frustration (negative experience) (RAHMAN, 2025). Low digital literacy and a lack of mentoring make some Sharia bank customers feel unable to optimally utilize digital features, resulting in a less than desirable experience (Nurhayati et al., 2026).

The comparison of these positive and negative findings indicates a gap between customer expectations for digital-based Islamic banking services and the reality of their experiences (Syakirunni'am et al., 2025). This gap lies not only in the technical aspects of the application but also in subjective perceptions, including expectations for service stability, ease of use, customer service support, and the suitability of available features to actual user needs. In some cases, innovative features such as online account opening, purchasing Islamic investment products, or integrated cashless transactions have not been fully utilized as expected, either due to a lack of educational promotion from banks or low levels of customer digital literacy (Ahmed et al., 2022). This creates a research gap that requires more holistic conceptual development, namely by combining technological perspectives, consumer behavior, and the Islamic context within a single analytical framework (Ullah et al., 2023). Therefore, this study aims to fill this gap by in-depth analyzing customer experiences with digital-based Islamic banking services, particularly in the context of the gap between their expectations and their perceived reality.

This topic is crucial to study because customer experience is a strategic asset for the sustainability of Islamic banking (Hatem Falih et al., 2025). Amidst increasing financial literacy and the availability of digital financial services, customers have the freedom to switch to other financial institutions deemed capable of providing the best experience. Therefore, a deep understanding of how digital services impact customer experience can provide a foundation for Islamic banks in formulating service development strategies that are more responsive to customer needs (Elsayed & Nasir, 2022). Furthermore, most previous research has focused on quantitative approaches and general satisfaction measurements, thus failing to delve deeply into subjective customer experiences, including emotional aspects, trust, and alignment with Islamic values. However, in the context of the ever-evolving digital transformation and the intensifying competition between Islamic and conventional banks, a more contextual and in-depth understanding is urgently needed.

The novelty of this research lies in the development of a conceptual map that summarizes the relationship between digital-based Islamic banking services and customer experience, based on a systematic synthesis of the literature. This research is expected to identify the key dimensions of digital services that most influence customer experience, while also providing directions for further research and practical recommendations for the development of Islamic banking in the digital era.

2. LITERATURE REVIEW

Definition of Islamic Banking

Islamic banking is a type of banking that operates in accordance with Sharia principles. The implementation of Sharia is the main difference between Islamic banking and conventional banking (Hanif, 2014). The implementation of Sharia principles in its operations includes *Murabahah*, *Ijarah* (leasing), and Sharia supervision. The relationship between humans and the Creator (*HabluminAllah*) and fellow humans (*Hablumminannas*) is comprehensively and universally regulated in Islam. The theological dimensions of *HabluminAllah* and *Hablumminannas* explain the concepts of Trust and Customer Choice.

This dimension explains more deeply by highlighting how Islamic banks fulfill the spiritual needs of customers. For example, many customers feel comfortable because their transactions are carried out in accordance with religious teachings which provide a sense of spiritual calm. Islamic Banking according to Article 1 of Law No. 21 of 2008, covers all matters related to Islamic banks and business units, including institutions, operations, and business rules (Danupranata, 2013). There are 3 Regulatory Analysis of Article 1 of Law No. 21 of 2008 concerning Islamic Banking, the first is Support for Growth, this regulation provides a clear legal framework for the development of Islamic banks, including rules on Islamic governance, dispute resolution, and customer protection.

This creates trust in both industry and customer behavior. The second regulation concerns Implementation Challenges, such as the lack of public understanding of Sharia products, limited competent human resources in this field, and the need to harmonize regulations with existing rules (Asif & Akhlaq, 2024). Third, regarding additional recommendations that discuss how the government can be more proactive, for example through tax incentives for Sharia products or public education campaigns, can add a dimension to policy. Sharia banks operate based on Sharia principles, including: being free from interest, which is considered the same as usury; and being free from speculative activities that do not produce any results (*gambling, maysir*) (Rusby & Arif, 2022). According to Fatwa of the National Sharia Council No. 15 of 2000 concerning the Principles of Distribution of Business Results in Sharia Financial Institutions, the principle of Net Revenue Sharing or profit sharing is used in sharing business results with partners (customers). From a benefit perspective, the distribution of business results should use the profit sharing principle (Astuti & Irkhani, 2025). The determination of the principle of profit sharing chosen must be agreed upon in the contract.

Digital Banking Services

Based on the Financial Services Authority Regulation Number 12/POJK.03/2018 concerning the provision of digital banking services by commercial banks (POJK LPD), digital banking services are electronic banking services by optimizing the use of customer data in order to serve customers faster, easier, and according to customer needs, and can be carried out independently, while still paying attention to security aspects (N. Hasanah et al., 2024). In the Financial Services Authority (OJK) Digital Branch implementation guidelines, digital services are banking services or services carried out independently by customers using electronic or digital means owned by the bank so that customers can obtain information, communicate directly, register, open accounts, conduct bank transactions, and close accounts (Aripin et al., 2022). Financial transactions in the Islamic finance industry are highly dynamic and are truly tailored to customer demands and desires (Aprilya, 2026). Service is one way of describing actions for the benefit of others, as economic exchanges, as outcomes, as responses to requests, as co-production, and as value creation. Digitalization leverages the ability to express information and programs as bits. Digitalization relies on digital technology and digital objects. Digital technology is an electronic device that runs software. Digital technology processes digital objects, a stream of bits, that is, a collection of 0s and 1s produced by a person or digital agent to achieve a goal (Putri, 2025). Digital banking is essentially the same as e-banking, but its characteristics are broader, as customers can access all banking services through a collection of e-banking services in one place (digital branch) or through one type of e-banking on a bank/customer-owned device (on-line channel). While e-banking is more broadly limited to banking services that allow customers

to obtain information, communicate, and transact through electronic media such as ATMs, phone banking, SMS banking, electronic fund transfers, internet banking, and mobile banking, in a multi-channel manner (Lestari & Fasa, 2025).

The development of digitalization in the financial sector has pushed Islamic banks to adapt rapidly to the needs of an increasingly connected society. Digital services are no longer merely complementary but have become a core element of modern banking processes. BSI, as the largest merged Islamic bank in Indonesia, has a significant responsibility to not only pursue technological advancements but also ensure that the implemented digital systems remain consistent with Islamic values (Alfionita et al., 2025).

Digital Banking

Banking is a banking service system that utilizes digital technology to provide customers with electronic access to transactions and information without requiring a physical presence at a branch office. Digital banking is an electronic banking service developed to optimize the use of customer data to serve customers more quickly, easily, and tailored to their needs (OJK, 2022) (Widiyanti, 2024). Digital services are considered fast, responsive, and available 24/7, which is highly relevant to the modern lifestyle that demands flexibility in accessing financial services (Ekarini, 2025). In Islamic banking, digital banking not only aims to increase service efficiency but must also align with Sharia principles such as transparency, justice, and trust (Muslihun, 2024). In terms of security, most respondents felt confident that the transaction process through the BSI application met the principle of prudence and was in accordance with Sharia values, such as being free from usury and gharar. Furthermore, the application is considered capable of meeting basic financial transaction needs, from transfers and bill payments to purchasing phone credit and topping up e-wallets (Alsmadi et al., 2022). Customer experience with BSI's digital services is based not only on ease of use, but also on the convenience and Sharia-compliant values offered (Fitri & Fitri, 2024). Speed, ease of access, and adherence to Islamic principles are key reasons for customer satisfaction. The availability of services anytime and anywhere also makes BSI suitable for today's increasingly modern and digital lifestyle (LILIS, 2025).

Customer Experience

Customer experience is the overall perception and response of customers arising from direct and indirect interactions with a company. Legally, a customer is defined as any party using banking services. Customers include not only those who have opened a bank account but also those who do not have an account but who use bank services to conduct financial transactions (walk-in customers) (Iriani, 2019). Customers are the ultimate goal of product and service marketing, as it is through them that a product or service can be determined to be of high quality. Furthermore, a customer will evaluate the products and services they have used and assess their satisfaction with them. According to Bernd H. Schmitt, customer experience involves emotional, cognitive, and sensory aspects that arise from interactions with a product or service. Meanwhile, B. Joseph Pine II and James H. Gilmore state that companies must create memorable experiences because experiences are a source of added value in modern business competition. In the context of digital Islamic banking, customer experience includes ease of application access, transaction speed, data security, and compliance with Sharia values (Alfionita et al., 2025).

Hypothesis Development

The development of digital technology has driven a transformation of services in the banking sector, including Islamic banking. The presence of digital services such as mobile banking, internet banking, and Sharia-compliant applications has become a key tool in improving the quality of interactions between banks and customers. In this context, the customer experience is influenced not only by the functional aspects of the service, but also by compliance with Sharia principles, ease of use, and trust in the system.

Conceptually, the customer experience is the result of the comprehensive interaction between the customer and the services provided by the bank, both directly and through digital media. The customer experience is formed from a combination of emotional, cognitive, and sensory aspects during the interaction with the service. In the context of digital banking, this experience is further complex because it involves technology as a key intermediary (Schmitt, 1999). Customer experience is formed from a combination of emotional, cognitive, and sensory aspects during interactions with services. In the context of digital banking, this experience is further complex because it involves technology as a key intermediary. Sharia digital

banking services prioritize the principles of ease of use, speed (efficiency), security, and compliance with sharia principles (sharia compliance). Perception of convenience and usefulness are the main factors in the acceptance of technology by users (Davis et al., 2024). In addition, trust is an important factor in digital-based services, especially in Islamic banking which emphasizes the values of transparency and fairness. User trust in digital systems contributes significantly to user satisfaction and experience (Gefen, 2000).

3. METHODS

This research employs a qualitative research method with a case study approach (Nartin et al., 2024). This approach was chosen because it provides an in-depth understanding of the phenomenon of digital-based Islamic banking services and the contextual impact on customer experiences (Moleong, 2007). The case study is Bank Syariah Indonesia KCP Probolinggo Brak, located at Ruko Manunggal No. 07, Jl. Soekarno-Hatta, Pilang Village, Mayangan, Probolinggo City.

The data used in this study consists of primary and secondary data. Primary data was obtained directly from informants through in-depth interviews, namely customers using BSI's digital services and internal bank personnel involved in customer service (Sugiyono, 2016). Meanwhile, secondary data was obtained from official documents, company reports, and scientific literature such as journals and books relevant to the research topic. The combination of these two types of data aims to strengthen the analysis and provide a more comprehensive picture of the research results.

Table 1 Number of Sources at Bank Syariah Indonesia (BSI) KCP Probolinggo Brak

No	Name Narasumber	Jabatan/Status
1.	Kurniawati	Customer
2.	Siti nur holisa	Customer
3.	Urifatul qomariah	Customer
4.	Yusnia	Customer
5.	Abdullah	Customer
6.	Kurrotu aini	Customer
7.	Sahilatul amry	Customer
8.	Elmi Rizki Amalia	Customer Service

Data collection techniques are a highly strategic stage in research because they serve to obtain data that aligns with the research objectives and meets validity and reliability standards (Creswell & Creswell, 2019). Without appropriate data collection techniques, researchers will struggle to obtain accurate and accountable information. Therefore, this study utilized several data collection techniques adapted to a qualitative approach, namely observation, interviews, and documentation, to obtain comprehensive data related to the analysis of digital-based Islamic banking services and customer experiences.

Observations were conducted directly by visiting the Bank Syariah Indonesia (BSI) Probolinggo Brak Branch Office to obtain a realistic picture of conditions on the ground. This technique was implemented systematically and in a planned manner, relying on the researcher's ability to observe activities, situations, and interactions occurring within the banking environment. Through observation, the researcher was able to identify phenomena relevant to the research, particularly those related to the implementation of digital services and customer responses to their use.

Next, in-depth interviews were conducted using a pre-developed questionnaire. Interviews were conducted with several informants, including customers and customer service representatives, to obtain more detailed information regarding their experiences using Islamic banking digital services. The questions asked covered aspects of ease of use, security, speed of service, challenges encountered, and the level of service effectiveness and efficiency. This technique allowed researchers to explore customer perceptions, experiences, and expectations in greater depth so they could be analyzed within the context of customer experience (Arikunto, 2013).

Furthermore, documentation techniques were used as supporting data to complement the results of observations and interviews. Documentation was conducted by collecting data in the form of notes,

archives, and other documents relevant to the research. This technique aimed to strengthen the validity of the data and provide empirical evidence to support the research findings. By combining these three techniques, it is hoped that the data obtained will be more valid, comprehensive, and able to provide a complete picture of digital-based Islamic banking services and their impact on customer experience.

To ensure data validity, this study employed triangulation techniques. Triangulation was carried out by comparing data from various sources (customers and banks), various data collection techniques (interviews, observations, documentation), and different time periods. Furthermore, researchers also conducted member checking (Rukajat, 2018).

The conclusion-drawing technique in this study was carried out through a qualitative data analysis process that included data reduction, data presentation, and conclusion drawing. The collected data was then sorted and stored to identify relevant patterns or themes. Next, the data was presented in descriptive narrative form to facilitate understanding of the research findings. The final stage was inductive conclusions, based on field findings, which were then interpreted to address the research focus regarding customer experiences with Islamic banking services.

4. RESULTS AND DISCUSSIONS

Results

Forms and Quality of Digital-Based Islamic Banking Services Used by Customers

The research results show that the digital-based Islamic banking services used by customers are centered on the BSI Mobile application as the primary transaction channel (N. Hasanah et al., 2024). This application provides various features such as interbank transfers, bill payments, mobile phone credit purchases, e-wallet top-ups, and Islamic services such as zakat information and prayer schedules. Overall, this service has been able to effectively and efficiently meet customers' basic transaction needs.

The majority of informants stated that using digital services makes daily transaction activities easier. This is as expressed by one informant:

"It's convenient now, transfers don't need to go to the bank. Just open your phone, and it's done."
(Kurniawati)

Furthermore, time efficiency is also a key advantage of digital services. Another informant stated:

"If I'm paying electricity bills or buying mobile phone credit, it's much faster using BSI Mobile."
(Urifatul Qomariah)

These findings indicate that digital services have high functional value in supporting customer transaction needs. However, feature utilization is still limited to basic services, while advanced features have not been optimally utilized. Furthermore, the quality of digital services still faces several challenges, particularly in technical aspects. Several informants complained about system disruptions that occurred at certain times:

"Sometimes there are errors, especially at night. So I'm afraid to transfer money when it's important."
(Siti Nur Holisa)

Furthermore, delayed transaction notifications were also a problem that impacted service quality:

"Once, my balance had been deducted, but the notification hadn't arrived. It was confusing."
(Abdullah)

This finding indicates that system reliability and service stability still need improvement. System disruptions and information delays can reduce customer trust in digital services. Thus, although digital services provide convenience, their quality is not yet optimal in terms of technical aspects and user experience.

Customer Experience in Using Digital-Based Islamic Banking Services

Customer experiences using digital-based Islamic banking services show considerable variation. Some customers report positive experiences, particularly in terms of convenience, speed, and flexibility (Amina & Hanifah, 2025). Customers feel that digital services can improve efficiency in conducting financial transactions. However, not all customers share the same experience. Several informants reported difficulties using the application, especially during the initial stages :

"I was confused when I first registered; I had to go to the bank for help." (Yusnia)

Furthermore, age also influences the experience of using digital services, as expressed by the following informant:

"My parents don't dare use it, they're afraid of pressing the wrong button." (Kurrotu aini)

These findings indicate that customer experiences are heterogeneous and influenced by individual abilities in using technology. Customers with high digital literacy tend to have more positive experiences, while those with low literacy tend to encounter obstacles.

Conversely, trust in Islamic banks is also a factor in customer experiences. One informant stated :

"Because this is an Islamic bank, I trust it more, especially since it has a zakat feature." (Sahilatul Amry)

This shows that customer experience is influenced not only by technical aspects, but also by the religious values inherent in Islamic banking services. Thus, customer experience is the result of the interaction between digital service quality, user capabilities, and perceived values.

Factors Influencing Customer Experience in Using Digital Services

The research results indicate that several key factors influence customer experience in using digital-based Islamic banking services (Luqmansyah & Hati, 2021). First, technological factors, including system stability, application speed, and transaction security. System disruptions are the dominant factor influencing negative customer experiences, as demonstrated by complaints related to errors and delayed notifications.

Second, individual factors, including age and digital literacy levels. Customers with strong digital skills tend to adapt more easily to digital services, while customers less familiar with technology experience difficulties using applications. Third, service factors, including bank support, such as customer service assistance and application usage education. Limited user understanding is often addressed through direct assistance from the bank. Fourth, Sharia values, including customer trust in the bank and perceived compliance of services with Islamic principles. The presence of Islamic features provides added value that strengthens positive customer experiences.

Thus, customer experiences in using digital services are influenced not only by system quality but also by individual factors and values. The interaction between these factors shapes the overall customer experience.

Discussion

Reconstructing Digital Service Quality from an Experiential Marketing Perspective

Research findings indicate that BSI Mobile's digital service has been able to provide functional value in the form of convenience, speed, and flexibility of transactions (Hendarti et al., 2023). However, when analyzed using Bernd H. Schmitt's experiential marketing framework, service quality cannot be measured solely from utilitarian aspects, but rather from how the service shapes the holistic customer experience through five dimensions: sense, feel, think, act, and relate. In the sense experience dimension, the application interface, ease of navigation, and speed of access are key indicators (Kilian, 2016).

The finding that customers perceived it as "practical" and "fast" indicates that the sensory and functional stimuli were working well. However, system disruptions and delayed notifications indicate a disruption in this sensory experience. In this context, an unstable system is not simply a technical issue, but a failure to maintain experience continuity. Furthermore, in the feel experience dimension, contrasting emotional dynamics emerge. Positive experiences are characterized by a sense of comfort and efficiency, while negative experiences manifest in anxiety and uncertainty due to system errors. This confirms that technological stability has a direct impact on customers' affective states. In other words, system failure = emotional failure.

The think experience dimension is reflected in how customers cognitively evaluate digital services. Customers with high digital literacy are able to understand the system's logic and maximize available features, while those with low literacy experience obstacles. This demonstrates that digital service quality does not stand alone but interacts with users' cognitive capacity (Wulf et al., 2017). In the act-experience

dimension, changes in customer behavior are a key indicator. The shift from conventional to digital transactions indicates that the service has successfully driven behavioral transformation. However, when negative experiences occur, some customers revert to manual services (Gomber et al., 2018). This indicates that behavioral change is not yet stable but is still susceptible to fluctuations in the quality of the experience.

The final dimension, relate-experience, is a differentiating factor in the context of Islamic banking. Customer trust in Islamic values, such as trustworthiness and transparency, strengthens the emotional connection with the bank. However, system disruptions have the potential to damage this relationship. Thus, in the Islamic context, system failures impact not only service but also value legitimacy.

Customer Experience in the Experience Economy Framework

When analyzed using the experience economy concept of B. Joseph Pine II and James H. Gilmore, digital banking services should not stop at providing services (service stage), but rather move towards creating experiences (experience stage) (Joseph Pine II & H. Gilmore, 2014). In the context of this research, BSI Mobile services are still predominantly at the service delivery level, namely facilitating transactions efficiently. Although experiential elements, such as ease and convenience, exist, these experiences have not been strategically designed as a core value. This is evident in the continued prevalence of technical complaints that disrupt the user experience (P. I. Hasanah & Anwar, 2025).

According to Pine and Gilmore, a valuable experience must be memorable and engaging. However, the findings indicate that the customer experience remains functional and not fully emotional or transformational. In other words, digital services have not yet fully created experiential differentiation compared to competitors. Furthermore, customer experiences in this study demonstrate an experience gap, namely the gap between expectations and the reality of service. Customers expect fast, stable, and uninterrupted service, but the reality shows system errors and delayed notifications. This gap indicates that digital services have not yet achieved the experience standards expected in the experience economy.

Interaction of Factors Shaping Customer Experience : Toward an Integrative Model

One of the key findings of this study is that customer experience is influenced not only by service quality but also by the multidimensional interaction between technological, individual, service, and Sharia-compliant factors. From a theoretical perspective, this suggests that the classic customer experience model needs to be expanded. While Schmitt and Pine & Gilmore's theories tend to focus on the experiential aspect as the outcome of service interactions, in the context of digital Islamic banking, there is a significant additional variable, namely religious values.

Technological factors act as key enablers, but not the sole determinants. Individual factors, particularly digital literacy, serve as moderating variables that determine whether a service will result in a positive or negative experience. Meanwhile, service factors (customer support) serve as a buffer in the event of system failures. Of particular interest is the Sharia-compliant factor, which functions as a trust amplifier. Trust in Sharia-compliant principles can increase customer tolerance for service deficiencies. However, this effect is not absolute if system disruptions occur too frequently, trust can be eroded.

Theoretical Critique and Strengthening: Towards a Sharia-Based Customer Experience

Critically, this research demonstrates that existing customer experience theories remain value-neutral, while in the context of Islamic banking, customer experience cannot be separated from the value dimension (value-laden) (Jan, 2013). Therefore, this research offers theoretical reinforcement that *:Customer experience in digital Islamic banking is a multidimensional construct shaped not only by the interaction between technology and users, but also by the internalization of religious values as a foundation of trust.*

This contribution is significant because it expands the discourse on customer experience into the context of Islamic economics, which has previously remained limited.

Strategic Implications: From Digital Service to Experiential Islamic Banking

The findings of this study have quite clear strategic implications. Islamic banking cannot simply focus on service digitization; it must transform towards experiential Islamic banking, namely services that are not only technically efficient but also emotionally and spiritually meaningful. To achieve this, the following is required:

1. Strengthening system reliability as the foundation of the experience

2. Developing user experience design based on customer needs
3. Increasing digital literacy as an inclusion strategy
4. Integrating Sharia values into every aspect of the service

Thus, the customer experience in digital Islamic banking can no longer be understood as simply an interaction between users and technology, but rather as a complex construct that simultaneously involves functional, emotional, cognitive, behavioral, and spiritual dimensions. The transformation towards experience-based services is inevitable for Islamic banking in facing competition in the digital era.

5. CONCLUSION

This study concludes that digital-based Islamic banking services through the BSI Mobile application have improved the convenience, efficiency, and flexibility of customer transactions. The application provides various financial and Islamic features that support customers' daily banking activities. However, the quality of digital services is still constrained by several issues, particularly system disruptions, delayed notifications, and difficulties in the activation process, indicating that system reliability and service stability require further improvement. Customer experiences in using digital Islamic banking services were found to be heterogeneous. Positive experiences were generally associated with customers who had higher levels of digital literacy, while customers with limited digital skills experienced more obstacles in using the application. In addition, customer experience was influenced not only by technological and service factors, but also by Islamic values such as trust, transparency, and fairness. This finding highlights the main contribution of the study, namely the extension of the customer experience concept by incorporating religious values as an important dimension in the context of Islamic digital banking. Practically, this study suggests that Islamic banking institutions should strengthen system stability, improve customer digital literacy, and optimize support services while consistently integrating Sharia values into digital platforms. These efforts are important for creating a more holistic and sustainable customer experience.

This study is limited to one Islamic banking institution and a qualitative approach. Therefore, future research is recommended to involve a wider range of Islamic banking institutions and apply quantitative or mixed-method approaches to examine the relationship between digital service quality, Islamic values, customer satisfaction, and customer loyalty in a broader context.

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