JRSSEM 2026, Vol. 5, No. 12, July
E-ISSN: 2807 - 6311
P-ISSN: 2807 - 6494

An Analysis of Bank Syariah Indonesia's Mobile Banking Services in Attracting Customers in Pandaan, Pasuruan

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Keywords:
mobile banking; Islamic banking; digital service quality; customer growth

Abstract

The development of digital technology has driven the transformation of banking services, including in the Islamic banking sector through the implementation of mobile banking. This study aims to analyze the mobile banking services of Bank Syariah Indonesia (BSI) in increasing the number of customers at KCP Pandaan Pasuruan. The research method used is a descriptive qualitative approach with a case study design. Data were collected through observation, interviews, and documentation, and analyzed systematically to obtain a comprehensive understanding of the implementation of digital services. The results show that BSI mobile banking services provide ease of access, time efficiency, and convenience in transactions, which positively influence public interest in becoming customers. Furthermore, features integrated with Islamic values such as ZISWAF and spiritual services offer competitive advantages that enhance customer trust and loyalty. However, several challenges remain, including uneven digital literacy, security concerns, and internet network limitations. Therefore, optimizing mobile banking services must be accompanied by digital education and system quality improvement. This study implies that sharia-based digital service innovation plays a strategic role in enhancing financial inclusion and increasing the number of customers.

INTRODUCTION

In the banking world today, it is crowded with the availability of mobile transaction facilities, this happens in line with the demand for the availability of ease and simplicity of procedures that are increasing over time. People are increasingly demanding practicality and are starting to be reluctant to carry out a procedure that not only takes a lot of time but unrealizes that it has eroded one's source of income. This is the basis for customers' thinking to start switching from their habits so far (Rapp & Cena, 2016; Wood, 2019).

The development of digital technology has had a major impact on various sectors of life, including the banking sector (Ardianto et al., 2024). One of the tangible manifestations of digital transformation in the banking world is the presence of mobile banking services that make it easier for people to carry out various financial transactions only through smartphones (Kurniati et al., 2025). In the midst of this progress, Islamic banking in Indonesia is also adapting through the development of digital services in accordance with sharia principles. One of the banks that is a point in digital Islamic banking services is Bank Syariah Indonesia (BSI) with its flagship product, BSI Mobile (Selvia et al., 2025).

The implementation of mobile banking at Bank Syariah Indonesia is an important strategy to improve service quality, expand customer reach, and encourage loyalty through ease and convenience of transactions. However, its optimization still faces various challenges, such as low digital literacy, lack of trust in system security, network limitations, and suboptimal understanding of features (Ali et al., 2023; Huang, 2024; Irmak et al., 2023). In the context of sharia, this service must also remain in accordance with sharia principles, so that the complexity is higher. Currently, the use of mobile banking is still dominated for information search rather than transactions, due to security and fraud risk concerns. In addition, diverse customer behaviors—ranging from low-cost needs to fast and practical services—are a challenge for banks in optimizing digital services (Alonge et al., 2021; Jameaba, 2020).

This research is important to examine how Bank Syariah Indonesia's mobile banking services play a role in increasing the number of customers. This research is expected to provide an overview of the context of the implementation of mobile banking, the benefits felt by customers, and the implications for the growth of the number of customers at Bank Syariah Indonesia.

The development of financial technology has encouraged the transformation of Islamic banking in Indonesia, especially Bank Syariah Indonesia (BSI), to switch to digital services to expand the market and increase the number of customers. Mobile banking is the main strategy because it provides convenience, accessibility, and transaction efficiency.

The success of digital services is greatly influenced by e-service quality and customer trust, both in terms of security and compliance with sharia principles. The integration of financial features with religious values such as zakat, alms, and spiritual services is a distinct advantage in attracting customers.

BSI is strengthening its digital transformation through the launch of the Byond super app on November 9, 2024, which provides not only financial services but also social and spiritual features. In a short time, this application has managed to attract millions of users and is targeted to reach 10 million users by 2025, showing the great potential of digitalization in increasing Islamic financial inclusion.

Bank Syariah Indonesia (BSI), as the largest Islamic bank in Indonesia, has actively implemented digital transformation strategies through the development of mobile banking services such as BSI Mobile and Byond ByBSI. These applications provide integrated financial and spiritual features, including fund transfers, bill payments, zakat and alms services, prayer schedules, and Islamic lifestyle support. Such innovations aim not only to improve service efficiency but also to strengthen customer trust and loyalty through sharia-based digital ecosystems. The increasing popularity of digital banking services demonstrates that customers are gradually shifting from traditional branch-based transactions to technology-based financial services. This transformation reflects the broader evolution of Islamic banking in Indonesia toward a more inclusive, efficient, and technology-oriented financial system capable of serving diverse customer needs.

Several previous studies have discussed the relationship between digital banking services and customer behavior in Islamic banking. Mu'asiroh and Darwanto (2021) explained that perceived usefulness and perceived ease of use significantly influence customer acceptance of mobile banking services through the Technology Acceptance Model (TAM). Similarly, Nurdin et al. highlighted that service quality and convenience positively affect customer satisfaction in Islamic mobile banking usage. Other studies conducted by Mawarni and Rosyidah emphasized the role of digital marketing, Islamic branding, and financial literacy in increasing customer interest in Islamic banking services. In addition, recent studies on Islamic banking digitalization revealed that technological innovation enhances financial inclusion and strengthens the competitiveness of Islamic financial institutions in the digital era. These studies collectively indicate that digital transformation has become an important determinant of customer engagement and Islamic banking growth (Abueid et al., 2025; Al-Haddad, 2025; Yasin et al., 2025).

Despite the growing body of literature on Islamic digital banking, several research gaps remain insufficiently explored. Most previous studies focus primarily on quantitative measurements of customer satisfaction, technology acceptance, or digital marketing effectiveness, while limited research comprehensively examines how mobile banking services contribute to customer growth through the integration of financial and spiritual features in specific regional contexts. Moreover, many studies discuss digital banking generally without deeply analyzing the practical implementation of Islamic values in mobile banking applications. Research focusing on the operational realities of Islamic digital banking services at branch-level institutions, particularly in regional areas such as Pandaan Pasuruan, remains limited. Therefore, further research is needed to provide contextual and empirical understanding regarding how digital Islamic banking services influence customer acquisition and loyalty at the local level.

The urgency of this research is increasingly relevant because Islamic banking institutions are currently facing intense competition in the era of digital finance and financial technology innovation. Customers increasingly prioritize convenience, speed, accessibility, and security when selecting banking services, while concerns regarding cybersecurity, digital fraud, and technological reliability continue to grow. In Islamic banking, these challenges become more complex because digital services must also maintain compliance with sharia principles and ethical financial practices. Furthermore, uneven digital literacy among customers may hinder the optimal utilization of mobile banking services, particularly among older and rural communities. Therefore, examining the effectiveness of BSI mobile banking services is important not only for improving customer satisfaction but also for supporting sustainable Islamic financial inclusion and strengthening public trust in Islamic digital banking systems.

The novelty of this study lies in its comprehensive exploration of mobile banking services from both technological and sharia perspectives by focusing on the integration of financial and spiritual features within the BSI Mobile and Byond ByBSI applications. Unlike previous studies that mainly concentrate on technology acceptance or customer satisfaction, this research investigates how digital Islamic banking services simultaneously function as financial transaction tools, Islamic lifestyle facilitators, and strategic instruments for customer growth. Furthermore, this study specifically examines the implementation of mobile banking services at BSI KCP Pandaan Pasuruan, thereby providing contextual insights into customer behavior and digital banking adoption in regional Islamic banking environments. This integrated perspective contributes to the enrichment of Islamic banking literature in the digital era.

This research aims to analyze the implementation of mobile banking services at Bank Syariah Indonesia KCP Pandaan Pasuruan and to examine their role in increasing the number of customers. The study seeks to identify the main factors influencing customer interest in using BSI Mobile services, including service quality, accessibility, security, ease of use, and the availability of Islamic-oriented digital features. In addition, this research intends to explore customer experiences and perceptions regarding digital banking services as part of the broader transformation of Islamic banking in Indonesia. Through this analysis, the research expects to provide a deeper understanding of the effectiveness of sharia-based digital banking strategies in supporting customer acquisition and retention.

Academically, this research contributes to the development of knowledge in the fields of Islamic banking, digital financial services, and technology acceptance theories. The findings are expected to enrich the literature related to the Technology Acceptance Model (TAM), electronic service quality (e-service quality), and Islamic digital banking transformation by integrating technological and spiritual dimensions within one analytical framework. Furthermore, the research contributes to expanding scholarly discussion regarding the role of Islamic digital banking in strengthening financial inclusion and promoting ethical financial systems in the era of Industry 4.0. The study may also serve as a reference for future researchers interested in examining Islamic banking digitalization and customer behavior in emerging financial markets.

Practically, the findings of this study are expected to provide valuable insights for Bank Syariah Indonesia and other Islamic financial institutions in improving digital service quality, strengthening cybersecurity systems, and developing customer-oriented digital innovations. The research can also assist regulators such as the Financial Services Authority (OJK) and Bank Indonesia in evaluating the effectiveness of Islamic banking digitalization policies and designing strategies to improve Islamic financial literacy and inclusion. For society, this study provides broader understanding regarding the benefits, convenience, and security of Islamic mobile banking services, encouraging greater public participation in sharia-based financial systems. Ultimately, this research is expected to support the sustainable growth of Islamic banking and contribute to the development of an inclusive, ethical, and technology-driven financial ecosystem in Indonesia.

RESEARCH METHOD

Approaches and Types of Research

This study used a descriptive qualitative approach to understand in depth the phenomenon of mobile banking services. The type of research used is a case study with a focus on the effectiveness of BSI Mobile features in increasing the number of customers. The research is also exploratory in nature to identify key factors of the attractiveness of digital services, such as the ease of account opening and the Ziswaf feature. The analysis is carried out inducively by drawing conclusions from field facts related to customer behavior in the digital era.

Presence of Researchers

The researcher plays the role of the key instrument that is directly involved in data collection and interpretation. The presence of the researcher was carried out through limited participatory observation and in-depth interviews to build relationships with informants. Researchers maintain objectivity and follow research ethics, as well as act as facilitators in exploring strategic information and customer experiences.

Research Location

The research was conducted at Bank Syariah Indonesia (BSI) KCP Pandaan which has a high level of digital transactions and customer growth. This location was chosen because it is representative of modern customers. In addition to physical locations, the research also covers digital environments such as the BSI Mobile app and user reviews, thus providing a comprehensive perspective on the transformation of banking services.

Data and Data Sources

Data was obtained through purposive sampling techniques by selecting relevant informants, such as active customers and internal bank parties. The data consists of:

a. **Primary data:** interviews with customers and banks related to digital experiences and strategies.
b. **Secondary data:** official reports, OJK statistics, scientific journals, and other supporting documents. The combination of these two types of data strengthens the validity of the analysis.

Data Collection Techniques

Data collection is carried out through three main methods:

a. **Observation:** directly observe application usage and service interactions.
b. **Interview:** explore the experiences and strategies of banks and customers.
c. **Documentation:** collect physical evidence such as reports, brochures, and customer growth data. These three techniques complement each other to improve the validity of the data.

Data Analysis

The analysis uses the Miles and Huberman model which includes data reduction, data presentation, and conclusion drawn. The process is carried out in a continuous manner by filtering relevant data, compiling it systematically, and interpreting it to answer the effectiveness of mobile banking. The results of the analysis are expected to make a theoretical and practical contribution to the development of Islamic banking in the digital era.

RESULTS AND DISCUSSION

Research Findings

This study found several important findings related to BSI KCP Pandaan Pasuruan mobile banking services in increasing the number of customers, based on data from observations, interviews, and documentation that has been carried out (Pulungan, 2023).

The first findings show that mobile banking services make it easier for customers to access banking services. The ease of making transactions anytime and anywhere is the main thing that makes people choose BSI as an Islamic bank. This convenience helps increase people's interest in becoming BSI customers.

The second finding shows that the way banks convey information and teach the use of mobile banking has an impact on how many people use the service. Customers who are given a direct explanation by bank employees usually understand the benefits and how to use mobile banking applications better. This shows that the role of employees is very important in helping the success of digital banking services.

The next finding shows that using mobile banking makes customers more satisfied. Customers feel satisfied because the service provided is fast and easy, thus giving a positive feeling in experiencing the service. This satisfaction can make customers more loyal and encourage more people to become customers because they recommend to others.

Even so, this study also found several obstacles in the use of mobile banking services, especially related to the level of digital literacy and network connection problems. This obstacle makes it difficult for banks to provide optimal mobile banking services for all customer groups. Overall, the results of this study show that BSI KCP Pandaan Pasuruan mobile banking services play an important role in increasing the number of customers in the Pandaan area (Mada, n.d.). By improving service quality, continuing to socialize, and providing assistance to customers, mobile banking can be an effective way to encourage the growth of the number of customers in Islamic banking.

Technology Acceptance Model (TAM)

In this study, researchers used the *Technology Acceptance Model* (TAM) approach developed by Davis, as cited in Mu'asiroh and Darwanto (2021). This theory explains that customer acceptance of BSI Mobile is determined by two main perceptions: perceived *ease of use* and *perceived usefulness*. If customers feel that BSI Mobile simplifies their financial and spiritual affairs in a simple way, then the intention to use and refer these services will increase, which in turn will have an impact on the growth of the number of customers organically.

The perception of ease refers to the extent to which customers believe that using BSI Mobile will free them from excessive physical and mental effort. If the application interface is easy to understand and the navigation is smooth, then customers will be more likely to use the application regularly. This convenience is the main key for customers of various age groups to switch from manual to digital transactions.

On the other hand, usability perception is related to the effectiveness of applications in helping customers' daily activities. If customers feel that BSI Mobile provides real benefits in managing their finances and fulfilling religious obligations, then the intention to refer this service to others will increase significantly. This in turn will have an impact on the growth of the number of customers organically through an integrated digital ecosystem (Kurniawan, 2024).

1. Mobile Banking Services on Bank Syariah Indonesia Application

The services available at Bank Syariah Indonesia KCP Pandaan Pasuruan are quite complete and integrated between conventional services at branch offices and digital services through BYON ByBSI. In general, services in the office include the opening of sharia-based savings, current accounts, and deposits, financing services (such as consumptive financing, micro businesses, and Islamic mortgages), as well as daily transaction services through tellers such as cash deposits, cash withdrawals, and transfers. In addition, customer service plays an active role in providing product information, assisting in mobile banking activation, and handling various customer complaints. On the other hand, digital services through BSI Mobile complement customer needs by providing access to transactions anytime and anywhere, such as fund transfers, bill payments, digital product purchases, and Islamic services such as zakat, infaq, and alms. This synergy between direct services in the office and digital services makes BSI KCP Pandaan able to provide effective, efficient, and in accordance with sharia principles, so as to increase customer satisfaction and loyalty.

Mobile banking services on the BSI Mobile application at Bank Syariah Indonesia KCP Pandaan Pasuruan show quite rapid development in supporting the increase in the number of customers, especially in the Pandaan area. More deeply, this service is not only used as a medium for financial transactions, but also as a forum that integrates various financial and spiritual needs in one digital platform. Judging from the aspect of ease *of use*, this application is designed with a simple appearance and easy-to-understand navigation flow, so that it can be accessed by various levels of society, both the younger generation and older customers. In addition, the registration process that can be done online without having to visit a branch office is a distinct advantage in accelerating the addition of new customers.

In terms of *feature completeness*, BSI Mobile provides a comprehensive range of services, such as fund transfers both between BSI accounts and between banks, payment of various types of bills (electricity, water, BPJS, education), as well as the purchase of digital needs such as credit, data packages, and electricity tokens. Not only that, this application is also equipped with Islamic features such as zakat payments, infaq, alms, as well as information on prayer schedules and Qibla directions. The combination of financial services and sharia values is the main differentiator compared to conventional mobile banking, so that it can increase the interest of the Muslim community in Pandaan to become customers.

Judging from the security aspect, this application has implemented a multi-layered protection system, starting from the use of PIN, OTP (*One Time Password*) codes, to biometric verification features such as fingerprints and facial recognition on certain devices. The security system provides a sense of security and increases customer confidence in conducting digital transactions, which is a crucial factor in the acceptance of banking technology.

Furthermore, in terms of system *performance*, most customers consider that transaction services through BSI Mobile run quickly and responsively. However, based on the findings in the field, there are still several technical obstacles such as network disruptions, errors when login, and system maintenance at certain times that can reduce user comfort. However, these obstacles are temporary and do not have a significant impact on the interest in using the application.

Based on the Technology Acceptance Model approach, BSI's mobile banking services show that the perception of benefits (*perceived usefulness*) and perceived *ease of use* have a positive influence on people's interest in using applications. This is reflected in the increasing tendency of customers to switch from manual transactions to digital transactions through BSI Mobile.

2. Bank Syariah Indonesia's Mobile Banking Services in Increasing Customers at KCP Pandaan Pasuruan.

Mobile banking services through the BSI mobile application provided by Indonesian Islamic banks have an important role in encouraging an increase in the number of customers at KCP Padanaan Pasuruan. This can be seen from its ability to provide easier and more flexible access to digital banking services, so that people no longer have to rely on direct services at branch offices. The existence of an online account opening feature also simplifies the process of registering new customers because it can be done quickly, practically, and without time or place restrictions. This condition directly supports the reduction in the number of customers, especially from the younger generation and people with high mobility.

In addition, the variety of features available in bsi mobile is the main attraction for the public. Services such as fund transfers, payment of various bills, purchase of digital needs, to Islamic features such as zakat, infaq, and alms provide additional value that is not only functional, but also in accordance with the spiritual needs of customers. This advantage makes bsi mobile different from conventional mobile banking services and able to attract the interest of the Muslim community in pandaan to choose Indonesian Islamic banks.

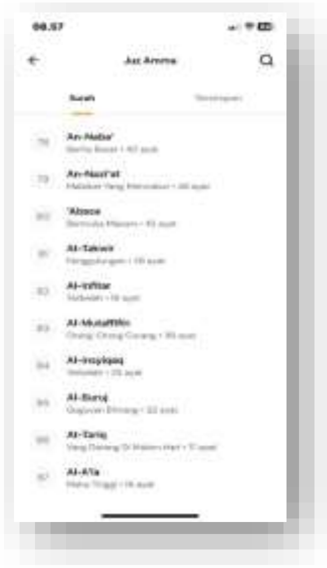
In terms of service quality, ease of use of applications, transaction speed, and reliable security systems can increase the level of customer satisfaction and trust. This satisfaction has an impact on loyalty, where customers tend to continue to use the service and recommend it to others. This word-of-mouth recommendation is one of the effective forms of promotion in attracting new customers.

When viewed from the technology acceptance model approach, the increase in the number of customers is influenced by the perception of the benefits and ease of use of technology. The higher the benefits felt and the easier the application to use, the greater the public's interest in adopting it. This can be seen from the increasing use of digital services among bsi KCP Pandaan Pasuruan customers.

Thus, bsi's mobile banking service not only acts as a means of transactions, but also as an effective strategy in increasing the number of customers. Through ease of access, feature innovation, service quality, and integration of sharia values, bsi mobile is able to expand the range of services and attract public interest to join, thereby contributing to the growth of Indonesian Islamic banks in the Pandaan Pasuruan area.

Table 1 Features and Features in the Byon ByBSI Application That Are Not Necessarily in the Conventional Bank Application

Feature Name	Image
Features of BYON ByBSI Prayer Schedule	

Features of juz am'ma	
Features of the sharing feature in BYON ByBSI	
Features of Hajj and Umrah Savings	

CONCLUSION

The results of this study indicate that the mobile banking services provided by Bank Syariah Indonesia (BSI) KCP Pandaan Pasuruan play a strategic role in increasing the number of customers through the integration of digital technology and sharia-based financial services. The implementation of BSI Mobile and Byond ByBSI has successfully improved customer convenience, accessibility, transaction efficiency, and service flexibility, allowing customers to conduct banking activities anytime and anywhere. In addition, the availability of Islamic features such as zakat, infaq, alms, prayer schedules, and spiritual services provide added value that differentiates BSI from conventional banking institutions. The findings also confirm the relevance of the Technology Acceptance Model (TAM), where perceived usefulness and perceived ease of use significantly influence customer interest and loyalty toward mobile banking adoption. Furthermore, customer satisfaction generated through fast, secure, and user-friendly digital services contributes positively to word-of-mouth promotion and customer growth. However, several challenges remain, including uneven digital literacy, internet network instability, and customer concerns regarding digital security, which may hinder the optimal utilization of mobile banking services among certain groups of society. Based on these findings, future research is recommended to expand the scope of analysis by involving larger samples and different regional banking branches to obtain broader empirical evidence regarding the effectiveness of Islamic mobile banking services in Indonesia. Future studies may also employ quantitative or mixed-method approaches to measure the direct influence of variables such as service quality, digital literacy, customer trust, and perceived security on customer acquisition and loyalty. In addition, comparative studies between Islamic and conventional mobile banking applications would provide a deeper understanding of the competitive advantages of sharia-based digital banking services. Further research should also explore the long-term impact of spiritual and social-financial features integrated into Islamic mobile banking applications on customer behavior and financial inclusion. Practically, Bank Syariah Indonesia is encouraged to continuously improve system stability, strengthen cybersecurity measures, and provide digital education programs to ensure that all customer segments can optimally utilize mobile banking services in the digital era.

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