

The Influence of Digital Literacy, E-Service Quality, and Religiosity on Customer Satisfaction at Bank Syariah Indonesia

By Irfaan Fadhiil

Abstract

The digital transformation of Islamic banking in Indonesia, particularly at Bank Syariah Indonesia (BSI), continues to grow through various digital banking services. However, the increasing use of digital services is still accompanied by customer complaints regarding electronic service quality, which may affect customer satisfaction. This condition encourages the need for a study on the factors affecting customer satisfaction at Bank Syariah Indonesia. This study aims to analyze the influence of Digital Literacy, Electronic Service Quality, and Religiosity on Customer Satisfaction at Bank Syariah Indonesia. The study employed a quantitative approach using a non-probability sampling technique involving 100 Bank Syariah Indonesia customers. Data were collected through an online questionnaire using a 1–4 Likert scale and analyzed using Partial Least Squares-Structural Equation Modeling (PLS-SEM) through SmartPLS. The results indicate that Digital Literacy, Electronic Service Quality, and Religiosity each have a positive and significant effect on Customer Satisfaction. These findings highlight the importance of improving Digital Literacy, E-Service Quality, Religiosity to enhance customer satisfaction at Bank Syariah Indonesia.

Keywords: *digital literacy, e-service quality, religiosity, customer satisfaction, bank syariah indonesia*

Pengaruh Literasi Digital, Kualitas Layanan Elektronik, dan Religiositas terhadap Kepuasan Nasabah Bank Syariah Indonesia

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Abstrak

Fenomena transformasi digital pada perbankan syariah di Indonesia, khususnya Bank Syariah Indonesia (BSI), terus berkembang melalui berbagai layanan perbankan digital. Namun, peningkatan penggunaan layanan digital masih diikuti oleh berbagai keluhan nasabah terkait kualitas layanan elektronik yang dapat memengaruhi kepuasan nasabah. Kondisi ini mendorong perlunya kajian mengenai faktor-faktor yang memengaruhi kepuasan nasabah Bank Syariah Indonesia. Penelitian ini bertujuan untuk menganalisis pengaruh Literasi Digital, Kualitas Layanan Elektronik, dan Religiositas terhadap Kepuasan Nasabah Bank Syariah Indonesia. Penelitian menggunakan pendekatan kuantitatif dengan teknik *non-probability sampling* dan melibatkan 100 responden nasabah Bank Syariah Indonesia. Data dikumpulkan melalui kuesioner daring dengan skala Likert 1–4 dan diolah menggunakan *Partial Least Squares-Structural Equation Modeling* (PLS-SEM) melalui SmartPLS. Hasil penelitian menunjukkan bahwa Literasi Digital, Kualitas Layanan Elektronik, dan Religiositas masing-masing berpengaruh positif dan signifikan terhadap Kepuasan Nasabah. Temuan ini menunjukkan bahwa peningkatan Literasi Digital, Kualitas Layanan Elektronik, dan Religiositas dapat meningkatkan kepuasan nasabah Bank Syariah Indonesia.

Kata Kunci: literasi digital, kualitas layanan elektronik, religiositas, kepuasan nasabah, bank syariah indonesia.