

The Influence of Service Quality, Trust, and Brand Image on User Satisfaction of BSI Mobile among IAIN Bone Students

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Abstract: The objective of this study is to examine the influence of service quality, trust, and brand image on user satisfaction of BSI Mobile among students of IAIN Bone. This research adopts a quantitative field study approach. The population includes all IAIN Bone students, with a sample of 99 respondents selected through simple random sampling. The primary data were collected directly from respondents using a Likert scale questionnaire. Data analysis was conducted using IBM SPSS Statistics 25, involving instrument testing, classical assumption testing, multiple linear regression analysis, hypothesis testing, and the coefficient of determination (R^2) test. The results reveal that service quality significantly and positively affects user satisfaction, as indicated by a significance value of 0.007 (< 0.05). Trust also shows a significant influence on user satisfaction with a value of 0.000 (< 0.05). However, brand image has no significant effect, as shown by a significance value of 0.747 (> 0.05). Simultaneously, service quality, trust, and brand image collectively have a significant impact on user satisfaction, with an overall significance value of 0.000 (< 0.05). These findings indicate that improving service quality and trust can enhance user satisfaction with BSI Mobile, although brand image alone may not be a determining factor.

Keywords: Service Quality, Trust, Brand Image, User Satisfaction of BSI Mobile

Introduction

One of the leading financial institutions in the Islamic banking industry is Bank Syariah Indonesia (BSI), which was formed through the merger of several major Islamic banks in Indonesia. Additionally, the BSI Mobile application—a digital banking platform that allows users to perform various transactions online—is one of BSI's effective innovations (Lestari, 2021). This is highly relevant for students, particularly at IAIN Bone, who require easy access to banking services on the PTKIN campus in Bone Regency. Digital banking services such as BSI Mobile provide essential financial convenience, especially considering the need for accessible banking on the PTKIN campus in Bone. User satisfaction and loyalty are likely to increase if BSI continues to deliver high-quality services, maintain customer trust, and uphold a positive brand image (Fitri et al., 2023).

Various banking services, both conventional and Islamic, have been studied in terms of how service quality, trust, and brand image influence user satisfaction. However, there remains a lack of research focused on BSI Mobile, particularly among students at IAIN Bone. This study distinguishes itself by focusing on BSI's mobile banking services—the largest

Islamic bank in Indonesia—and a specific user group: IAIN Bone students. Furthermore, given the ongoing technological advancements of the BSI Mobile application, it is crucial to assess its impact on user satisfaction among young users, especially students who are more tech-savvy (Nurul Hidayah, 2022). As banking becomes increasingly digital, BSI Mobile offers an inclusive sharia-based alternative. This study is important for understanding the satisfaction levels of millennial students, who are familiar with technology, so that BSI can enhance its service quality in the future.

Customer service interaction is a critical aspect of service quality in the BSI Mobile application, as users, including students, may face technical issues or difficulties in understanding the available features. Therefore, BSI must ensure prompt, accurate, and friendly customer support. User satisfaction is also significantly influenced by trust in the application, which includes data privacy protection, system transparency, and service clarity. Security is a top concern, especially regarding the protection of funds and personal information (Maghfiratul Isnaini, 2023). If BSI can ensure a secure system, accurate transactions with minimal errors, and clear information with quick issue resolution, user trust and satisfaction are likely to increase. In addition, BSI Mobile user loyalty is influenced by brand image, which is shaped by BSI's reputation as a leading Islamic bank. IAIN Bone students tend to choose BSI due to its commitment to integrating sharia principles into its services, alongside its digital offerings (Utomo, 2020). These three factors—service quality, trust, and brand image—are closely interconnected; good service quality strengthens both trust and brand reputation, while poor service can damage them. High trust in the application enhances BSI's reputation, as users are more inclined to trust a bank they perceive as reliable and secure (Rifa'i, 2024).

In Islamic banking, where justice and transparency are paramount, trust is one of the most critical components. This study highlights the extent to which user satisfaction is influenced by trust in BSI Mobile, especially when considering sharia-compliant financing, which differs significantly from conventional banking (Ulandari, 2024).

Although BSI Mobile is growing in popularity, some technical issues such as system instability and slow customer support response times are still reported by users, including students who heavily rely on this service (Hidayati, 2024). These issues can reduce satisfaction levels, even though BSI's strong reputation as the largest Islamic bank in Indonesia continues to attract users, particularly students at IAIN Bone. Therefore, this study aims to assess the extent to which BSI's strong reputation can enhance user satisfaction, especially amid the ongoing technical challenges.

Preliminary studies indicate that IAIN Bone students use BSI Mobile to meet their financial transaction needs conveniently and efficiently, such as paying bills, transferring funds, and paying tuition without needing to visit a bank. This research is expected to contribute to the development of BSI Mobile services and enrich the understanding of digital banking from the perspective of student users (Noor Hidayati, 2021).

To date, many studies have explored the relationship between service quality, trust, and brand image. Nafisah (Tazkiyatun, 2023), as well as Fitri Wahyuningsih and Rojuaniah (2023), found that responsiveness, privacy/security, and reliability have significant effects. Ahmad Bahroin (Bahroni, 2022) concluded that brand strength significantly influences loyalty, while Ali Ghaniyyu Wahyu (Suryanti, 2022) stated that integrity has a positive and significant effect on customer satisfaction. On the other hand, Khoiru Anisa (Anisa, 2024)

and Rizky Fadillah (2024) found that reliability and brand strength did not significantly affect satisfaction with BSI Mobile. Meanwhile, studies by Muhammad Cahya Hairul (Cahya Hairul, 2022), (Agustina & Krisnaningsih, 2023), and (Fadhliah & Putra, 2024), and (Pangestu, 2022) revealed that expectation alignment and interest in revisiting positively influence satisfaction among BSI Mobile users, although the willingness to recommend the service did not show a significant impact.

Methodology

The type of research used in this study is field research, which involves collecting data directly from a specific location to obtain information relevant to the research problem (musfion, 2012). The researcher used a questionnaire as the main instrument for data collection, allowing for analysis of the responses and perceptions of the participants. The research applies a quantitative approach, in which the data collected is in numerical form and analyzed statistically to describe in detail the influence of service quality, trust, and brand image on user satisfaction with BSI Mobile (Saepul Hamdi & Baharuddin, 2014). According to Arikunto, the quantitative approach emphasizes the use of numbers from data collection to data presentation, with the aim of describing the object as it is and drawing conclusions based on observable phenomena (Putra, 2015). This research tests a theory by measuring variables numerically and analyzing them statistically to determine the accuracy of the theory's generalization (Ali et al., 2022).

This study was conducted at the State Islamic Institute (IAIN) Bone, which is located in two areas: Jl. Hos Cokrominoto and Polewali, Tanete Riattang Barat District, Bone Regency. The research was carried out from June 2024 to February 2025. The data used consists of two types: primary data, which was collected directly from sources at the research site without intermediaries (Ali et al., 2022), and secondary data, which was obtained indirectly through intermediaries. The population of the study includes all students at IAIN Bone, totaling 9,481 individuals, with a sample of 99 respondents selected using the simple random sampling technique based on the Slovin formula (sugiyono, 2014). The research variables include independent variables—service quality (X1), trust (X2), and brand image (X3)—and the dependent variable, which is user satisfaction with BSI Mobile (Y) (Purwanto, 2019). Data analysis was conducted in several stages, including instrument testing (validity and reliability), classical assumption testing (normality, linearity, autocorrelation, and heteroscedasticity), multiple linear regression analysis, and hypothesis testing, which involved partial tests, simultaneous tests, and determination coefficients.

Result and Discussion

Result

Validity Test

Table 1. Validity Test

Variable	Item	R-Calculated Value	R-Table Value	Description	Variable	Item	R-Calculated Value	R-Table Value	Description
Service Quality X1	X1.1	0.672	0.1975	Valid	Trust X2	X2.1	0.777	0.1975	Valid
	X1.2	0.676		Valid		X2.2	0.75		Valid
	X1.3	0.682		Valid		X2.3	0.737		Valid
	X1.4	0.69		Valid		X2.4	0.801		Valid
	X1.5	0.815		Valid		X2.5	0.729		Valid
	X1.6	0.776		Valid		X2.6	0.801		Valid
	X1.7	0.852		Valid		X2.7	0.788		Valid
	X1.8	0.712		Valid		X2.8	0.772		Valid
	X1.9	0.728		Valid		X2.9	0.819		Valid
	X1.10	0.797		Valid		X2.10	0.785		Valid
	X1.11	0.747		Valid		X2.11	0.777		Valid
	X1.12	0.72		Valid		X2.12	0.819		Valid
	X1.13	0.805		Valid		X2.13	0.826		Valid
	X1.14	0.79		Valid		X2.14	0.786		Valid
	X1.15	0.73		Valid		X2.15	0.78		Valid
Variable	Item	R-Calculated Value	R-Table Value	Description	Variable	Item	R-Calculated Value	R-Table Value	Description
Brand Image X3	X3.1	0.807	0.1975	Valid	BSI Mobile User Satisfaction Y	Y1.1	0.739	0.1975	Valid
	X3.2	0.792		Valid		Y1.2	0.667		Valid
	X3.3	0.832		Valid		Y1.3	0.771		Valid
	X3.4	0.841		Valid		Y1.4	0.797		Valid
	X3.5	0.753		Valid		Y1.5	0.836		Valid
	X3.6	0.856		Valid		Y1.6	0.729		Valid
	X3.7	0.816		Valid		Y1.7	0.742		Valid
	X3.8	0.864		Valid		Y1.8	0.815		Valid
	X3.9	0.815		Valid		Y1.9	0.825		Valid
	X3.10	0.874		Valid		Y1.10	0.773		Valid
	X3.11	0.877		Valid		Y1.11	0.851		Valid
	X3.12	0.788		Valid		Y1.12	0.795		Valid
	X3.13	0.715		Valid		Y1.13	0.819		Valid
	X3.14	0.827		Valid		Y1.14	0.818		Valid
	X3.15	0.82		Valid		Y1.15	0.779		Valid

Source: Primary Data (Questionnaire), Processed in 2025.

The calculated r-values (r-count) for each item exceed the r-table value, indicating that the variables Service Quality (X1), Trust (X2), Brand Image (X3), and BSI Mobile User Satisfaction (Y) are valid and suitable for use in this research.

Reliability Test

Table 2. Reliability Test

Variable	Cronbach's Alpha	Description
Service Quality X1	0.942	Reliable
Trust X2	0.954	Reliable
Brand Image X3	0.964	Reliable
BSI Mobile User Satisfaction	0.954	Reliable

Source: Primary Data (Questionnaire), Processed in 2025.

The results of the reliability test show that the variables Service Quality (X1), Trust (X2), Brand Image (X3), and BSI Mobile User Satisfaction (Y) have Cronbach's Alpha values greater than 0.60. Therefore, these variables are considered reliable.

Classical Assumption Test

1. Normality Test

Table 3. Normality Test

One-Sample Kolmogorov-Smirnov Test		X1	X2	X3	Y
N		99	99	99	99
Normal Parameters ^{a,b}	Mean	64.1010	63.3232	63.0101	63.3333
	Std. Deviation	8.66202	9.01227	9.96985	9.00680
Most Extreme Differences	Absolute	.104	.127	.117	.115
	Positive	.104	.127	.115	.104
	Negative	-.102	-.125	-.117	-.115
Test Statistic		.104	.127	.117	.115
Asymp. Sig. (2-tailed)		.010 ^c	.000 ^c	.002 ^c	.003 ^c
Monte Carlo Sig. (2-tailed)	Sig.	.213 ^d	.071 ^d	.116 ^d	.134 ^d
	99% Confidence Interval Lower Bound	.203	.064	.108	.125
	Upper Bound	.224	.077	.124	.142

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

d. Based on 10000 sampled tables with starting seed 2000000.

Source: Primary Data (Questionnaire), Processed in 2025.

Based on the initial normality test results, the Asymp. Sig. (2-tailed) values for variables X1, X2, and X3 were 0.010, 0.000, and 0.002 respectively, all of which are less than 0.05, indicating that the data were not normally distributed. Therefore, a follow-up normality test using the Monte Carlo model was conducted. The Monte Carlo results showed Asymp. Sig. values of 0.213 for X1, 0.071 for X2, and 0.116 for X3, all of which are greater than 0.05. Thus, it can be concluded that the residuals of the three variables are normally distributed.

2. Linearity Test

Table 4. Linearity Test of Service Quality

ANOVA Table						
		Sum of Squares	df	Mean Square	F	Sig.
Y * X1	Between Groups (Combined)	6410.700	28	228.954	10.412	.000
	Linearity	5156.659	1	5156.659	234.500	.000
	Deviation from Linearity	1254.041	27	46.446	2.112	.007
	Within Groups	1539.300	70	21.990		
	Total	7950.000	98			

Source: Processed Data, 2025

Table 5. Linearity Test of Trust

ANOVA Table							
					Mean		
			Sum of Squares	df	Square	F	Sig.
Y * X2	Between Groups	(Combined)	6385.472	26	245.595	11.302	.000
		Linearity	5613.347	1	5613.347	258.328	.000
		Deviation from Linearity	772.125	25	30.885	1.421	.126
	Within Groups		1564.528	72	21.730		
	Total		7950.000	98			

Source: Processed Data, 2025

Table 6. Linearity Test of Brand Image

ANOVA Table							
			Sum of Squares	df	Mean Square	F	Sig.
Y * X3	Between	(Combined)	7139.573	27	264.429	23.166	.000
	Groups	Linearity	4885.705	1	4885.705	428.027	.000
		Deviation from Linearity	2253.868	26	86.687	7.595	.000
	Within Groups		810.427	71	11.414		
	Total		7950.000	98			

Source: Processed Data, 2025

Based on the results of the linearity test (ANOVA test) in Tables 4, 5, and 6, it is shown that all independent variables—service quality (X1), trust (X2), and brand image (X3)—have significance values of 0.000, which are less than 0.05. This indicates that all three variables fulfill the linearity assumption in their relationship with the dependent variable, making the regression model suitable for further analysis.

3. Autocorrelation Test

Table 7. Autocorrection Test

Model Summary ^b						
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson	
1	.854 ^a	.728	.720	4.76687	2.044	

a. Predictors: (Constant), X3, X1, X2

b. Dependent Variable: Y

Source: Processed Data, 2025

From the table, the Durbin-Watson (d) value is 2.044. Referring to the Durbin-Watson table with a 5% significance level, sample size (n) = 99, and number of independent variables (k) = 3, the critical values are dL = 1.6108 and dU = 1.7355. Since $dU < d < 4 - dU$ or $1.7355 < 2.044 < 2.2645$, it can be concluded that there is no autocorrelation in the regression model.

4. Heteroscedasticity Test

Table 8. Heteroscedasticity Test

Coefficients ^a					
		Unstandardized Coefficients		Standardized Coefficients	
Model		B	Std. Error	Beta	t Sig.
1	(Constant)	5.619	2.493		2.254 .027
	X1	.101	.080	.246	1.268 .208
	X2	.261	.103	.659	2.542 .013
	X3	-.407	.088	-1.135	-4.632 .000

a. Dependent Variable: ABS_RES

Source: Processed Data, 2025

Based on the results shown in Table 4.15, the significance value for service quality (X1) is 0.208. Since this value is greater than 0.05, it can be concluded that there is no heteroscedasticity in th variable. However, the significance values for trust (X2) and brand image (X3) are 0.013 and 0.000, respectively—both below 0.05. Thus, heteroscedasticity is present in these two variables.

5. Multiple Linear Regression Analysis

Table 9. Multiple Linear Regression Test

Coefficients ^a					
		Unstandardized Coefficients		Standardized Coefficients	
Model		B	Std. Error	Beta	t Sig.
1	(Constant)	6.492	3.682		1.763 .081
	X1	.326	.118	.313	2.763 .007
	X2	.610	.152	.610	4.019 .000
	X3	-.042	.130	-.046	-.324 .747

a. Dependent Variable: Y

Source: Processed Data, 2025

Based on the results of the multiple linear regression, the equation is formulated as follows:

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3$$

$$Y = 6.492 + 0.326X_1 + 0.610X_2 - 0.042X_3$$

From the regression results, it can be concluded that:

- Service quality (X1) has a positive influence on BSI Mobile user satisfaction, where a one-unit increase in service quality raises satisfaction by 32.6%.
- Trust (X2) also has a positive influence, with a one-unit increase leading to a 61.0% rise in user satisfaction.
- Brand image (X3) shows a negative effect, as a one-unit increase in brand image decreases user satisfaction by 4.2%.

Hypothesis Testing

1. Partial Test (t-test)

Table 10. Partial Test Results

Coefficients ^a					
Model		Unstandardized Coefficients		Standardized Coefficients	Sig.
		B	Std. Error	Beta	
1	(Constant)	6.492	3.682		1.763
	X1	.326	.118	.313	2.763
	X2	.610	.152	.610	4.019
	X3	-.042	.130	-.046	-.324

a. Dependent Variable: Y

Source: Processed Data, 2025

The test results indicate that the service quality variable (X1) has a significant influence on BSI Mobile user satisfaction, with a t-count of 2.763 > t-table of 1.66039 and a significance value of 0.007 < 0.05. Similarly, the trust variable (X2) also has a significant effect, with a t-count of 4.019 > t-table of 1.66039 and a significance value of 0.000 < 0.05. However, the brand image variable (X3) does not significantly affect user satisfaction, as the t-count is -0.324 < t-table of 1.66039 and the significance value is 0.747 > 0.05.

2. Simultaneous Test (F-test)

Table 11. Simultaneous Test Results

ANOVA ^a					
Model		Sum of Squares	df	Mean Square	F
1	Regression	5791.313	3	1930.438	84.955
	Residual	2158.687	95	22.723	
	Total	7950.000	98		

a. Dependent Variable: Y

b. Predictors: (Constant), X3, X1, X2

Source: Processed Data, 2025

According to Table 11, the results of the simultaneous test (F-test) show that service quality (X1), trust (X2), and brand image (X3) jointly influence the dependent variable, which is BSI Mobile user satisfaction (Y). This is evidenced by the significance value of 0.000, which is less than 0.05.

3. Coefficient of Determination Test

Table 12. Coefficient of Determination Test Results

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.854 ^a	.728	.720	4.76687

a. Predictors: (Constant), X3, X1, X2

Source: Processed Data, 2025

Based on Table 4.19, the R-squared value is 0.728. This means that the influence of the independent variables X1 (service quality), X2 (trust), and X3 (brand image) contributes 72.8% to the dependent variable Y (BSI Mobile user satisfaction), while the remaining 27.2% is influenced by other factors outside the research model. Therefore, the relationship between the independent and dependent variables can be considered strong, as the coefficient of determination is close to 1.

Discussion

The Influence of Service Quality on User Satisfaction of BSI Mobile Among Students of IAIN Bone

Providing the best service to humanity is a noble task and a gateway to goodness for anyone willing to undertake it. Islam teaches its followers that when offering products or services, they should provide quality, and it is prohibited to give something that is substandard or of poor quality to others. Allah SWT says in Surah Al-Baqarah (2:267):

يَا أَيُّهَا الَّذِينَ آمَنُوا أَنْفَقُوا مِنْ طَيِّبَاتِ مَا كَسَبْتُمْ وَمِمَّا أَخْرَجْنَا لَكُمْ مِنَ الْأَرْضِ وَلَا تَيَمَّمُوا الْخَبِيثَ مِنْهُ تُنْفِقُونَ وَلَسْتُمْ
بِاخْذِنِهِ إِلَّا أَنْ تُغْمِضُوا فِيهِ وَاعْلَمُوا أَنَّ اللَّهَ غَنِيٌّ حَمِيدٌ

Translation: "O you who have believed, spend from the good things which you have earned and from that which We have produced for you from the earth. And do not aim for the bad to spend from it while you would not take it except with disdain. And know that Allah is Free of need and Praiseworthy."

In this verse, it is emphasized that charity must be done with good quality, both in terms of the goods and how they are obtained. This principle also applies to service, where one must provide service in a good manner to earn Allah's pleasure. Research has shown that service quality has a positive and significant effect on user satisfaction of BSI Mobile, with a t-value of 2.763 > t-table of 1.66039 and a significance level of 0.007 < 0.05.

This finding is supported by the Technology Acceptance Model (TAM), which explains that the ease of use and usefulness of technology affect user acceptance. If BSI Mobile offers stable and user-friendly services, user satisfaction, particularly among students, will increase (Arimbi, 2023).

This study's results are in line with Adee Rahma Putriani's (2024) research, which also found that service quality has a positive and significant effect on customer satisfaction. In her study, the t-value was 7.995 > t-table of 1.661, with a significance value of 0.000 < 0.05, proving that H1 was accepted.

The Influence of Trust on User Satisfaction of BSI Mobile Among Students of IAIN Bone

Islamic teachings emphasize that services, whether in the form of goods or services, must be of good quality, and nothing substandard should be provided. High service quality helps to build consumer trust in service providers. Trust is an amanah (trust) that must be preserved, as neglecting it can lead to the failure and destruction of institutions providing

services. This is also reflected in the verse of the Quran, Surah Al-Anfal (8:27), which emphasizes the importance of maintaining amanah.

يَا أَيُّهَا الَّذِينَ آمَنُوا لَا تَخُونُوا اللَّهَ وَالرَّسُولَ وَتَخُونُوا أَمْنَكُمْ وَأَنْتُمْ تَعْلَمُونَ يَا أَيُّهَا الَّذِينَ آمَنُوا لَا تَخُونُوا اللَّهَ وَالرَّسُولَ وَتَخُونُوا أَمْنَكُمْ وَأَنْتُمْ تَعْلَمُونَ

Translation: "O you who have believed, do not betray Allah and the Messenger or betray your trusts while you know [the consequence]."

In this verse, Allah SWT instructs Muslims to carry out their responsibilities well, fulfill His commands, and avoid prohibitions. Those who maintain amanah will receive rewards, while those who betray it will face punishment. This study shows that trust in BSI Mobile has a significant effect on user satisfaction, with the t-test result showing a t-value of $4.019 > t\text{-table of } 1.66039$ and a significance of $0.000 < 0.05$, thus confirming H1.

These findings align with Davis's Technology Acceptance Model (TAM), which posits that perceived usefulness of technology influences user acceptance and satisfaction. In mobile banking, the higher the trust users have in BSI Mobile, the higher their satisfaction (Safitri, 2024).

This research is consistent with Rahmi, Imran Syafei M. Nur, and Norbertha Ditlebit's (2024) study, which also showed that trust has a positive and significant impact on customer satisfaction. The study used 96 respondents and purposive sampling, with a t-statistic of $2.727 > t\text{-table of } 1.98580$ and a significance value of $0.008 < 0.05$, confirming H1.

The Influence of Brand Image on User Satisfaction of BSI Mobile Among Students of IAIN Bone

Islam encourages its followers to get to know one another, as human beings are social creatures that need each other in daily life. Similarly, a product must have an identifier, such as a brand name.

Modern advertisements often use differentiation strategies to build a positive brand image by emphasizing product quality and methods that do not harm consumers, in accordance with the teachings of Surah Ash-Shu'ara (26:181-183).

أَوْفُوا الْكَيْلَ وَلَا تَكُونُوا مِنَ الْمُخْسِرِينَ

Translation: "Give full measure and do not be among those who cause loss to others."

However, research involving 99 respondents of BSI Mobile users shows that the brand image of BSI does not significantly influence user satisfaction, with the t-test result showing a t-value of $-0.324 < t\text{-table of } 1.66039$ and a significance of $0.747 > 0.05$. Students of IAIN Bone tend to choose BSI for the functionality of its banking services, while the brand image of BSI only serves as a promotional tool.

According to the Technology Acceptance Model (TAM), brand image relates to users' perceptions and judgments based on their experiences with a brand. If BSI Mobile's brand image is positive, such as being secure and innovative, students would perceive it as useful, thus increasing their satisfaction (Kurniawan, 2022). However, this study indicates that the brand image of BSI Mobile does not affect user satisfaction, as students find the app

complicated and often malfunctioning, which diminishes their satisfaction. This result is in line with Rizky Fadillah's (2024) research, which also found that brand image does not significantly affect customer satisfaction, with a t-statistic of 0.192 and a p-value of 0.847, indicating an insignificant result.

The Influence of Service Quality, Trust, and Brand Image on User Satisfaction of BSI Mobile Among Students of IAIN Bone

Based on the F-test results, the significance value is 0.000, which is less than 0.05, indicating that, simultaneously, service quality (X1), trust (X2), and brand image (X3) significantly influence user satisfaction of BSI Mobile (Y).

This is supported by research by Amalia Rahmawati and Widhian Hardiyanti (2024), which shows that service quality, trust, and security simultaneously have a positive and significant impact on customer satisfaction in Bank Syariah Indonesia, with an F-value of $111.896 > F\text{-table of } 3.091$ and a significance of $0.01 < 0.05$. This is also supported by research by Cut Zuriani (2023), which found that brand image, perception, trust, and product value simultaneously influence customer satisfaction in mobile banking at Islamic banks, with an F-value of $3.537 > F\text{-table of } 1.969$ and a significance of $0.008 < 0.05$.

All three variables—service quality, trust, and brand image—play important roles in creating a satisfying user experience. Service quality, including ease, speed, and comfort in transactions, is highly valued by IAIN Bone students using BSI Mobile. Trust is built through transparency, strong security systems, and confidence that the bank's services adhere to sharia principles. Meanwhile, BSI's brand image as a moderate and professional Islamic bank strengthens the emotional connection between students and the app. When these three factors work well, they enhance overall user satisfaction, including for students who rely on BSI Mobile for daily financial and academic needs, such as paying tuition fees and receiving scholarships.

For students at IAIN Bone, the quality of service, which is fast and easy, is very important, but technical disruptions can decrease satisfaction. Trust in the app is built through transparency, strong security systems, and clear sharia principles. On the other hand, the brand image of BSI as a reputable institution among students further strengthens loyalty and long-term satisfaction. These three factors—service quality, trust, and brand image—work together to create a sufficient experience and support user satisfaction with BSI Mobile among students.

Conclusion

Based on the research results on the Influence of Service Quality, Trust, and Brand Image on User Satisfaction of BSI Mobile among IAIN Bone students, several key conclusions were drawn from the analysis conducted:

1. The research results indicate that the service quality variable (X1) has a positive and significant effect on user satisfaction of BSI Mobile (Y), thus H1 is accepted. This is evident from the hypothesis test result where the t-count value is $2.763 > t\text{-table } 1.66039$ and the value is positive. Moreover, the significance value of the service quality variable (X1) is 0.007, which is less than the significance level of 0.05.
2. The results for the trust variable (X2) show a positive influence on user satisfaction of BSI Mobile (Y), thus H2 is accepted. This is supported by a significance value of 0.000,

which is less than 0.05, and a t-count of 4.019 which is greater than the t-table value of 1.66039.

3. The results indicate that the brand image variable (X3) has a negative and insignificant effect on user satisfaction of BSI Mobile (Y), thus H3 is rejected. This is shown by a t-count value of -0.324, which is less than the t-table value of 1.66039, and a significance value of 0.747, which is greater than 0.05.
4. All independent variables—X1 (Service Quality), X2 (Trust), and X3 (Brand Image)—simultaneously have a significant effect on the dependent variable Y (User Satisfaction of BSI Mobile), with a significance value of 0.000, which is less than 0.05.

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