

The Influence of Service Quality, Trust, and Security on Customer Satisfaction Using Bank Riau Kepri Syariah Mobile

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ABSTRACT

The rapid growth in the use of digital banking applications is also accompanied by the emergence of various customer complaints, especially related to service disruptions, trust in the system, and aspects of data security. This study aims to measure the extent to which service quality, trust, and security affect customer satisfaction in using the BRK Syariah Mobile application. The method used is a quantitative approach with descriptive analysis techniques. Data was obtained through distributing questionnaires to 110 BRK Syariah customer respondents spread across all Riau Islands cities and regencies, as well as those domiciled outside the Riau Islands province. This data was then analyzed using multiple linear regression. The results showed that partially and simultaneously, the three independent variables of service quality, trust, and security had a positive and significant effect on customer satisfaction. From the analysis, the coefficient of determination is 68.3%, which means that most of the customer satisfaction level is explained by these three variables, while the remaining 31.7% is influenced by other factors outside this study. These findings emphasize the importance of improving service quality, transparency, and data protection to maintain and increase the satisfaction and loyalty of BRK Syariah Mobile application users in the future. This study explores the daily information practices of librarians, focusing on their information needs, seeking behaviors, sources of informal interaction (information grounds), and information sharing activities, as well as how these factors contribute to their professional growth.



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1. INTRODUCTION

The development of digital technology and the increasing penetration of the internet in Indonesia have driven a significant transformation in the banking sector, particularly in the provision of technology-based services. According to the 2023 report by Hootsuite and We Are Social (Riyanto Dwi Andi, 2025), the number of internet users in Indonesia reached 212.9 million, representing approximately 77% of the total population. This condition presents a strategic opportunity for financial institutions to expand service outreach through digital platforms, including mobile banking services that enable customers to conduct financial transactions regardless of time and location (Asri et al., 2021). One of the regional banks adopting Sharia-compliant mobile banking services is Bank Riau Kepri Syariah (BRK Syariah) through its BRK Syariah Mobile application. This application offers various digital features to facilitate customer transactions (brksyariah, 2025). However, field observations and secondary data reveal a gap between customer expectations and the actual services received. Negative user reviews on the Playstore and Appstore highlight numerous issues such as technical disruptions, transaction failures, access difficulties, security concerns, and a general lack of trust in the application. These problems pose a serious concern, as they may reduce customer satisfaction and loyalty toward the bank.

In the past two years, trust and digital security have become central issues at both national and global levels. The Financial Services Authority of Indonesia (OJK) reported that mobile banking transactions increased by more than 100% between 2018 and 2021. However, this surge has also been accompanied by growing vulnerabilities related to privacy and data security risks. In response, OJK published the Indonesian Banking Development Roadmap 2021–2025, which emphasizes the importance of improving digital service quality, enhancing consumer protection, and strengthening digital financial literacy to promote secure and inclusive digital transformation (Techinasia, 2025).

The urgency of this research is further heightened by the increasing competition among mobile banking service providers and the growing public demand for faster, safer, and more reliable digital banking services. Therefore, measuring customer satisfaction toward BRK Syariah Mobile is essential to evaluate the effectiveness of the bank's digital transformation. This study aims to examine the influence of service quality, trust, and security on customer satisfaction in using BRK Syariah Mobile, utilizing primary data collected through surveys of active application users.

This study is also supported by findings from previous research. Several studies have shown that service quality, trust, and security significantly influence customer satisfaction (Wijayanti & Soliha,(2022); Putri & Zakiyah, (2022)). However, other studies report different results, where these variables did not show a significant effect (Firdaus et al., (2024); Putra & Triwardani, (2020)). These inconsistencies indicate a research gap that requires further investigation, particularly in the context of regional Sharia banks such as BRK Syariah.

Therefore, in addition to offering practical contributions for the development of digital services in Islamic banking especially related to BRK Syariah Mobile this study also holds academic urgency in addressing the dynamics of digital financial service transformation in Indonesia.

2. LITERATURE REVIEW

E-Service Quality

Electronic service quality refers to the capability of digital systems to deliver services to users in an effective and efficient manner. Zeithaml et al. (2016) define e-service quality as the extent to which a digital platform, such as a website or application, facilitates efficient and effective shopping, purchasing, and delivery processes. Parasuraman et al. (1998) distinguish e-service quality from traditional service by highlighting the replacement of interpersonal interactions with digital interactions between humans and machines. The key dimensions used to assess e-service quality include: Core service scale: Efficiency, Fulfillment, Reliability, and Privacy. Service recovery scale: Responsiveness, Compensation, and Contact (Zeithaml, A Valarie Bitner, Jo Mary Gremler, 2016).

In addition, the Gap Analysis Model developed by Parasuraman et al. (1985) in (Kotler et al., 2016) is employed to explain the discrepancies between customer expectations and managerial perceptions of service quality, which can result in gaps that ultimately affect customer satisfaction.

Trust

Trust in digital services reflects the customer's belief that the service provider will act ethically, reliably, and fulfill service commitments. According to McKnight et al. (2002) in Resika et al. (2019), trust is divided into two dimensions: Trusting Belief, which refers to the perception of the provider's benevolence, integrity, and competence; and Trusting Intention, which represents the willingness to rely on and place confidence in the provider.

Kotler and Keller (2016) define trust as a firm's willingness to rely on a business partner based on perceived integrity, honesty, and competence. In the context of digital transactions, trust plays a crucial role in reducing uncertainty and perceived risk, thereby facilitating user confidence in engaging with online services.

Security

Security refers to the system's ability to protect users' personal data from digital threats such as identity theft and cyberattacks. There are three key aspects related to security: the level of individual knowledge and awareness, physical and psychological capacity, and the ability to comprehend social and environmental conditions (Arliyani & Vidyasari, 2022). According to Raman and Viswanathan (2011) as cited in Deliyana et al., (2022), the main indicators of security include security assurance, data confidentiality, secure payment methods, and clearly stated and easily understood terms and conditions.

In the context of digital banking, security is a critical aspect as it directly affects customer trust and satisfaction. A reliable security system can instill a sense of safety in users when conducting financial transactions (Mukhtisar et al., 2021).

Customer Satisfaction

Customer satisfaction is an emotional response resulting from the evaluation of a service after its use. According to Tjiptono (2020), satisfaction arises when the performance of a service meets or exceeds customer expectations. Common indicators of customer satisfaction include expectation confirmation, intention to reuse, and willingness to recommend (Meithiana, 2019). Customer satisfaction not only reflects the effectiveness of service delivery but also contributes to customer loyalty and a positive institutional image in the banking sector.

This study highlights service quality, trust, and security as the three key factors influencing customer satisfaction in digital banking services. The concept of e-service quality emphasizes the speed and efficiency of service delivery; trust reflects customers confidence in the bank's integrity; and security focuses on the protection of personal data and financial transactions. These three variables are employed in this research to address the issue of low customer satisfaction with BRK Syariah Mobile, which has been attributed to various service-related complaints.

3. METHODS

This study employs a quantitative approach with a causal associative design. The primary objective is to examine the influence of service quality

(X1), trust (X2), and security (X3) on customer satisfaction (Y) among users of the BRK Syariah Mobile application. The population consists of 239,139 users (brksyariah, 2025). Given the large population size and limitations in time and resources, the sampling technique used is non-probability sampling with a purposive sampling approach, based on specific respondent criteria (Sugiyono, 2019). The sample size was determined using the Rao Purba formula (Widiyanto, 2015), with a 95% confidence level and a 10% margin of error, resulting in a minimum sample of 96 respondents, which was rounded up to 100.

The research model utilizes multiple linear regression to analyze the effect of more than one independent variable on a single dependent variable. The research instrument was developed using a closed-ended questionnaire based on a five-point Likert scale (1–5), with each item constructed according to theoretical indicators of the respective variables. The instrument underwent validity and reliability testing prior to data collection.

Data analysis in this study employs descriptive quantitative analysis. To assess the relationships and effects among variables, multiple linear regression analysis was conducted. Prior to regression analysis, classical assumption tests were performed to ensure that the regression model meets statistical criteria. These included: Normality Test, using the Kolmogorov-Smirnov method; Multicollinearity Test, by examining the Variance Inflation Factor (VIF) and Tolerance values; Heteroscedasticity Test, using the Glejser test. Following these tests, hypothesis testing was conducted both partially and simultaneously through: t-test (partial), to assess the influence of each independent variable on customer satisfaction; F-test (simultaneous), to examine the combined influence of the independent variables on the dependent variable.

In addition, the coefficient of determination (R^2) was calculated to determine the extent to which the independent variables explain the variance in the dependent variable. The hypotheses in this study are presented implicitly, as reflected in the objective of the regression analysis to determine whether service quality, trust, and security have significant effects, both individually and jointly, on customer satisfaction among users of BRK Syariah Mobile.

4. RESULTS AND DISCUSSION

Classical Assumption Test

This study conducted two model estimations, namely the first and second equations. The results of the classical assumption tests indicate that the data fulfill the required statistical assumptions, including normally distributed

residuals, the absence of multicollinearity, and no indication of heteroscedasticity.

a. Normality Test

The normality of the data can also be assessed using the Kolmogorov-Smirnov (K-S) test. The assumption of normality is satisfied if the test yields a significance level (p-value) > 0.05 , indicating that the variable data are normally distributed. Conversely, if the significance level (p-value) < 0.05 , the data are not normally distributed. Below are the results of the normality test using the Kolmogorov-Smirnov method.

Table 1.1 Normality Test

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		110
Normal	Mean	.0000000
Parameters ^{a,b}	Std. Deviation	1.68053400
Most	Absolute	.060
Extreme	Positive	.060
Differences	Negative	-.043
Test Statistic		.060
Asymp. Sig. (2-tailed)		.200 ^{c,d}

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

d. This is a lower bound of the true significance.

Source: primary data processed, 2025

Based on the normality test using the Kolmogorov-Smirnov method, the significance level was 0.200. Since the requirement for data to be normally distributed is a significance value greater than 0.05, and $0.200 > 0.05$, it can be concluded that the data are normally distributed.

b. Multicollinearity Test

Multicollinearity refers to a condition in which there is a perfect or near-perfect linear relationship among independent variables in a regression model. To determine the presence of multicollinearity, the Tolerance and Variance Inflation Factor (VIF) values are examined. According to Mardiatmoko (2020), multicollinearity is considered absent if the VIF value is less than 10 and the Tolerance value is greater than 0.1.

Table 1.2 Multicollinearity Test

		Coefficients^a	
Model		Collinearity Statistics	
		Tolerance	VIF
1	Kualitas Layanan (X1)	.180	5.561
	Kepercayaan (X2)	.339	2.948
	Keamanan (X3)	.212	4.709

a. Dependent Variable: Kepuasan Nasabah (Y)

Source: Primary data processed, 2025

Table 1.2 shows that all independent variables have Tolerance values above 0.1. The Service Quality variable (X1) has a Tolerance of 0.180 and a VIF of 5.561; Trust (X2) has a Tolerance of 0.339 and a VIF of 2.948; and Security (X3) has a Tolerance of 0.212 and a VIF of 4.709. Since all Tolerance values are greater than 0.1 and all VIF values are less than 10, there is no multicollinearity issue in this model. This indicates that the independent variables are not strongly correlated with one another, and their individual effects on the dependent variable are independent and valid for regression analysis. In other words, multicollinearity does not significantly affect this model.

C. Heteroscedasticity Test

Table 1.3 Heteroscedasticity Test

		Coefficients^a		t	Sig.
Model		Unstandardized Coefficients	Standardized Coefficients		
		B	Std. Error	Beta	
1	(Constant)	2.887	.633		4.562 .000
	Kualitas Layanan (X1)	-.047	.047	-.223	-1.007 .316
	Kepercayaan (X2)	-.001	.048	-.005	-.029 .977
	Keamanan (X3)	-.010	.060	-.032	-.159 .874

a. Dependent Variable: Absres

Source: primary data processed, 2025

Based on Table 1.3, the significance values for the variables are as follows: Service Quality (X1) is 0.316, Trust (X2) is 0.977, and Security (X3) is 0.874—each exceeding the threshold of 0.05. Therefore, it can be concluded that the regression model does not exhibit heteroscedasticity for any of the three independent variables.

Multiple Linear Regression Test

Table 1.4 Multiple Linear Regression Test

		Coefficients ^a			t	Sig.
Model		Unstandardized Coefficients	Std. Error	Standardized Coefficients		
1	(Constant)	2.135	1.006		2.122	.036
	Kualitas Layanan (X1)	.156	.074	.271	2.099	.038
	Kepercayaan (X2)	.248	.076	.308	3.276	.001
	Keamanan (X3)	.244	.095	.304	2.562	.012

a. Dependent Variable: Kepuasan Nasabah (Y)

Source: primary data processed, 2025

Based on the results of the above analysis, the multiple linear regression model is as follows:

$$\text{Customer Satisfaction (Y)} = 2.135 + 0.156X_1 + 0.248X_2 + 0.244X_3$$

- The regression constant value of 2.135 indicates that if Service Quality (X_1), Trust (X_2), and Security (X_3) are all zero, customer satisfaction (Y) remains positive at 2.135.
- The regression coefficient for Service Quality (X_1) is 0.156, indicating a positive influence on Customer Satisfaction (Y). This means that an increase in Service Quality leads to an increase in customer satisfaction.
- The regression coefficient for Trust (X_2) is 0.248, suggesting that a one-unit increase in Trust increases customer satisfaction (Y) by 0.248, assuming other variables are held constant.
- The regression coefficient for Security (X_3) is 0.244, implying that a one-unit increase in Security raises customer satisfaction (Y) by 0.244, assuming other variables are held constant.

Hypothesis Test

Partial t test

Table 1.5 partial t test

		Coefficients ^a			t	Sig.
Model		Unstandardized Coefficients	Std. Error	Standardized Coefficients		
1	(Constant)	2.135	1.006		2.122	.036
	Kualitas Layanan (X1)	.156	.074	.271	2.099	.038
	Kepercayaan (X2)	.248	.076	.308	3.276	.001
	Keamanan (X3)	.244	.095	.304	2.562	.012

a. Dependent Variable: Kepuasan Nasabah (Y)

Source: primary data processed, 2025

Variable X_1 (Service Quality): The analysis results show a t-value of $2.099 > t$ -table value of 1.983 and a significance level of $0.038 < 0.05$, indicating that the hypothesis is accepted. This means that service quality has a positive and significant effect on customer satisfaction.

Variable X_2 (Trust): The analysis results show a t-value of $3.276 > t$ -table value of 1.983 and a significance level of $0.001 < 0.05$, indicating that the hypothesis is accepted. This suggests that trust has a positive and significant effect on customer satisfaction.

Variable X_3 (Security): The analysis results show a t-value of $2.562 > t$ -table value of 1.983 and a significance level of $0.012 < 0.05$, indicating that the hypothesis is accepted. This demonstrates that security has a positive and significant effect on customer satisfaction.

Simultaneous F Test

Table 1.6 Simultaneous F Test

Table 10. Summary of ANOVA Test						
		ANOVA ^a				
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	662.854	3	220.951	76.082	.000 ^b
	Residual	307.837	106	2.904		
	Total	970.691	109			

a. Dependent Variable: Kepuasan Nasabah (Y)

b. Predictors: (Constant), Keamanan (X3), Kepercayaan (X2), Kualitas Layanan (X1)

Source: primary data processed, 2025

Based on Table 1.6, the F-test value is 76.082 with a significance level of 0.000, while the F-table value is 2.69. Since $76.082 > 2.69$ and the significance level of $0.000 < 0.05$, it can be concluded that service quality, trust, and security have a positive and significant effect on customer satisfaction.

Determination Coefficient Test

Table 1.7 Determination Coefficient Test

Model Summary ^b				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.826 ^a	.683	.674	1.70415

a. Predictors: (Constant), Keamanan (X3), Kepercayaan (X2), Kualitas Layanan (X1)

b. Dependent Variable: Kepuasan Nasabah (Y)

Source: primary data processed, 2025

The results of the coefficient of determination test in Table 1.7 show an R Square value of 0.683 or 68.3%. This indicates that 68.3% of the variation in customer satisfaction can be explained by the variables of service quality (X1), trust (X2), and security (X3), while the remaining 31.7% is influenced by other variables not examined in this study.

The Effect of Service Quality on Customer Satisfaction in Using BRK Syariah Mobile

Service quality significantly influences customer satisfaction. Improved efficiency, reliability, and responsive features contribute to a better user experience. Despite occasional technical issues, clear guidance and accessible support enhance trust and satisfaction. To stay competitive, BRK must maintain high service standards.

The Effect of Trust on Customer Satisfaction in Using BRK Syariah Mobile

Trust has a significant positive impact on customer satisfaction. It is driven by system reliability, data protection, and clear information. Greater trust leads to continued usage and recommendations. Strengthening trust is essential for customer loyalty in digital banking.

The Effect of Security on Customer Satisfaction in Using BRK Syariah Mobile

Security strongly affects customer satisfaction. Safe transactions, data privacy, and reliable systems increase confidence and comfort. Enhanced security encourages trust and repeat usage. BRK must invest in strong encryption, clear terms, and user education.

The Impact of Service Quality, Trust, and Security on Customer Satisfaction in Using BRK Syariah Mobile Banking Application

Service quality, trust, and security collectively have a significant impact on customer satisfaction. Together, they shape positive user perceptions and drive loyalty. BRK must continuously improve these three aspects to remain competitive in digital banking.

5. CONCLUSION

This study concludes that service quality, trust, and security significantly influence customer satisfaction in using the BRK Syariah Mobile application. High service quality, reflected in ease of access, efficient transactions, and responsive customer support, enhances user satisfaction. Trust is fostered through transparent information, system reliability, and strong data protection, which positively shape users' perceptions. Security, including data encryption, transaction safety, and user education, also plays a critical role in ensuring customers feel safe during digital banking activities. Collectively, these three factors simultaneously contribute to higher customer satisfaction, encourage loyalty, and strengthen the competitive position of the BRK Syariah Mobile application in the digital banking market.

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