

## The Role of Service Digitalization and Sharia Product Suitability in Bank Customer Satisfaction

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**Abstract:** This study aims to determine the extent of the influence of service digitization and the suitability of sharia products on the satisfaction of sharia bank customers. In today's era, many customers want banking services that are fast, easy, and accessible at any time without having to visit the office. Islamic banks address this need by offering technology-based services such as mobile apps and internet banking, while maintaining Islamic principles in all their products. The research method used in this study is a literature review, involving the reading and analysis of books, journals, articles, and reports from several Islamic banks. The results of the study indicate that digital services greatly assist customers in performing daily transactions, such as money transfers, bill payments, and balance checks. Meanwhile, products such as mudharabah savings, murabahah financing, and Islamic pawnbroking provide a sense of security because they do not violate religious principles. If digitalization and the

**Abstrak:** Penelitian ini bertujuan untuk mengetahui seberapa besar pengaruh digitalisasi layanan dan kesesuaian produk syariah terhadap kepuasan nasabah bank syariah. Di era sekarang, banyak nasabah yang menginginkan layanan perbankan yang cepat, mudah, dan bisa diakses kapan saja tanpa harus datang ke kantor. Bank syariah menjawab kebutuhan ini dengan menyediakan layanan berbasis teknologi seperti aplikasi mobile dan internet banking, sambil tetap menjaga aturan-aturan Islam dalam setiap produknya. Metode yang digunakan dalam penelitian ini adalah studi pustaka, yaitu dengan membaca dan menganalisis buku, jurnal, artikel, serta laporan dari beberapa bank syariah. Hasil penelitian menunjukkan bahwa layanan digital sangat membantu nasabah dalam melakukan transaksi harian, seperti transfer uang, pembayaran tagihan, dan cek saldo. Sementara itu, produk-produk seperti tabungan mudharabah,

suitability of Islamic products can be implemented simultaneously, customers will feel more satisfied, comfortable, and trusting of the Islamic bank. Banks such as BSI, BCA Syariah, and Bank Muamalat have begun to take concrete steps in combining these two aspects, and the results have had a positive impact on customer trust and loyalty. This study concludes that the combination of good digital services and Shariacompliant products is a key factor in enhancing customer satisfaction with Sharia banks.

**Keywords:** Digitalization of Services; Sharia Products; Customer Satisfaction.

pembiayaan murabahah, dan gadai syariah memberikan rasa aman karena tidak melanggar prinsip agama. Jika digitalisasi dan kesesuaian produk syariah bisa dijalankan bersamaan, maka nasabah akan merasa lebih puas, nyaman, dan percaya terhadap bank syariah tersebut. Bank-bank seperti BSI, BCA Syariah, dan Bank Muamalat sudah mulai menerapkan langkah nyata dalam menggabungkan dua hal ini, dan hasilnya berdampak positif terhadap kepercayaan dan loyalitas nasabah. Penelitian ini menyimpulkan bahwa kombinasi antara layanan digital yang baik dan produk yang sesuai syariah merupakan faktor penting dalam meningkatkan kepuasan nasabah bank syariah.

**Kata Kunci:** Digitalisasi Layanan; Produk Syariah; Kepuasan Nasabah.

## A. Introduction

Technology has greatly changed the way people live their daily lives. In the world of finance, digital services have become a solution for people to carry out various banking activities more quickly and easily. Customers no longer need to go to the bank just to check their balance or transfer money because everything can be done through an app.

Sharia banks are also continuing to evolve with the times. Digital-based services are being implemented to make things easier for customers. In addition, Islamic banks continue to uphold Islamic principles in every product they offer. Products such as interest-free savings, riba-free financing, and profit-sharing systems are the top choices for many people. Many customers are satisfied with the convenience and security of digital services. However, there are also many who complain about frequent app

problems, confusing features, or unfriendly service. Problems like this can make customers feel uncomfortable and consider switching to another bank.

Customer satisfaction is very important in the banking world. Good service, clear products, and an easy-to-use system can make customers feel comfortable and confident. Banks that are able to provide these things will have loyal customers and even gain new customers through recommendations. This study was conducted to determine the extent to which digital services and the suitability of sharia products affect customer satisfaction. The discussion is based on readings from various sources and observations of sharia banks that have implemented digital technology. Hopefully, this study can provide a clear picture of the importance of these two things in maintaining customer comfort and trust.

## **B. Research Method**

This study uses a literature review method, which involves collecting and reading various books, journals, articles, and reports discussing the digitization of banking services, sharia products, and customer satisfaction. In addition, observations were made on customer habits at several sharia banks in general. The data sources came from national and international journals, Islamic bank annual reports, and official media that provide digital financial information. The collected data was analyzed descriptively to illustrate the relationship between the variables studied.

## **C. Results and Discussion**

### **1. Digitalization of Sharia Banking Services**

Technological developments have brought about major changes in various areas of life, including banking. In the past, to conduct financial transactions such as saving, withdrawing money, or paying bills, people had to go directly to a bank office or use an ATM. This process was sometimes time-consuming because it involved waiting in line, going during business hours, or traveling long distances. This posed a challenge for people living in areas far from city centers or areas that did not have bank branches. As

times changed and people's needs increased, banks began to look for ways to provide services that were easier, faster, and not limited by time and place. This led to the emergence of digital systems that replaced many manual processes in banking services. (Andriani, 2020).

The digitization of banking services is the process of transforming services that were previously conducted in person and using human labor into services assisted by technology such as computers, the internet, and mobile applications. In Islamic banking, this process is also applied in order to reach more customers and provide more practical services without compromising the Islamic values that form the basis of the sharia system. Islamic banks not only focus on convenience and speed, but also adhere to religious rules such as the prohibition of usury, transparency of transactions, and the principle of fairness.

Digitalization allows customers to carry out almost all banking activities without leaving their homes. Customers can simply use their mobile phones or computers to access various banking services. Even opening a new account can now be done online. Customers only need to fill in their personal data and upload a photo of their identity card through the application, and in a short time they can have an account at the bank. This is very helpful, especially for the younger generation who prefer everything to be fast and practical (Burhanuddin, 2023).

There are several advantages of digital services for customers, which make banking activities easier (Fadillah, 2021):

- a) You can check your balance anytime and anywhere without having to go to an ATM or bank. Customers simply open the app on their mobile phones to see how much money is left in their accounts. This is very helpful in managing expenses and checking whether transactions have been successful or not.

- b) You can transfer money quickly using only your cell phone. No need to fill out transfer forms at the teller or search for an ATM machine. Transfers can be made in seconds from home, school, or even on the go.
- c) You can pay various bills such as electricity, water, phone credit, internet, and others directly from the app. All monthly bills can be settled easily, without having to go to a payment counter or other public places.

Digitization provides significant benefits for banks themselves. With digital systems, banks do not need to open many branches or hire many employees. Many processes can be carried out automatically by computer systems. This certainly saves costs and working time. Services can continue to run 24 hours a day without the need for many employees on duty.

Digitalization also has its challenges. If the digital system used often experiences disruptions, the application is difficult to open, or the features in the application are confusing, then customers may feel disappointed. Some customers may also not be familiar with using technology, especially the elderly or people in areas who are not familiar with the internet. Therefore, Islamic banks must ensure that the applications or digital services they provide are truly easy to use, secure, and trustworthy.

Digitalization needs to be adapted to the principles of Islamic banking. This means that even though everything is fast and practical, banks must still ensure that the transactions carried out do not violate religious rules. Islamic banks must continue to provide honest and open explanations to customers about how products work, how profits are distributed, and other matters relating to contracts and transactions (Fauziah & Zulfikar, 2021).

Digitizing services is not only about technology, but also about maintaining customer trust and ensuring that they continue to receive services that comply with Islamic sharia law. If Islamic banks can combine technological convenience with religious values, customer satisfaction will increase, and they will remain loyal to the bank's services.

## 2. Sharia Product Compliance

Sharia banking products have distinctive characteristics that differ from those of conventional banks. These differences are not merely a matter of name, but also concern the operating systems and rules used. Sharia banks use rules that are in accordance with Islamic teachings. In Islam, economic activities are permitted as long as they do not contain prohibited elements, such as *riba* (interest), *gharar* (uncertainty in contracts or transactions), and *maysir* (gambling or speculation). Therefore, all products issued by Islamic banks must be carefully designed so as not to conflict with religious teachings.

The main purpose of sharia products is not only to make a profit, but also to maintain fairness between the bank and its customers. Sharia products must clearly explain how they work and how profits or risks are shared. That way, no party feels aggrieved. This is one of the reasons why many Muslims prefer Islamic banks, because in addition to being able to carry out economic activities, they also feel more at ease because the transactions are in accordance with their religion.

There are many types of products in Islamic banks that can be used by the public according to their needs. Each product is designed for different purposes, but still adheres to sharia principles. All of these products are structured based on clear contracts or agreements, so that customers know exactly their rights and obligations. These products are also supervised by the Sharia Supervisory Board, which ensures that all activities are truly in accordance with Islamic values (Mulyadi, 2022).

The sharia products that are frequently used by customers include the following (Astuti & Subriadi, 2021):

### a) Mudharabah Savings

This type of savings account works by customers giving money to the bank, which then uses the money for halal business activities. The profits earned from these activities are divided between the customer and the bank according to an agreement made at the outset. Customers can receive a share of the profits

periodically, for example, every month. This type of savings account does not use interest, so it does not constitute usury.

b) Murabahah Financing

This product is used when customers want to purchase an item, such as a motorcycle, house, or electronic device, but do not have sufficient funds. In this case, the Islamic bank will purchase the item first, then resell it to the customer at an agreed price. The selling price includes the bank's profit. The customer then makes installment payments according to the agreed schedule. In this system, all parties know the price of the item and the bank's profit from the outset.

c) Pawn or Rahn

This product allows customers to obtain loans by pawning valuable items such as gold. The Islamic bank will store the items and provide loan funds to the customer. Once the customer is able to repay the loan, the items will be returned. During the loan period, the bank may charge a storage fee, rather than interest. This differs from pawnshops at conventional banks, which typically charge interest on the loan amount.

The above products are designed to benefit customers without harming any party. All of them have an open and fair system. In addition, sharia products are usually easier to understand because they are explained honestly from the outset. There are no confusing terms or hidden costs. All processes are designed with an emphasis on transparency and good cooperation between customers and the bank.

If these products suit the needs of customers, they will feel more satisfied and at ease. This is especially true if the bank also provides clear explanations about how the products work, the terms of the contract, and the risks that may arise. Customers not only feel that they are being served, but also valued because they are invited to understand the contents of the transaction thoroughly.

The compatibility of products with Islamic values also gives customers a high level of trust in the bank. They feel that the money they deposit or borrow is managed in

a proper, halal manner that does not violate religious rules. This is the main advantage of Islamic banks over conventional banks (Nursaidah & Hambali, 2023). If Islamic banks continue to ensure that their products are in line with Islamic teachings and the needs of today's customers, public trust will increase. Banks will not only be places to store money, but also trusted partners in managing finances and running businesses in accordance with good values.

### 3. Customer Satisfaction

Everyone who uses banking services expects a pleasant experience. Whether opening an account, transferring money, checking balances, or applying for financing, they want to be served well and easily. If the process is fast, clear, and meets expectations, then the person will feel happy and comfortable. This feeling is called customer satisfaction. Customer satisfaction is very important for banks, because if customers are satisfied, they will not only continue to use the services, but may also recommend the bank to others. In the banking world, satisfaction is not just about making customers smile, but also shows that the bank has succeeded in providing good services and products (Rachmawati & Prasetyo, 2019).

Customer satisfaction does not just happen, but is influenced by many things related to their experience when using banking services. Some of the things that can make customers feel satisfied include:

a) Fast and friendly service

When customers come to the office or contact customer service, they want to be served without having to wait long. Employees who are polite, patient, and able to help clearly will make customers feel comfortable.

b) Easy-to-use application

Many customers now use banking apps to conduct transactions. Apps that are easy to understand, rarely experience errors, and can be used anytime will increase customer satisfaction because they simplify daily activities.

c) Products in accordance with Islamic values

For customers who choose Islamic banks, the compatibility of products with religious teachings is very important. Products that do not contain usury, have honest explanations, and fair systems will make them feel comfortable in their transactions.

d) No hidden fees

Customers will be happy if the bank is open from the outset about the fees that must be paid. If there are sudden deductions or fees that were not explained from the outset, customers may feel disappointed and consider the bank to be dishonest. Conversely, if customers feel that using the services is difficult, such as having to wait in long lines, frequent application problems, employees who do not explain things clearly, or products that are confusing and do not meet expectations, then customers may feel dissatisfied. This dissatisfaction can cause them to stop using the services and even switch to another bank that they consider to be better.

Banks must understand that maintaining customer satisfaction is an ongoing process. It is not enough to satisfy customers once; consistency over time is essential. If the above points are properly maintained, customer trust will grow stronger, and banks can continue to grow with the support of loyal customers.

#### **4. The Relationship Between Digitalization and Sharia Products with Customer Satisfaction**

The public's need for fast, easy, and religiously compliant financial services is increasing. People not only want convenient services, but also want to feel secure in their beliefs. That is why many people are now turning to Islamic banks as a place that can provide both: fast services thanks to technology and products that are compliant with Islamic teachings. Digital services and Islamic products are no longer separate options, but have become a complementary whole. In today's era, customers do not only judge banks based on the friendliness of their staff, but also on how sophisticated their

applications are and how honest and Sharia-compliant their products are. If these two things can go hand in hand, customer trust and satisfaction will increase naturally.

Digitalization allows banks to provide services anytime and anywhere. Customers don't need to leave their homes just to transfer money or pay bills. Simply open the app, and everything can be done in minutes. This is especially helpful for customers with busy schedules. On the other hand, the sharia products offered by banks provide peace of mind because the transactions do not violate religious rules. This makes customers feel comfortable both physically and spiritually, because not only are they helped practically, but they also feel that they are doing something in accordance with their beliefs.

If the digital services provided run smoothly and are easy to use, and the sharia products are structured fairly, customers will be satisfied. This satisfaction will make them loyal to the sharia bank and even encourage them to invite family or friends to open accounts at the same place. The satisfaction and trust that grow from a good experience will be the main reason someone remains a customer (Wulandari & Asrori, 2022).

Several Islamic banks in Indonesia have already demonstrated concrete efforts in this regard. For example:

- a) Bank Syariah Indonesia (BSI) has provided a mobile banking application with a simple display and menu. Customers can open accounts, make transfers, pay zakat, and even buy gold online through a single application.
- b) BCA Syariah also actively disseminates information about its products through its website and social media using language that is easily understood by the general public. Explanations about products such as iB savings accounts, home financing, and others are presented very clearly.
- c) Bank Muamalat, as one of the oldest Islamic banks in Indonesia, also continues to improve its digital services. They not only provide online

services, but also pay attention to Islamic principles in every feature they offer.

The efforts of these banks prove that combining technology with Islamic values is not difficult to do. If these two things can work well together, then Islamic banks will not only be able to retain existing customers, but also attract new customers from various backgrounds, including the younger generation who are accustomed to living in a digital world.

#### **D. Conclusion**

Based on the results of the study, it can be concluded that the digitization of services greatly helps Islamic bank customers in carrying out their daily financial activities. Customers can perform various transactions such as checking balances, transfers, and bill payments simply through their mobile phones without having to visit the bank. Fast and easy services like this are very popular, especially if the application provided is not complicated and can be accessed at any time. However, banks also need to pay attention to user comfort by maintaining a stable system and easy-to-understand features. Not only limited to technology, digitization in Islamic banks must also be adjusted to Islamic principles so that customers feel secure in their trust. Digitization that is carried out while maintaining sharia values will provide a pleasant experience for customers.

The sharia products offered by banks also play a major role in increasing customer satisfaction. Products such as mudharabah savings, murabahah financing, and sharia pawn have been designed to comply with Islamic teachings and the needs of the community. If these products are explained well and transparently, customers will feel involved and valued. Trust in banks will also increase. When Islamic banks succeed in combining two important things, namely easy digital services and Sharia products that

comply with religious rules, banks will find it easier to retain old customers and attract new ones. This is the main key.

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