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Rebuilding Public Trust in Islamic Banking Through the Utilization of Technology: Conceptual Review and Strategies

Novira Dian Antasari¹, Zulhamdani², Amat Basri³, Triana Salma Dewi⁴

^{1,2} Lia University, Digital Business, Jakarta, Indonesia

³ Lia University, Information System, Jakarta, Indonesia

⁴ Lia University, Informatics, Jakarta, Indonesia

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CORRESPONDENCE

E-mail:

novira.antasari@gmail.com

A B S T R A C T

Public trust in Islamic banking has been a significant challenge in recent years. This is influenced by several factors such as lack of technology literature, technology distribution, cybersecurity, regulatory frameworks, customer awareness, and financial inclusion. This research aims to highlight the technology in restoring public trust in Islamic banking and present practical strategies for digital Sharia banks. This research aims to identify public trust in Islamic banking in Indonesia through technology. This research design is descriptive qualitative and the type of data used is secondary data. Sources and data were obtained from OJK websites, books, the internet, social media, journals, and other relevant digital format. Data is processed using the Python programming language. The results of this research indicate that digital literacy for Bank Hijra is less well-known among the public. From the mobile banking application, the rating of the sample banks shows a number above 4. User reviews show that the use of these applications has not yet achieved maximum customer satisfaction, as there are still complaints about data security concerns. It concluded that customer trust in digital Sharia banks has indeed increased, but there is still a need to improve data security and digital literacy, and user experience for the public.

I. INTRODUCTION

Indonesia is a country where 90% population of citizens is Muslim, making it the second-largest Muslim country in the world after Pakistan. The large number of Muslims in Indonesia has made the government of Indonesia aggressively increase financial transactions based on Sharia principles. Based on [1], the first Sharia banking in Indonesia was established on November 1, 1991, PT. Bank Muamalat Indonesia, better known as Bank Muamalat. Currently, Sharia banks also developed into digital Sharia banks, which the first digital Sharia bank in Indonesia is Bank Syariah Indonesia (BSI) which is a combination of several state-owned banks, there are Bank Syariah Mandiri, Bank BNI Syariah, and Bank BRI Syariah. Digital Sharia banks use mobile or Internet banking technology for their transactions. Through mobile banking and Internet banking applications, customers can easily conduct banking transactions such as fund transfers, bill payments, and purchasing Shariah-compliant financial products. [2] stated that mobile banking serves as the primary avenue for customers to conduct banking transactions with ease, speed, and efficiency, transcending geographical limitations and it only depends on the speed of the internet.

The study by [3] explained that digital Sharia banks prioritize customer experience and satisfaction by offering user-friendly interfaces, personalized services, and efficient digital solutions. Another research by [4] showed that due to the high level of trust, customers of Sharia banks in Indonesia who use mobile banking readily embrace and utilize the service. The previous research has provided valuable insights and focused on Sharia banks and mobile banking, but there are still research gaps. There is a lack of research on public trust in digital Sharia banks where transactions between customers and the bank are conducted solely through technological intermediaries without face-to-face interaction. In contrast, digital literacy and cybersecurity are an issue. Based on the background of the issue, this research will be limited to digital Sharia banks that do not have branch offices and operate solely based on digitalization. And the banks are only non-government digital Sharia banks. Therefore, the researchers will examine public trust in digital Sharia banks in the current technological era through the utilization of technology. In this research, public trust in digital Sharia banks will be expected to increase along with improvements in cybersecurity and digital literacy.

II. LITERATURES REVIEW

Digital Sharia Banks

Currently, there are many Sharia banks in Indonesia, and some banks also transformed into digital Sharia banks following the establishment of BSI. The Indonesian government has provided support to encourage the development of digital banking by providing digital infrastructure in remote areas and improving accessibility for underserved communities. With the increasing integration of digital technology in the Sharia banking industry, it is expected that its development will continue to strengthen the Sharia financial ecosystem in Indonesia, enhance financial inclusion, and support sustainable economic growth. Sharia banking regulations are governed by Law No. 21 of 2008, so the existence of Sharia digital banks also aligns with these regulations. Digital Sharia banks are also regulated by POJK No.12/POJK.03/2021, especially in Chapter IV. [5] Stated that a specific set of regulations is needed for the digitalization of Sharia banks, given the unique principles governing their operations compared to conventional banks.

At the moment, there are three non-government digital Sharia banks in Indonesia; Bank Jago Syariah, Bank Aladin Syariah, and Bank Hijra. According to the website of Bank Jago, in 2021, Bank Jago inaugurated a Sharia Business Unit to serve the mass market segment based on Sharia principles. Then in 2022, Bank Jago expanded from conventional to Sharia and launched the Jago Sharia application. The establishment of Bank Jago Syariah aims to enhance growth opportunities by providing digital financial solutions centered on life and Sharia principles. A former study about Bank Jago Syariah conducted by [6], his research uses a qualitative approach. He found that digital transformation in the economic sector, including Sharia banking, is crucial for long-term global

economic growth. It presents a consensus among millennials that digital Sharia banking not only serves as a practical solution but also enhances the competitiveness and effectiveness of Sharia banking products and services.

Meanwhile, the former study about Bank Hijra, researched by [7], used a combination of quantitative random sampling and heuristic analysis based on ISO 9241-11, with the application of the Partial Least Square (PLS) method, explained that the use of the Bank Hijra application significantly shows that user satisfaction factors have a more consistent impact on the application usage experience. Research on Bank Aladin Syariah was conducted by [8] using a descriptive qualitative approach method. In his research, it was found that Bank Aladin Syariah actively utilizes a mix of digital promotions through social media platforms and collaborative partnerships with Alfamart minimarkets. Additionally, Bank Aladin Syariah also launched a banking application that complies with Sharia principles, featuring easy-to-use and seamless functionality. It can be concluded that from these three journals, research was conducted only based on bank introduction marketing. The literature review of the three banks can be seen in Table 1.

Table 1. Digital Sharia Banks Literature Review

No.	Journal	Author	Theory	Method	Result
1.	Banking Millennials' Perceptions of Digital Sharia Banking: A Case Study of Bank Jago Syariah	[6]	In the relationship between perception and behavior, it can be seen that perception can be expressed as a process through which a person organizes and interprets sensory impressions about the environment that will greatly affect behavior, which in turn determines the factors that are seen as motivational (Tati Handayani, 2020).	Researchers used a qualitative approach. In this research, the data collection techniques used were observation, interviews, and documentation.	The study indicates that digital transformation in the economic sector, including Sharia banking, is crucial for long-term global economic growth. It presents a consensus among millennials that digital Sharia banking not only serves as a practical solution but also enhances the competitiveness and effectiveness of Sharia banking products and services.
2.	Analisis Usability Aplikasi Hijra Bank Berbasis ISO 9241-11 dengan Menggunakan Metode Partial Least Square (PLS)	[7]	A usable application is characterized by its ability to effectively fulfill user objectives, ensure operational efficiency, and garner satisfaction through user acceptance (J. Nielsen, 1994)	This research uses a combination of quantitative random sampling and heuristic analysis based on ISO 9241-11, with the application of the Partial Least Square (PLS) method.	This research provides that the null hypothesis (H0) is fulfilled only for satisfaction, indicating that this variable has a positive and significant effect. Meanwhile, efficiency and effectiveness have a positive but not significant relationship.
3.	Komunikasi Pemasaran Offline to Digital (O2O) PT. Bank Aladin Syariah Tbk.	[8]	The strategy adopted by many businesses in Indonesia is the Online to Offline or Offline to Online (O2O) strategy. The O2O business model not only changes consumer mentality and service models but also brings new challenges for	This research uses a qualitative descriptive methodology, data was collected through non-participant observation, literature review, and archival analysis, using	Research findings show that Bank Aladin actively utilizes a mix of digital promotional through social media platforms and collaborative partnerships with Alfamart minimarkets, using a co-branding strategy to maintain a

<p>traditional commerce. (Wardhanie et al., 2018).</p>	<p>e- purposive sampling for the selection of key informants. Data analysis involves reduction, presentation, and verification.</p>	<p>hard-selling approach in the context of acquiring customers and third-party funds. In addition, Bank Aladin launched a banking application that complies with Sharia principles with easy-to-use and seamless features. This research underlines the success of integrating online platforms and strategic partnerships in increasing customer and service in the Sharia banking sector.</p>
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Source: Processed data, 2024

An analysis of three sample digital Sharia banks, Bank Jago Syariah Bank Aladin Syariah, and Bank Hijra, reveals several prominent trends:

1. The transition of conventional banks to Sharia-compliant.

All three banks originated as conventional banks, then adapted to customer needs by transitioning to Sharia banks. Bank Jago, the bank has adapted to consumer needs by establishing a new Sharia bank in 2021. Based on a study by [9], said that to boost the growth of Islamic banking, conventional banks are allowed to convert their business activities to Sharia principles after obtaining the necessary permits.
2. Leveraging technology to underserved communities.

Adapting to modern advancements, the three banks have utilized technology to connect with their customers. Similar to Bank Hijra, the bank leverages technology to reach underserved communities, particularly those in remote areas with low financial literacy. Bank Hijra achieves this technology through a user-friendly digital platform.
3. Focus on product and service innovation.

These three banks have emerged and established digital Sharia banks, where operations are conducted without branch offices, with a commitment to introducing new services to the community through digital platforms. The development of technological innovation and appropriate banking services can help banks increase their appeal to Generation Y and Z customers [10].
4. Utilizing social media for promotion.

The primary promotion conducted by the three banks through social media is crucial in attracting customers. Marketers can leverage social media to interact with customers through product or service offerings, utilizing websites to animate promotional messages with dynamic imagery, links to relevant resources, and customized displays [11].

Digital Literacy

Digital literacy is a crucial element in maintaining order in citizen relationships, both in cyberspace and the real world, as technological advancements have outpaced societal adaptability. According to [12], digital literacy is the ability to use digital media efficiently, including communication tools and the internet, to search for information accurately, intelligently, meticulously, and appropriately. An individual's proficiency in understanding digital literacy extends beyond merely comprehending how a technological system operates to understanding its functions and benefits. By grasping these functionalities, the societal value of technology is further enriched. [13] stated that individuals who comprehend the significance of digital literacy typically exhibit several characteristics, such as being capable of utilizing technology and understanding its

benefits, possessing digital resilience, displaying positive and productive digital behavior, and being able to contribute to the global community.

In a digital Sharia bank, technology plays a central role in understanding customers' desires and facilitating the fulfillment of their needs, thereby enhancing transparency and building credibility with their customers and stakeholders by leveraging technology to disseminate accurate and timely information about their products, services, and operations. Through open communication channels and accessible digital platforms, Sharia banks can demonstrate their commitment to Sharia compliance, thereby instilling confidence and trust among their customers. [14] stated that when sellers provide accurate information, customers' satisfaction and trust increase, leading to positive recommendations to others. In this case, if digital Sharia banks provide accurate information in digitally delivering transactions, customer trust will likely continue to increase.

Table 2. Index Digital Literacy Indonesia 2021 - 2023

Data	2021	2022	2023
Digital Skill	3.44	3.52	3.5
Digital Safety	3.1	3.12	3.29
Digital Ethics	3.53	3.68	3.99
Digital Culture	3.9	3.84	3.81
Total Index	3.49	3.54	3.65

Source: databox.katadata.co.id

According to Table 2, based on the survey results from the Ministry of Communication and Information Technology, Indonesia's digital literacy index in 2023 experienced an increase, reaching 3.65 compared to 3.54 in 2022, on a scale of 1-5. The digital literacy index is measured through several indicators, there are digital skills, digital safety, digital ethics, and digital culture. By leveraging digital literacy, digital Sharia banks also anticipate a growth in their customer base through digitalization. In a previous study conducted by [15], it was concluded that digital banking services promoted by Sharia banks are more competitive, thus contributing to the enhancement of Sharia financials within society.

Mobile Banking

The increasing adoption of mobile banking by Sharia banks in Indonesia presents a significant opportunity to enhance public trust. Based on the Otoritas Jasa Keuangan website, mobile banking often known as m-Banking, refers to banking transactions conducted through mobile phones, either via an m-Banking application or an application provided by a mobile network operator. With the proliferation of smartphones and internet connectivity, mobile banking offers customers unprecedented convenience and accessibility to financial services. [16] stated that mobile banking essentially provides convenience for customers in conducting financial transactions, allowing them to check their savings accounts and perform various financial transactions without needing a teller. Through mobile applications, customers can access real-time information about their accounts, transactions, and financial activities, promoting greater visibility and trust in the banking system. As highlighted by [4], a high level of trust already exists between Sharia banks and their customers. Mobile banking, with its emphasis on convenience, transparency, and accessibility, can further strengthen this relationship. By providing real-time access to account information, transaction history, and financial tools, mobile banking empowers customers and fosters a sense of control over their finances.

Furthermore, Sharia mobile banking platforms can play a crucial role in promoting financial literacy and education, particularly among underserved communities. By offering educational resources and user-friendly interfaces, Sharia banks can empower individuals to make informed financial decisions that align with their values. Previous study, [17] explained that Sharia mobile banking innovation has accelerated digital transformation and enhanced services for Sharia banks, providing a competitive advantage in the rapidly growing Sharia banking market. Additionally,

mobile banking platforms often incorporate features that facilitate adherence to Sharia principles, thereby reinforcing the dimensions of Sharia banking.

Cybersecurity

Despite the convenience and accessibility offered by mobile banking, security concerns remain a significant hurdle for some Sharia banking customers. The digital landscape is constantly evolving, and new cyber threats emerge regularly. Cybersecurity challenges become more complex and diverse in an increasingly digitally connected context. Information security and data protection are paramount priorities in banking activities, given that Sharia banks manage sensitive and critical information from their customers. By maintaining data and information security, Islamic banks can ensure that their operations. According to [18] cybersecurity in banking is the main thing that needs to be improved actively and adaptively to protect sensitive data, maintain customer trust, and ensure the financial system's resilience.

In an era where cybersecurity is in the spotlight, Sharia banks demonstrating their commitment to information security will gain more trust from the public. Sharia banks have a moral responsibility to safeguard customer data and information by ensuring cybersecurity. [19] explained that the issue of security weaknesses in banking is divided into five categories, there are:

1. Unencrypted data, sensitive information stored without encryption is highly vulnerable to unauthorized access and theft. Sharia banks should implement robust encryption protocols to protect customer data at rest and in transit.
2. Malware, malicious software (malware) can infect systems and compromise data security. Sharia banks need to invest in advanced security solutions, including firewalls, intrusion detection systems, and anti-malware software, to prevent and mitigate malware attacks.
3. Unreliable third-party services, relying on third-party vendors for services like data storage or processing introduces additional security risks. Sharia banks must conduct thorough security assessments of third-party vendors before establishing any partnerships and ensure contractual obligations regarding data security are clearly defined.
4. Manipulated data, cybercriminals may attempt to manipulate data to commit fraud or unauthorized transactions. Implementing data integrity checks and strong authentication protocols can help prevent data manipulation attempts.
5. Spoofing, involves impersonating a legitimate entity to trick users into revealing sensitive information or clicking on malicious links. Sharia banks can educate customers on how to recognize spoofing attempts and implement two-factor authentication for added security.

By addressing these vulnerabilities and adopting a comprehensive cybersecurity strategy, Sharia banks can build a strong foundation of trust with their customers in the digital age.

III. METHODS

This research adopted a descriptive qualitative approach, aiming to explore factors influencing public trust in Islamic banking in Indonesia through technology. [20] stated that the key to descriptive qualitative research is a comprehensive, accurate, and factual depiction of the phenomena, their attributes, and their interconnections. This approach allows for a deep dive into the complex interplay between technology and public trust in digital Sharia banking. The ultimate aim of the research is to offer valuable insights and produce qualified and empirical data, contributing to the accumulation of human knowledge. Through the understanding of technology, strategies can be developed to enhance transparency, security, and customer satisfaction in digital Sharia banking operations.

The utilization of multiple sources and data collection methods enriches the depth of the research findings. Data uses are secondary data and sources from various platforms, including the OJK websites, books, internet resources, social media platforms, journals, and other relevant digital formats such as financial reports. Secondary data (also known as second-party data) refers to any data set collected by an individual or entity other than the one currently utilizing it. This method

ensures a diverse range of viewpoints and understandings regarding the phenomenon under investigation, contributing to the resilience of the research outcomes. Furthermore, user data reviews in the mobile banking application are also processed using the Python programming language. [21] emphasized that Python is a versatile programming language capable of building applications, whether web-based or mobile-based. The data processing was carried out using the Python application with the following steps:

1. Data crawling was conducted on reviews in the Google Play Store using Google Play-scraper. The data contained the content of the comments, ratings/scores, timestamps, and app versions.
2. Text preprocessing involved tokenizing the review sentences into words and cleaning the data by removing unnecessary words such as conjunctions or specific words to be excluded (e.g., "aja", "gak", "nya", "mau", "bs", "sdh", "dulu", "jd", "d", "gk").
3. Stemming was performed to remove affixes and obtain the root form of words. The Sastrawi library assisted this process to get the root form of each word in a sentence.
4. Creating a corpus/dictionary.
5. Grouping data based on year and rating.
6. Extracting topics from the most frequent words each year.
7. Categorizing the data as "safe," "unsafe," or "uncategorized."
 - Keywords used to filter "safe" data: keamanan|aman|nyaman|terpercaya|secure.
 - Keywords used to filter "unsafe" data: bermasalah|buruk|kebocoran|secure.
8. Filtering only the "unsafe" data.
9. Grouping by the data analysis such as year and rating.

IV. RESULT AND DISCUSSION

The samples used in this research are three digital Sharia banks: Bank Jago Syariah, Bank Aladin Syariah, and Bank Hijra. The samples were taken from several Sharia banks in Indonesia, specifically focusing on digital Sharia banks. These banks do not have physical branches, and all operations between the bank and customers are conducted solely through digital applications. The samples are also only non-governance digital Sharia banks.

From the website, each bank shows that the oldest non-government Sharia Bank of these three banks is Bank Hijra. As stated on the Bank Hijra's website, Bank Hijra has been licensed since 2009 under the name PT Bank Pembiayaan Rakyat Syariah Cempaka Al Amin (BPRS Al Amin). In 2020, the Alami Group acquired BPRS Cempaka Al Amin, enhancing its technology and introducing itself to the public as Bank Hijra. According to the website of Bank Jago, in 2021, Bank Jago inaugurated a Sharia Business Unit to serve the mass market segment based on Sharia principles. Then in 2022, Bank Jago expanded from conventional to Sharia and launched the Jago Sharia application. The establishment of Bank Jago Syariah aims to enhance growth opportunities by providing digital financial solutions centered on life and Sharia principles. Meanwhile, Bank Aladin Syariah has been operating as a Sharia bank since 2010 under the name Bank Maybank Syariah Indonesia. It has become the first fully digital Sharia bank in Indonesia, where the application was launched to the public in 2022.

Observing the financial reports of the three Sharia digital banks from the period 2021 to 2022, the operational income of these banks reveals a positive trend. From the financial report of Bank Jago Syariah, it is noted that the report is combined with the financial report of conventional Bank Jago, but the Sharia components are already separated from the conventional ones. In this case, the operational income of Sharia in 2022 amounted to 1,352,996 (in millions), while in the previous year, it was at 589,738 (in millions), indicating an increase of 129.42% from 2021. Although Bank Jago Syariah was launched in 2022, the Sharia Business Unit (UUS) has been formed since 2021.

Meanwhile, the operational income in 2022 from Bank Aladin Syariah shows that the total operating income is at 81,755 (in millions), compared to 36,111 (in millions) in 2021. This indicates a significant increase in Bank Aladin Syariah's operating income from 2021, namely by 126.40%.

For Bank Hijra, the operational income of the Sharia bank in 2022 is at 36,013 (in billions), while in 2021 it was at 30,508 (in billions). It means Bank Hijra has increased 18.04% from 2021. Based on the upward trend in operational income Sharia from 2021 to 2022 for all three banks, it can be inferred that there has been an enhancement in public trust towards these three banks.

Table 3. Operational Income Sharia (in Millions)

Bank	2021	2022	Increase %
Bank Jago Syariah	589,738	1,352,996	129.42%
Bank Aladin Syariah	36,111	81,755	126.40%
Bank Hijra	30,508,000	36,013,000	18.04%

Source: Financial Report Bank (compiled in April 2024)

Furthermore, examining mobile application usage data provides further insights into public perception. Bank Jago boasts the highest rating (4.6) and download numbers (over 10 million) on the Play Store, followed by Bank Aladin (4.4 rating, over 1 million downloads). Bank Hijra, while exhibiting a decent rating (4.2), has a significantly lower download count (over 100,000). And judging from social media platforms such as X, Instagram, and TikTok, the number of followers for Bank Jago and Bank Aladin Syariah is higher than Bank Hijra. The comparison can be seen in Table 4.

Table 4. Follower Social Media

Social media	Bank Aladin Syariah	Bank Jago (Syariah)	Bank Hijra
Instagram	43.8k	169k	38k
X	58k	26.2k	328
TikTok	80.0k	38.6k	802

Source: compiled in Mei 2024

Based on Table 4, all three digital Sharia bank accounts are active on social media and have a significant number of followers. Bank Jago excels on Instagram and X, Bank Syariah excels on TikTok, and Bank Hijra is active on both Instagram and X but rarely posts on TikTok in 2024. Data on X shows that Bank Aladin Syariah last uploaded a post on April 21, 2022, while Bank Hijra last uploaded a post on May 2, 2024. Another interesting point is that the posts uploaded by Bank Hijra, especially on its TikTok account, are mostly unrelated to finance services. This could be one of the factors why users do not follow Bank Hijra's TikTok account. It can be concluded that Bank Jago is generally more well-known to the public. However, it should be noted that in addition to offering a Sharia system, Bank Jago also has a conventional system that is integrated into its mobile banking application and social media accounts.

Table 4. indicates that regular content updates, engaging, and relevant information are key factors in attracting followers on social media, especially for accounts that discuss financial topics or encourage saving with the respective bank. This is evident from the performance of Bank Jago and Bank Aladin Syariah's accounts on Instagram and TikTok, where they show consistent content update patterns and engaging content, resulting in a larger number of followers compared to Bank Hijra. While Bank Hijra's account is active on Instagram, it shows an infrequent content update pattern on TikTok in 2024. This is likely to have an impact on their lower number of followers on that platform. Bank Hijra's early content is in 2022, which focused more on non-financial topics, may also be a factor affecting the appeal of their account to a target audience interested in financial topics. Based on the analysis of social media data and the number of application downloads, Bank Jago and Bank Aladin Syariah have shown superior performance compared to Bank Hijra in attracting public attention and interest. Bank Jago and Aladin have successfully leveraged social media and digital strategies to increase public popularity and interest. At the same time, Bank Hijra needs to strengthen its digital strategy to become more recognized. This indicates that digital literacy for Bank Hijra is less well-known among the public. In line with the number of mobile

banking users, Bank Jago and Bank Aladin Syariah have been downloaded more frequently than Bank Hijra.

Table 5. Total Real Data Review Goole Play Store

Total Real Data	Bank Aladin Syariah	Bank Jago (Syariah)	Bank Hijra
Rating 5	29.640	129.936	934
Rating 4	1492	7.883	71
Rating 3	1027	2.728	43
Rating 2	661	1.947	33
Rating 1	3864	11.646	133

Source: Data in April 2024

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                ulasan
date rating
2022 1          1
      2          1
      3          3
      5         40
2023 1         19
      2          4
      3         14
      4          7
      5        266
2024 1         99
      2         14
      3         28
      4         18
      5        680
    
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Figure 1. Summary Result Data Bank Aladin Syariah

Source: Processed data, April 2024

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                ulasan
date rating
2023 1          1
      3          2
2024 1        201
      2         27
      3         26
      4         15
      5        126
    
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Figure 2. Summary Result Data Bank Jago Syariah

Source: Processed data, April 2024

date rating		ulasan
2022	1	19
	2	7
	3	6
	4	8
	5	50
2023	1	22
	2	5
	3	6
	4	8
	5	48
2024	1	5
	3	3
	4	4
	5	8

Figure 3. Summary Result Data Bank Hijra
 Source: Processed data, April 2024

From data processing user reviews of three bank applications using Python with crawling techniques, data from 2022-2024, it was found that Bank Jago and Bank Aladin Syariah experienced increasing complaints about application security, while Bank Hijra experienced decreased complaints regarding application security. However, it's crucial to acknowledge the limitation of data obtained through crawling, as the number of respondents may not be statistically significant for drawing definitive conclusions about application security. Based on operational income growth, Bank Hijra appears to enjoy high trust. However, mobile app usage data and social media presence suggest that Bank Jago and Bank Aladin might have a wider reach and stronger brand recognition, potentially due to factors like established conventional banking roots or more aggressive marketing strategies. The contrasting user review data on application security necessitates further investigation with a larger sample size.

V. CONCLUSION

This research found that operational income banks from 2021 to 2022 have increased. This indicates customer satisfaction with these three banks. Additionally, user reviews of mobile banking applications show that they have not yet achieved maximum customer satisfaction, as there are still complaints about data security concerns. So, the researchers concluded that customer trust in digital Sharia banks has indeed increased, but there is still a need to improve data security, digital literacy, and user experience for the public to ensure long-term trust and adoption.

While this initial analysis provides valuable insights, further research is still needed for further exploration to gain a more comprehensive understanding of public trust in digital Sharia banks, such as exploring user motivations, the impact of social media, cybersecurity features, and the effectiveness of financial inclusion strategies. Additionally, future research should consider conducting comparative studies between digital Sharia and conventional digital banking to identify best practices and areas for improvement. By delving deeper into these areas, researchers can contribute to the advancement of digital Sharia banking and its role in fostering financial inclusion within Indonesia.

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BIOGRAPHY

Novira Dian Antasari, S.E., M.Ak, was born in Malang, November 1984. She got her Diploma at Sekolah Tinggi Pariwisata Bandung (Politeknik Pariwisata Bandung) majoring in Pastry Management in 2006 and continued her Bachelor's Degree at Budi Luhur University majoring in Accounting in 2008. In 2014, she continued her Master's Degree at Mercubuana University Jakarta majoring in Accounting. She started her career as a practitioner in several private companies in Jakarta. She is a lecturer in the Digital Business Study Program at Lia University Jakarta.

Zulhamdani, S.E., M.M., was born in Jakarta on March 1988. He is the eldest child of Mr. Mrs. Suzanna. With a keen interest in the automotive world, this hobby has become a significant part of his life. After completing his Bachelor's degree in Economics on 4th November 2008, he pursued a Master's degree, specializing in Marketing Management, which he successfully finished on 10th February 2020. His strong educational background in economics has equipped him well for his professional career. He started his career as a marketing professional in a pharmaceutical company. His expertise in marketing and a deep understanding of economics has enabled him to contribute to the company's growth significantly. He is a lecturer in the Digital Business Study Program at Lia University Jakarta.

Amat Basri, M.Kom., was born in Jakarta, November 1978. He is the eldest child of Mr. Sugiyanto and Mrs. Sumiyati. He was graduated his Bachelor's degree at Sekolah Tinggi Ilmu Komputer Budi Luhur Jakarta majoring Informatics at 5 April 2002. He continued his Master's degree at Budi Luhur University Jakarta majoring in Informatics and graduated on 5th September 2016. Currently, he is a lecturer at Lia University Information System Study Program.

Triana Dewi Salma, S.Kom., M.T., was born in Tuban on September 1994. She completed her undergraduate studies in Informatics at Universitas Muhammadiyah Surakarta in 2016. Subsequently, she earned her Master's degree in Informatics from the Bandung Institute of Technology in 2021, supported by an LPDP (Indonesia Endowment Fund for Education) scholarship. Currently, she is a lecturer and Coordinator of the Undergraduate Informatics Program at LIA University Jakarta. Prior to her academic career, she gained significant experience as an IT practitioner, specializing in database management and system administration. She has published two articles in accredited national journals, one paper in a reputable international journal, and contributed a chapter to a book titled "Kecerdasan Buatan – Masa Depan Manusia dan Teknologi". She remains actively engaged in research on artificial intelligence (AI) and is an active member of APTIKOM (Association of Informatics and Computer Higher Education).