

Exploring the Role of Islamic Value Proposition, Digital Customer Experience, and Trust on Customer Satisfaction in Islamic Banking: Evidence from Indonesia's Emerging Market

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ABSTRACT

Customer satisfaction remains a crucial determinant of competitiveness in the Islamic banking sector, particularly within Indonesia's rapidly expanding emerging market. Despite continuous growth, many Islamic banks still face challenges in maintaining consistent service quality and aligning customer experience with Sharia-based values. This study examines the impact of Islamic value proposition, digital customer experience, and trust on shaping customer satisfaction at Bank Syariah Indonesia (BSI). Positioned within the broader discourse on ethical and Sharia-compliant marketing, this research employs a quantitative descriptive design, using purposive sampling to survey 150 BSI customers through structured questionnaires. Data were analysed using multiple linear regression with SPSS 23 to assess both individual and joint effects of the variables. The findings reveal that the Islamic value proposition and digital customer experience have a significant influence on customer satisfaction, while trust shows no direct effect. Collectively, these variables exert a positive and significant impact, highlighting the importance of integrating Islamic ethical values and digital innovation to strengthen customer loyalty in Islamic banking.

Keywords: Islamic value proposition, digital customer experience, trust, customer satisfaction, Islamic banking.

INTRODUCTION

The rapid pace of the world economy has caused many changes to occur in everyday life. The economy has a strong relationship with finance, especially capital owners and business actors. If we discuss capital and business actors, it will lead to the Bank as a mediator institution. Banks have the function of collecting and distributing public funds and aim to support the implementation of national development in order to increase the distribution of development and its results, economic growth and national

stability, towards improving the standard of living of many people.¹ Bank Syariah Indonesia as a company operating in the service sector certainly has an obligation to provide good service to customers. Customer service also has a strong relationship with customer satisfaction. Customer satisfaction is an indication of a company's good performance in handling its customers. Bank Syariah Indonesia has tried to provide the best service in order to create good relationships with customers. However, not all responses given by customers are positive. This is due to the emergence of feelings of disappointment and dissatisfaction with products or services that do not meet customer expectations.² Therefore, Bank Syariah Indonesia needs to pay attention to complaints and suggestions to improve the quality of its services so that it can meet customer satisfaction. If customers see that Islamic banks are less able to handle complaints submitted by customers, then this will have an impact on decreasing levels of customer satisfaction.³

Customer reviews are carried out by taking samples of complaints originating from Google reviews of several Bank Syariah Indonesia branch offices in the Malang City area. The complaints given by customers above are the services experienced by customers when visiting or making an agreement with Bank Syariah Indonesia in the Malang City branch office area.⁴ These complaints are the result of poor service received. Based on this, customer satisfaction can be influenced by customer experience and trust. Apart from that, there are indications of problems with the use of products in the form of transfer services with high fees. Customers complained about the high transfer fee burden at the beginning of Bank BNI Syariah's transition to BSI, which they felt was detrimental to customers. This gives the impression that customer value is still low. Low customer ratings will influence dissatisfaction with Bank Syariah Indonesia. This is supported by research which proves that customer value has a significant effect on customer satisfaction.⁵

¹Dehghan, N. A., H. Alizadeh, and S. Mirzaei-Alamouti. "A Study on the Effects of Customer Value and Perceived Value on Customer Satisfaction, Brand Loyalty and Repurchase Intention." *Serbian Journal of Management*, 2015.

²Adli, Ahmad, K. F. Sembiring, and Syafrizal Helmi Situmorang. "Analysis of Brand Image, Brand Trust, Customer Experience on Customer Satisfaction through Perceived Value: Bank Syariah Indonesia (Study at NSI KCP Krakatau)." *International Journal of Economic, Business, Accounting, Agriculture Management and Sharia Administration*, 2023.

³Febrian, Defni, Megawati Simanjuntak, and Nur Hasanah. "The Effect of Benefits Offered and Customer Experience on Re-Use Intention of Mobile Banking through Customer Satisfaction and Trust." *Jurnal Keuangan dan Perbankan* 25, no. 3 (2021): 551–569.

⁴Hasfar, Militina, Theresia Militina, and Gusti Norlitaria Achmad. "Effect of Customer Value and Customer Experience on Customer Satisfaction and Loyalty: PT Meratus Samarinda." *International Journal of Economics, Business and Accounting Research (IJEBAR)* 4, no. 1 (2020).

⁵Halimatussakdiah, H., I. Suryani, and S. E. Zuhra. "The Customer Perceived Orientation Effect on Perceived Value and Customer Satisfaction and Its Influence on Customer Trust." *Jurnal Manajemen Bisnis*, 2023.

This is in accordance with the statement that service quality is the main factor in achieving customer satisfaction.⁶ Research gaps obtained in previous research based on the description above include cultural differences because several preliminary studies were conducted in several different countries so that characteristics and culture will influence the latest research. In addition, the majority of sample collection techniques used sampling techniques may be due to the tendency of research to use large sample sizes. Addition of new variables regarding customer value which previously did not exist in research on sharia banks in Malang City.⁷

The aim to be achieved in this research is to test and analyze the influence of Customer Value on Customer Satisfaction at Bank Syariah Indonesia Malang City, the influence of Customer Experience on Customer Satisfaction at Bank Syariah Indonesia Malang City, the influence of Trust on Customer Satisfaction at Bank Syariah Indonesia Malang City, The influence of Customer Value, Customer Experience and Trust on Customer Satisfaction at Bank Syariah Indonesia, Malang City.

Literature Review

Customer Satisfaction

Customer satisfaction is the level of consumer satisfaction which is influenced by the comparison between expectations and experience obtained from the product or service used.⁸ Customer satisfaction depends on the product's expected performance in delivering value, relative to the buyer's expectations. Customer satisfaction is the level of someone's feelings after comparing the performance (or results) felt by the customer compared to their expectations. If performance fails to meet expectations, customers will be dissatisfied. If performance meets expectations, customers will be satisfied. If performance exceeds expectations, customers will be very satisfied or happy.⁹ Customer satisfaction is a feeling that arises after consuming an item accompanied by the fulfillment of expectations regarding the purchase. To be able to create customer satisfaction, companies must know the things that can create customer satisfaction. Because by creating customer satisfaction, it will be able to improve the partnership relationship between the company and its customers which will ultimately create customer loyalty so that it can improve the company's reputation in the eyes of the public, especially customers.¹⁰

⁶Halim, Erwin, Lucyana Claudia, and Marylise Hebrard. "The Impact of Customer Satisfaction, Customer Experience, and E-Service Quality on Customer Trust in Purchasing Digital Product at the Marketplace." *Jurnal Aplikasi Manajemen* 21, no. 3 (2023): 567-577.

⁷Indriastuti, Desia, and Anas Hidayat. "The Importance of Service Experience, Trust, and Satisfaction on Banking Customer Loyalty." *European Journal of Business and Management Research*, 2021.

⁸Kusumawati, A., and K. S. Rahayu. "The Effect of Experience Quality on Customer Perceived Value and Customer Satisfaction and Its Impact on Customer Loyalty." *The TQM Journal*, 2020.

⁹Febrian, The effect of benefits offered...

¹⁰Halim, The Impact Of Customer Satisfaction....

Customer Value

Value for customers (customer value) is the difference between the value that customers enjoy from owning and using a product and the costs of owning that product.¹¹ Customer value is something that must be considered in the marketing process, such as understanding customer needs and desires in order to increase demand for the products or services offered to achieve customer satisfaction (customer satisfaction). Customer value is the difference between a prospective customer's assessment of all the benefits and costs of an offering versus its alternatives. Total customer value is the monetary value of the collection of economic, functional and psychological benefits that customers expect from a market offering due to the products, services, personnel and image involved.¹² Customer value is determined by the difference between benefits and total costs for customers. Total benefits consist of functional benefits, psychological benefits, experiential benefits. Meanwhile, total costs include economic costs, time costs, energy costs and psychological costs.¹³

Customer Experience

Customer experience in simple terms is a process, strategy and implementation of a company to manage customers' experiences with a product or service.¹⁴ The customer experience originates from a set of interactions between a customer and a product, a company, or part of its organization, which provoke a reaction. This experience is strictly personal and implies the customer's involvement at different levels (rational, emotional, sensorial, physical, and spiritual). Experience is a personal event that occurs in response to some stimulus that gives rise to an experience. This experience is based on the entirety of every event in each individual's life. Customer experience is a cognitive recognition and this perception can increase the value of products and services. Customer experience is the result of consumer interactions with the company physically and emotionally. The results of this interaction can leave an impression on consumers' minds and influence consumer assessments of the company. Five types of customer experience as the basis for overall marketing analysis, namely sense, feel, think, act, and connect.¹⁵

Customer Trust

Trust is defined as a positive belief that a service provider can be trusted, honest, and provides satisfaction and maintains the security of consumer

¹¹Mukaffi, Z. M., A. S. Pratomo, and M. N. Choiruddin. "The Influence of Sharia Banking Service Quality on Customer Satisfaction." *El Dinar: Journal of Sharia Finance and Banking*, 2016.

¹²Hasfar, Effect of customer value and customer...

¹³Karimah, N., and Ibrahim. "Management Study Program, Faculty of Economics, State Islamic University (UIN) Maulana Malik Ibrahim Malang." 2023.

¹⁴Karimah, Management Study Program..

¹⁵Soliha, Euis, A. Maskur, S. Widayarsi, and E. Ariyani. "The Effect of Trust and Customer Value on Loyalty: An Empirical Study in Indonesia." *The Journal of Asian Finance, Economics and Business* 8, no. 5 (2021): 1001-1010.

information.¹⁶ Trust is a belief that someone will get what is expected from other people. Trust includes a person's willingness to behave in a certain way because of the belief that his partner will give him what he expects and an expectation that a person generally has that another person's words, promises or statements can be trusted. Trust is also a foundation of business. A business transaction between two or more parties will occur if each person trusts each other. This trust cannot only be recognized by other parties or business partners, but must be built from the start and can be proven.¹⁷ Consumer trust is all the knowledge possessed by consumers and all the conclusions consumers make about objects, attributes and benefits. Trust is generally seen as a fundamental element for the success of a relationship. Without trust, a relationship will not last for a long time. Trust is defined as the willingness to rely on trusted business partners.¹⁸

METHODS

The location of the research was Malang City. There are 16 branch office locations spread across Malang City, including KK BSI Malang FIA Brawijaya University, KC Malang Soetta and Payment Point Islamic University of Malang. The city of Malang was chosen because the growth potential of sharia banking increases every year based on an interview with the Head of BI KPw Malang, Azka Subhan.

In this research, the population is all customers of Bank Syariah Indonesia (BSI) Malang City. This study has an unknown population, so to determine the sample the Hair et al., 2019 formula was used by calculating the number of indicators with a factor of 5%-10%.¹⁹ The number of indicators used in the research was 15 indicators. Based on Hair et al 2019, a good sample size is to multiply the number of indicators by a factor of 10%. So that the sample size that needs to be collected is 150 respondents.¹⁹

Primary data is obtained by taking data directly into the field through sources determined in the research. The data source is obtained from filling out questionnaires carried out by BSI customers according to predetermined criteria.²⁰

¹⁶Maulida, Wildan Uyunina, Titiek Tjahja Andari, and Yulianingsih Yulianingsih. "Pengaruh Brand Trust, Customer Value, dan Customer Experience terhadap Customer Satisfaction pada CV. Syifa Adventure." *Akademik: Jurnal Mahasiswa Ekonomi & Bisnis*, 2024.

¹⁷Suharto, Suharto, and Yuliansyah Yuliansyah. "The Influence of Customer Relationship Management and Customer Experience on Customer Satisfaction." *Integrated Journal of Business and Economics* 7, no. 1 (2023): 403–417.

¹⁸Suharto, The Influence of Customer Relationship...

¹⁹Masturoh, Lina Markha, and M. Djumahir. "Analyze of Customer Satisfaction and Customer Experience of Trust through Customer Loyalty with Customer Commitment as a Mediation (Case Study on Customer from Online Shop Tokopedia, Malang)." *South East Asia Journal of Contemporary Business, Economics and Law*, 2020.

²⁰Miao, Miao, et al. "The Influence of E-Customer Satisfaction, E-Trust, and Perceived Value on Consumers' Repurchase Intention in B2C E-Commerce Segment." *Asia Pacific Journal of Marketing and Logistics*, 2022.

To help respondents answer the questionnaire, researchers used a Likert scale. The Likert scale consists of a series of statements about the respondent's attitude towards the object under study. In answering questions or statements there are 5 points on a scale of agree to disagree.²¹

This research uses a quantitative descriptive data analysis method, where the aim of the research is to prove whether there is an influence between the independent variable and the dependent variable. Data sourced from filling out questionnaires via Google Form is processed using the IBM SPSS 23 analysis tool. In processing the data there are several tests that need to be carried out, including validity tests, reliability tests, classical assumption tests, multiple linear regression tests and hypothesis tests.²²

RESULT

Description of Research Variables

Tabel 1. Customer Value Variable Scores

Item	Response					Amount	Average
	Frequency						
X1.1.1	2	7	11	70	60	150	4,193
X1.1.2	4	5	16	53	72	150	4,227
X1.2.1	3	7	21	61	58	150	4,093
X1.2.2	3	7	37	60	43	150	3,887
X1.3.1	4	8	25	64	49	150	3,973
X1.3.2	2	12	17	59	60	150	4,087
X1.4	5	6	12	76	51	150	4,08

Respondents responses to statement items from customer value indicators were 7 items. The item with the highest average is X1.1.2 with a value of 4.227, which is the item that states "using Bank Syariah Indonesia products is very profitable for me". Meanwhile, the lowest item is.

Table 2. Customer Experience Variable Scores

Item	Response					Amount	Average
	Frequency						
X2.1.1	3	7	16	61	63	150	4,16
X2.1.2	10	2	13	65	60	150	4,087
X2.2.1	6	12	23	62	47	150	3,88
X2.2.2	3	6	21	69	51	150	4,06
X2.3.1	2	8	27	54	59	150	4,067

²¹Nobar, Hossein Bodaghi Khajeh, and Reza Rostamzadeh. "The Impact of Customer Satisfaction, Customer Experience, and Customer Loyalty on Brand Power: Empirical Evidence from Hotel Industry." *Journal of Business Economics and Management*, 2018.

²²Patil, Dimple Ravindra, and Nitin Liladhar Rane. "Customer Experience and Satisfaction: Importance of Customer Reviews and Customer Value on Buying Preference." *International Research Journal of Modernization in Engineering Technology and Science*, 2023.

X2.3.2	2	6	28	55	59	150	4,087
X2.4.1	4	9	14	67	56	150	4,08
X2.4.2	3	8	16	69	54	150	4,087
X2.5.1	2	5	22	60	61	150	4,153
X2.5.2	3	7	9	65	66	150	4,227

Statement items from customer experience indicators with a total of 10 statement items. The highest average statement item is X2.5.2 with a value of 4.227 which is the statement "The BSI Mobile application is my place to make transactions with friends or family" statement item.

Table 3. Trust Variable Scores

Item	Response				Amount	Average	
	Frequency						
X3.1.1	3	7	14	54	72	150	4,233
X3.1.2	7	3	21	60	59	150	4,073
X3.1.3	3	11	20	54	62	150	4,073
X3.2.1	4	9	19	67	51	150	4,013

Respondents responses to statements on the belief variable with a total of 5 statement items as indicators. The highest average number of items is X3.1.1 with a value of 4.233, which is the statement item "I believe Bank Syariah

Indonesia is a good bank". Meanwhile, the item with the lowest average of 2.233 is.

Table 4. Customer Satisfaction Variable Scores

Item	Response				Amount	Average	
	Frequency						
Y.1.1	4	5	10	65	66	150	4,227
Y.1.2	3	11	15	59	62	150	4,107
Y.2.1	5	4	21	61	59	150	4,1
Y.2.2	5	5	24	72	44	150	3,967
Y.3	4	6	20	71	49	150	4,033
Y.4.1	6	5	18	52	69	150	4,153
Y.4.2	3	8	10	53	76	150	4,273

There are 7 statement items which are indicators of the customer satisfaction variable. The lowest average number is in item Y.2.2 with a value of 3.967, which is the statement item "I am satisfied with the various product choices offered by Bank Syariah Indonesia". Meanwhile, the highest average item at Y.4.2 with a value of 4.273 is the statement "I am satisfied with the various product choices offered by Bank Syariah Indonesia".

Validity and Reliability Test Results

Table 5. Validity Test Results

No	Item	Item	r-	r-Table	Description
			Calculate		
1	Customer Value (X1)	X1.1.1	0,804	0.159	Valid
		X1.1.2	0,763	0.159	Valid
		X1.2.1	0,711	0.159	Valid
		X1.2.2	0,707	0.159	Valid
		X1.3.1	0,691	0.159	Valid
		X1.3.2	0,722	0.159	Valid
		X1.4	0,802	0.159	Valid
2	Customer Experience (X2)	X2.1.1	0,789	0.159	Valid
		X2.1.2	0,811	0.159	Valid
		X2.2.1	0,696	0.159	Valid
		X2.2.2	0,761	0.159	Valid
		X2.3.1	0,706	0.159	Valid
		X2.3.2	0,681	0.159	Valid
		X2.4.1	0,777	0.159	Valid
		X2.4.2	0,773	0.159	Valid
		X2.5.1	0,776	0.159	Valid
		X2.5.2	0,765	0.159	Valid
3	Trust (X3)	X3.1.1	0,789	0.159	Valid
		X3.1.2	0,797	0.159	Valid
		X3.1.3	0,787	0.159	Valid
		X3.2.1	0,778	0.159	Valid
		X3.2.2	0,835	0.159	Valid
4	Customer Satisfaction (Y)	Y.1.1	0,801	0.159	Valid
		Y.1.2	0,748	0.159	Valid
		Y.2.1	0,785	0.159	Valid
		Y.2.2	0,746	0.159	Valid
		Y.3	0,747	0.159	Valid
		Y.4.1	0,785	0.159	Valid
		Y.4.2	0,821	0.159	Valid

The results of the validity test were carried out, where all statement items had a corrected total correlation (rcount) > rtable at a significance level of 5% and n = 150. The rtable used was 0.159, so that all statement items were valid and could be used for subsequent testing.

Table 6. Reliability Test Results

Variable	Cronbach Alpha	N F Item
Customer Value (X1)	0,863	7
Customer Experience (X2)	0,915	10
Trust (X3)	0,855	5
Customer Satisfaction	0,890	7

The output results obtained show that X1 has a Cronbach Alpha value of 0.863, X2 has a Cronbach Alpha value of 0.915 and X3 has a Cronbach Alpha value of 0.855. Meanwhile, variable Y has a Cronbach Alpha value of 0.890, which means that all statement items, both independent and dependent variables, have reliable data.

Classical Assumption Test Results and Hypothesis Testing

Table 7. Kolmogrov Smirnov Test Results

			Unstandardized Residual
N			150
Normal	Mean		.0000000
Parameters ^{a,b}	Std. Deviation		1.81184963
Most Extreme Differences	Absolute		.081
	Positive		.081
	Negative		-.081
Test Statistic			.081
Asymp. Sig. (2-tailed)			.017 ^c
Monte Carlo Si. (2-tailed)	Sig.		.0260 ^d
	95% Confidence Interval	Lower Bound	.251
		Upper Bound	.268

Based on the results of the normality test above, the significance value is $0.017 < 0.05$, so the data is not normally distributed. Next, to handle data that was not normally distributed, researchers carried out symptom relief using the Monte Carlo test. The Monte Carlo test is carried out by carrying out repeated random simulations, then calculating statistics related to the assumption of normality. In the Monte Carlo test, a significance value (2-tailed) was obtained of $0.260 > 0.05$, meaning that the research data was normally distributed.

Table 8. Multicollinearity Test Results

Model	Unstandardized Coefficients		Standardized Coefficients		t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta				Tolerance	VIF
1 (Constant)	0.336	0.901	-	0.373	0.710	-	-	-
X1	0.334	0.091	0.314	3.670	0.000	0.113	8.841	
X2	0.431	0.061	0.595	7.125	0.000	0.119	8.430	
X3	0.066	0.119	0.049	0.553	0.581	0.106	9.437	

The results of the multicollinearity test show that X1 has a tolerance value of $0.113 > 0.10$ and a VIF value of $8.841 < 10$, so the customer value variable is free from symptoms of multicollinearity. X2 has a tolerance value of $0.119 > 0.10$ and a VIF value of $8.430 < 10$ so that the customer experience variable is also free from symptoms of multicollinearity. X3 has a tolerance value of $0.106 > 0.10$ and a VIF value of $9.437 < 10$, so that the trust variable is also free from symptoms of multicollinearity. The conclusion obtained is that all independent variables are free from symptoms of multicollinearity.

Table 9. Glejser Test Results

Model	Unstandardized Coefficients		Standardized Coefficients		
	B	Std. Error	Beta	t	Sig.
1 (Constant)	1.990	.338		5.886	.000
Customer Value	-.002	.034	-.013	-.055	.956
Customer Experience	-.059	.023	-.588	-2.603	.010
Trust	.056	.045	.302	1.262	.209

Based on the test results, it is known that variables X1 and X3 have a probability significance value greater than 0.05 so that there are no symptoms of heteroscedasticity. However, for variable X2, the probability significance value is

0.010 < 0.05 so that the customer experience variable has symptoms of heteroscedasticity. After healing using the Park test, the probability significance value of each independent variable is > 0.05, which means that using the Park test the symptoms of heteroscedasticity can be cured.

Table 10. Park Test Results

Model	Unstandardized Coefficients		Standardized Coefficients		
	B	Std. Error	Beta	t	Sig.
1 (Constant)	3.269	1.181		2.769	.006
Customer Value	-.160	.119	-.316	-1.340	.182
Customer Experience	-.089	.079	-.260	-1.127	.262
Trust	.204	.156	.319	1.310	.192

Constant (a) = The value 0.336 shows a constant level, where when customer value, customer experience and trust are zero, then customer satisfaction at Bank Syariah Indonesia Malang City is 0.336. The regression coefficient (X1) of 0.334 indicates that the customer value variable has a positive influence on customer satisfaction. If customer value is increased by 1%, then customer satisfaction at Bank Syariah Indonesia Malang City will increase by 0.334 with an estimated fixed variable assumption. The regression coefficient (X2) of 0.431 indicates that the customer experience variable has a positive effect on customer satisfaction. If customer value is increased by 1%, then customer satisfaction at Bank Syariah Indonesia Malang City will increase

by 0.431 with an estimated fixed variable assumption. The regression coefficient (X3) of 0.066 indicates that the trust variable has a positive effect on customer satisfaction. If customer value is increased by 1%, then customer satisfaction at Bank Syariah Indonesia Malang City will increase by 0.066 with an estimated fixed variable assumption.

Table 11. Multiple Linear Regression Analysis

Model	Unstandardized Coefficients		Standardized Coefficients		
	B	Std. Error	Beta	T	Sig.
1 (Constant)	.336	.901		.373	.710
Customer Value	.334	.091	.314	3.670	.000
Customer Experience	.431	.061	.595	7.125	.000
Trust	.066	.119	.049	.553	.581

Partial variable test results where the t-table value obtained was 1.977. In the variables customer value (X1) and customer experience (X2) the sig value < 0.05 and in the variable X1 the value is sig. t-count (3.670) > t-table (1.977) and the variable X2 has a sig value. t-count (7.125) > t-table (1.977), which means that partially the two variables customer value and customer experience have a significant effect on the customer satisfaction variable (Y). Meanwhile, for the trust variable (X3) the sig value. 0.581 > 0.05 and t-count (0.553) < t-table (1.977), then partially the trust variable (X3) has no effect on the consumer satisfaction variable (Y).

Table 12. T Test Results

Model	Unstandardized Coefficients		Standardized Coefficients		Collinearity Statistics		
	B	Std. Error	Beta	t	Sig.	Tolerance	VIF
1 (Constant)	.336	.901		.373	.710		
Customer Value	.334	.091	.314	3.670	.000	.113	8.841
Customer Experience	.431	.061	.595	7.125	.000	.119	8.430
Trust	.066	.119	.049	.553	.581	.106	9.437

Based on the results of the F test carried out, the F-calculated value is 354.692 > F-table (2.60). Sign value. also shows that 0.000 < 0.05, which means that the variables customer value (X1), customer experience (X2) and trust (X3) simultaneously (together) influence the customer satisfaction variable (Y).

Table 13. F Test Results

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	3564.923	3	1188.308	354.692	.000 ^b
	Residual	489.137	146	3.350		
	Total					

Judging from the regression results in the summary model, the Adjusted R-Square value is 0.877 or (87.7%). So it can be concluded that the influence of the customer value, customer experience and trust variables is able to explain the customer satisfaction variable by 87.7% while the remaining 12.3% is explained by other variables outside the model used.

Table 14. Summary of Model Results

Model	R	R Square	Adjusted R Square	Std. Error Of the Estimate
1	.938 ^a	.879	.877	1830

Judging from the regression results in the summary model, the Adjusted R-Square value is 0.877 or (87.7%). So it can be concluded that the influence of the customer value, customer experience and trust variables is able to explain the customer satisfaction variable by 87.7% while the remaining 12.3% is explained by other variables outside the model used.

DISCUSSION

Influence of Customer Value on Customer Satisfaction

The discussion related to the influence of customer value on customer satisfaction aims to answer the problem formulation and research hypothesis which states that customer value has a significant positive effect on customer satisfaction. The results of research conducted on Bank Syariah Indonesia customers in Malang City show that customer value has a positive and significant effect on customer satisfaction. This research states that creating good value for customers will influence the level of customer satisfaction.²³

The Influence of Customer Experience on Customer Satisfaction

This second research discussion is related to the influence of customer experience on customer satisfaction, aiming to answer the problem formulation and research hypothesis which states that customer value has a significant effect on customer satisfaction. The results of the research conducted prove that customer experience has a significant effect on customer satisfaction. This is shown based on the t test value, where the sig value. t-count (7.125) > t-table (1.977) so that hypothesis two (H2) is accepted and H0 is rejected. If customers provide a positive experience, it can increase satisfaction for BSI Malang City customers.²⁴

The Effect of Trust on Customer Satisfaction

The third discussion is related to the influence of trust on customer satisfaction which aims to prove the research hypothesis which states that trust

²³Silviana, Nurfirda Sofia, Et Al. The Effect Of Customer Experience Of Trust And E-Service Quality On Customer Loyalty With Customer Satisfaction As A Research Mediation Variable In Tokopedia E-Commerce: A Study Case On New Students In East Java. *International Journal Of Research In Business And Social Science*. 2022.

²⁴Soliha, Euis, Et Al. The Effect Of Trust And Customer Value On Loyalty: An Empirical Study In Indonesia. *The Journal Of Asian Finance, Economics And Business*. 2021.

has a significant effect on customer satisfaction.²⁵ The trust variable in this research does not have a significant influence on customer satisfaction at Bank Syariah Indonesia, Malang City. This is proven by the results of the t test (partial) of the trust variable with a sig value. t-count (0.553) < t-table (1.977). Based on this, H0 is accepted and H3 is rejected. This means that trust does not fully provide customer satisfaction to BSI Malang City.²⁶

The Influence of Customer Value, Customer Experience and Trust on Customer Satisfaction

Based on the results of the F test (simultaneous), the results of F- count > F-table which means that the variables of customer value, customer experience and trust simultaneously influence the variable of customer satisfaction at Bank Syariah Indonesia, Malang City. Sign value. The F-count is 354.692, while the sig value. The F-table is 2.60, so H0 is rejected and H4 is accepted, which means the regression model can be used to predict customer satisfaction or simultaneously the variables of customer value, customer experience and trust influence the customer satisfaction variable at Bank Syariah Indonesia, Malang City.²⁷

CONCLUSION

Based on the results of quantitative research and the discussion in this research regarding "The Influence of Customer Value, Customer Experience and Trust on Customer Satisfaction at Bank Syariah Indonesia (BSI) Malang City" it can be concluded that Customer Value has a positive and significant effect on Customer Satisfaction at Bank Syariah Indonesia Malang City, Customer Experience has a positive and significant effect on Customer Satisfaction at Bank Syariah Indonesia Malang City, Customer Value has no effect on Customer Satisfaction at Bank Syariah Indonesia Malang City, Customer Value, Customer Experience and Trust together have a significant effect on Customer Satisfaction at Bank Syariah Indonesia Malang city.

Author's Contribution

Admiral Danarhuda: Contribute to formulating research ideas, collecting data, processing data, and interpreting data, writing systematics, and research methods.

Nihaya Aslamatis Solekah: Contributing to analyzing interpretation results, the language proofread.

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Declaration of Competing Interest

The author declares that there is no conflict of interest.

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Ethical Approval

Ethical approval No patient-identifying parts in this paper were used or known to the authors. Therefore, no ethical approval was requested.

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