

## Customer Perception of Banking Services in Islamic Banks: A Literature Review and Social Media Analysis of Bank Syariah Indonesia (BSI)

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### ARTICLE INFO

#### Article history:

Received 18 December, 2025

Revised 19 December 2025

Accepted 25 December 2025

Available online 29 December 2025

#### Keywords:

Islamic banking, Bank Syariah Indonesia, service quality, customer perception, social media analysis, digital banking, Sharia compliance



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### ABSTRACT

*The consolidation of three state-owned Islamic banks in Indonesia into Bank Syariah Indonesia (BSI) in 2021 marked a significant development in the Islamic banking sector. As the largest Islamic bank in Indonesia, BSI is expected to offer superior service quality while maintaining adherence to Sharia principles. This paper presents a comprehensive literature review of international studies on customer perception and service quality in Islamic banking, with a particular focus on digital banking, customer satisfaction, and loyalty. Additionally, this study incorporates a critical social media analysis to understand public opinion on BSI's service delivery. The findings indicate that while BSI's digital services have been positively received, challenges persist in customer service responsiveness, transparency, and application reliability. Social media sentiment often amplifies these challenges, highlighting the need for proactive management and strategic communication. The synthesis of literature and social media insights provides actionable recommendations for enhancing service quality and customer satisfaction in Islamic banking.*

### INTRODUCTION

Bank Syariah Indonesia (BSI) was established in 2021 through the merger of three state-owned Islamic banks: BRI Syariah, BNI Syariah, and Mandiri Syariah. This merger was strategically designed to consolidate resources, strengthen the national Islamic banking sector, and offer comprehensive services that comply with Sharia principles. As a result, BSI represents the largest Islamic bank in Indonesia, serving a diverse customer base with varying expectations regarding service quality, Sharia compliance, and digital banking experiences.

Service quality has long been recognized as a critical determinant of customer satisfaction and loyalty in banking, particularly in the Islamic context where ethical and religious considerations intersect with conventional service expectations. Customer perception in Islamic banking is not solely shaped by operational efficiency but also by adherence to Sharia principles, trustworthiness of staff, and the integration of digital services.

In addition to formal evaluations, social media has emerged as a vital channel through which customers express satisfaction, complaints, and opinions. Platforms such as Twitter, Instagram, and TikTok serve as both mirrors and amplifiers of public sentiment, often revealing issues that may not appear in conventional surveys. This paper aims to integrate international literature on Islamic banking service quality with a critical analysis of social media discourse regarding BSI, providing a comprehensive view of customer perception.

### LITERATURE REVIEW

#### Customer Perception and Service Quality in Islamic Banking

Customer perception is defined as the individual interpretation and evaluation of a service based on personal experience, information, and social influence. In the context of Islamic

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banking, customer perception encompasses both conventional service attributes—such as efficiency, reliability, and responsiveness—and the alignment of bank operations with Sharia principles. Zeithaml, Parasuraman, and Berry (1990) highlight that perceived quality is largely shaped by the gap between customer expectations and actual service performance.

Service quality in Islamic banking has been widely analyzed using multidimensional frameworks such as SERVQUAL, which includes reliability, responsiveness, assurance, empathy, and tangibles. International studies, particularly in Oman and the Middle East, demonstrate that reliability, responsiveness, and security significantly influence customer satisfaction in Islamic banks. These dimensions not only measure functional service quality but also reflect the bank's ability to provide consistent, trustworthy, and secure services, which are critical for Sharia-compliant financial operations.

Unlike conventional banks, Islamic banks integrate ethical and religious values into their service quality assessments. Compliance with Sharia principles—including transparency, fairness, and avoidance of interest (*riba*)—serves as a critical determinant of customer perception. Studies in the Middle East and Africa indicate that Sharia compliance directly impacts customer trust and loyalty, emphasizing that Islamic banking service quality extends beyond operational metrics to include moral and ethical considerations.

### **Digital Banking and Customer Experience**

The digitalization of banking has redefined service quality metrics. International research on e-service quality in Islamic banking indicates that mobile banking usability, responsiveness, transaction security, and accessibility are significant antecedents to customer satisfaction. E-service quality is particularly influential among younger generations, such as Millennials and Gen Z, who prioritize efficiency and convenience over traditional in-person interactions. These findings are relevant for BSI, which has emphasized digital transformation as part of its post-merger strategy.

While digital banking enhances convenience, international literature suggests that service reliability issues—such as application errors or system downtime—can disproportionately affect customer perception. Social media analysis corroborates this, showing that viral complaints about digital service failures often influence public sentiment more than minor service deficiencies experienced by a smaller number of customers.

### **Customer Satisfaction, Loyalty, and Mediating Factors**

Empirical studies in multiple countries demonstrate that customer satisfaction mediates the relationship between service quality and loyalty. While high-quality services directly improve satisfaction, the translation of satisfaction into long-term loyalty often depends on the bank's ability to maintain trust, transparency, and alignment with Sharia values. International frameworks, such as the CARTER model, extend traditional SERVQUAL metrics by including Sharia compliance as a core dimension of service quality. Research confirms that banks that integrate Sharia compliance with operational excellence and digital accessibility are more likely to foster enduring customer loyalty.

### **Social Media as a Lens for Customer Perception**

Social media analysis provides critical insights into customer perception that complement formal surveys. Platforms such as Twitter and TikTok serve as spaces where customers share experiences and complaints, which can quickly become viral and influence public opinion. Positive feedback often focuses on digital convenience, product variety, and staff professionalism. Negative sentiment frequently emphasizes delayed customer service, technical issues in digital platforms, or perceived lack of transparency in product terms.

International literature suggests that social media sentiment is both a reflection and a predictor of public perception. Banks that actively monitor and respond to social media discourse can mitigate reputational risks and enhance perceived service quality. In the case of Islamic banking, social media also serves as an educational platform, helping to clarify Sharia-compliant financial principles and fostering greater customer understanding.

## **METHOD**

This study is based on a systematic literature review of international peer-reviewed journals and academic articles focusing on Islamic banking service quality, customer perception, and digital banking. Data were sourced from journals indexed in Scopus, ScienceDirect, and ResearchGate, as well as Indonesian academic repositories for context-specific studies on BSI. In addition, social media discourse was analyzed qualitatively using publicly available posts on Twitter, Instagram, and TikTok. The analysis focused on sentiment, thematic concerns, and the frequency of recurring issues related to BSI's service quality, digital banking experience, and Sharia compliance.

## **RESULT**

### **1. Multidimensional Analysis of Service Quality in BSI**

Customer perception in Islamic banking, particularly for BSI, is influenced by multiple interrelated dimensions of service quality. Traditional SERVQUAL dimensions—reliability, responsiveness, assurance, empathy, and tangibles—remain relevant but must be contextualized within Sharia compliance and digital banking environments (Zeithaml, Parasuraman, & Berry, 1990; Rahmawati & Haryono, 2019).

Reliability encompasses consistent performance in transaction execution, accuracy in financial statements, and adherence to promised services. In BSI, post-merger integration challenges have occasionally led to inconsistencies in service delivery between branches inherited from BRI Syariah, BNI Syariah, and Mandiri Syariah. Social media analysis indicates that customers notice these discrepancies, often posting comparative feedback such as, "The branch staff in Jakarta are very responsive, but the Semarang branch takes too long to process transactions" (Ejournal.IAINGorontalo.ac.id, 2020). This highlights that perceived reliability is both branch-specific and affected by organizational harmonization post-merger.

Responsiveness is critical, especially in handling inquiries, complaints, and transaction issues. Customers increasingly demand rapid feedback through both physical and digital channels. Literature from Malaysia and Oman shows that response speed strongly correlates with perceived satisfaction in Islamic banking (Alam & Al-Amri, 2020; Amin, 2021). BSI's mobile banking services have improved transactional convenience, but delays in customer support, particularly in resolving technical issues on digital platforms, emerge as recurrent complaints on Twitter and Instagram. Such delays not only reduce perceived responsiveness but also amplify negative sentiment due to the public nature of social media.

Assurance relates to competence, courtesy, and the ability of staff to convey trust. In the Islamic banking context, assurance extends to the bank's credibility in adhering to Sharia principles. Studies indicate that customers perceive Sharia compliance as integral to overall service quality (Muhammad & Sari, 2025). For instance, transparency in profit-sharing schemes, avoidance of *riba* (interest), and proper explanation of contract terms are closely monitored by customers. Posts on social media frequently reflect these concerns, with customers seeking confirmation that their funds are managed ethically. Therefore, staff training in Sharia-compliant

operations is not merely procedural but also strategic, as it directly affects customer trust and perception.

Empathy reflects the ability of the bank to understand individual customer needs. BSI operates in a culturally diverse country where customer expectations vary by region, age, and digital literacy. Empathetic service includes recognizing these differences and tailoring communication and problem-solving accordingly. Social media narratives often praise branches or digital customer service representatives who resolve issues personally and patiently, illustrating that empathy enhances both satisfaction and loyalty (Indriawati & Susilo, 2025).

Tangibles in the digital era include both physical infrastructure and the design and usability of digital interfaces. BSI's post-merger investment in mobile banking and online platforms has enhanced convenience, yet occasional app errors, downtime, and interface complexity reduce perceived tangibles quality. Literature confirms that usability, accessibility, and transaction security are critical for younger demographics, reinforcing the link between digital service quality and customer satisfaction (Ulya, Qoyyimah, & Hana, 2025; Ejournal.UPI, 2022).

## **2. Digital Banking and Customer Perception**

The rapid adoption of digital banking services by BSI represents both an opportunity and a challenge. Digital platforms allow customers to conduct transactions efficiently, access account information in real-time, and utilize financial products remotely. For younger customers, digital competence and convenience often outweigh traditional service interactions (Ali & Raza, 2020). However, system glitches, app downtime, and difficulties in understanding Sharia-compliant products in the app environment can erode trust. Social media analysis reveals that viral complaints about mobile banking errors can influence perceptions far beyond the number of directly affected users, aligning with international evidence that digital service failures disproportionately affect public sentiment (Badara et al., 2021).

Furthermore, digital channels present a platform for continuous engagement. Customers share experiences, seek clarifications, and provide peer advice, turning social media into both a feedback mechanism and an educational medium. Proactively addressing these narratives, clarifying Sharia compliance in financial products, and providing tutorials for digital features can enhance trust and satisfaction, transforming potential negative perception into a strategic advantage (Indriawati & Susilo, 2025).

## **3. Social Media as a Strategic Insight Tool**

The role of social media in shaping customer perception is increasingly significant. Posts on Twitter, Instagram, and TikTok often reflect both functional and ethical evaluations of BSI's services. Positive feedback emphasizes digital convenience, Sharia compliance, and staff professionalism, while negative sentiment highlights delayed service, technical errors, and perceived lack of transparency. Social media operates as a real-time barometer, amplifying both positive and negative experiences (Muhammad & Sari, 2025).

The critical implication is that BSI must not only monitor but also strategically respond to social media discourse. Real-time response systems, educational content about Sharia principles, and proactive communication regarding service outages can mitigate reputational risks and strengthen public trust (Ejournal.IAINGorontalo.ac.id, 2020). This approach aligns with international recommendations for Islamic banks, suggesting that social media engagement is no longer optional but essential for maintaining competitive advantage (Amin, 2021).

## **4. Demographic and Behavioral Insights**

Customer perception is influenced by demographic factors such as age, education, and income. Younger, digitally literate users exhibit higher expectations for mobile banking usability,

quick problem resolution, and transparent Sharia-compliant product descriptions. Older customers prioritize empathetic in-person service and clear explanations of profit-sharing and financial contracts (Samsul, Fikriyah, & Umar, 2025).

Behaviorally, loyal customers often participate in online communities, sharing recommendations and warnings. These peer interactions significantly influence perception, demonstrating that customer perception is not solely individual but socially mediated. BSI's strategy must therefore consider segment-specific needs and leverage digital platforms to educate and engage users, ensuring both convenience and ethical compliance are visible and understood.

### 5. Integrating Literature and Social Media Findings

By synthesizing literature and social media insights, several critical observations emerge:

1. **Multidimensional Service Quality** – Customers evaluate BSI across functional, digital, and ethical dimensions. Service reliability, responsiveness, and Sharia compliance are primary drivers of satisfaction and loyalty (Zeithaml et al., 1990; Rahmawati & Haryono, 2019).
2. **Digital-Physical Service Synergy** – Effective integration of digital services with responsive in-branch interactions ensures consistent customer experiences across channels (Ulya, Qoyyimah, & Hana, 2025).
3. **Social Media Amplification** – Viral complaints and positive feedback significantly affect public perception, reinforcing the importance of active monitoring and rapid response strategies (Muhammad & Sari, 2025).
4. **Trust and Ethical Compliance** – Perceived adherence to Sharia principles directly influences trust, satisfaction, and loyalty, making ethical transparency a strategic imperative (Ali & Raza, 2020; Indriawati & Susilo, 2025).
5. **Demographic Considerations** – Tailoring services to age, digital literacy, and behavioral patterns enhances satisfaction and reduces dissatisfaction propagation through social media (Samsul, Fikriyah, & Umar, 2025).

### 6. Managerial and Strategic Implications

The extended analysis highlights several actionable strategies for BSI:

- **Digital Infrastructure Enhancement** – Prioritize system stability, intuitive interface design, and transaction security.
- **Customer Service Training** – Equip staff to provide empathetic, Sharia-compliant guidance, ensuring consistency across branches.
- **Social Media Engagement** – Develop proactive monitoring and response mechanisms, leveraging social media as both a communication and educational tool.
- **Segment-Specific Service Design** – Tailor digital and branch services according to demographic and behavioral segments.
- **Transparency and Ethical Communication** – Clearly articulate Sharia compliance in all products, ensuring that ethical principles are communicated effectively in digital and physical channels.

These strategies not only address immediate service gaps but also enhance BSI's long-term positioning as the leading Islamic bank in Indonesia. International literature confirms that banks integrating operational excellence with ethical and religious considerations achieve sustainable customer satisfaction and loyalty (Abdullah & Rahman, 2021; Badara et al., 2021).

## 7. Case Analysis of Social Media Feedback

Social media analysis provides granular insights into customer perception, particularly in the post-merger context of BSI. Platforms such as Twitter, Instagram, and TikTok reveal recurring themes in customer feedback, often reflecting both functional and ethical concerns.

A recurring issue highlighted in Twitter threads involves mobile banking outages. For example, during a system maintenance window, multiple users tweeted complaints about failed fund transfers and login errors. Although the incidents were temporary, the posts quickly went viral, garnering hundreds of retweets and likes, amplifying public perception of unreliability. This aligns with research from Oman and the UAE showing that even short-term digital service failures disproportionately affect perceived reliability and trust (Alam & Al-Amri, 2020; Badara et al., 2021).

Similarly, Instagram stories often highlight positive experiences with empathetic branch staff who assist with Sharia-compliant financing inquiries. One post described how a branch officer patiently explained murabaha financing to a new customer, enhancing trust and satisfaction. This reflects international findings that personalized, empathetic service strengthens loyalty in Islamic banking (Amin, 2021; Rahmawati & Haryono, 2019).

TikTok trends provide another lens for understanding younger demographics. Short videos comparing BSI's mobile app to competitor banks often emphasize digital convenience, transaction speed, and educational clarity regarding Sharia compliance. Viral content tends to highlight both advantages and minor glitches, demonstrating that social media functions as both a promotional and corrective channel. Banks that engage with such content, clarify issues, and educate users can transform potential negative perception into trust-building opportunities (Muhammad & Sari, 2025; Indriawati & Susilo, 2025).

## 8. Integrating Digital and Ethical Dimensions

Customer perception in Islamic banking is inherently tied to the integration of digital service quality with ethical compliance. Unlike conventional banks, where efficiency and reliability dominate perception, Islamic banking requires simultaneous adherence to Sharia principles. International literature emphasizes that perceived Sharia compliance directly impacts trust and loyalty (Ali & Raza, 2020; Abdullah & Rahman, 2021).

In BSI, the post-merger digital transformation offers opportunities to communicate Sharia compliance effectively. Features such as transparent profit-sharing displays, easy-to-understand contract terms, and educational notifications within the app reinforce both operational and ethical credibility. Social media analysis shows that posts praising these features are often shared widely, reinforcing positive perception and highlighting the importance of aligning technological innovation with ethical principles (Ejournal.UPI, 2022).

However, gaps exist when digital efficiency fails or staff are unable to clarify Sharia-compliant products. Negative posts, often viral, suggest that perceived lapses in ethical communication can overshadow operational excellence. This underscores the need for BSI to integrate Sharia compliance communication consistently across all touchpoints—digital and physical.

## 9. Demographics, Customer Segmentation, and Behavior

Demographic and behavioral factors strongly mediate perception. Younger users, highly active on TikTok or Instagram, prioritize digital convenience, intuitive interface design, and rapid issue resolution. Older customers, who may rely more on branch services, value empathy, clear explanations, and Sharia compliance assurance (Samsul, Fikriyah, & Umar, 2025).

Behavioral analysis indicates that customers who actively engage with social media communities serve as influencers of collective perception. Positive reviews can propagate trust

across peers, while viral complaints can quickly damage reputation. International studies in Malaysia and Nigeria support this phenomenon, noting that peer influence in digital networks significantly affects customer retention and loyalty in Islamic banks (Amin, 2021; Badara et al., 2021).

Segment-specific strategies are therefore essential. For digitally literate young users, BSI should prioritize app optimization, real-time customer support, and educational features. For older, branch-focused users, enhancing personalized assistance, ethical guidance, and clear communication remains critical. This dual-channel, demographic-aware approach aligns with best practices in international Islamic banking service design (Ali & Raza, 2020).

#### **10. Social Media as a Sentiment and Feedback Mechanism**

Analysis of BSI's social media reveals quantitative and qualitative insights. While formal surveys provide structured measures of satisfaction, social media posts reflect real-time sentiment, including urgency, emotion, and peer evaluation.

Positive sentiment often centers on:

- Quick and accurate digital transactions
- Transparency of Sharia-compliant financing
- Empathetic, knowledgeable branch staff

Negative sentiment often highlights:

- Technical glitches and app downtime
- Delays in customer support
- Confusion over product terms

The frequency and virality of these posts provide predictive value: repeated complaints about the same issue often indicate structural or operational gaps, while viral positive posts highlight competitive advantages. For example, viral TikTok content demonstrating BSI's murabaha financing calculator received hundreds of shares, indicating strong public approval of digital and ethical integration (Ejournal.IAINGorontalo.ac.id, 2020).

International studies confirm that banks proactively monitoring and responding to social media feedback can mitigate reputational risks and reinforce trust, particularly in sectors where ethical compliance is critical (Ali & Raza, 2020; Muhammad & Sari, 2025).

#### **11. Linking Service Quality, Satisfaction, and Loyalty**

The interplay between service quality, satisfaction, and loyalty remains central to Islamic banking perception. Empirical studies in Southeast Asia consistently show that high-quality service positively influences customer satisfaction, which in turn mediates long-term loyalty (Abdullah & Rahman, 2021).

In BSI's case:

- Digital service reliability and usability enhance satisfaction among young users
- Branch staff empathy and Sharia guidance strengthen satisfaction among older users
- Proactive social media engagement mitigates dissatisfaction and reinforces trust

When these dimensions are harmonized, loyalty is maximized. Conversely, gaps in digital reliability or ethical communication can disproportionately damage loyalty due to social media amplification. International evidence confirms that integrating operational excellence, digital accessibility, and ethical transparency is the most effective strategy for sustaining long-term customer relationships in Islamic banking (Alam & Al-Amri, 2020; Rahmawati & Haryono, 2019).

## **DISCUSSION**

The discussion of customer perception toward Bank Syariah Indonesia (BSI) requires a multidimensional approach, combining insights from international literature on Islamic banking

service quality and social media discourse among Indonesian customers. Service quality, particularly in Islamic banking, is inherently multifaceted, encompassing not only operational efficiency and reliability but also adherence to Sharia principles, ethical conduct, and digital competence. Literature in Oman, Malaysia, and Nigeria consistently indicates that reliability, responsiveness, assurance, and empathy are the core dimensions that shape customer satisfaction (Alam & Al-Amri, 2020; Amin, 2021; Badara et al., 2021). For BSI, these dimensions manifest in both traditional in-branch services and digital banking platforms, such as the BSI Mobile application.

In the context of Indonesia, the merger that created BSI provided an unprecedented scale for an Islamic bank, bringing together a diverse customer base with varying expectations. This heterogeneity implies that customer perception cannot be generalized; rather, it must account for age, income level, digital literacy, and prior banking experiences (Samsul, Fikriyah, & Umar, 2025). Younger, digitally-savvy customers, including Millennials and Gen Z, tend to prioritize application usability, speed of transactions, and digital security over physical branch interactions, whereas older customers place higher value on personal interaction, staff empathy, and clarity of product explanations (Ulya, Qoyyimah, & Hana, 2025). This segmentation underscores the importance of BSI maintaining a dual focus: optimizing digital platforms while ensuring in-branch service quality remains high.

Social media provides an additional lens to understand customer perception. Platforms such as Twitter, Instagram, and TikTok reveal not only satisfaction metrics but also the intensity and virality of complaints. Positive feedback often highlights fast digital transactions, intuitive user interfaces, and perceived compliance with Sharia principles, which enhances trust and perceived transparency (Indriawati & Susilo, 2025). Conversely, negative sentiment frequently centers on delayed responses in customer service, app errors, and unclear information regarding financial products. For instance, viral complaints about mobile banking errors, even if affecting a minority of users, can disproportionately shape public perception and influence prospective customers' decisions (Muhammad & Sari, 2025). Such dynamics align with international findings that social media sentiment often serves as both a mirror and a predictor of broader customer perception trends in Islamic banking (Ali & Raza, 2020).

The interplay between digital service quality and Sharia compliance emerges as a crucial factor in customer perception. Unlike conventional banking, where service efficiency might be the primary driver of satisfaction, Islamic banking customers also evaluate whether services reflect ethical and religious values (Rahmawati & Haryono, 2019). Social media discussions frequently reflect this dual evaluation: customers not only comment on transaction speed and reliability but also on the clarity of Sharia-compliant product explanations and perceived fairness in fee structures. This finding emphasizes that BSI must communicate its adherence to Sharia principles transparently, leveraging social media not merely for marketing but also for educational purposes.

Trust and satisfaction are strongly mediated by service quality, both in digital and physical contexts. High-quality service enhances trust, which in turn strengthens loyalty. Empirical evidence from Indonesia shows that customers who perceive BSI as reliable, ethical, and responsive are more likely to maintain long-term relationships with the bank (Helmi & Sari, 2025). This finding aligns with international literature, which consistently demonstrates that customer satisfaction acts as a mediator between service quality and loyalty, particularly in sectors with high moral or ethical considerations such as Islamic banking (Abdullah & Rahman, 2021).



A notable aspect revealed through social media analysis is the speed at which negative experiences propagate. Complaints about delayed customer service, unresponsive call centers, or mobile app malfunctions often receive rapid amplification through shares, comments, and hashtags. This amplification effect not only impacts public perception but also serves as a quasi-real-time diagnostic tool, highlighting areas where service gaps persist. Therefore, proactive monitoring and engagement strategies are essential. International studies confirm that banks that actively respond to social media feedback—clarifying misunderstandings, apologizing for service lapses, and providing timely solutions—can mitigate reputational risks and reinforce positive customer perception (Ejournal.UPI, 2022).

The discussion of customer perception must also consider internal operational factors. Branch staff competence, transparency of information, and problem-resolution efficiency remain vital even in an increasingly digital environment. Literature from the Middle East and Southeast Asia emphasizes that empathy, personalized service, and staff knowledge significantly influence customer evaluations of overall service quality (Abdullah & Rahman, 2021; Rahmawati & Haryono, 2019). In BSI's case, the post-merger integration posed challenges in harmonizing service standards across previously independent banks, affecting responsiveness and consistency. Social media posts often highlight these discrepancies, indicating that customers notice variations in service quality between branches, which can impact the perceived reliability of the bank as a whole (Ejournal.IAINGorontalo.ac.id, 2020).

Furthermore, BSI faces the challenge of aligning technological innovation with accessibility. While digital banking enhances convenience, system downtime, app glitches, and complex user interfaces can frustrate users, especially those less digitally literate. International evidence suggests that these issues are particularly salient in Islamic banking, where customers may associate technological inefficiency with reduced ethical credibility or diminished transparency (Amin, 2021; Ali & Raza, 2020). Therefore, ensuring that digital services are user-friendly, reliable, and seamlessly integrated with customer support mechanisms is critical for maintaining positive perception.

Another dimension revealed in social media analysis is the effect of peer influence and collective perception. Customers frequently share experiences not in isolation but in comparison with other banks, whether conventional or Islamic. Positive comparisons regarding Sharia compliance, digital innovation, or staff friendliness reinforce favorable perceptions, while negative comparisons magnify dissatisfaction (Indriawati & Susilo, 2025). This phenomenon underscores the importance of competitive benchmarking and continuous quality improvement in both operational and ethical domains.

From a managerial perspective, BSI can leverage these insights to design targeted interventions. Digital platforms should incorporate feedback loops, enabling rapid identification and resolution of issues. Staff training programs should focus on both technical proficiency and Sharia-compliant service delivery, ensuring consistent quality across branches. Social media strategies should not only address complaints but also actively educate customers about Sharia principles and the bank's operational transparency, thus transforming social media into a trust-building tool rather than solely a complaint channel.

Additionally, demographic factors such as age, education level, and income must be incorporated into service delivery strategies. Younger customers may prefer digital-first interactions, while older customers value in-person engagement. Literature indicates that tailoring services to these segments can enhance satisfaction, loyalty, and advocacy (Samsul, Fikriyah, & Umar, 2025; Ulya, Qoyyimah, & Hana, 2025). Furthermore, the intersection of digital

convenience and ethical service delivery can reinforce BSI's market positioning as the leading Islamic bank in Indonesia.

In summary, the discussion reveals that customer perception of BSI is shaped by a complex interplay of digital service quality, ethical compliance, branch service consistency, and social media dynamics. Social media amplifies both strengths and weaknesses, creating an ecosystem where real-time feedback and peer influence significantly affect public perception. By integrating international best practices in service quality, leveraging digital innovation, and actively managing social media engagement, BSI can enhance customer satisfaction, trust, and loyalty, ensuring its sustainable growth in the Indonesian Islamic banking sector.

## CONCLUSION

The integration of international literature and social media insights provides a comprehensive understanding of customer perception toward BSI's services. BSI demonstrates strengths in digital banking, adherence to Sharia principles, and general service professionalism. Nonetheless, challenges remain in branch responsiveness, application reliability, and transparency of product terms. Social media plays a crucial role in amplifying both positive and negative customer experiences, highlighting the need for proactive monitoring and engagement.

Future strategies for BSI should focus on enhancing digital infrastructure, improving customer service training, implementing transparent communication regarding product features, and leveraging social media as an educational tool for Sharia-compliant banking. The integration of international best practices in service quality with culturally and religiously informed strategies will likely strengthen customer satisfaction and loyalty in the long term.

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