

**COMPARATIVE ANALYSIS OF STAINIM STUDENT SATISFACTION TOWARDS
M-BANKING SERVICES AT BANK SYARIAH INDONESIA AND CIMB NIAGA
SYARIAH**Nuril Hidayatus Soimah¹, Moh. Ali Hamdan², and Dewi Lisvi Riza Vahlevi³¹ An-Najah Indonesian Independent Islamic College, Sidoarjo, Indonesia² An-Najah Indonesian Independent Islamic College, Sidoarjo, Indonesia³ An-Najah Indonesian Independent Islamic College, Sidoarjo, Indonesia**Corresponding Author:**Nuril Hidayatus Soimah,
Sharia Economics Study Program, Faculty of Economics, An Najah Independent Islamic College of
Indonesia, Sidoarjo.Email: nurilhidayatussoimah@gmail.com**Article Info**Received: November 02,
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2026**Abstract**

This research is motivated by technological developments that have led to the emergence of new innovations in the banking industry, namely mobile banking services. The purpose of this study was to compare STAINIM students' satisfaction with the mobile banking services of Bank Syariah Indonesia and CIMB Niaga Syariah. This study used a descriptive qualitative approach with data collection techniques through interviews and documentation. The data validity technique in this study used the source triangulation method by selecting three sources of informants: student service users, CIMB Niaga Syariah KC Darmo Surabaya Hajj marketing staff, and BSI KCP Jenggolo customer service. The results of the study show the results of a comparison of STAINIM student satisfaction using BYOND and Octo Mobile. Where BYOND is considered superior in terms of reliability in terms of promise fulfillment, while Octo Mobile is also superior in terms of reliability in terms of system stability. Byond is also considered superior based on the ease of interface display and navigation. Byond is also considered superior in terms of responsiveness and solutions, while Octo is only superior in terms of responsiveness, but less in terms of responsiveness of solutions. Byond and Octo mobile are both good in terms of security. And Byond and Octo Mobile are both considered to have various additional features and innovations in each service that are different from each other. BYOND is more financial, social, and spiritual integration with complete features for worship needs (such as Hajj savings and gold installments), while Octo Mobile emphasizes the ease of daily digital transactions and comprehensive investment management with modern innovations such as QRIS, NFC.

Keywords: Bank Syariah Indonesia, CIMB Niaga Syariah, M-Banking Services, STAINIM Student Satisfaction



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INTRODUCTION

Technological developments have had a significant impact on the banking sector, increasing competition in both domestic and international markets. Meanwhile, in the banking sector, progress can be seen in the entry of the digital era, which is changing customer behavior. Transactions previously conducted conventionally at banks can now be conducted digitally via smartphones, eliminating the need to visit the bank. New innovations continue to emerge to simplify customer transactions, including mobile banking. This service, introduced as a form of banking innovation, utilizes GPRS technology to facilitate customer transactions.

In Indonesia, the number of mobile banking users continues to increase as applications are continually updated and improved. Students, as the digital generation, tend to use technology-based banking services for their financial activities, such as tuition payments, fund transfers, mobile phone credit purchases, and sharia-compliant investments.

Bank Syariah Indonesia (BSI) and CIMB Niaga Syariah are two leading Islamic banks in Indonesia that offer mobile banking services. Both banks offer a variety of mobile banking features, including financial transactions, Islamic financing, and Islamic services such as waqf (endowments), halal investments, and zakat (alms). Although both banks offer mobile banking services with superior features, user satisfaction levels can vary. Factors such as ease of use, transaction speed, security, customer service, and Sharia compliance influence customer satisfaction. Analyzing student satisfaction with the mobile banking services of both banks is important to understand the advantages, disadvantages, and factors influencing user satisfaction. In academic settings such as the An-Najah Indonesia Mandiri Islamic College (STAINIM), sharia-compliant mobile banking services are a crucial part of supporting students' financial needs in accordance with sharia principles. Initial observations revealed that two sharia-compliant banks are used for transactions within STAINIM: Bank Syariah Indonesia (BSI) and CIMB Niaga Syariah.

Based on the theory developed by Parasuraman using the SERVQUAL/E-SERVQUAL (Service Quality) model, research conducted by Sulwan identified several factors that influence customer satisfaction, namely: 1. Reliability, which focuses on creating system stability, ensuring accurate, and error-free service. 2. Service Responsiveness, which refers to how quickly the application responds to user needs, complaints, and questions. 3. Ease of Use, which refers to a simple interface design with logical navigation, easy to navigate, and a login and transaction process that does not require complicated steps. 4. Transaction Security, which refers to the system's ability to protect and maintain data confidentiality and secure access. 5. Additional Features and Innovations, which refer to innovative features, technological

advancements, inclusiveness, broad usability, integration, collaborative approach, and protection of consumer data.

Several previous studies have also discussed customer satisfaction comparisons:

1. A study conducted by Wahyu Dwi Nur Cahyani titled "Comparison of Customer Satisfaction in Using Mobile Banking at Bank Muamalat Indonesia and Bank Syariah Indonesia in Ponorogo Regency." The results of this study indicate that customer satisfaction with BMI mobile banking is based on user-friendly applications, accessible services, and reliability. Meanwhile, BSI mobile banking is based on product innovation and security. The differences between these studies lie in the location and research object. The similarity between this study and the previous study is that both discuss the comparison of satisfaction with Islamic banks.
2. Research conducted by Dina Fikriyah with the title "Comparison of Mobile Banking Service Quality on Satisfaction between Bank Muamalat Makasar Branch and Bank Syariah Indonesia Makasar Pannampu Branch" The results of this study indicate that the quality of mobile banking services has a significant influence on customer satisfaction at Bank Muamalah Makasar Branch and Bank BSI Makasar Branch. And based on the data analysis conducted, it shows that the quality of mobile banking services of Bank BSI Makasar Branch provides higher quality to customers than Bank Muamalah Makasar Branch. The difference between this study and previous studies lies in the research method. The similarity of this study with previous studies lies in the discussion which both discusses the comparison of the quality of mobile banking services of Islamic banks.

RESEARCH METHOD

This research used a descriptive qualitative method. The purpose of this study was to describe and understand students' experiences using mobile banking services at BSI and CIMB Niaga Syariah. In this study, information was collected through direct conversations with students who had used mobile banking services at one of the two Islamic banks. This method allowed the researcher to explore students' experiences, views, and level of satisfaction with the services provided by each bank. This research was conducted among students at the An-Najah Indonesia Mandiri Islamic College (STAINIM), the primary subjects of this study. The research was conducted within the planned timeframe after the proposal was approved, with an estimated implementation period of April to May 2025.

This study used descriptive qualitative data obtained through interviews with STAINIM students who have experience as active users of BSI and CIMB Niaga Syariah M-Banking services. The data sources used in this study were primary data obtained through interviews with STAINIM students who have experience as active users of BSI and CIMB Niaga Syariah M-Banking services. The data collection techniques used in this study were interviews and documentation.

RESULTS AND DISCUSSION

STAINIM students' experiences with the BYOND and OctoMobile m-banking services have been generally positive. Both offer comprehensive and user-friendly features. BYOND excels in ease of navigation and a simple interface, reliability in terms of meeting promises, and innovative features. Octo Mobile excels in reliability, a stable, and error-free system.

From STAINIM students' perspectives, the strengths of BSI's m-banking service lie in reliability, including meeting promises, and ease of interface and navigation. Its weaknesses lie in reliability and service stability. CIMB Niaga Syariah's m-banking service, on the other hand, excels in reliability and system stability, while its weaknesses lie in reliability, including meeting promises and ease of service.

The main factors that influence STAINIM students' satisfaction with BYOND and Octo Mobile M-Banking services include reliability factors, where BYOND is more reliable in terms of promise compliance, and OctoMobile in terms of system stability. Second, ease of interface display and navigation, BYOND is stated to be more complete, simple, modern and easy to understand, while Octo Mobile is complete, modern but confusing. Third, responsiveness, where BYOND and Octo Mobile are both responsive in responding, but in terms of providing solutions, BSI is considered more responsive. Fourth, security, BYOND and Octo Mobile are both safe, because users have never experienced problems related to security.

Advantages and Disadvantages of BSI's M-Banking Service.

Based on interviews, the majority of BSI student users stated that the app's user interface is attractive, modern, and its features are comprehensive and easy to understand. These are the main advantages of the service. One interviewee stated: "I think this service is very easy to use, and the app is responsive. The features in this app also make it very easy to perform transactions such as checking balances, checking transactions, interbank transfers, top-ups, and QRIS payments. There are no monthly administration fees deducted."

Furthermore, the agreed-upon administration fees and no monthly increases are also key advantages of this application. However, some interviewees complained about frequent system disruptions since the BYOND app upgrade at certain times, such as during system maintenance. One interviewee said: "I've experienced two failed transfers for urgent or important matters. This is very inconvenient. QRIS is also rarely available at Indomaret and Alfamart."

Advantages and Disadvantages of CIMB Niaga's M-Banking Services

Interviews with students who have experience using CIMB Niaga Syariah services also revealed several advantages, particularly in terms of system stability. One interviewee explained: "CIMB Niaga rarely experiences errors. I've rarely experienced system disruptions during my time using it, and the application is stable. It provides accurate information and responds quickly to transactions." The shortcomings of CIMB Niaga Syariah, as cited by the interviewee, include a confusing user interface. There are also numerous monthly fees, in addition to administrative fees. One source said, "It's just that the appearance is plain and the features are a bit confusing. Plus, there are a lot of deductions from M-Banking every month, and the amounts are unpredictable, sometimes even twice a month (in addition to admin fees)."

In general, STAINIM students are satisfied with the M-Banking services of BYOND and OctoMobile. BYOND is considered superior in the dimension reflecting the promise side, while Octo Mobile is in the reliability dimension of the system stability side. BYOND is considered to have an easy interface and navigation, while Octo is considered good in the responsiveness dimension, but lacking in solution responsiveness. BYOND and Octo Mobile are considered equally good in the security dimension. BYOND and OctoMobile are also considered to have additional features and innovations in their respective services, BYOND is more financial, social, and spiritual integration with complete features for worship needs (such as hajj savings and cicilemas), while OCTO Mobile emphasizes the ease of daily digital transactions and comprehensive investment management with modern innovations such as QRIS, NFC.

Result

1. Student Experience Using Mobile Banking

Students actively use both Octo Mobile and BYOND Mobile for daily financial activities. Their experiences highlight differences in system stability, response speed, navigation ease, and solution effectiveness.

2. Reliability

BYOND Mobile is perceived as more reliable in fulfilling service promises, particularly regarding transaction accuracy. In contrast, Octo Mobile excels in system stability and speed, especially during peak transaction hours.

3. Ease of Use

Students find BYOND Mobile easier to navigate due to its simple interface, clear menu structure, and intuitive icons. Octo Mobile is considered complete in features but slightly more complex for new users.

4. Responsiveness

BYOND Mobile shows better responsiveness in both speed and problem-solving completeness. Octo Mobile responds quickly but does not always provide a complete resolution.

5. Security

Both applications are rated secure by students. They employ authentication systems such as PIN, OTP, and biometric verification. Students feel protected from unauthorized access or data misuse.

6. Additional Features and Innovation

BYOND Mobile: Strong in spiritual and financial integration—zakat, wakaf, hajj savings, and gold installment programs.

Octo Mobile: Strong in modern digital transactions—QRIS, NFC, e-wallet top-up, and investment features.

Based on the findings of this study regarding STAINIM students' satisfaction with Bank Syariah Indonesia and CIMB Niaga Syariah's mobile banking services, the following recommendations can be drawn:

1. For Bank Syariah Indonesia (BSI):

It is hoped that in the future, it will become more reliable, experiencing fewer frequent application errors, thus preventing customer transactions. System security should be further enhanced against fraud and account hacking through various methods. Digital service providers should be ready to provide solutions.

2. For CIMB Niaga Syariah:

It is hoped that innovative features will also be developed, focusing on user-friendliness. Although CIMB Niaga has comprehensive and innovative features, interviews with some users found it difficult to access these innovative features. Therefore, CIMB Niaga is expected to conduct ongoing direct customer evaluations.

3. For M-Banking Service Users

Users are expected to learn more frequently and understand the features available in m-banking services to maximize the benefits of the services offered.

4. For Further Research

Further research is expected to use more varied methods and additional comparison objects.

CONCLUSION

This study concludes that STAINIM students exhibit different satisfaction levels toward BSI and CIMB Niaga Syariah mobile banking services. BYOND Mobile is superior in promise fulfillment, ease of use, responsiveness, and solution completeness. Meanwhile, Octo Mobile excels in system stability and digital transaction innovations. Both platforms offer sufficient security and feature sets suitable for modern Islamic banking needs.

The findings suggest that each bank should strengthen the weaker service dimensions to improve overall user satisfaction. Students, as active digital users, benefit from mobile banking services that are reliable, secure, responsive, and aligned with Islamic financial principles.

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