



Trust as a Foundation for Ethical and Resilient Sharia Banking: Public Perception of Security and Reliability

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ARTICLE INFO

Article history:

Received December 06, 2024

Revised December 12, 2024

Accepted February 26, 2025

Available online February 26, 2025

Keywords:

Reliability, Security, Public Perception, Islamic Banking

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Available online at:

<https://doi.org/10.35905/banco.v7i1.11016>

ABSTRACT

Purpose - This study aimed to analyze public perceptions of the security and reliability of transactions at Bank Syariah Indonesia (BSI), Sungai Penuh Branch. This research, informed by Trust Theory and the principles of *maqāṣid al-shari'ah*—specifically *ḥifẓ al-māl* (protection of money) and *ḥifẓ al-'ird* (maintenance of dignity and social trust)—examines the impact of consumer confidence on the sustainability of Islamic banking.

Method - The qualitative indicates that perceived security, reliability, and *Shariah* conformity substantially bolster trust in Islamic banking organizations. This trust, consequently, enhances client loyalty and adoption, so reinforcing the overarching governance and ethical goals of financial institutions.

Findings - The analyze is expected to provide a comprehensive overview of how the public perceives the security and reliability of transactions in Islamic financial institutions. The findings will highlight various factors influencing public perception, including personal experiences, knowledge of Islamic financial products, and the level of trust in banks.

Practical Implication - The research findings are expected to contribute valuable insights into the factors influencing public perceptions of Islamic financial services. The findings enhance the existing literature by framing trust as both a behavioral factor and a strategic resource, in line with global frameworks such as ESG (Governance dimension) and SDGs (Decent Work and Economic Growth, Reduced Inequalities).

Originality/value - This study provides practical insights for Islamic banks to enhance transparency, security measures, and ethical standards, thereby strengthening their position as inclusive and resilient financial institutions within Muslim and multicultural communities.



A. Introduction

Over the past two decades, the rapid growth of the Islamic banking sector has become increasingly evident in Indonesia. The pioneer of Islamic banking, Bank Muamalat, was established in 1991 as the first Sharia-compliant bank to receive government approval. Since then, Islamic banking in Indonesia has expanded, with the emergence of Sharia-compliant banks, Islamic banking branches of conventional banks, and numerous Islamic microfinance institutions such as Sharia rural banks and Baitul Maal wat Tamwil (BMT) across the country. However, the relatively slow development of Islamic banking in Indonesia has been influenced by government policies (Relubun et al., 2022). Similarly, Islamic banking has also grown in Brunei Darussalam, a Muslim-majority country that has actively developed its Islamic financial industry (Pérez Dávila, 2020). These two countries, however, demonstrate different approaches and levels of government support for Islamic banking. Indonesia, with the world's largest Muslim population, has significant potential but faces challenges due to policies and infrastructure that are not yet fully supportive.

In contrast, Brunei, despite its smaller size, has a more focused policy framework and strong government backing, enabling faster and more structured growth of its Islamic financial sector. This contrast creates an intriguing dynamic in the Islamic banking industry of both nations. This development aligns with global initiatives like the Sustainable Development Goals (SDG 8: Decent Work and Economic Growth, SDG 10: Reduced Inequalities) and the Governance aspect of ESG, which underscore transparency, trustworthiness, and trust as essential elements of sustainable finance.

Bank Muamalat Indonesia (BMI) was established as the first Islamic bank in 1991. The initiative to establish this bank originated from the Indonesian Ulema Council (MUI) with support from the government, the Indonesian Muslim Intellectuals Association (ICMI), and several Muslim entrepreneurs. The bank's founding charter was signed on November 1, 1991, with initial commitments for share purchases amounting to Rp84 billion (Ghozali et al., 2019). In contrast, the first bank in Brunei was established in 1935 under the name Post Office Savings Bank, predating British colonization in Brunei. During British rule, other banks, such as the Hongkong and Shanghai Banking Corporation, were established in the 19th and 20th centuries. These banks operated under the full support of the British government and followed conventional banking practices based on British law (Ghozali et al., 2019). The two countries exhibit notable differences in the history and evolution of their Islamic banking sectors. In Indonesia, Bank Muamalat was founded in response to the Muslim community's need for a banking system aligned with Sharia principles, with strong backing from various organizations and Muslim figures.

Meanwhile, Brunei has a more extended history of banking, with institutions established well before the emergence of Islamic banking, operating within a British legal framework. This has created distinct contexts for the development of Islamic banking, where Indonesia has focused more on innovation in the Islamic financial sector. At the same time, Brunei has prioritized integrating Islamic finance into its existing banking infrastructure.

The influence of government policies on the growth of Islamic banking is evident. In Indonesia, the development of Islamic banking has increased steadily over the years, with the establishment of Islamic commercial banks and Islamic business units. According to the 2018 Islamic Banking Outlook, there were a total of 17 Islamic commercial banks, 24 Islamic business units, and 160 Islamic rural banks (BPRS), with total assets valued at Rp 296.262 billion. Although the Islamic banking industry, particularly the banking sector, has been growing at a rate of 15% annually, its market share remains below 5%. Islamic banks remain relatively small, with 2,412 branches across 33 provinces in Indonesia (Relubun et al., 2022). In Brunei, according to a report by the Autoriti Monetari Brunei Darussalam (AMBD), Islamic banking experienced significant growth in 2010, with total assets reaching approximately B\$6.36 billion and total deposits amounting to B\$5.167 billion, representing 37% and 34.6% of the total market share, respectively. This remarkable growth encouraged the Brunei government to develop further other Islamic financial sectors, such as takaful, sukuk, and the Islamic capital market (Pérez Dávila, 2020). These two countries exhibit stark differences in the growth and support for Islamic banking. Despite Indonesia's vast market potential with its large Muslim population, the low market share suggests that policy and infrastructure challenges continue to hinder faster growth. On the other hand, Brunei, despite being a smaller country, has achieved a higher market share and benefits from strong government support to develop the Islamic financial sector holistically. This creates a difference in the dynamics of the Islamic finance industry in both countries, where Brunei may serve as a model for Indonesia in terms of sectoral development and innovation.

Indonesia's government has been actively promoting Islamic economic development. Bank Indonesia (BI) and the Financial Services Authority (OJK) are responsible for regulating and overseeing the Islamic financial industry. Key regulations include Law No. 21 of 2008 on Islamic Banking. With the world's largest Muslim population, Indonesia has enormous potential in this sector, and Islamic banking and financial institutions continue to expand. However, the Islamic capital market and takaful sectors require further development (Fadhil et al., 2024).

Meanwhile, Brunei's government and regulatory framework strongly support the development of the Islamic economy, with Autoriti Monetari Brunei Darussalam (AMBD) serving as the primary regulator. Additionally, Brunei has adopted the Common Reporting Standard (CRS) for its Islamic financial sector (Fadhil et al., 2024). Although both countries provide strong regulatory support for Islamic finance, their approaches differ. Indonesia, despite its enormous market potential, still faces challenges in developing specific sectors, such as the Islamic capital market and takaful. In contrast, Brunei, with its smaller population, has established a more integrated and supportive framework for the overall Islamic financial sector. Both countries offer valuable lessons in the development of Islamic finance, each with its strengths and challenges.

In practice, Islamic banking in Indonesia offers a range of financial products that adhere to Islamic principles, including murabaha (cost-plus financing), mudharabah (profit-sharing), and ijarah (leasing). These products are designed to meet societal needs while simultaneously promoting sustainable economic growth (Rahmawati et al., 2022). In contrast, Islamic banks in Brunei offer

financial products based on classical muamalat principles, particularly profit-sharing financing. This profit-sharing system differs from the interest-based system used by conventional banks, offering an alternative for Muslims to conduct financial transactions in accordance with their religious teachings. In this regard, Islamic banks play a crucial role in supporting economic growth by financing halal and productive projects (Nata et al., 2023). Previous studies by Rahmawati et al. (2022) and (Nata et al., 2023) emphasized the compliance of Islamic banking products with muamalat principles. However, the present study highlights that customers also consider security as a significant factor when choosing Islamic banking services. This finding suggests that Islamic banks must strike a balance between *Shariah* compliance and transaction security to attract and retain customers. Although Indonesia and Brunei share the same objective of developing Islamic banking as a *Shariah*-compliant financial alternative, their approaches differ significantly. Indonesia offers a wider variety of innovative Islamic financial products tailored to market needs, whereas Brunei focuses more on applying classical muamalat principles in its financial products. This distinction highlights how each country's unique social and economic context shapes the development of its Islamic banking sector.

Islamic banks play a vital role as key drivers of economic activities within the halal industry. The increasing innovation in Islamic banking products and services in Indonesia has shown promising results, even in the short term (Handinisari et al., 2022). The sector has grown significantly, with the number of Islamic banks increasing from just one in 1991 to 13 Islamic Commercial Banks (Bank Umum Syariah, BUS) and 21 Islamic Business Units (Unit Usaha Syariah, UUS) by 2018. This growth indicates a growing public awareness and trust in Islamic banking as an alternative system that aligns with Islamic values. However, Islamic banks still face several challenges in expanding their market share. One major obstacle is the low level of public knowledge about Islamic banking products and systems. Unlike previous studies that focused on product innovation (Handinisari et al., 2022). This research examines how public perceptions of security and reliability influence the adoption of Islamic banking services. Findings suggest that trust in security is a more critical factor in today's era of banking digitalization. The results indicate that Islamic banks should prioritize building customer trust by enhancing transaction security, rather than solely focusing on product innovation.

Additionally, this study provides new insights that, aside from product compliance with muamalat principles, transaction security is a more decisive factor for customers when choosing Islamic banking services. In other words, product innovation alone is ineffective if customers do not feel secure using these services. For this reason, Bank Syariah Indonesia (BSI), Sungai Penuh Branch, was selected as the focus of this study, as it allows for the collection of valuable and relevant data for the development of Islamic banking in Indonesia. Moreover, this research aims to identify ways to improve public knowledge and trust in the Islamic banking system. The primary objective of this study is to investigate public perceptions of security and transaction reliability at the BSI Sungai Penuh Branch.

Prior research has highlighted innovation in Islamic banking products; however, few have systematically examined trust, security, and reliability as crucial factors influencing client acceptance. This gap is vital because, in the digital age, innovation is inadequate if customers do not regard systems as reliable and robust. Although numerous studies have examined the development of Islamic banking in Indonesia and Brunei Darussalam, several research gaps remain. Existing comparative studies have not yet conducted an in-depth analysis of the key success factors and specific challenges in each country, taking into account their distinct social, economic, and political contexts. The impact of government policies—particularly fiscal, monetary, and regulatory frameworks—on the growth, innovation, and accessibility of Islamic banking services needs further exploration.

Additionally, the role of infrastructure, including internet access, information technology, and financial technology (fintech), in supporting the growth of Islamic banking in both countries requires further study. Understanding how technology enhances efficiency, outreach, and financial inclusion in Islamic banking is crucial. Longitudinal studies that track long-term developments are necessary to capture growth trends, emerging challenges, and adaptation strategies over time. Beyond quantitative data, in-depth qualitative research—such as interviews with key stakeholders—can provide richer insights into the social, cultural, and perceptual factors influencing the development of Islamic banking. These dimensions are essential for formulating more effective policies and strategies to foster sustainable growth in the Islamic financial sector..

This study makes a novel contribution by providing a more comprehensive comparison of the development of Islamic banking in Indonesia and Brunei Darussalam, considering both macro- and micro-level factors that influence its growth. Rather than conducting a simple comparison, this research delves into the underlying causes of growth disparities between the two countries. A detailed analysis of the types and impacts of government policies on Islamic banking development in both nations will offer new insights into how public policies can either facilitate or hinder the expansion of the Islamic financial industry. Additionally, this study will examine the role of infrastructure and technology in supporting the growth of Islamic banking, offering fresh perspectives on how technological innovations can enhance efficiency, outreach, and financial inclusion in Islamic finance. By integrating both quantitative and qualitative methods, this research will provide a more comprehensive and in-depth understanding of Islamic banking development in both countries, thereby enriching the research findings and offering a more balanced perspective. From an Islamic perspective, this article embodies the *maqāṣid al-shari‘ah*: *ḥifẓ al-māl* (safeguarding wealth through secure transactions), *ḥifẓ al-‘ird* (upholding dignity through institutional trust), and *ḥifẓ al-dīn* (maintaining faith through adherence to Shariah). Consequently, transaction security and reliability constitute not merely technical concerns but also ethical obligations within Sharia banking.

In this study, an analysis was conducted on public perceptions regarding the security and reliability of transactions at the BSI Sungai Penuh Branch, comparing them with those of Islamic

banks in Brunei Darussalam. This study aims to elucidate how trust, security, and dependability influence the resilience of Islamic financial institutions in Indonesia and Brunei by integrating the analysis within global sustainability frameworks (SDGs, ESG) and Islamic legal principles (*maqāṣid al-shari'ah*). This research is expected to provide further insights into how BSI Sungai Penuh can enhance the security and reliability of its transaction systems, thereby strengthening customer trust in Islamic banking. Thus, this study can help Islamic banks improve service quality, increase customer confidence, and enhance their ability to address the increasingly complex challenges posed by technological advancements.

B. Literature Review

1. Public Perception

According to Silvani (2021), perception is the process of selecting, organizing, and interpreting information input and sensory experiences received through sight, touch, hearing, smell, and taste to create meaning. Perception is a process in which an individual organizes and interprets the stimuli they receive, enabling them to recognize and understand what they perceive. This process may also be influenced by individual experiences (Jayanti & Arista, 2019). Linton argues that society is formed when a group of people lives and works together for a significant period. This interaction allows for the creation of organizations that regulate individual behavior within society. These organizations help individuals to self-regulate and recognize their identity as part of a social unit with specific boundaries (Margayaningsih, 2018). Society consists of groups of individuals who share common feelings and intense bonds. They feel connected due to shared identity, goals, a sense of belonging, and often, a common place of residence (Mustanir & Abadi, 2017).

Perception is the way each person processes information from their surroundings through their senses, such as sight, hearing, taste, and smell. In other words, perception is a cognitive process that enables a person to understand and interpret the world around them. The explanations above provide a comprehensive overview of perception and society formation. The given definitions emphasize the critical role of perception in shaping an individual's understanding of the world. This understanding, in turn, influences how individuals interact with others and contribute to the formation of society (Gladys, 2019).

Overall, public perception refers to the collective judgments, responses, and interpretations held by a group of individuals regarding specific aspects of social life. In this context, public perception involves a shared understanding of attitudes, behaviors, and individual actions within a social environment. The formation of public perception can be influenced by various factors, ranging from sensory information obtained from the social environment to personal experiences that shape a collective perspective within a society.

2. Transaction Security

Information security refers to a system designed to protect consumer data and personal information from unauthorized actions, such as access, intrusion, and damage. This system aims to prevent, mitigate, and safeguard sensitive information (Dewi et al., 2021). According to Adhitya Wisnu Rayhan & Fauziah Aryza (2023), security in the context of online retail refers to the ability to protect and control data transactions, ensuring that sensitive information remains secure and protected. Furthermore, their study highlights that security assurance is a crucial factor in building consumer trust. A strong security guarantee enables consumers to feel at ease, knowing that their data is protected from misuse and that data transactions are safeguarded against potential breaches. This trust, in turn, encourages consumers to engage more comfortably with the services or products offered. According to Mutiara & Wibowo (2020), security refers to preventive measures taken to minimize potential system damage, whether caused intentionally or unintentionally.

The Financial Services Authority (OJK) plays a critical role in supervising Islamic banks, including granting operational licenses, conducting financial oversight, and ensuring that Islamic banking products comply with Sharia principles. Additionally, each Islamic bank has an internal Sharia Supervisory Board (DPS), which is responsible for advising bank management and ensuring that all operational activities comply with the fatwas issued by the National Sharia Council of the Indonesian Ulema Council (DSN-MUI). The DPS conducts regular evaluations of Islamic banking products and services and reports its supervisory findings to OJK (Barus & Erwanda, 2019). Similarly, the Autoriti Monetari Brunei (AMB) plays a significant role in supervising Islamic banking in Brunei. AMB is responsible for ensuring that Islamic banks comply with all regulations outlined in the Islamic Banking Order 2008. The authority enforces strict supervision of banking practices to ensure adherence to Sharia principles and the operational efficiency of banks. AMB also holds the power to conduct inspections and investigations into banks in cases of suspected regulatory violations (Nata et al., 2023).

The above discussion provides a comprehensive overview of information security, particularly in the contexts of e-commerce and Islamic banking. A core similarity is evident: the critical importance of protecting sensitive data and information to foster consumer trust and ensure smooth operations. Whether it is information security in e-commerce or banking supervision by regulatory authorities such as OJK and AMB, the ultimate goal is to minimize financial risks arising from unauthorized access, intrusion, or system breaches. Transaction security, as an integral part of information security, emphasizes the importance of technical measures such as encryption and authentication in protecting data during transactions. Further research could focus on comparing the effectiveness of various security and regulatory oversight methods, as well as adapting security strategies to the continuously evolving technological landscape. Transaction security refers to the measures and systems designed to protect sensitive information and counter security threats such as hacking and data theft during the transaction process. This includes data encryption, user authentication, cybersecurity protection, and other security measures designed to ensure the confidentiality, integrity, and availability of information throughout transactions.

3. Transaction Reliability

According to Tjiptono (2014), reliability in service delivery refers to the ability to consistently and timely fulfill service commitments with accurate and satisfactory results for customers. Reliability refers to a component or system's ability to perform its function as required within a specific operational environment and under predetermined conditions over a specified period (Simanjuntak, 2016). According to (Nurmajid et al., 2023), reliability is defined as a positive belief in the intentions and behavior of a counterpart, demonstrated through trust in their responsibility, integrity, and the absence of harmful intent. Customers will trust that the confidentiality of BSI's mobile banking services is guaranteed if the bank ensures data security and prevents breaches.

The reliability of transactions in Indonesian Islamic banks is significantly influenced by the quality of service provided and the public's understanding of Sharia-compliant products. By continuously improving reliability aspects and educating customers, Islamic banks can strengthen their position in the banking industry and attract more customers to use their services (Nugraha et al., 2024). In contrast, the reliability of transaction systems in Brunei's Islamic banks heavily depends on the quality of service, effective risk management, and adherence to Sharia principles. By continuously enhancing these aspects, Islamic banks in Brunei can solidify their position in the banking industry and boost customer trust (Abduh, 2018). The above explanation presents the concept of reliability, particularly in the context of Islamic banking transactions in Indonesia and Brunei. The definitions provided by Tjiptono and Simanjuntak establish a strong foundation for understanding the importance of consistency and timeliness in fulfilling service commitments. The application of this concept in Islamic banking transactions suggests that reliability is not solely dependent on the technical aspects of the system. However, it is also influenced by other factors, such as service quality, customer understanding of Islamic banking products, effective risk management, and adherence to Sharia principles.

In both Indonesia and Brunei, enhancing transaction reliability is crucial for strengthening the position of Islamic banks in the market and fostering customer trust. Transaction reliability, encompassing system availability, response speed, and data accuracy, is a crucial element in ensuring transaction efficiency and smooth operations. Transaction reliability refers to the assurance that transactions can be carried out consistently and dependably without significant disruptions or failures. It encompasses system availability, timeliness, response speed, and data accuracy throughout the transaction process, ensuring that transactions are completed efficiently and without significant obstacles. Thus, transaction security and reliability are essential in maintaining integrity, trust, and efficiency in financial and business transactions..

C. Research Methods

This study employed a field research approach, focusing on the community or customers of the BSI Sungai Penuh Branch. The primary objective of this research was to gather direct field data on public perceptions regarding the security and reliability of transactions at the bank. A qualitative research approach was adopted in this study. According to Anggito (2018), qualitative research aims to explore and describe ongoing activities or phenomena in detail (Octaviani et al., 2020). Denzin & Lincoln (as cited in Albi & Johan, 2018) emphasized that qualitative descriptive methods aim to depict, explain, and present phenomena as they occur, considering the context and conditions prevailing during the research (Sugiyono, 2017). The qualitative approach was chosen because it provides the flexibility to explore in-depth insights into individuals' perspectives, beliefs, and experiences regarding their trust in Islamic banks, particularly in terms of transaction security and reliability. By focusing on individuals' subjective experiences, this research was expected to yield richer and more comprehensive insights. Furthermore, the qualitative approach can also be applied in Brunei to analyze public perceptions of transaction security in Islamic financial institutions. Given Brunei's unique social traditions and context, qualitative research would help understand how the Bruneian community perceives security in Islamic transactions and the factors influencing their perceptions of security.

Additionally, the potential for employing a comparative study method is significant in this context. By comparing security systems in Indonesia and Brunei, this study aims to identify differences and similarities in the security practices implemented by Islamic banks in both countries. This comparison not only provided insights into the effectiveness of existing security systems but also contributed to the formulation of recommendations for improving and developing security practices in both nations. The comparative study method could thus enhance the understanding of security dynamics within the Islamic banking industry on a broader scale.

Direct interviews were conducted in the field to analyze public perceptions regarding the security and reliability of transactions at the BSI Sungai Penuh Branch. In this study, the characteristics of the informants observed include age, gender, and occupation. The informants involved in this research come from diverse backgrounds, providing varied perspectives on the security and reliability of transactions in Islamic banking. The characteristics of these informants were presented in the following table.

Table 1. Characteristics of Informants

Age	80% 20 years old	10% 21-22 years old	10% 25 years old
Gender	Male & female	Male & female	Male & female
Jobs	Teacher & Student	Teacher & Student	Teacher & Student

Source: Gathered Data

The age range of informants involved in this study spans from adolescents to adults, allowing for a comprehensive representation of perspectives across different generations regarding transactions in Islamic banking. Additionally, the informants included both male and female participants, ensuring an inclusive perspective from both genders. Occupation was also a crucial factor in this study, as the informants came from diverse professional backgrounds, including students, teachers, and others. As a result, the findings of this study encompass insights from diverse occupational backgrounds, which may influence perceptions of the security and reliability of transactions at BSI Sungai Penuh Branch.

D. Result

1. Customer Perception of Transaction Security at BSI Sungai Penuh Branch and Its Comparison with Islamic Banks in Brunei Darussalam

Transaction security at BSI referred to the protection and assurance of every financial transaction conducted by customers. This included measures to prevent fraud, secure personal data, and utilize advanced technology in transaction processes. By maintaining transaction security, BSI ensured that every financial activity performed by customers is safeguarded from risks of financial loss and information breaches. Ensuring transaction security was a top priority in providing reliable and safe banking services for all customers. Some respondents stated that the level of security at the bank was already good. They feel that the bank provided adequate protection for customer transactions by implementing advanced security systems.

As conveyed by several informants in this study, customers of BSI, Sungai Penuh Branch:

"The level of transaction security at BSI is generally considered high because it adheres to strict Islamic banking principles and complies with national banking regulations. BSI also employs advanced technology such as data encryption and multi-layered security systems to protect customer data and transactions." (Interview with SB and YR, July 16, 2024)

Additionally, another informant from BSI, Sungai Penuh Branch, stated:

"In my opinion, the level of transaction security at BSI is that the bank has taken serious steps to enhance the security of its customers' data. They implement various security measures, such as facial recognition, access codes, and data encryption, to ensure transaction security." (Interview with PP, PW, and DN, July 16, 2024)

Furthermore, informants also mentioned that:

"BSI has faced several challenges related to transaction security, including service disruptions and alleged ransomware cyberattacks that threaten customer data breaches. Nevertheless, the

CEO of BSI stated that digital and mobile capabilities open new opportunities for Islamic banking. Transaction security can evolve; therefore, it is crucial to update security systems regularly." (Interview with VY and AP, July 16, 2024)

However, some informants stated that security at the bank remains inadequate, particularly due to cases of fraud involving the impersonation of the bank. This highlights the importance of enhancing security measures and raising awareness of potential security risks, as well as the need for further education to help customers recognize and avoid fraudulent schemes that impersonate the bank.

As stated by an informant, a customer of BSI, Sungai Penuh Branch:

"The security level of BSI needs to be further improved to prevent the increasing cases of fraud in recent times. Some fraud cases involve impersonating BSI through WhatsApp, ultimately leading to unauthorized withdrawals from customer accounts. Therefore, additional measures are needed to ensure customer security against such fraudulent practices. By increasing awareness of fraud risks and implementing stronger security systems, it is hoped that BSI can provide better protection for all its customers." (Interview with FW, July 14, 2024)

Additionally, another informant expressed a similar opinion regarding transaction security at BSI, Sungai Penuh Branch:

"The security level of BSI is relatively inadequate due to certain factors affecting transaction and data security at the bank. For instance, when I first opened a BSI account, I frequently received SMS messages or phone calls from unknown numbers. This made me feel uneasy about the security of my data and transactions. BSI needs to address this issue and enhance its security system and communication with customers to maintain trust in conducting transactions." (Interview with RR and NP, July 14, 2024).

Based on the conclusions drawn from the informants' statements, a comprehensive picture emerges regarding the level of transaction security at BSI, Sungai Penuh Branch. In general, most informants stated that BSI has taken serious steps to enhance transaction security. The bank utilizes advanced technology, including data encryption and multi-layered security systems, to safeguard customer data and transactions. However, some informants also highlighted security shortcomings, particularly in cases of fraud involving individuals impersonating the bank. This underscores the importance of continuously improving security systems, educating customers, and enhancing communication to maintain customer trust in conducting transactions. Therefore, BSI must continue its efforts to strengthen security systems and provide better protection for its customers.

Meanwhile, based on previous research, Islamic banks in Brunei prioritize transaction security through the implementation of various security technologies and strategies to safeguard customer data and transactions. Islamic banks in Brunei utilize data encryption, two-factor authentication,

and other security systems to enhance transaction security. Additionally, these banks collaborate with cybersecurity agencies and relevant authorities to ensure the security of their systems and customer data. While absolute security cannot be guaranteed, the banks undertake appropriate mitigation measures and thorough preparations to address potential cyber threats (Fatmala Putri & Ratna Sari, 2023). This includes strong security standardization and coordination with international security institutions such as the National Cyber and Encryption Agency (BSSN), the Financial Services Authority (OJK), and Bank Indonesia (BI).

2. Customer Confidence in the Transaction Reliability System at BSI Sungai Penuh Branch and Its Comparison with Islamic Banks in Brunei Darussalam

Transaction reliability at BSI referred to the efficiency and accuracy of every financial transaction carried out by customers. This includes aspects such as the smooth execution of transactions, the speed of payment processing, and the accuracy of transaction records. By ensuring transaction reliability, BSI guarantees that all financial activities can be conducted seamlessly and on time, without disruptions that may hinder customers' transaction processes. Transaction reliability is a crucial factor in delivering trustworthy and efficient banking services to all customers.

Most respondents expressed high confidence in the bank's reliability, believing that the transactions conducted were secure and trustworthy. They highlighted the bank's adherence to Sharia principles, compliance with banking security standards, and the use of modern technology to safeguard customer data and transactions.

As stated by several customers of the BSI Sungai Penuh Branch:

"The confidence in BSI's transaction reliability is quite high. This bank is supervised by the Financial Services Authority (OJK) and the National Sharia Council (DSN), ensuring that all its operations comply with Sharia principles and banking security standards. Additionally, BSI has obtained various security certifications, demonstrating its commitment to maintaining transaction reliability and security." (Interview with SB and YR, July 16, 2024)

Furthermore, some informants also conveyed:

"I am confident that transactions at this bank are reliable, but it is still necessary to be cautious about potential cyber-attacks. The bank has implemented various security measures to protect its data and transactions; however, past cyber-attacks suggest that the bank remains vulnerable to threats. Therefore, although the bank has taken steps to enhance security, continuous vigilance and awareness of transaction security developments are crucial." (Interview with PP, PW, and DN, July 16, 2024)

However, some respondents expressed uncertainty regarding the bank's reliability, as they were not fully convinced due to fraud cases involving individuals impersonating the bank. This has led to doubts among some members of the public about the security of transactions at the BSI Sungai

Penuh Branch. Consequently, the bank needs to take further steps to strengthen customer trust and address potential fraud risks that may negatively impact stakeholders.

As stated by one informant:

"I am not entirely convinced about the reliability of BSI's transactions. There are some shortcomings, such as frequent errors when conducting transactions at ATMs. However, direct transactions at the bank are very efficient and fast." (Interview with FW and AP, July 14, 2024)

Another informant added:

"I am still somewhat uncertain about the reliability of transactions at BSI. Although fraud cases and online scams exist, the bank's adherence to Sharia principles provides a degree of assurance regarding the reliability of transactions. While the bank has faced challenges, ensuring transaction security and reliability remains a critical focus for BSI." (Interview with RR, July 14, 2024)

Based on the perspectives shared by the informants, there are diverse opinions regarding the reliability of transactions at the BSI Sungai Penuh Branch. Most respondents expressed high confidence in the bank's reliability, believing that transactions are secure and trustworthy. They emphasized the bank's compliance with Sharia principles, adherence to banking security standards, and the use of modern technology to protect customer data and transactions. However, some respondents remained skeptical about the bank's reliability, mainly due to fraud cases involving individuals impersonating the bank. This highlights the need for BSI to continually strengthen its security systems, improve communication with customers, and offer education on transaction security risks. Therefore, the bank must continue its efforts to increase customer trust and ensure transaction reliability while upholding the core principles of Islamic banking. Meanwhile, in Brunei, customer confidence in the transaction reliability system of Islamic banks is supported by strong financial performance, effective risk management, and robust security measures. (Wahyudi et al., 2021).

E. Discussion

1. From Perception to Protection: Rethinking Transaction Security in Islamic Banking Through Institutional and Stakeholder Perspectives

The findings of this study reveal that customer perceptions of transaction security at the BSI Sungai Penuh branch are highly complex. While many customers express a high level of trust in BSI's security systems, others remain skeptical due to the increasing number of fraud cases targeting financial institutions, including Islamic banks (Mukhtisar et al., 2021). This study confirms that customers who perceive a high level of security in banking transactions are more likely to trust and remain loyal to BSI services. However, those who have encountered fraud incidents or lack

awareness of BSI's security measures tend to be more cautious and concerned. The study also finds that BSI has made significant efforts to educate customers about security best practices, including the importance of using strong passwords, regularly monitoring transactions, and reporting suspicious activities. Despite these efforts, customer concerns persist, particularly in the context of increasing cyber threats and digital fraud cases. These findings align with SDG 8 (Decent Work and Economic Growth) and SDG 10 (Reduced Inequalities), as well as the Governance component of ESG, where transaction security and transparent oversight are fundamental to inclusive financial access.”

Customer perceptions of transaction security at the BSI Sungai Penuh branch are complex. On one hand, many customers have a high level of trust in BSI's transaction security. They feel comfortable and safe conducting banking transactions there, as BSI is known for upholding Sharia principles that emphasize honesty and integrity. However, some customers remain skeptical about transaction security at the BSI Sungai Penuh branch. Their concerns arise due to the increasing number of fraud cases involving various financial institutions, including Islamic banks. This situation has made the public more cautious and worried about the security of their data and finances. Previous research conducted (Mukhtisar et al., 2021) states that information security focuses on efforts to prevent or detect fraud in information-based systems. This is crucial because digital information lacks physical form, making it vulnerable to invisible attacks. The primary objective is to protect user information and systems from fraudulent crimes.

Nevertheless, the majority of customers still trust the security of transactions at the BSI Sungai Penuh branch. They understand that BSI has advanced and proven security systems in place to protect customer data and prevent fraud. BSI also actively educates customers on how to maintain banking transaction security, including not sharing personal information with unknown parties, using strong passwords, and regularly reviewing transaction histories. If any doubts or suspicious activities arise, customers can directly contact the BSI Sungai Penuh branch for clarification and assistance. BSI remains committed to providing the best service and ensuring transaction security for its customers.

Research by Joni, Yulianti, and Hamdiah highlights that trust and security are key factors influencing customers' interest in using BSI mobile banking services. They emphasize that banks must instill a sense of security in customers to build strong trust in the banking services provided (W. Utami et al., 2023). Another study conducted at the State Islamic University of Surabaya reveals that although mobile banking technology offers convenience, security issues remain a significant challenge. This study recommends that banks strengthen their security measures, such as data encryption and two-factor authentication, to enhance customer trust (Sitanggang et al., 2024). Rosalina Azhara's research highlights how security perception and risk significantly influence customer loyalty in using the BSI Mobile application. The study indicates that the higher the perceived security, the more likely customers are to continue using the service in the long term.

Additionally, a positive user experience contributes to increased customer loyalty towards BSI's mobile banking application (Pokhrel, 2024).

The variations in customer perceptions of security at BSI Sungai Penuh can be attributed to several key factors, including fraud incidents, awareness levels, and technological infrastructure. Customers who have higher exposure to financial literacy programs and BSI's digital security initiatives tend to trust the system more. In contrast, those who have experienced or heard about fraud cases remain skeptical (Joni, Yulianti, & Hamdiah, 2023). The increasing number of digital fraud cases involving financial institutions, including Islamic banks, has contributed to customer anxiety and skepticism about transaction security (Sitanggang et al., 2024). Additionally, technological advancements in banking security, such as data encryption and two-factor authentication, have helped mitigate some security concerns. However, gaps in customer awareness and enforcement of security measures continue to affect perception (Rosalina Azhara, 2024). Furthermore, external factors such as government regulations and the broader cybersecurity ecosystem also play a role in shaping customer confidence. Countries with stricter regulatory frameworks and proactive fraud prevention mechanisms, such as Brunei, tend to foster higher customer trust levels compared to Indonesia, where financial fraud remains more prevalent (Ika et al., 2015).

In the context of Islamic banking in Brunei, a more established Sharia legal framework contributes to transaction security and reliability. Brunei enforces strict regulations and enhanced supervision, creating a safer banking environment. This results in a more positive perception of transaction security among Brunei's customers compared to Indonesia, where fraud cases are more prevalent (Ika et al., 2015). Islamic banks in Brunei are also recognized for their advanced technological infrastructure, which supports transaction security. The effective use of information systems enables banks to manage risks and monitor transaction activities in real time, allowing them to detect and prevent potential threats swiftly.

Additionally, collaboration between the public and private sectors in cybersecurity strengthens efforts to protect customers (Imron et al., 2023). There is a significant opportunity for collaboration between Indonesia and Brunei in enhancing security standards in Islamic banking. Both countries can share best practices in security technology, bank staff training, and customer education programs on how to protect personal data and transactions. Such cooperation can strengthen the Islamic banking system in both countries and increase customer confidence in banking services.

From a practical perspective, this study highlights the need to improve customer education in Indonesia regarding banking transaction security, in line with BSI's initiatives. Strengthening security systems, including data encryption and two-factor authentication, is also essential. Furthermore, collaboration among banks, governments, and the private sector in enhancing cybersecurity should be intensified. Indonesia can learn from Brunei's experience in regulatory frameworks and sectoral collaboration. From a theoretical perspective, this study contributes to a

deeper understanding of the factors that influence customer perceptions of security and trust in Islamic banking. These findings contribute to the development of consumer behavior theories in the context of Islamic financial services, emphasizing the importance of not only technical security aspects but also regulatory, educational, and user experience factors. The comparison between Indonesia and Brunei provides valuable insights into how political, legal, and social contexts influence customer trust levels.

The findings of this study contribute to three key theoretical perspectives in Islamic banking security: Transaction Security Theory, Institutional Theory, and Stakeholder Theory. From the perspective of Transaction Security Theory, the results confirm that perceived security has a significant influence on customer trust and loyalty in Islamic banking. Customers who feel that their transactions are secure are more likely to continue using digital banking services, while those with concerns about fraud are hesitant to engage in online transactions. This aligns with previous research indicating that the adoption of mobile banking in Islamic finance depends on the perceived effectiveness of security measures such as encryption, fraud detection, and authentication protocols. However, this study expands the theoretical framework by demonstrating that security perception is influenced not only by technological safeguards but also by external factors, such as regulatory enforcement and financial literacy. The role of Institutional Theory is evident in the comparison between Indonesia and Brunei, where different regulatory environments shape customer confidence in Islamic banking security. The strong legal framework in Brunei, supported by government oversight and enhanced supervision, fosters a sense of security among customers.

In contrast, the prevalence of fraud cases in Indonesia leads to greater skepticism. This supports the institutional perspective that financial trust is not solely built on internal banking policies but also on the broader regulatory and governance structures that oversee financial institutions. From an Islamic viewpoint, transaction security embodies *ḥifẓ al-māl* (protection of money), openness and fairness signify *ḥifẓ al-'ird* (dignity and trust), and adherence to *Shariah* law guarantees *ḥifẓ al-dīn* (faith). Consequently, safeguarding consumer data and finances is not only a technological necessity but also an ethical imperative. Lastly, Stakeholder Theory offers insight into the multidimensional nature of customer trust, where banks, regulators, and customers themselves collectively contribute to maintaining transaction security. While banks play a critical role in ensuring technological security, regulators establish the legal foundations for fraud prevention, and customers must actively participate by following security guidelines to protect themselves. This study reinforces the notion that maintaining a secure banking environment necessitates a collaborative approach, where all stakeholders share responsibilities in mitigating security risks.

The implications of these theoretical perspectives extend to both academic research and practical applications in Islamic banking security. From a theoretical standpoint, this study enriches Transaction Security Theory by demonstrating that security perception is shaped not only by banking technology but also by customer awareness and regulatory enforcement. This finding suggests that future research should explore the intersection of cybersecurity policies and consumer

trust to develop a more comprehensive model of Islamic banking adoption. Additionally, the study strengthens Institutional Theory by highlighting how differences in regulatory frameworks impact perceptions of banking security, providing empirical evidence that financial governance structures play a crucial role in shaping public confidence in Islamic banking systems. This supports the argument that institutional consistency and strict legal compliance are essential for sustaining trust in financial transactions.

Furthermore, the study expands Stakeholder Theory by emphasizing that customer trust in transaction security is not solely dependent on banks but also on the effectiveness of cybersecurity education and government-backed fraud prevention programs. In terms of practical implications, this study underscores the urgent need for Islamic banks to improve customer education on transaction security, particularly in regions with higher fraud risks. Banks should intensify security awareness campaigns to ensure that customers understand best practices in digital banking safety. Additionally, Islamic financial institutions must invest in advanced security technologies such as AI-driven fraud detection, biometric authentication, and blockchain-based transaction security to enhance customer confidence. Policymakers should also consider regulatory reforms to standardize cybersecurity practices across Islamic banking institutions, ensuring that security frameworks remain robust and adaptable to emerging threats. By integrating institutional governance with advanced security technologies and public awareness initiatives, Islamic banks can enhance transaction security, foster customer trust, and promote the long-term sustainability of digital financial services.

This study contributes new insights by exploring customer security perceptions in the context of an Indonesian Islamic bank, while incorporating a comparative perspective with Brunei. Unlike previous studies that focus solely on digital banking adoption, this research integrates institutional, regulatory, and customer awareness factors into the analysis of banking security (Joni et al., 2023). Additionally, the study highlights the impact of fraud cases on customer trust, an area that has received limited attention in Islamic banking security research (Mukhtisar et al., 2021). The comparison with Brunei offers a new dimension by illustrating how a robust Sharia-based regulatory system influences consumer confidence in banking security. Furthermore, this study expands on Stakeholder Theory by showing that customer trust is shaped not only by banks but also by government regulations, private cybersecurity initiatives, and media narratives on banking fraud. These findings suggest that improving transaction security requires a multi-stakeholder approach, rather than relying solely on technological advancements.

2. Building Trust in Islamic Banking: Strengthening Transaction Security Amidst Digital Challenges

Customer confidence in the reliability of transaction systems at the BSI Sungai Penuh branch reflects their trust and experience with the banking services provided. On one hand, many customers feel assured when conducting transactions at the BSI Sungai Penuh branch. They have personally experienced the reliability of BSI's transaction system, both through digital and

conventional services. This positive experience fosters their belief that BSI can maintain the security and reliability of every transaction. Customers perceive BSI as a trustworthy financial institution with a structured and well-tested system. Their confidence is also based on BSI's reputation as an Islamic bank that upholds honesty and integrity, providing a sense of security and comfort when conducting financial transactions. However, some customers are not entirely convinced of BSI Sungai Penuh's reliability. Their concerns stem from the increasing prevalence of online fraud impersonating BSI. The circulation of fraudulent messages on WhatsApp containing scam links has caused some individuals to hesitate when conducting online transactions through BSI. As noted in a study by Nurmajid et al. (2023), reliability in relationships can be defined as a positive expectation of a partner's intentions and behavior, emphasizing the belief that they will act responsibly, demonstrate integrity, and not betray trust.

Nevertheless, the majority of customers continue to trust BSI and believe the bank is capable of addressing fraud-related issues. They recognize that online fraud is an evolving cybercrime that affects not only BSI but also various other financial institutions. Customers expect BSI to continuously enhance its security systems and educate them on recognizing and avoiding fraudulent schemes. Additionally, they hope BSI will collaborate with authorities to combat cybercrime and protect customers from online fraud. Customer trust and confidence in BSI Sungai Penuh's transaction reliability are valuable assets for the bank. BSI must maintain this trust by strengthening security systems, providing excellent services, and ensuring transparent communication with customers. Research by Nugraha highlights the importance of digital banking implementation in improving service quality at BSI. The study indicates that while challenges exist in operating digital services, the ability to deliver fast and accurate services contributes to customer trust in transaction reliability. This suggests that technological innovation plays a crucial role in building customer confidence (Agung, 2020).

A study conducted by Universitas Djuanda reveals that service quality in Islamic banks has a significant influence on customer satisfaction. In Brunei, Islamic banks such as the Islamic Bank of Brunei (IBB) and Tabungan Amanah Islam Brunei (TAIB) are known for their high-quality services, including service reliability, responsiveness, service assurance, and empathy (N. Utami & Kamal, 2023). Financial stability in Islamic banking is heavily dependent on risk management and the strict application of Sharia principles. This approach helps build customer confidence that their transactions are secure and reliable. Additionally, annual reports from Brunei's Islamic banks demonstrate their commitment to improving transparency and accountability, further strengthening customer trust in the banking system (Rika Widianita, 2023). There is significant potential for collaboration between Indonesia and Brunei in enhancing Islamic banking security standards. Both countries can share best practices in risk management, information security technology, and the development of more efficient payment infrastructure. For instance, through the Regional Payment Connectivity (RPC) initiative, which recently involved Brunei, Indonesia can leverage Brunei's experience in implementing secure and efficient payment systems. Furthermore,

collaboration in human resource training within the Islamic banking sector can help improve service quality and customer confidence in both countries.

Comparative insights from Brunei's Islamic banking system offer valuable lessons for strengthening transaction reliability in Indonesia. Brunei's leading Islamic banks, including the Islamic Bank of Brunei (IBB) and Tabungan Amanah Islam Brunei (TAIB), have built strong customer trust by prioritizing service quality, transparency, and strict adherence to Sharia financial principles. Islamic banks in Brunei implement rigorous risk management strategies, ensuring that financial stability is maintained through systematic regulatory compliance and robust customer service frameworks. Transparency in financial operations plays a crucial role in fostering customer trust, as demonstrated by annual reports from Brunei's financial institutions that highlight their commitment to accountability and governance. The success of Brunei's Islamic banking sector in maintaining a high level of customer confidence suggests that Indonesia could benefit from adopting similar strategies, particularly in enhancing service reliability and cybersecurity measures. Brunei's focus on stringent *Shariah* adherence and financial transparency exemplifies *hijz al-māl* and *hijz al-'ird*, concurrently aligning with global standards in ESG governance. This collaboration enhances resilience within the Islamic banking sector.

This study offers new insights by examining customer perceptions of transaction security within Indonesia's Islamic banking system, while drawing comparisons with Brunei's regulatory framework. Unlike previous research that primarily explores digital banking adoption, this study integrates factors such as cybersecurity threats, institutional reliability, and Sharia compliance into the discussion on transaction security. The comparison with Brunei provides a fresh perspective on how different regulatory environments impact customer confidence, underscoring the need for more structured financial governance in Indonesia. Furthermore, this study contributes to existing research by emphasizing the role of stakeholder collaboration in ensuring transaction reliability. The findings suggest that maintaining trust in Islamic banking security requires a multi-faceted approach that combines technological innovation, institutional oversight, and active engagement with customers to enhance financial literacy. By examining how regulatory frameworks shape customer trust, this study expands the discussion on financial security within the broader context of Islamic finance and digital banking.

From a theoretical perspective, this study advances the understanding of customer trust dynamics in Islamic banking transactions by reinforcing the significance of institutional stability and service quality in shaping customer perceptions. The findings contribute to the development of consumer trust and satisfaction theories within the context of Islamic financial services, underscoring the importance of cybersecurity measures in banking operations. Trust Theory posits that security signals 'capability,' *Shariah* compliance indicates 'integrity,' and user education reflects 'benevolence.' Within the SERVQUAL paradigm, these factors pertain to reliability and assurance, rendering them crucial for maintaining consumer confidence. From a practical standpoint, this study highlights the importance of strengthening cybersecurity measures in Indonesia's Islamic

banking sector, ensuring that banks remain proactive in mitigating fraud risks. BSI must continue to invest in advanced security technologies, educate customers on digital fraud prevention, and collaborate with authorities to enhance financial protection. The study further emphasizes the need for Indonesia to leverage international collaborations, such as the Regional Payment Connectivity (RPC) initiative, to adopt best practices in transaction security from Brunei and other leading Islamic banking nations. By integrating regulatory improvements, technological advancements, and public awareness campaigns, Indonesia's Islamic banking sector can reinforce transaction security, enhance customer trust, and sustain long-term financial stability.

From a practical perspective, BSI needs to strengthen its cybersecurity measures, intensify customer education on online fraud tactics, and enhance the quality of its digital banking services. Collaboration with authorities to combat cybercrime is also crucial. Indonesia can learn from Brunei's experience in implementing strict Sharia principles and financial transparency. The Regional Payment Connectivity (RPC) initiative serves as a strong example of effective collaboration. From a theoretical perspective, this study contributes to the understanding of factors that influence customer trust in the reliability of Islamic banking transactions. This paper introduces the T-SURE model, which posits that trust is a function of *Shariah* governance, user education, risk controls (technology), and ecosystem regulation. Implementing this framework—via compulsory MFA, AI-based fraud detection, and *Shariah*-compliance clinics—will enable Islamic banks to enhance resilience while achieving both ESG and maqāṣid goals.

F. Conclusion

This study finds that customer perceptions regarding the security and reliability of transactions at the BSI Sungai Penuh branch vary. The majority of customers feel confident in BSI's transaction security due to the use of advanced technology and adherence to Sharia principles. However, concerns persist regarding the increasing number of fraud cases involving impersonation of banks, which may affect customer trust. A comparison with Islamic banks in Brunei reveals that stricter regulations and more advanced technological infrastructure in Brunei contribute to a stronger positive perception of transaction security. This study makes a significant contribution to understanding the factors that influence customer trust in the security and reliability of Islamic banking transactions. It also highlights the importance of customer education and the enhancement of security systems. However, this research has limitations, particularly in its geographical scope and sample size, which may not fully represent the entire customer population. Future studies could explore customer perspectives in different regions of Indonesia and Brunei, examining the impact of cross-country collaboration on strengthening Islamic banking security systems.

To enhance security systems, cross-country collaboration between Indonesia and Brunei is essential. Both nations can share best practices in security technology implementation, risk management, and human resource training within the banking sector. Joint customer education programs on digital transaction security could also improve awareness of fraud risks. Furthermore,

cooperation in developing more efficient and secure payment infrastructure would contribute to increasing customer trust in Islamic banking systems in both countries.

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