

Evaluation Of Internet Banking Service Quality For Customers Of Bsi Bank Kcp Yogyakarta Kusumanegara

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Abstract

This study aims to evaluate the quality of internet banking services at Bank Syariah Indonesia (BSI) KCP Yogyakarta Kusumanegara using five SERVQUAL dimensions, namely tangibles, reliability, responsiveness, assurance, and empathy. The object of the study was BSI KCP Yogyakarta Kusumanegara customers who use internet banking services, with a sample of 50 respondents selected through purposive sampling technique. This study used a quantitative method with data collection through questionnaires and analysis using descriptive statistics through the calculation of the average value (mean) to assess customer perceptions of each dimension of service quality. The results of the study indicate that in general the quality of BSI internet banking services has been running well in all dimensions, but tangible aspects still require evaluation and improvement, especially related to the interface display, design consistency, and ease of application access. The implications of this study emphasize the importance of optimizing the quality of internet banking services, especially in tangible aspects, so that BSI is able to provide superior, modern digital services that are in accordance with customer needs.

Keywords: Service quality, Internet Banking, Evaluation of Service Quality, BSI KCP Yogyakarta Kusumanegara.



INTRODUCTION

The rapid advancement of information and communication technology over the past two decades has fundamentally transformed human interaction, work, and economic transactions particularly in the banking sector. Digital financial innovations have become increasingly dominant, with internet banking enabling customers to conduct real-time transactions such as fund transfers, bill payments, digital purchases, and balance inquiries via smartphones or computers (Andreou & Anyfantaki, 2021). From an operational management perspective, this shift reflects not only changing consumer behaviour but also demands structured, efficient, and responsive system management. Internet banking is a critical component of digital transformation in banking, aimed at enhancing accessibility and customer convenience (Sharma et al., 2020). Data from OJK and Bank Indonesia (2024) indicate a significant rise in digital transactions across Indonesia, highlighting internet banking as a core necessity in urban financial activities, including in Yogyakarta. In today's competitive banking environment, service quality is no longer merely supportive but a strategic determinant of institutional sustainability. For digital services like internet banking, high service quality depends heavily on effective operational management that ensures secure, efficient, and satisfying user experiences. Parasuraman et al. (1988) identify five key dimensions of service quality: tangibles, reliability, responsiveness, assurance, and empathy. When consistently managed through sound operational processes, these dimensions enhance customer trust. Conversely, operational weaknesses such as confusing interfaces, frequent system failures, or inadequate customer support directly undermine satisfaction and may trigger customer attrition (Raza et al., 2020). Thus, strengthening service quality through operational management is essential for creating long-term value and loyalty.

Despite its importance, internet banking implementation remains suboptimal in some institutions. Bank Syariah Indonesia (BSI), one of Indonesia's largest Islamic banks, continues to face challenges in delivering reliable and satisfactory digital services. Customers report recurring issues such as login difficulties, transaction failures during peak hours, delayed notifications, and non-intuitive interfaces. These problems reveal a gap between customer expectations and actual system performance, pointing to deficiencies in operational planning and control. Galih & Setiawan (2024) argue that many banks fail to understand digital users' needs, leading to misaligned innovations. Even after post-merger digital integration, BSI still receives complaints, indicating inconsistent service quality (Ismulyaty & Roni, 2022) a clear need for more adaptive and responsive operational management.

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In the digital era, customer loyalty is increasingly shaped by the effectiveness of digital services. User experience, transaction speed, and system reliability are key indicators of perceived operational quality (Chaniago & Sari, 2022). Consistent satisfaction fosters loyalty, as seamless, secure, and fast services encourage continued use and positive word-of-mouth (Ismulyaty & Roni, 2022). Aulia & Wazdi (2022) further emphasize that system reliability, transaction security, and prompt digital support significantly influence customer loyalty in Islamic banking. Therefore, optimizing operational management of internet banking is crucial for sustaining competitive advantage. BSI KCP Yogyakarta Kusumanegara, as a frontline branch, plays a vital role in maintaining digital service standards. However, it faces persistent operational issues including limited app access during peak times, delayed transaction alerts, restricted features, and the absence of live chat support worsening customer experience. These shortcomings reflect operational inefficiencies that risk eroding trust and prompting customer churn. Without timely intervention, such gaps may weaken BSI's market position. Hence, a comprehensive evaluation of operational management is necessary to align internet banking services with customer expectations. Prior studies reinforce the link between digital service quality and customer loyalty. Raza et al. (2020) find that perceived service quality and trust strongly influence customer retention. In Islamic banking, Rahi et al. (2020) identify reliability, security, and convenience as key drivers of satisfaction and loyalty, while Rahi et al. (2021) confirm that high-quality digital services foster long-term loyalty. Given these findings, evaluating BSI KCP Yogyakarta Kusumanegara's internet banking operations is both timely and relevant. This study aims to assess the service quality of BSI's internet banking from an operational management perspective, identifying strengths and areas for improvement. The findings are expected to provide strategic insights for branch and central management in designing more customer-responsive digital services. Beyond academic contributions to operational management and service quality literature, this research offers practical implications for policy-making in Islamic digital banking. In an era of accelerating digital transformation, such evaluations are critical not only for technological adoption but for delivering superior, competitive digital banking experiences.

Objectives

This study aims to analyses the service quality of internet banking at BSI KCP Kusumanegara Yogyakarta based on the five SERVQUAL dimensions tangibles,



reliability, responsiveness, assurance, empathy and to identify the dimensions that require improvement to optimize service delivery.

LITERATURE REVIEW

SERVQUAL (Service Quality) Theory

The SERVQUAL model, developed by Parasuraman, Zeithaml, and Berry (1988), is a widely used framework for measuring service quality in service-based industries. It evaluates the gap between customer expectations and their perceptions of actual service delivery. Service quality is deemed high when perceived performance meets or exceeds expectations. The model comprises five dimensions: tangibles (physical evidence), reliability (consistency and accuracy in service delivery), responsiveness (willingness and speed to assist customers), assurance (employee competence, courtesy, and trustworthiness), and empathy (caring and individualized attention). Despite its marketing origins, SERVQUAL is highly applicable to operational management, as customer perceptions are shaped by real-time experiences such as transaction efficiency, system reliability, and staff behaviour (Khan et al., 2024). In banking, dimensions like reliability and responsiveness directly reflect internal operational effectiveness such as transaction processing and complaint resolution making SERVQUAL a valuable tool for diagnosing service weaknesses (Saueressig et al., 2021). Its applicability across sectors including banking, healthcare, and education (Adetayo et al., 2022) confirms its relevance in assessing digital banking services at BSI KCP Kusumanegara Yogyakarta, where it can guide targeted improvements to enhance customer satisfaction and loyalty (Sugiarto & Octaviana, 2021).

Customer Service

Customer service refers to the support provided by an organization before, during, and after a customer's interaction with its products or services. In banking, customer service acts as the frontline interface, playing a strategic role in building trust and ensuring satisfaction. Bank customer service officers are responsible not only for handling inquiries and complaints but also for facilitating account opening, product applications, and digital service education. Effective service requires professionalism, product knowledge, empathy, and adherence to regulatory standards. High-quality interactions contribute significantly to customer perception of institutional credibility and influence long-term loyalty. As digital channels grow, the integration of human and digital customer service becomes essential to maintain personalized, responsive, and secure client experiences.

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Service Quality

Service quality is a critical determinant of customer satisfaction in banking, defined as the extent to which service delivery meets or exceeds customer expectations (Tumbel & Wenas, 2022). It encompasses both technical outcomes (e.g., accurate transactions) and functional aspects (e.g., speed, friendliness, comfort). In modern banking, quality service must be efficient, consistent, and customer-centric. Positive experiences foster trust, which is foundational for customer retention and loyalty (Ronny et al., 2021). With the rise of digital platforms, service quality now extends beyond physical branches to include usability, reliability, and security of digital interfaces. Therefore, banks must continuously improve both human and technological touchpoints to sustain satisfaction and remain competitive in an increasingly digital financial landscape (Fitria et al., 2021).

Internet Banking

Internet banking is a technology-driven service that enables customers to perform financial transactions online via internet-connected devices (Arif & Masdupi, 2020). It allows users to check balances, transfer funds, pay bills, and purchase financial products remotely, offering convenience, flexibility, and time efficiency. The quality of internet banking depends on key factors such as ease of use, system speed, network reliability, and data security (Wijaya & Setiawan, 2022). A user-friendly interface and robust cybersecurity measures are essential to ensure customer confidence and prevent service dissatisfaction. As a core component of digital transformation in banking, internet banking reflects a bank's ability to adapt to technological trends and meet evolving customer demands (Ariani, 2022). Continuous innovation and optimization of digital platforms are therefore crucial for maintaining competitiveness and enhancing customer engagement in the Islamic banking sector.

Customer Satisfaction

Customer satisfaction arises from the emotional response to the comparison between pre-consumption expectations and post-service experience (Satria & Astarini, 2023). In digital banking, satisfaction is influenced by transaction speed, accessibility, system reliability, and perceived security. When services meet or exceed expectations, customers are more likely to feel satisfied and continue using the platform. Satisfied customers not only exhibit higher retention rates but also contribute to organic growth through positive word-of-mouth (Ichsan & Karim, 2021). Given the increasing demand for seamless digital experiences, banks must actively monitor and improve service quality to

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sustain high satisfaction levels, particularly in competitive markets where switching costs are low (Monica & Marlius, 2023).

Customer Loyalty

Customer loyalty reflects a long-term commitment to consistently use a bank's products or services despite available alternatives (Lotko, 2022). In banking, loyalty manifests through continued use of services such as internet banking and reduced likelihood of churn. It is built on cumulative positive experiences, trust, perceived value, and emotional attachment to the institution (Zhang et al., 2022). In digital contexts, ease of use, transaction security, and responsive support are key drivers of loyalty. Loyal customers reduce acquisition costs, increase retention, and act as brand advocates. Therefore, fostering loyalty through improved service quality, continuous innovation, and personalized engagement is a strategic imperative for sustainable growth in the competitive Islamic banking industry (Garzaro et al., 2021).

METHODOLOGY

Research Approach

This study employs a quantitative approach with an explanatory research design to examine the causal relationship between service quality of internet banking and customer satisfaction and loyalty at BSI KCP Kusumanegara Yogyakarta. The independent variable service quality is measured using the five SERVQUAL dimensions: tangibles, reliability, responsiveness, assurance, and empathy while customer satisfaction and loyalty serve as dependent variables. Primary data were collected through a structured questionnaire distributed to 50 respondents selected via purposive sampling, consisting of Indonesian customers who have used BSI's internet banking services for at least one year and are active users within the branch's service area. A five-point Likert scale (ranging from "Strongly Agree" to "Strongly Disagree") was used to assess respondents' perceptions, ensuring systematic measurement of attitudes toward service quality. Data collection focused on direct user experiences to ensure relevance and accuracy in evaluating digital service performance.

Descriptive statistics were used to summarize respondent demographics, including age, gender, occupation, income, and duration of internet banking usage. Furthermore, multiple linear regression analysis was conducted using SPSS to test the hypotheses and determine the extent to which each service quality dimension influences customer satisfaction and loyalty. This statistical method allows for simultaneous

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assessment of multiple independent variables on the dependent variables, providing comprehensive insights into which aspects of service quality require improvement. By combining rigorous sampling techniques, validated measurement items adapted from established literature, and robust data analysis, this study ensures reliability and validity in its findings, offering empirical evidence to support strategic enhancements in BSI's digital banking services.

RESULTS AND DISCUSSION

Results

Respondent Demographics Profile

The demographic analysis provides an overview of the respondents' characteristics, consisting of BSI KCP Yogyakarta Kusumanegara customers who utilize internet banking services. Data were collected on gender, age, residence, duration as a BSI customer, length of internet banking usage, occupation, and monthly income. This information helps contextualize respondent's backgrounds and their engagement with digital banking services, forming a foundational understanding for interpreting the research findings.

Gender Distribution

Among the 50 respondents, 62% (31) were female and 38% (19) were male. This indicates a higher engagement of female customers in using internet banking services at BSI KCP Yogyakarta Kusumanegara, suggesting a potential gender-based trend in digital banking adoption within this branch.

Age Distribution

The majority of respondents (54%, $n = 27$) were aged between 20–25 years, followed by 20% ($n = 10$) aged 26–30, 14% ($n = 7$) under 20, and 12% ($n = 6$) aged 31–35. No respondents were above 40 years old. These results indicate that internet banking users are predominantly young adults, reflecting strong digital service adoption among younger demographics.

Residential Distribution

Most respondents resided in Yogyakarta City (72%, $n = 36$), followed by Bantul Regency (24%, $n = 12$), and Sleman Regency (4%, $n = 2$). No respondents came from Kulonprogo or Gunungkidul regencies. This distribution highlights the bank's stronger

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outreach in urban and nearby areas, emphasizing the strategic accessibility of its branch location and suggesting opportunities to expand services to underserved regions.

Duration as BSI Customer

**Table 1. Distribution of Length of Time as a Customer of BSI KCP
Yogyakarta Kusumanegara**

Length of Time as Customer	Number	Percentage
<1 Year	0 Respondent	0%
1-2 Years	41 Respondents	82%
3-4 Years	9 Respondents	18%
Total	50 Respondents	100%

Source: Primary data processed, 2025

A significant majority (82%, $n = 41$) had been BSI customers for 1-2 years, while 18% ($n = 9$) had been clients for 3-4 years. No respondents had been customers for less than one year. This indicates that most participants have sufficient experience with BSI services, enhancing the reliability and validity of their evaluations regarding service quality.

Duration of Internet Banking Usage

Table 2. Distribution of Length of Time Using BSI Internet Banking Services

Length of Internet Banking	Number	Percentage
<1 Year	0 Respondent	0%
1-2 Years	47 Respondents	94%
3-4 Years	3 Respondents	6%
Total	50 Respondents	100%

Source: Primary data processed, 2025

Nearly all respondents (94%, $n = 47$) had used BSI internet banking for 1-2 years, with only 6% ($n = 3$) using it for 3-4 years and none for less than a year. This suggests that users have substantial firsthand experience with the platform, enabling them to provide informed and mature assessments of service performance and usability.



Occupation Profile**Table 3. Distribution of Respondent's Occupations**

Jobs	Number	Percentage
Students	15 Respondents	30%
BUMN employees	6 Respondents	12%
PNS	9 Respondents	18%
Private Sector Employees	2 Respondents	4%
Entrepreneurs	11 Respondents	22%
Others	7 Respondents	14%
Total	50 Respondents	100%

Source: Primary data processed, 2025

The largest occupational groups were students (30%, $n = 15$), entrepreneurs (22%, $n = 11$), and civil servants (18%, $n = 9$), followed by state-owned enterprise employees (12%), others (14%), and private employees (4%). This diverse professional background underscores the need for BSI to offer inclusive, flexible services tailored to varying user needs particularly those of students requiring digital convenience and entrepreneurs needing efficient transaction support.

Monthly Income Level**Table 4. Monthly Income Distribution of Respondents**

Monthly Income	Number	Percentage
<Rp 1.500.000	2 Respondents	4%
Rp 1.500.000 – Rp 3.000.000	13 Respondents	26%
Rp 3.001.000 – Rp 4.500.000	10 Respondents	20%
Rp 4.501.000 – Rp 6.000.000	5 Respondents	10%
>Rp 6.000.000	10 Respondents	20%
Total	50 Respondents	100%

Source: Primary data processed, 2025

Most respondents earned between IDR 1.5 million and 3 million monthly (26%, $n = 13$), followed by 20% each in the IDR 3.001-4.5 million and above IDR 6 million brackets. Only 10% earned between IDR 4.501-6 million, and 4% earned below IDR 1.5 million. The data suggest that most customers belong to lower-middle-income groups,

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although a notable proportion comes from higher-income segments, indicating varied financial profiles among users.

Descriptive Analysis of Research Variables

Table 5. Score Intervals

No.	Interval	Category
1	1,00 - 1,80	Very Poor
2	1,81 - 2,60	Poor
3	2,61 - 3,40	Fair
4	3,41 - 4,20	Good
5	4,21 - 5,0	Very Good

Source: Primary data processed, 2025

To assess service quality, a five-point descriptive scale was applied: Very Poor (1.00-1.80), Poor (1.81-2.60), Fair (2.61-3.40), Good (3.41-4.20), and Very Good (4.21-5.00). The evaluation utilized the SERVQUAL model, measuring five dimensions: Tangibles, Reliability, Responsiveness, Assurance, and Empathy based on customer perceptions of BSI's internet banking services. Mean scores were calculated from respondent feedback to evaluate perceived service quality against customer expectations.

Service Quality of Internet Banking

Table 6. Descriptive Results of Internet Banking Service Quality

Code	Item	Mean	Category
TAN1	The BSI internet banking service interface is attractive and easy to understand.	4.18	Good

TAN2	Accessing BSI internet banking services is easy via personal devices such as smartphones or laptops.	4.24	Very Good
TAN3	The design of the BSI internet banking application is consistent and professional, thereby increasing user confidence.	4.18	Good
REL1	BSI internet banking services always provide accurate balance and transaction information.	4.42	Very Good
REL2	Transactions via BSI internet banking are processed according to the promised time.	4.40	Very Good
REL3	The transaction history on the BSI internet banking service can be accessed completely and without errors.	4.46	Very Good
RES1	The helpdesk or call center for BSI internet banking responds quickly to my questions or complaints.	4.24	Very Good
RES2	The BSI internet banking system immediately sends notifications when there are transactions or activities on my account.	4.36	Very Good
RES3	BSI's internet banking system quickly updates transaction status so I don't have to wait long.	4.26	Very Good
ASS1	I feel secure using BSI's internet banking service because the confidentiality of my personal data is guaranteed.	4.28	Very Good
ASS2	BSI's internet banking service automatically provides transaction receipts after I make a transaction.	4.30	Very Good
ASS3	I feel confident using BSI's internet banking service because of additional security features such as OTP verification.	4.24	Very Good
EMP1	BSI's internet banking support service provides solutions that suit my needs as a customer.	4.40	Very Good



EMP2	I feel cared for as a user because BSI provides internet banking services that are easy and convenient to use.	4.22	Very Good
EMP3	BSI provides guidelines and tutorials on how to use internet banking, which help customers understand the services easily.	4.32	Very Good

Source: Primary data processed, 2025

All dimensions scored within the Good to Very Good range. Tangibles received mean scores of 4.18 (TAN1, TAN3) and 4.24 (TAN2), indicating positive perceptions of interface design and accessibility. Reliability indicators scored highly (REL1 = 4.42, REL2 = 4.40, REL3 = 4.46), reflecting accurate information delivery and error-free transaction records. Responsiveness mean scores ranged from 4.24 to 4.36, showing prompt assistance and real-time notifications. Assurance scores (ASS1 = 4.28, ASS2 = 4.30, ASS3 = 4.24) confirm strong trust in data security and OTP verification. Empathy indicators also scored well (EMP1 = 4.40, EMP2 = 4.22, EMP3 = 4.32), demonstrating effective problem-solving, personalized attention, and helpful user guidance. Overall, the results indicate high perceived service quality across all SERVQUAL dimensions, with particular strengths in reliability, assurance, and empathy.

DISCUSSION

Service Quality of Internet Banking at BSI KCP Kusumanegara Yogyakarta Based on the Five SERVQUAL Dimensions

The Tangibles dimension reflects physical evidence such as interface design and accessibility. Findings indicate that TAN1 and TAN3 scored 4.18 (Good), while TAN2 achieved 4.24 (Very Good). This suggests that although the BSI internet banking application is visually appealing and professional, its user interface and navigation could be further optimized. Enhancing UX principles such as intuitive navigation, personalization, and aesthetic consistency is essential to elevate this dimension to a Very Good level. As Parasuraman et al. (1988) noted, tangibles shape initial service perceptions; thus, improving digital aesthetics can strengthen trust in banking services.

The Reliability dimension demonstrated outstanding performance, with all indicators scoring within the Very Good category (REL1 = 4.42, REL2 = 4.40, REL3 = 4.46). This reflects accurate transaction processing, timely updates, and error-free records, which are critical for building customer confidence in digital banking. Reliability

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not only ensures technical efficiency but also signals institutional commitment to data integrity. Raza et al. (2020) support this, highlighting reliability's significant impact on customer satisfaction and loyalty in digital banking environments.

Responsiveness, Assurance, and Empathy also achieved consistently high ratings. Responsiveness (mean: 4.24 - 4.36) indicates prompt customer support and real-time transaction alerts. Assurance (mean: 4.24 - 4.30) reflects strong security practices, including data protection and OTP verification, enhancing users' sense of safety. Empathy (mean: 4.22 - 4.40) shows that BSI effectively addresses individual needs through user-friendly guidance and personalized support. These results align with Zeithaml et al. (1990), who emphasize responsiveness, assurance, and empathy as key drivers of customer trust and satisfaction. Collectively, these dimensions demonstrate BSI's balanced focus on speed, security, and human-centered service delivery.

Overall, the SERVQUAL evaluation reveals that BSI's internet banking service quality ranges from Good to Very Good. While Tangibles require improvement, Reliability, Responsiveness, Assurance, and Empathy are highly effective. This underscores BSI's strength in system reliability, transaction security, and customer care. The findings suggest that while functional aspects are well-developed, visual and experiential elements need refinement to enhance overall service perception. Academically, this supports the relevance of SERVQUAL in assessing digital banking quality, confirming that non-physical dimensions dominate customer perception. As Mir et al. (2023) argue, reliability, security, and empathy are more influential than tangibles in shaping digital service satisfaction.

Evaluation of Internet Banking Service Quality at BSI KCP Kusumanegara Yogyakarta Based on the Five SERVQUAL Dimensions

The Tangibles dimension remains the weakest area, with TAN1 and TAN3 scoring 4.18 (Good) and TAN2 at 4.24 (Very Good). Although the interface is deemed attractive and professional, users perceive room for improvement in visual design and usability. According to Parasuraman et al. (1988), tangibles significantly influence first impressions and overall service perception. Ismulyaty and Roni (2022) further highlight that consistent, user-friendly interfaces enhance trust and comfort. Thus, BSI should prioritize UI/UX enhancements such as improved navigation, feature consistency, and visual appeal to elevate all tangibles indicators to the Very Good category.

In contrast, the Reliability dimension performed exceptionally well, with all indicators rated Very Good (REL1 = 4.42, REL2 = 4.40, REL3 = 4.46). This demonstrates

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accurate balance and transaction information, timely processing, and complete transaction history. As Mir et al. (2023) emphasize, reliability is crucial for digital banking success, directly affecting customer trust. Raza et al. (2020) also confirm that reliable systems foster long-term satisfaction and loyalty. BSI's strong performance here reflects a robust technical foundation and should be maintained as a cornerstone of customer confidence.

Responsiveness was equally impressive, with scores ranging from 4.24 to 4.36 (Very Good), indicating efficient helpdesk responses and instant transaction notifications. Zeithaml et al. (1990) identify responsiveness as a key factor in shaping positive service perceptions due to its reflection of organizational readiness. Raza et al. (2020) reinforce this, showing that responsive digital services significantly boost user satisfaction. While no urgent improvements are needed, BSI should continue refining response mechanisms to meet evolving customer expectations.

Assurance also received high ratings (ASS1 = 4.28, ASS2 = 4.30, ASS3 = 4.24), indicating strong perceived security through data privacy, automatic receipts, and OTP verification. Parasuraman et al. (1988) define assurance as the ability to inspire confidence through competence and credibility. Raza et al. (2020) stress that security is a primary concern in digital banking adoption. Although currently excellent, BSI must continuously upgrade cybersecurity measures to counter emerging cyber threats and maintain trust.

Empathy scored consistently high (EMP1 = 4.40, EMP2 = 4.22, EMP3 = 4.32), reflecting BSI's ability to provide tailored solutions, foster a sense of care, and offer clear user guidance. Zeithaml et al. (1990) note that empathy enhances emotional satisfaction by demonstrating personalized attention. Mir et al. (2023) add that empathetic digital services strengthen emotional bonds and promote customer loyalty. Therefore, BSI should sustain and enhance empathy through personalized features and humanized digital interactions.

In summary, BSI's internet banking service excels across four SERVQUAL dimensions: Reliability, Responsiveness, Assurance, and Empathy while Tangibles remain the only area needing improvement. This indicates a strong foundation in operational reliability, security, and customer-centricity, but highlights the need for enhanced visual and interactive design. By strengthening Tangibles while maintaining excellence in other dimensions, BSI can achieve holistic service quality, further boosting customer satisfaction and retention.



CONCLUSION

The findings indicate that internet banking service quality at BSI KCP Yogyakarta Kusumanegara is generally high, with four SERVQUAL dimensions Reliability, Responsiveness, Assurance, and Empathy rated as "Very Good." This reflects strong performance in delivering accurate, secure, responsive, and customer-focused digital services, which are crucial for building trust and satisfaction. However, the Tangibles dimension scored only "Good," revealing room for improvement in interface design, visual appeal, and user experience. Despite being functional and professional, the current application interface does not fully meet customer expectations, suggesting that enhancements in UI/UX design are necessary to elevate overall service perception and competitiveness in the digital banking landscape.

To address this, BSI should prioritize redesigning the internet banking platform by applying user-centered design principles such as intuitive navigation, modern aesthetics, and personalized features to improve usability and engagement. Maintaining excellence in the other four dimensions is equally important to sustain customer loyalty. For future research, it is recommended to conduct comparative studies across multiple BSI branches or with other banks to gain broader insights into service quality positioning. Additionally, adopting mixed methods combining quantitative SERVQUAL analysis with qualitative approaches like interviews or focus groups can provide deeper understanding of emotional and behavioral factors influencing customer perceptions, ultimately supporting more holistic service improvements.

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