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The Effect Of Digitalization And Service Quality On Customer Satisfaction At Bank 9 Jambi Syariah

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Abstract

This study aims to determine and analyze the influence of digitalization and service quality on customer satisfaction at Bank 9 Jambi Syariah. This study uses a quantitative approach with a survey method to 100 respondents who are customers of Bank 9 Jambi Syariah. Data collection was carried out through distributing questionnaires. Data analysis techniques used include validity tests, reliability tests, classical assumption tests, and multiple linear regression analysis with the help of the SPSS program. The test results show that all statement items are declared valid (r count > 0.1966) and reliable with a Cronbach's Alpha value of digitalization of 0.761, service quality of 0.508, and customer satisfaction of 0.899. In addition, the results of the classical assumption test show that the data are normally distributed (Sig. 0.200 > 0.05), and no symptoms of heteroscedasticity and autocorrelation were found (DW of 2.110). The results of multiple linear regression analysis show the equation Y = -0.202 – 0.041X1 + 0.908X2. Partially, digitalization has no significant effect on customer satisfaction with a calculated t value of -0.389 and a significance value of 0.698. Meanwhile, service quality has a positive and significant effect on customer satisfaction with a calculated t value of 6.592 and a significance of 0.000. Simultaneously, digitalization and service quality have a significant effect on customer

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satisfaction with a calculated F value of 21.736 and a significance of 0.000. The Adjusted R Square value of 0.295 indicates that 29.5% of customer satisfaction can be explained by the variables of digitalization and service quality, while the remaining 70.5% is influenced by other factors outside the study.

KEYWORDS: Digitalization, Service Quality, Customer Satisfaction

INTRODUCTION

Customer satisfaction is a benchmark for service success in the service sector, particularly banking. In the modern economy, satisfaction is no longer simply defined as the fulfillment of expectations, but rather as a comprehensive perception of the value received by customers from a product or service. This encompasses emotional experiences, interactions with bank employees, ease of processes, and trust in the institution. Customer satisfaction is also a crucial indicator in building loyalty, retention, and word-of-mouth, which are highly valuable business practices (Kotler & Keller, 2016).

The need for satisfactory banking services is increasing in line with changing consumer behavior and the demand for fast, easy, and flexible services. The digital era has transformed the way people interact, including conducting financial transactions. Digital banking is no longer just a trend; it has become a primary need. Banking digitalization encompasses the transformation of systems, processes, and business models, enabling real-time, multi-channel, and artificial intelligence-based service access (Laudon & Carol, 2021).

Digital transformation in banking has broad implications for customer satisfaction. Digital banking allows customers to conduct transactions anywhere and anytime, without having to visit a branch office. However, digitalization also presents challenges, such as cybersecurity risks, a digital literacy gap, and a lack of personal touch that can diminish the quality of emotional interactions. Therefore, the success of digitalization depends heavily on the extent to which banks can design secure, user-friendly, and humane systems (Sudarsono, 2021).

Bank 9 Jambi Syariah is a sharia business unit of PT Bank Pembangunan Daerah Jambi (Perseroda), established on February 12, 1959, through Notarial Deed No. 6 of Adiputra Parlindungan. As a Regionally-Owned Enterprise (BUMD), the bank is owned by the Jambi Provincial Government together with the Regency/City Governments throughout Jambi Province. In recent years, Bank 9

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Jambi, including its sharia unit, has been intensively undergoing digital transformation in response to the demands of increasingly tech-savvy and mobile customers. One strategic initiative is the launch of an online account opening service, allowing prospective customers to open an account without having to visit a branch office. This service uses a Dukcapil-based verification system and video call integration as a form of e-KYC (electronic Know Your Customer).

In an effort to expand access to digital financial services, the bank also plans to adopt QRIS (Quick Response Code Indonesian Standard) as a cashless transaction method in markets, MSMEs, and local merchants. This effort aligns with national policies to encourage inclusion-based economic digitalization. Service quality is one element that directly influences customer satisfaction and loyalty. Bank 9 Jambi Syariah applies the SERVQUAL (Service Quality) approach, which encompasses five dimensions: tangibles, reliability, responsiveness, assurance, and empathy. The following is the number of Bank 9 Jambi Syariah customers from 2022 to 2025:

Table 1. Number of Bank 9 Jambi Syariah Customers 2022-2025

Year	Number of Customers	Development (%)
2022	33.896	-
2023	37.112	9,49
2024	39.338	6,00
2025	40.989	4,20

(Source: Bank Jambi, 2025)

Based on data on the number of Bank 9 Jambi Syariah customers from 2022 to 2025, there is a visible increase in the number of customers each year. In 2022, the number of customers was recorded at 33,896. In the following year, 2023, the number of customers increased to 37,112, representing a growth rate of 9.49%. This increase indicates significant growth in the number of customers using Bank 9 Jambi Syariah services. Furthermore, in 2024, the number of customers increased again to 39,338, representing a growth rate of 6.00%. Although still increasing, this growth percentage is lower than the previous year.

Then, in 2025, the number of customers reached 40,989, representing a growth rate of 4.20%. This indicates that the number of Bank 9 Jambi Syariah

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customers continues to increase year after year, but the customer growth rate tends to decline in percentage terms. The decline in growth percentage may indicate that while the number of customers continues to grow, the rate of increase is not as high as in previous years. This situation highlights the importance of improving service quality and developing digital banking services to attract more customers and increase customer satisfaction with the services provided by Bank 9 Jambi Syariah. The following is a rating chart for the Bank Jambi Syariah Mobile application:



(Source: data processed by researchers, 2026)

Figure 1. Bank Jambi Syariah Mobile Application Rating Graph

Based on data from application distribution platforms, Bank Jambi Syariah Mobile on the Google Play Store received a rating of 4.3 out of 5 stars, with a total of 233 user reviews and has been downloaded over 10,000 times. This rating indicates that users generally rate the performance of the mobile banking application provided by Bank Jambi Syariah quite favorably. Meanwhile, on the Apple App Store, the Bank Jambi Syariah Mobile application received a rating of 4.8 out of 5 stars based on 23 user reviews. This relatively high rating indicates that the majority of users responded positively to the ease of use and service functionality available within the application.

Previous research has shown that digitalization and service quality have a significant influence on customer satisfaction. Rizal & Firdaus (2024) found that service quality dimensions such as reliability and empathy significantly contributed to increasing customer satisfaction at Bank Syariah Indonesia KCP Payakumbuh. Azzahro (2025) also found that digitalization at Bank Aceh Syariah increased

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customer satisfaction and loyalty, primarily due to the ease and speed of transaction access.

Another study by Maryadi (2024) stated that mobile banking at Bank BTN Syariah is highly valued by customers for its flexibility and time efficiency. However, he also emphasized the importance of technical support and customer education to ensure optimal digital adoption. Amir & Nadifah (2025) demonstrated that consistently improving the quality of digital services can build BMT customer loyalty by increasing commitment and satisfaction. This demonstrates that digitalization is not merely a feature; it must be integrated with relational principles and effective communication.

However, from all of these studies, it is clear that there is still very little research directly examining the simultaneous influence of digitalization and service quality on customer satisfaction in the context of regional banks, particularly Bank 9 Jambi Syariah. As a regional Islamic bank, this institution has unique customer characteristics, a distinct geography, and a different organizational structure than national banks. This indicates a critical research gap that needs to be filled. Based on this description, the author intends to conduct quantitative research in the form of a thesis entitled "The Effect of Digitalization and Service Quality on Customer Satisfaction at Bank 9 Jambi Syariah."

LITERATURE REVIEW

The theory of customer satisfaction was put forward by Kotler & Keller (2009), who stated that satisfaction is a person's feeling of pleasure or disappointment after comparing the perceived performance of a product or service with prior expectations. If the performance meets or exceeds expectations, the customer will be satisfied. Conversely, if the performance falls short of expectations, the customer will be dissatisfied.

The Expectation Confirmation Theory, developed by Richard (1997), explains that customer satisfaction is formed after a customer evaluates their experience using a product or service. Satisfaction occurs when the perceived experience aligns with the customer's initial expectations. Within the scope of this research, customers will be satisfied if digital services such as mobile banking, online transfers, and other services meet their expectations in terms of ease, security, and efficiency of transactions.

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Customer satisfaction is a key indicator in assessing the success of a service institution, including the Islamic banking sector. According to Kotler and Keller, customer satisfaction is a feeling of pleasure or disappointment that arises from comparing the perceived performance of a product or service with prior expectations. If the service exceeds expectations, the customer will be highly satisfied; if it meets expectations, they will be satisfied. and if it falls short of expectations, disappointment ensues (Kotler & Keller, 2016).

Digitalization is a key pillar in the transformation of public service systems and modern businesses, including in the financial services sector, such as banking. Within the Islamic banking sector, digitalization is viewed not only as the use of information technology to expedite transaction processes, but also as a strategy to expand financial inclusion efficiently and in accordance with Sharia principles. Digitalization enables banks to improve service accessibility, transaction speed, transparency, and the overall customer experience (Brennen & Kreiss, 2016).

Service quality is a key element in successful service management, particularly in the interaction-intensive banking sector. In the Islamic banking sector, service quality is measured not only by speed and accuracy but also by reflecting Sharia values such as honesty, trustworthiness, and ethical transactions. Measuring service quality is crucial because it directly influences customer perceptions, satisfaction, and loyalty to financial institutions (Tjiptono, 2014).

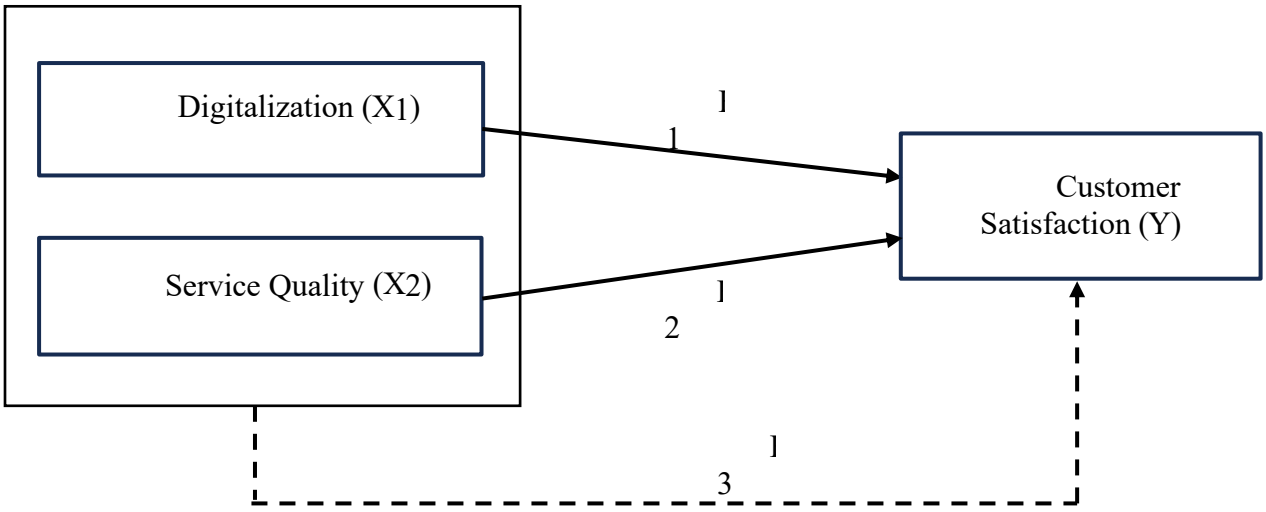


Figure 2. Framework of Though

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Based on the above framework, the hypotheses in this study are as follows:

H1: Digitalization influences customer satisfaction.

H2: Service quality influences customer satisfaction.

H3: Digitalization and service quality influence customer satisfaction.

RESEARCH METHODS

This study employed a quantitative approach with a causal associative approach. The study was conducted at Bank 9 Jambi Syariah, a Sharia Business Unit of PT Bank Pembangunan Daerah Jambi (Perseroda). The research location was the Bank Jambi Sharia Service Office located at Simpang IV Sipin, Telanaipura District, Jambi City, Jambi Province, ZIP Code 36361.

The data used in this study were primary data, including a closed-ended questionnaire designed to measure customers' perceptions of service digitalization, service quality, and perceived satisfaction levels. Secondary data was obtained from documents, internal bank reports, the official Bank Jambi website, previous research results, and scientific literature related to the research variables. The population used in this study was Bank 9 Jambi Syariah customers who were actively conducting transactions. Based on the latest data, the number of active customers was 16,200. The sample size was determined using the Slovin formula with a 10% margin of error, resulting in a sample size of 100 individuals.

The data analysis techniques used in this research with the help of SPSS version 30 include research instrument tests consisting of validity tests, reliability tests; classical assumption tests consisting of normality tests, linearity tests, heteroscedasticity tests, autocorrelation tests; multiple linear regression analysis as well as hypothesis testing through multiple linear regression analysis, t-tests, F-tests and coefficient of determination tests

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Table 2. Operationalization of Variables

Variable	Indikator
Customer Satisfaction (Y)	**1.** Consistency between expectations and service outcomes. **2.** Desire to repurchase or continue using the service. **3.** Willingness to recommend the service to others. **4.** A positive emotional response to the brand or service institution.
Digitalization (X1)	**1.** Digital access **2.** Digital transaction **3.** Automated processes **4.** Data-driven service
Service Quality (X2)	**1.** Accuracy of service. **2.** Speed of response to customer needs. **3.** Ease of service procedures. **4.** Reliability of information provided. **5.** Physical comfort during the service process.

(Source: data processed by researchers, 2026)

RESULTS AND DISCUSSION

Respondent Characteristics

Respondents in this study were grouped based on empirical data obtained through questionnaire distribution. A total of 100 respondents participated, and their characteristics will be described in detail in the following section:

Table 3. Respondent Characteristics Based on Gender

Gender	Total (People)	Percentage (%)
Men	43	43,00
Woman	57	57,00
Total	100	100

(Source: data processed by researchers, 2026)

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Based on the data in table 3, the number of respondents in this study was 100, consisting of 43 male respondents (43.00%) and 57 female respondents (57.00%). This dominance indicates that women were more involved in completing the questionnaire used as a research instrument.

Table 4. Respondent Characteristics Based on Age

Age (Year)	Total (People)	Percentage (%)
≤ 20	4	4,00
20 – 30	21	21,00
31 – 40	31	31,00
41 – 50	29	29,00
> 50	15	15
Total	100	100

(Source: data processed by researchers, 2026)

Based on Table 4, the 31–40 age group is the category with the largest number of participants, namely 31 people (31.00%). Next, followed by the 41–50 age group with 29 people (29.00%) and the 20–30 age group with 21 people (21.00%). Respondents aged over 50 years numbered 15 people (15.00%), while the ≤ 20 age group was the category with the smallest number, namely 4 people (4.00%). Overall, this distribution indicates that the majority of respondents are in the productive age range (20–50 years), with the highest concentration in the 31–40 age range.

Table 5. Respondent Characteristics Based on Education

Education	Total (People)	Percentage (%)
SLTA	*24*	*24,00*
DIII	*7*	*7,00*
S1	*56*	*56,00*
S2	*13*	*13,00*
Total	*100*	*100*

(Source: data processed by researchers, 2026)

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Based on Table 5, the majority of respondents in this study had a Bachelor's degree (S1), with a total of 56 people (56.00%). This group is the largest category, indicating that most respondents have a higher educational background. The high school education category is in second place with 24 respondents (24.00%), followed by respondents with a Master's degree (S2) level of education, 13 people (13.00%). Meanwhile, the Diploma III (DIII) education group is the category with the smallest number, namely 7 people (7.00%).

Table 6. Respondent Characteristics Based on Length of Time as a Customer

Length of Time as a Customer (Year)	Total (People)	Percentage (%)
1 – 2	17	14,74
2 – 4	26	24,21
4 – 5	29	25,26
> 5	28	29,47
Total	100	100

(Source: data processed by researchers, 2026)

Based on Table 6, the group with a period of membership of more than 5 years is the largest category, namely 28 people (29.47%), indicating that some respondents have had a long relationship with the related institution. The next category is respondents with a membership period of 4–5 years as many as 29 people (25.26%), followed by the group of 3–4 years as many as 26 people (24.21%). Meanwhile, the shortest membership period, namely 1–2 years, is the category with the smallest number, namely 17 people (14.74%).

Research Instrument Testing

Validity Test

Table 7. Validity Test Results

Variable	Question	r-hitung	r-tabel	Information
Digitalization (X1)	X1.1	0,456	0,1966	Valid
	X1.2	0,426	0,1966	Valid
	X1.3	0,644	0,1966	Valid

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Variable	Question	r-hitung	r-tabel	Information
	X1.4	0,550	0,1966	Valid
	X1.5	0,563	0,1966	Valid
	X1.6	0,653	0,1966	Valid
	X1.7	0,582	0,1966	Valid
	X1.8	0,578	0,1966	Valid
	X1.9	0,629	0,1966	Valid
	X1.10	0,530	0,1966	Valid
Service Quality (X2)	X2.1	0,583	0,1966	Valid
	X2.2	0,382	0,1966	Valid
	X2.3	0,273	0,1966	Valid
	X2.4	0,243	0,1966	Valid
	X2.5	0,480	0,1966	Valid
	X2.6	0,309	0,1966	Valid
	X2.7	0,673	0,1966	Valid
	X2.8	0,601	0,1966	Valid
	X2.9	0,455	0,1966	Valid
Customer Satisfaction (Y)	Y.1	0,420	0,1966	Valid
	Y.2	0,482	0,1966	Valid
	Y.3	0,873	0,1966	Valid
	Y.4	0,902	0,1966	Valid
	Y.5	0,877	0,1966	Valid
	Y.6	0,814	0,1966	Valid
	Y.7	0,813	0,1966	Valid
	Y.8	0,877	0,1966	Valid

(Source: SPSS version 30, 2026)

Based on Table 7, the test results above indicate that the overall calculated r-value is greater than the tabled r-value. This means that all respondents' statements are valid and support this research.

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Reliability Test

Table 8. Reliability Test Results

Variable	Cronbach's Alpha	Critical Value	Information
Digitalization (X1)	0,761	0,500	Reliabel
Service Quality (X2)	0,508	0,500	Reliabel
Customer Satisfaction (Y)	0,899	0,500	Reliabel

(Source: SPSS version 30, 2026)

The basis for decision-making in the reliability test is based on comparing the Cronbach's Alpha value with a critical value of 0.5. Based on the test results in Table 8 above, the digitalization variable obtained a Cronbach's Alpha value of 0.761, the service quality variable obtained a Cronbach's Alpha value of 0.508, and the customer satisfaction variable obtained a Cronbach's Alpha value of 0.899. All of these values are above the critical value of 0.5, thus all variables in the study are declared to meet the reliability requirements.

Classical Assumption Test

Normality Test

Table 9. Normality Test Results

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		100
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	3.77024667
Most Extreme Differences	Absolute	.069
	Positive	.069
	Negative	-.047
Test Statistic		.069

(Source: SPSS version 30, 2026)

Based on the test results in Table 9 above, the Asymp. Sig. (2-tailed) value obtained is 0.200, which is greater than the significance level used, which is 0.05

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(0.200 > 0.05). Therefore, based on the analysis using descriptive statistics and SPSS, it can be concluded that the data exhibits a normal distribution.

Linearity Test

Table 10. Linearity Test Results of Digitalization on Customer Satisfaction

Sum of Squares				Df	Mean Square	F	Sig.
Customer Satisfaction * Digitalization	Between Groups	(Combined)	901.063	15	60.071	.438	.000
		Linearity	.215	1	.215	016	.900
		Deviation from Linearity	900.848	14	64.346	354	.386
	Within Groups		1136.897	84	13.534		
	Total		2037.960	99			

(Source: SPSS version 30, 2026)

Based on Table 10, the Deviation from Linearity value is obtained with a calculated F value of 0.354 and a significance value of 0.386. This calculated F value is smaller than the F table value of 1.81 and the significance value is greater than 0.05. This indicates that there is no deviation from the linear relationship.

Table 11. Results of the Linearity Test of Service Quality on Customer Satisfaction

Sum of Squares				Df	Mean Square	F	Sig.
Customer Satisfaction *Service Quality	Between Groups	(Combined)	729.119	12	60.760	.039	.000
		Linearity	628.506	1	628.506	1.77	.000
		Deviation from Linearity	100.613	11	9.147		.817
	Within Groups		1308.841	87	15.044	608	
	Total		2037.960	99			

(Source: SPSS version 30, 2026)

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Based on Table 11, the Deviation from Linearity value is obtained with a calculated F value of 0.608 and a significance value of 0.817. This calculated F value is smaller than the F table value of 1.90 and the significance value is greater than 0.05. Thus, it can be concluded that there is no deviation from the linear relationship.

Heteroscedasticity Test

Table 12. Heteroscedasticity Test Results

Unstandardized Coefficients				Standardized Coefficients	t	Sig.
Model		**B**	**Std. Error**	**Beta**		
1	(Constant)	-5.939	3.087		-1.924	.057
	Digitalization	-.040	.055	-.069	-.741	.460
	Service Quality	.302	.071	.396	4.241	.063

(Source: SPSS version 30, 2026)

Based on Table 12, the results of the heteroscedasticity test using the Glejser method show that the significance value (Sig.) for the digitalization variable (X1) is 0.460, while the significance value (Sig.) for the service quality variable (X2) is 0.063. Both values are above the 0.05 significance level, so it can be concluded that the regression model does not exhibit heteroscedasticity.

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Autocorrelation Test

Table 13. Autocorrelation Test Results

Model	R	R-Square	Adjusted R-Square	Std. Error of the Estimate	Durbin Watson
1	.556[a]	.309	.295	3.80892	2.110

(Source: SPSS version 30, 2026)

Based on the calculation results in Table 13, the Durbin–Watson (DW) value is 2.110, which is above the upper limit (dU = 1.7152) and below the value of 4 – dU = 2.2848. Therefore, the DW value is within the range of dU < DW < 4 – dU, and it can be concluded that the regression model does not indicate autocorrelation.

Hypothesis Testing
Multiple Linear Regression Analysis

Table 14. Results of Multiple Linear Regression Analysis

Unstandardized Coefficients			
Model		**B**	**Std. Error**
1	(Constant)	-.202	5.982
	Digitalization	-.041	.106
	Service Quality	.908	.138

(Source: SPSS version 30, 2026)

Based on Table 14 above, a linear regression equation model can be constructed. The equation is as follows:

Y= -0,202 - 0,041 X1 + 0,908 X2 + e

a) The constant value of -0.202 indicates that if the digitalization (X1) and service quality (X2) variables are assumed to be zero, then the value of the customer satisfaction variable (Y) is -0.202. This value indicates the baseline condition where both independent variables have no effect.
b) The regression coefficient for the digitalization variable (X1) is -0.041. This means that every one-unit increase in the digitalization variable will decrease the customer satisfaction (Y) value by 0.041 units, assuming the

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Service Quality variable (X2) remains constant.

c) The regression coefficient for the service quality variable (X2) is 0.908. This shows that every one unit increase in the Service Quality variable will increase the customer satisfaction value (Y) by 0.908 units, assuming the digitalization variable (X1) is in a constant condition.

t Test

Table 15. t-Test Results

Standardized Coefficients			t	Sig.
Model		**Beta**		
1	(Constant)		-.034	.973
	Digitalization	-.033	-.389	.698
	Service Quality	.558	6.592	.000

(Source: SPSS version 30, 2026)

Based on the t-test results in Table 15 above, the following can be explained:

- The calculated t-value for the digitalization variable (X1) is –0.389, while the t-value at the 5% significance level is 1.98447. Therefore, the calculated t-value is smaller than the t-value (–0.389 < 1.98447). This indicates that digitalization has no partial significant effect on customer satisfaction (Y).
- The calculated t-value for the service quality variable (X2) is 6.592, while the t-value at the 5% significance level is 1.98447. Therefore, the calculated t-value is greater than the t-value (6.592 > 1.98447). This indicates that service quality has a partial significant effect on customer satisfaction (Y).

F Test

Table 16. F Test Results

Sum of Model		Squares	df	Mean Square	F	Sig.
1	Regression	630.699	2	315.349	21.736	.000[b]
	Residual	1407.261	97			
	Total	2037.960	99			

(Source: SPSS version 30, 2026)

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Based on Table 16 above, the calculated F value is 21.736, while the F table value is 3.09. This indicates that the calculated F value is greater than the F table (21.736 > 3.09). Furthermore, the significance value of 0.000 is less than the 0.05 level of significance. These results indicate that H0 is rejected and Ha is accepted. Therefore, it can be concluded that the digitalization (X1) and service quality (X2) variables simultaneously have a positive and significant effect on customer satisfaction (Y).

Determination Coefficient Test

Table 17. Results of the Determination Coefficient Test

Model	R	R-Square	Adjusted R Square	Std. Error of The Estimate
1	.556[a]	.309	.295	3.80892

(Source: SPSS version 30, 2026)

Based on the results in Table 17 above, the Adjusted R Square value was 0.295. This indicates that the digitalization and service quality variables together explain 29.5% of the variation in customer satisfaction. Meanwhile, the remaining 70.5% is influenced by factors outside the research model that were not included in the analysis.

The results show that the digitalization variable (X1) does not significantly influence customer satisfaction (Y) at Bank 9 Jambi Syariah. This is evidenced by the calculated t-value of -0.389, which is smaller than the t-table of 1.98447, and the significance value of 0.698, which is greater than 0.05. Therefore, the hypothesis stating that digitalization influences customer satisfaction is rejected. This means that digitalization is not a primary factor determining customer satisfaction levels in this study. These results align with research conducted by Jannah et al. (2020), which states that digital banking services do not significantly influence customer satisfaction because some customers still prefer in-person service at branch offices.

The results of the study indicate that the Service Quality variable (X2) has a positive and significant effect on Customer Satisfaction (Y) at Bank 9 Jambi Syariah. This is evidenced by the calculated t-value of 6.592, which is greater than the t-table of 1.98447, and the significance value of 0.000, which is less than 0.05.

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Therefore, the hypothesis that service quality influences customer satisfaction is accepted. This means that the better the service quality provided, the higher the level of customer satisfaction. These results align with research conducted by Achmad et al. (2025), which states that service quality significantly influences customer satisfaction because good service can create comfort and customer trust.

The results of the study indicate that the variables Digitalization (X1) and Service Quality (X2) simultaneously have a positive and significant effect on Customer Satisfaction (Y) at Bank 9 Jambi Syariah. This is evidenced by the calculated F value of 21.736, which is greater than the F table of 3.09, and a significance value of 0.000, which is less than 0.05. Thus, the hypothesis stating that digitalization and service quality jointly influence customer satisfaction is accepted. The results of this study are in line with research conducted by Gumelar et al., (2023) which stated that digitalization and service quality jointly influence customer satisfaction because both complement each other in creating service convenience.

CONCLUSION

Based on the research findings on the influence of digitalization and service quality on customer satisfaction at Bank 9 Jambi Syariah, it can be concluded that digitalization does not significantly impact customer satisfaction. This indicates that the bank's implementation of digital services has not significantly impacted customer satisfaction. This may be due to the persistence of customers who prefer in-person services over digital services, as well as limited technological understanding among some customers. Furthermore, customer satisfaction is not solely determined by the ease of digital technology but is also influenced by other factors such as the quality of service interactions, convenience, and trust in the bank.

Meanwhile, service quality has a positive and significant impact on customer satisfaction at Bank 9 Jambi Syariah. This indicates that the better the quality of service provided by the bank, the higher the level of customer satisfaction. Fast, friendly, responsive, and professional service can provide customers with a comfortable banking experience. Therefore, service quality is the primary factor influencing customer satisfaction in this study.

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Simultaneously, digitalization and service quality influence customer satisfaction at Bank 9 Jambi Syariah. This indicates that both variables together contribute to changes in customer satisfaction, although the digitalization variable does not have a significant effect on the partial outcome. Therefore, banks need to focus more on improving service quality and developing digital systems that better align with customer needs and capabilities to optimally enhance customer satisfaction.

RECOMMENDATIONS

Based on the research findings, Bank 9 Jambi Syariah is advised to continue improving the quality of its customer service through fast, friendly, responsive, and professional service to further enhance customer satisfaction. Furthermore, the bank needs to develop and evaluate its digital services to ensure they are easier to use, secure, and tailored to customer needs, thus optimizing the use of digitalization. Future researchers are advised to add other variables such as trust, customer loyalty, and ease of use of technology to achieve broader and more in-depth research results.

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