

ABSTRACT

This research aims to analyze the use of mobile banking on customer satisfaction at Bank Syariah Indonesia. The existing problems are caused by inconsistencies in the relationship between e-service quality, profit sharing, cost and risk.

This research uses a quantitative approach by distributing questionnaires via Google Form to analyze the influence of customer satisfaction. The analysis method used is multiple regression with the help of the SPSS 29 application. Respondents were determined using a purposive sampling technique to obtain Bank Syariah Indonesia customer respondents who have and have made transactions using the BSI Mobile application.

The research results show that the e-service quality and profit sharing variables are positive, risk is negative and has a significant effect on the customer satisfaction variable, while the cost variable is negative and has no effect on the customer satisfaction variable.

Keywords: *Customer satisfaction, e-service quality, profit sharing, cost, risk*