

## Determining User Comfort with Bank Syariah Indonesia: Perspectives on Electronic Word of Mouth and Brand Image

Nuri Aslami<sup>1</sup>, Ali Ikhwan<sup>2</sup>

<sup>1</sup> Universitas Islam Negeri Sumatera Utara, Indonesia

<sup>2</sup> Universitas Islam Negeri Sumatera Utara, Indonesia

<sup>1</sup> [nuriaslami@uinsu.ac.id](mailto:nuriaslami@uinsu.ac.id) \*✉

<sup>2</sup> [ali\\_ikhwan@uinsu.ac.id](mailto:ali_ikhwan@uinsu.ac.id)

### ARTICLE INFO

### ABSTRACT

#### Keywords:

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User Comfort;

**Background:** Indonesia's Islamic banking sector continues to expand, with Bank Syariah Indonesia (BSI) playing a major role in asset growth and digital service adoption. Despite increasing use of BSI Mobile, customer complaints about digital service reliability have generated negative electronic word-of-mouth (e-WOM) that may affect brand image and user trust. Most previous studies focus on purchase intention and loyalty, while limited research examines user comfort. Therefore, this study analyzes the influence of e-WOM and brand image on user comfort in using BSI Mobile services.

**Method:** This study employed a quantitative approach to examine the influence of Electronic Word of Mouth and Brand Image on User Comfort. The population consisted of 991 Sharia Banking students at UIN North Sumatra who use BSI Mobile. Using the Slovin formula, a sample of 91 respondents was selected based on specific usage criteria. Data were collected through questionnaires distributed via Google Forms, supported by observation and documentation, and analyzed using Multiple Linear Regression.

**Results:** The findings show that user comfort is positively and significantly impacted by e-WOM and brand image, both partially and concurrently. e-WOM and brand image account for 62.3% of the variation in user comfort, according to the coefficient of determination ( $R^2$ ) of 0.623. These results imply that improving user satisfaction in Islamic digital banking services requires positive digital evaluations and a strong brand image.

**Conclusion:** The results show that Electronic Word of Mouth (e-WOM) and Brand Image have a significant and positive effect on user comfort in using BSI Mobile services, both partially and simultaneously, with a coefficient of determination ( $R^2$ ) of 0.734. These findings indicate that strengthening positive digital communication and maintaining a strong brand image are essential strategies to enhance user comfort and trust in digital Islamic banking services.

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## INTRODUCTION

Due to a variety of internal and external circumstances, Indonesia's Islamic banking sector is still expanding. Funding, human resource quality, and sound business governance are examples of internal influences. Economic expansion and the presence of Islamic institutional infrastructure both domestically and internationally are examples of external forces. Indonesia has 33 Islamic banking institutions, including 14 Islamic Commercial Banks (BUS) and 19 Islamic Business Units (UUS), according to statistics from the September 2024 edition of Islamic Banking Statistics. The market share of Islamic banks in Indonesia has grown steadily in recent years. The market share increased from 7.27% to 7.44% of all national banking assets as of September 2024 (Ely Eka Saputri et al., 2024).

Industrial Islamic banking assets reached Rp919.83 trillion, up 10.56% per year. With assets of Rp370.72 trillion in September 2024, up 15.91% yearly from Rp319.85 trillion in the same period the year before, Bank Syariah Indonesia (BSI) is a major player in this sector. This expansion is indicative of BSI's dominant position in the Indonesian Islamic banking sector (Apriyanti, 2018).

With a substantial market share and a goal of controlling up to 30% of the country's banking industry, BSI, also known as Bank Syariah Indonesia, is a prominent Islamic bank in Indonesia that reflects the expansion and public trust in Islamic-based banking services. Three state-owned Islamic banks—BRIS or Bank BRI Syariah, BNIS or Bank BNI Syariah, and BSM or Bank Syariah Mandiri—merged to form BSI or Bank Syariah Indonesia (Julianto & Helvira, 2022).

The number of users of Bank Syariah Indonesia (BSI) increased significantly in 2024. BSI had 20.46 million users as of June 2024, rising almost 2 million each year. Additionally, BSI Mobile users saw a notable increase as well, hitting 7.12 million, representing a 33.9% yearly rise (Ghojali & Suryaman, 2024). This demonstrates a high level of public interest in BSI's digital services. In particular, digital platforms for financial transactions have been utilized by 97.9% of BSI users.

Consumer perceptions of a product or service are primarily influenced by electronic word-of-mouth (e-WOM) and brand image. Numerous studies demonstrate that e-WOM greatly enhances brand perceptions. In addition, brand image serves as a link between e-WOM and consumer purchase intent. In other words, the positive impact of e-WOM on consumer behavior is often facilitated by the strengthening of brand image (Solihin, 2022). This relationship highlights how crucial it is to manage a brand's reputation and customer feedback in order to create a powerful image that appeals to future customers (Zahid & Ruswanti, 2024).

There are significant issues with the customer experience at Bank Syariah Indonesia (BSI), especially with regard to digital services and transactions, according to a number of critiques that have been made on the X app and BSI Instagram. These remarks demonstrate the public's discontent with a number of the service's features. Weaknesses in the system and application quality control are shown by complaints about trouble entering tokens, unsuccessful transactions that resulted in money being taken out, and issues with money transfers from other banks not getting to BSI accounts. This gives the impression that the program is erratic and prone to mistakes.

In general, this phenomena shows a discrepancy between what customers actually encounter and their expectations of simple, quick, and dependable modern financial services. Negative e-WOM resulting from these encounters could harm BSI's reputation and erode consumer confidence. In order to rebuild confidence and improve public impression, BSI must promptly determine the underlying reasons of the issue, strengthen customer communication, and improve its systems and procedures.

According to research by Reynanta Masdaner and Poppy Ruliana, brand image and electronic word-of-mouth both significantly and concurrently affect consumers' desire to purchase Spotify Music Application Services (Masdaner & Ruliana, 2021). Donny Dharmawan's research, on the other hand, demonstrates that while e-WOM does not directly impact brand image, brand image has a substantial impact on digital bank customers' intention to repurchase (Dharmawan et al., 2023). This claim demonstrates that retaining customer loyalty is significantly impacted by a favorable brand perception. The importance of brand image and service in influencing customer satisfaction and loyalty is further supported by a different study conducted by Hans Chandra Sandjaya et al (Sandjaya et al., 2021). Furthermore, e-WOM and brand image have a beneficial effect on repurchase intention through customer satisfaction at Coffee-To-Go Store, according to a study by Muhammad Mufasih et al (Mufasih et al., 2023).

Previous studies have shown that social media and electronic word of mouth (e-WOM) have a significant and positive impact on brand image. In this relationship, brand image acts as a link between e-WOM, social media, and consumer purchase intent. Social media and e-WOM also have a direct or indirect beneficial impact on purchase interest. Positive feedback shared through e-WOM, especially when a product is considered high quality, can be a strong motivator for consumers to purchase a product. Consumers tend to be more interested in products that have been discussed or recommended previously. In other words, the better the reviews shared on blogs or websites, the stronger the purchasing interest. Purchase interest is a psychological response triggered by consumers' thoughts and feelings about the services or products they want. Ultimately, this interest is formed due to the influence of electronic word of mouth (e-WOM) and brand image.

However, most of these studies focus on purchase interest and loyalty, not user comfort. Therefore, this study attempts to fill this gap by examining the influence of e-WOM and brand image on user comfort in the context of Bank Syariah Indonesia's (BSI Mobile) digital services, specifically among students of the Sharia Banking Study Program at UIN North Sumatra. A positive brand image not only strengthens customer trust but also has a direct impact on their loyalty to the brand, which in turn increases comfort in using the product (Julianto & Helvira, 2022). Additionally, BSI can offer more responsive and effective services by leveraging digital technology, which will improve user interactions and spur corporate expansion in the digital era.

Analyzing the degree to which e-WOM and brand image contribute to user comfort for Bank Syariah Indonesia goods is crucial. It is envisaged that by looking at these factors, BSI will be able to help the development of Indonesia's Islamic banking sector and promote advancements in marketing and customer service tactics.

**METHOD**

This study uses a quantitative approach. This approach focuses on the collection, analysis, and interpretation of numerical data to determine how independent variables, namely Electronic Word of Mouth and Brand Image, affect the dependent variable, namely User Comfort. The population in this study consisted of BSI Mobile users who were students majoring in Sharia Banking at UIN North Sumatra, as reported on the website sipandai@uinsu.ac.id, with a total of 991 students. Sampling was carried out using the Slovin formula as stated by (A. M. Yusuf, 2017), resulting in a sample of 91 respondents. Meanwhile, during the research, the object was BSI Mobile users in the Faculty of Economics and Islamic Business, Sharia Banking Department, UINSU. There were several sample criteria used during the research, namely having used or currently using BSI Mobile for transactions, having obtained information about BSI from various social media platforms, and having a certain impression of BSI's reputation and image as a sharia bank. Data collection techniques were carried out through direct observation of Islamic Banking students at UIN SU, questionnaires distributed via social media using the Google Forms platform to facilitate data collection, and documents in the form of recordings, journals, archives, notes, reports, or other writings relevant to the research (Puspitaningtyas, 2016). The data obtained was analyzed using Multiple Linear Regression.

**Table 1. Operational Definitions**

<b>Variable</b>	<b>Indicator</b>	<b>Scale</b>
<b>User Comfort (Y)</b>	a. Ease of decision making b. Ease of access c. Ease of transaction d. Ease of benefits e. Convenience of benefits for consumers (Hukama, 2023)	Likert
<b>Electronic Word of Mouth (X1)</b>	a. Intensity: frequency of information searches, involvement in online discussions, number of reviews given b. Opinion Valence: satisfaction opinions, opinions containing criticism, description of experiences	Likert

	<p>c. Content: level of detail in reviews, relevance of information, style of delivery (Nursavira &amp; Nurainun, 2022)</p>	
<b>Brand Image (X2)</b>	<p>a. Brand Strength, refers to the connection between customers and a brand in shaping their image when they learn about the marketing program being implemented.</p> <p>b. Brand Favorability, refers to the extent to which a brand is able to meet consumer desires and expectations.</p> <p>c. Brand Uniqueness, refers to the extent to which a brand is able to demonstrate that all of its products have unique features or advantages that distinguish them from other brands.</p> <p>(Alexandro, 2022)</p>	Likert

Source: Data Processed by researcher, 2025

### Conceptual Framework

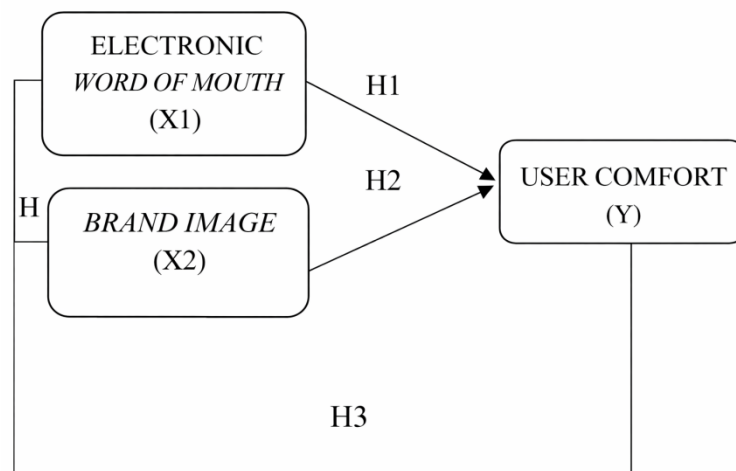


Figure 1. Conceptual Framework

Source: Data Processed by researcher, 2025

### Research Hypotheses

- H<sub>01</sub>: Electronic Word of Mouth (e-WOM) does not have a significant effect on User Comfort
- H<sub>a1</sub>: Electronic Word of Mouth (e-WOM) has a significant effect on User Comfort
- H<sub>02</sub>: Brand image does not have a significant effect on User Comfort
- H<sub>a2</sub>: Brand image has a significant effect on User Comfort
- H<sub>03</sub>: Electronic Word of Mouth (e-WOM) and Brand image do not have a significant effect on User Comfort
- H<sub>a3</sub>: Electronic Word of Mouth (e-WOM) and Brand image have a significant effect on User Comfort

### RESULTS AND DISCUSSION

Table 2. Gender of Respondents

No.	Gender	Number of Respondents	Percentage (%)
1	Man	25	25,3
2	Woman	74	74,7
<b>Total</b>		<b>99</b>	<b>100</b>

Source: Processed data, 2025

Based on table 2 showing the gender of respondents, it is known that of the total 99 respondents, the majority were female, namely 74 people (74.7%), while male respondents numbered 25 people (25.3%). This composition shows that female respondents participated more dominantly in this study than male respondents, so that the perceptions generated in the study tend to represent the views of female respondents more.

**Table 3. Age of Respondents**

No.	Age	Number of Respondents	Percentage (%)
1	< 18 years old	1	1,0
2	18–20 years old	39	39,4
3	21–23 years old	52	52,5
4	> 23 years old	9	9,1
<b>Total</b>		<b>99</b>	<b>100</b>

Source: Processed data, 2025

Based on Table 3 regarding the age of respondents, it is known that most respondents were in the 21–23 age range, namely 52 people (52.5%). Furthermore, there were 39 respondents (39.4%) aged 18–20 years. Meanwhile, there were 9 respondents (9.1%) aged above 23 years, and only 1 respondent (1.0%) aged below 18 years. These findings indicate that the respondents in this study were predominantly young people of productive age, so that the perceptions obtained mainly represent the views of the younger generation.

**Table 4. Respondents' Semester**

No.	Semester	Number of Respondents	Percentage (%)
1	Semester 2	11	11,1
2	Semester 4	16	16,2
3	Semester 6	19	19,2
4	Semester 8 or more	53	53,5
<b>Total</b>		<b>99</b>	<b>100</b>

Source: Processed data, 2025

Based on Table 4, the majority of respondents were in semester 8 or above, namely 53 people (53.5%). Furthermore, there were 19 respondents (19.2%) in their 6th semester, followed by 16 respondents (16.2%) in their 4th semester, and 11 respondents (11.1%) in their 2nd semester. This composition shows that most respondents are in the final stages of their studies, so they are expected to have more mature academic experience and service usage in providing assessments for this study.

**Table 5. frequency of use BSI Mobile in a month**

No.	Frequency of Use	Number of Respondents	Percentage (%)
1	Every day	20	20,2
2	Several times a week	39	39,4
3	Once a week	12	12,1
4	Rarely	30	30,3
<b>Total</b>		<b>99</b>	<b>100</b>

Source: Processed data, 2025

Based on Table 5, the frequency of service use shows that most respondents use the service several times a week, namely 39 people (39.4%). Furthermore, 20 respondents (20.2%) use the service every day. Meanwhile, 30 respondents (30.3%) rarely use the service, and 12 respondents (12.1%) use the

service once a week. These findings indicate that the majority of respondents use the service fairly regularly, although there are still some respondents with relatively low usage rates.

**Table 6. Research Instrument Reliability Test Results**

No.	Variable	Cronbach's Alpha	Number of Items	Description
1	Electronic Word of Mouth (X1)	0,929	7	Reliabel
2	Brand Image (X2)	0,933	7	Reliabel
3	User Comfort (Y)	0,951	10	Reliabel

Source: Processed data, 2025

All research variables have a Cronbach's Alpha value more than 0.70, meeting the reliability standards, according to Table 6's reliability test results. Cronbach's Alpha values for the Electronic Word of Mouth (X1), Brand Image (X2), and User Comfort (Y) variables were 0.929, 0.933, and 0.951, respectively. All research instruments are deemed dependable and appropriate for use in data analysis at the subsequent stage since these values show a very high degree of internal consistency.

**Table 7. One-Sample Kolmogorov–Smirnov Normality Test Results**

Normality Test	Kolmogorov–Smirnov value	Description
One-Sample Kolmogorov–Smirnov Test	0,061	Normal

Source: Processed data, 2025

According to Table 7, the One-Sample Kolmogorov-Smirnov Test findings for normalcy indicate a Kolmogorov-Smirnov value of 0.061. It can be inferred that the research data is normally distributed because this number is higher than the significance level of 0.05. The data in this study are appropriate for additional statistical analysis as the assumption of normalcy has been met.

**Table 8. Multicollinearity Test Results**

No.	Independent Variable	Tolerance	VIF	Description
1	Electronic Word of Mouth (X1)	0,871	1,223	No multicollinearity occurred
2	Brand Image (X2)	0,817	1,223	No multicollinearity occurred

Source: Processed data, 2025

All independent variables have a Tolerance value larger than 0.10 and a Variance Inflation Factor (VIF) less than 10, according to Table 8's multicollinearity test findings. The Brand Image variable (X2) has a tolerance value of 0.817 with a VIF of 1.223, but the Electronic Word of Mouth variable (X1) has a tolerance value of 0.871 with a VIF of 1.223. Therefore, it can be said that the regression model in this study is appropriate for additional investigation because it does not encounter multicollinearity issues.

**Table 9. Heteroscedasticity Test Results**

No.	Variable	B	Std. Error	Beta	t	Sig.
1	(Constant)	5,469	1,696	–	3,225	0,002
2	Electronic Word of Mouth (X1)	-0,094	0,052	-0,199	-1,807	0,074
3	Brand Image (X2)	-0,019	0,054	-0,038	-0,352	0,725

Source: Processed data, 2025

The significant value (Sig.) for the Electronic Word of Mouth variable (X1) is 0.074 and the Brand Image variable (X2) is 0.725, both of which are greater than 0.05, according to Table 9's heteroscedasticity test results. This suggests that the residual values and the independent factors do not significantly affect one another. Therefore, it can be said that the regression model satisfies the traditional assumptions and is appropriate for additional regression analysis because it does not encounter heteroscedasticity issues.

**Table 10. Multiple Linear Regression Analysis Test Results**

No.	Variable	B	Std. Error	Beta	t	Sig.	Tolerance	VIF
1	(Constant)	1,114	2,624	–	0,425	0,672	–	–
2	Electronic Word of Mouth (X1)	0,287	0,080	0,209	3,587	0,001	0,817	1,223
3	Brand Image (X2)	1,079	0,084	0,747	12,826	0,000	0,817	1,223

Source: Processed data, 2025

The variables Electronic Word of Mouth (X1) and Brand Image (X2) have a favorable impact on User Comfort (Y), according to Table 10's multiple linear regression analysis results. With a regression coefficient value of 0.287 and a significance value of 0.001 (< 0.05), the Electronic Word of Mouth variable has a positive and significant impact on user comfort.

Additionally, the Brand Image variable has a regression coefficient value of 1.079 with a significance level of 0.000 (< 0.05), indicating that Brand Image significantly and favorably affects user comfort. When compared to electronic word-of-mouth, the standardized beta coefficient value indicates that brand image has the greatest impact on user comfort. As a result, the regression model employed in this investigation is reliable and capable of providing a substantial explanation for the link between the independent and dependent variables. Table 11 shows that the regression equation produced the following estimated results:

$$Y = a + \beta_1 X_1 + \beta_2 X_2 + e$$

$$Y = 1,114 + 0,287X_1 + 1,079X_2 + e$$

**Table 11. Results of the Coefficient of Determination (R<sup>2</sup>) Test**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0,857	0,734	0,729	2,902

Source: Processed data, 2025

Table 11 shows that the Electronic Word of Mouth and Brand Image variables in the regression model account for 73.4% of the variation in the User Comfort variable, with a coefficient of determination (R Square) value of 0.734. Meanwhile, factors not included in this research model have an impact on the remaining 26.6%. After accounting for the number of independent variables utilized, the regression model's significant explanatory power is still demonstrated by the Adjusted R Square value of 0.729. Therefore, it can be concluded that this research model does an excellent job of describing how independent and dependent variables are related.

**Table 12. T-test Results (Partial Test)**

No.	Variable	B	Std. Error	Beta	t	Sig.	Tolerance	VIF
1	(Constant)	1,114	2,624		0,425	0,672		
2	Electronic Word of Mouth (X1)	0,287	0,080	0,209	3,587	0,001	0,817	1,223
3	Brand Image (X2)	1,079	0,084	0,747	12,826	0,000	0,817	1,223

Source: Processed data, 2025

The Electronic Word of Mouth variable (X1) has a t-value of 3.587 with a significance level of 0.001 (< 0.05), according to Table 12's t-test results. This suggests that user comfort is positively and significantly impacted by electronic word-of-mouth. Additionally, the Brand Image variable (X2) has a t-value of 12.826 with a significance level of 0.000 (< 0.05), indicating that User Comfort is positively and significantly impacted by Brand Image as well. The standardized beta coefficient value shows that Brand Image is the most dominant variable in influencing User Comfort compared to Electronic Word

of Mouth. Thus, partially, both independent variables have a significant effect on the dependent variable in this study.

**Table 13. F Test Results (Simultaneous Test)**

Model	Sum of Squares	Df	Mean Square	F	Sig.
Regression	2232,492	2	1116,246	132,555	0,000
Residual	808,417	96	8,421		
Total	3040,909	98			
<b>a.</b> Dependent variable: User comfort					
<b>b.</b> Predictor: (Constant), Brand Image, Electronic Word of Mouth					

Source: Processed data, 2025

Table 13's F test results indicate that, at a significance level of 0.000 ( $< 0.05$ ), the computed F value is 132.555. This suggests that User Comfort is significantly impacted by both Electronic Word of Mouth and Brand Image at the same time. As a result, the regression model employed in this investigation is regarded as legitimate and able to account for the combined impact of independent factors on the dependent variable.

### The Effect of Electronic Word of Mouth on User Comfort

The regression coefficient value of the eWOM variable is 0.287 with a significance of 0.001 ( $< 0.05$ ), indicating that eWOM has a positive and significant impact on user comfort. This means that the more positive information users receive from social media, online forums, and other digital reviews, the more comfortable they will be in using BSI Mobile services.

However, beyond the numbers, this phenomenon illustrates changes in digital consumer behavior in the era of open information. In practice, students and BSI Mobile users tend to trust the experiences of other users more than the bank's official promotional information. When someone reads about other users' experiences of finding the app easy, safe, and convenient to use, it creates a sense of trust and positive anticipation. Conversely, negative reviews can create doubt, even before someone tries the service. This means that amid fierce competition in digital financial services, the power of eWOM is not just about online reputation, but has become part of the user experience strategy that shapes customer comfort and loyalty.

These findings are in line with the theory (Kotler, P., & Keller, 2016) which states that electronic word-of-mouth (eWOM) can shape consumer perceptions of brands and influence their experience in using products or services. In the context of digital banking, information from fellow users is considered more convincing than official company advertisements, thereby contributing to a sense of comfort. This research is in line with research (Dharmawan et al., 2023) proving that eWOM significantly affects the comfort and satisfaction of mobile banking application users. They found that reviews, comments, and recommendations from other users indirectly become a reference for comfort in using digital financial services.

### The Influence of Brand Image on User Comfort

The brand image variable shows a regression coefficient value of 1.079 and a significance of 0.000 ( $< 0.05$ ), which means that this variable also has a positive and significant impact on user comfort. The better the brand image of BSI in the eyes of users, the higher the comfort felt by users when transacting using the BSI Mobile application.

This phenomenon indicates that user comfort does not only come from the technical features of the application, but also from emotional perceptions of the service provider institution. In practice, many students choose to use BSI Mobile not only because of the speed of transactions, but also because of the association of the BSI brand with sharia values, institutional stability, and government support for strengthening the sharia economy. This provides a sense of emotional and spiritual security. In other words, amid growing public awareness of Islamic-based finance, BSI's brand image is not just a logo or color, but a representation of the trust and security needed by the community, especially the younger generation who are active users of mobile banking services.

(Kotler, P., & Keller, 2016) explain that brand image is a collection of perceptions, beliefs, and impressions that customers have of a brand, which, if formed consistently and positively, will increase trust and comfort in using the brand's products or services. These results are also supported by research (Sandjaya et al., 2021) which found that brand image plays a significant role in user comfort with Islamic banking services. A good brand image provides a sense of security and professionalism, which makes customers feel more comfortable in conducting digital banking transactions.

## CONCLUSION

The purpose of this study is to examine how brand image and electronic word-of-mouth (e-WOM) affect BSI Mobile service consumers' comfort levels. Multiple linear regression analysis results demonstrate that e-WOM significantly and favorably affects user comfort. This suggests that the degree of comfort experienced when utilizing BSI Mobile services increases with the amount of good information, reviews, and experiences shared by consumers via digital media. Additionally, it has been demonstrated that brand image significantly and favorably affects user comfort. Users' confidence in using digital Islamic banking services can be boosted by Bank Syariah Indonesia's strong, professional, and reliable brand image. Simultaneously, e-WOM and Brand Image have a significant effect on user comfort, as evidenced by a calculated F value of 132.555 and a significance level of 0.000 ( $< 0.05$ ). The coefficient of determination ( $R^2$ ) value of 0.734 shows that the two independent variables are able to explain 73.4% of the variation in user comfort, while the remaining 26.6% is influenced by other factors outside the research model.

The practical implications of this study indicate that actively managing e-WOM through social media, digital forums, and other online communication channels is an important strategy in improving the user experience of BSI Mobile services. In addition, strengthening Brand Image by improving service quality, consistency in brand communication, and emphasizing Islamic banking values can increase user trust and security. From a policy perspective, the results of this study imply that regulators should continue to encourage the strengthening of Islamic digital financial literacy and reinforce regulations related to transaction security and service transparency in order to create a comfortable and trustworthy digital banking ecosystem.

This research provides a theoretical contribution by enriching empirical studies related to factors that influence user comfort in the context of digital Islamic banking, particularly by integrating e-WOM and Brand Image into a single research model. Practically, this research provides managerial contributions to Bank Syariah Indonesia as strategic considerations in developing digital services and managing brand reputation. In addition, this research also serves as an academic reference for future researchers in developing a more comprehensive research model by adding other variables, such as service quality, perceived ease, and trust.

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