

Customer Perceptions of Super App Ollin: A Thematic and Sentiment Analysis

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ABSTRACT

This research explores how customers of Bank Nagari Sharia perceive and respond to the use of Super App Ollin in Islamic digital banking services. A qualitative descriptive approach was applied through semi-structured interviews with 30 active users selected using purposive sampling. Interview data were analyzed using thematic and sentiment analysis with NVivo 15 software. The thematic analysis identified four dominant factors influencing customer acceptance: technology readiness, perceived usefulness, perceived ease of use, and trust. The findings indicate that perceived usefulness and trust emerged as dominant themes shaping customer acceptance. Sentiment analysis revealed that positive sentiment dominated participant responses, mainly related to transaction convenience, efficiency, accessibility, and the availability of sharia banking features. Negative sentiment appeared less frequently and was primarily associated with login failures, delayed transactions, application lag, and concerns regarding digital security. The study suggests that the development of Islamic digital banking services should focus not only on technological innovation and efficiency but also on system reliability, cybersecurity, and customer trust. The findings further indicate that sharia compliance and institutional credibility remain important factors influencing customer acceptance of Islamic digital banking applications.

ABSTRAK

Penelitian ini mengeksplorasi bagaimana nasabah Bank Nagari Syariah memandang dan merespons penggunaan Super App Ollin dalam layanan perbankan digital

syariah. Pendekatan deskriptif kualitatif diterapkan melalui wawancara semi-terstruktur terhadap 30 pengguna aktif yang dipilih menggunakan teknik purposive sampling. Data wawancara dianalisis menggunakan analisis tematik dan analisis sentimen dengan bantuan perangkat lunak NVivo 15. Hasil analisis tematik mengidentifikasi empat faktor dominan yang memengaruhi penerimaan nasabah, yaitu kesiapan teknologi (technology readiness), persepsi kegunaan (perceived usefulness), persepsi kemudahan penggunaan (perceived ease of use), dan kepercayaan (trust). Temuan penelitian menunjukkan bahwa persepsi kegunaan dan kepercayaan merupakan faktor yang paling berpengaruh dalam membentuk penerimaan nasabah. Analisis sentimen mengungkapkan bahwa sentimen positif mendominasi respons peserta, yang terutama berkaitan dengan kemudahan transaksi, efisiensi, aksesibilitas, serta ketersediaan fitur perbankan syariah. Sebaliknya, sentimen negatif muncul dengan frekuensi yang lebih rendah dan terutama terkait dengan kegagalan login, keterlambatan transaksi, aplikasi yang lambat (lag), serta kekhawatiran terhadap keamanan digital. Penelitian ini menunjukkan bahwa pengembangan layanan perbankan digital syariah perlu berfokus tidak hanya pada inovasi teknologi dan efisiensi, tetapi juga pada keandalan sistem, keamanan siber, dan peningkatan kepercayaan nasabah. Temuan ini juga mengindikasikan bahwa kepatuhan terhadap prinsip syariah dan kredibilitas institusi tetap menjadi faktor penting yang memengaruhi penerimaan nasabah terhadap aplikasi perbankan digital syariah.



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INTRODUCTION

Digital transformation has significantly changed the banking industry by enabling customers to access financial services through digital platforms that are faster, more practical, and accessible anytime and anywhere. In Indonesia, digital banking has become an important strategy for improving service quality, operational efficiency, and customer experience (Maharani & Sari, 2025; Pashiera & Sardjono, 2024). This development is reflected in the rapid growth of digital banking transactions, which increased from IDR 52,545.8 trillion in 2022 to IDR 64,175.1 trillion in 2023 (Otoritas Jasa Keuangan, 2023). Mobile banking has become one of the most widely used digital channels because it offers convenience, efficiency, and flexibility in conducting financial transactions (Koswara, 2024).

The rapid expansion of digital banking services in Indonesia is reflected not only in transaction values but also in the growing number of mobile banking users across various banking institutions. The increasing adoption of mobile banking indicates a shift in customer

preferences toward technology-based financial services that offer greater convenience and accessibility. This trend is relevant to the present study because customer acceptance and continued use of digital banking applications have become important factors influencing the success of digital transformation initiatives. Table 1 presents the development of mobile banking users in several national, Islamic, and regional development banks in Indonesia between 2022 and 2024.

Table 1. Development of Mobile Banking Users in Indonesia (2022–2024)

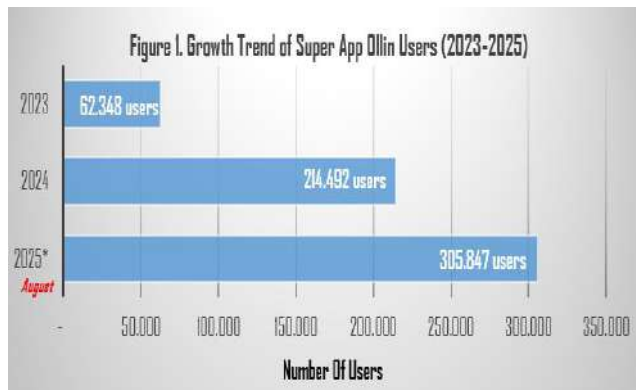
Bank	2022	2023	2024
BRI (BRImo)	23.85 Million	31.6 Million	38.61 Million
BNI Mobile/Wondr	13.6 Million	16.3 Million	17.9 Million
BCA Mobile/My BCA	26.6 Million	30.3 Million	30.8 Million
Livin by Mandiri	15.8 Million	21 Million	27 Million
BSI Mobile/BYOND	4.81 Million	6.3 Million	7.12 Million
BRK Syariah Mobile	119.7 Thousand	184.7 Thousand	239.1 Thousand
DIGI by BJB	849.1 Thousand	1.38 Million	2.03 Million

Source: BRI (2025), BNI (2024), BCA (2023), Mandiri (2025), BSI (2024), BRK Syariah (2023), and BJB (2024)

The growth of digital banking can also be observed through the increasing number of mobile banking users in Indonesia. As presented in Table 1, major banks such as BRI, BCA, and Bank Mandiri experienced substantial growth in mobile banking adoption between 2022 and 2024. Islamic banks and regional development banks also recorded positive growth, indicating that digital banking services have become increasingly important across different banking segments. In Islamic banking, digital transformation not only supports operational efficiency and service innovation but also contributes to enhancing financial inclusion and expanding access to sharia-compliant financial services (Nurhikmah et al., 2025).

The relevance of digital banking is further strengthened by ongoing challenges in financial inclusion and Islamic financial literacy in Indonesia. Although digital financial services have expanded rapidly, Islamic financial literacy remains lower than conventional financial literacy (Otoritas Jasa Keuangan, 2022), while access to formal financial services is still limited for many individuals in developing countries (World bank, 2024). In West Sumatra, internet and smartphone usage has increased steadily, yet digital access remains below that of major metropolitan areas, creating barriers to the wider adoption of digital financial services (BPS Sumatera Barat, 2024). These conditions highlight the importance of understanding customer perceptions of digital banking services in regional banking environments.

One regional development bank that has actively embraced digital transformation is Bank Nagari through its Super App Ollin. Designed for both conventional and Islamic banking customers, the application offers an integrated digital banking ecosystem that supports various financial services and transactions. The number of Super App Ollin users increased significantly from 62,348 in 2023 to 305,847 by August 2025 (Bank Nagari, 2025), reflecting the rapid expansion of digital banking adoption among customers. The growth trend of Super App Ollin users illustrates the increasing adoption of digital banking services among Bank Nagari customers.



Source: Bank Nagari (2025)

Despite the rapid growth in user adoption, customer feedback indicates persistent challenges related to login difficulties, transaction delays, system disruptions, and security concerns. These issues suggest that high adoption rates do not necessarily reflect positive user experiences or sustained customer acceptance. Such challenges are particularly important in Islamic banking, where trust, security, and institutional credibility strongly influence customer confidence and continued usage (Sakinah et al., 2025). Previous studies also report that technical problems may reduce customer satisfaction and loyalty (Sulistiyani et al., 2024; Sugiono et al., 2025).

Customer acceptance of digital banking services can be explained through the Technology Acceptance Model (TAM), which identifies perceived usefulness and perceived ease of use as key determinants of technology adoption (Davis, 1989). In Islamic digital banking, acceptance is also influenced by trust, security, and confidence in sharia compliance. Previous studies confirm that usefulness, ease of use, security, and trust significantly affect mobile banking adoption and customer satisfaction (Amin et al., 2011; Widodo & Ariandi, 2024; Rumuar & Nugroho, 2024), while negative customer evaluations are often associated with technical issues and service quality problems (Munandar et al., 2024; Sari et al., 2023).

Although previous studies have extensively examined mobile banking adoption, several important knowledge gaps remain. First, existing research has predominantly focused on national commercial banks, whereas limited evidence is available regarding customer experiences in regional development banks, particularly those operating Islamic banking services. Second, prior studies have largely employed quantitative approaches to measure adoption factors and customer satisfaction, providing limited insight into how customers interpret and experience digital banking services in their everyday financial activities. Third, studies that simultaneously employ thematic analysis and sentiment analysis to investigate customer perceptions and emotional responses within Islamic digital banking contexts remain limited, particularly in regional banking environments. Finally, empirical evidence concerning customer experiences with Super App Ollin at Bank Nagari Sharia is still limited despite the platform's rapid growth and strategic role in supporting Islamic digital banking services in West Sumatra.

Therefore, this study addresses these gaps by employing thematic analysis and sentiment analysis using NVivo 15 to examine customer perceptions and sentiments toward Super App Ollin. By integrating the Technology Acceptance Model, trust dimensions, and Islamic economic perspectives, this research provides a more comprehensive understanding of customer acceptance of Islamic digital banking services in a regional banking context. The novelty of this study lies in the integration of thematic analysis and sentiment analysis to explore customer

experiences within a regional Islamic banking environment, while simultaneously extending the Technology Acceptance Model by incorporating trust and sharia-related considerations.

Accordingly, this study contributes to the literature in three ways. First, it provides empirical evidence from a regional Islamic banking institution, a context that has received limited scholarly attention compared to national commercial banks. Second, it offers a deeper understanding of customers' lived experiences and emotional responses toward digital banking services through the combined use of thematic and sentiment analysis. Third, it enriches the Technology Acceptance Model by demonstrating the importance of trust and sharia-related values in shaping customer acceptance of Islamic digital banking services. From an Islamic economic perspective, technological innovation should promote efficiency, fairness, transparency, public benefit, and compliance with sharia principles (Matondang et al., 2025). Therefore, understanding customer perceptions toward Super App Ollin is important because acceptance of Islamic digital banking services is influenced not only by technological factors but also by trust, institutional credibility, and religious values. The findings are expected to enrich the literature on Islamic digital banking adoption and provide practical recommendations for improving digital service quality, strengthening customer trust, and supporting financial inclusion.

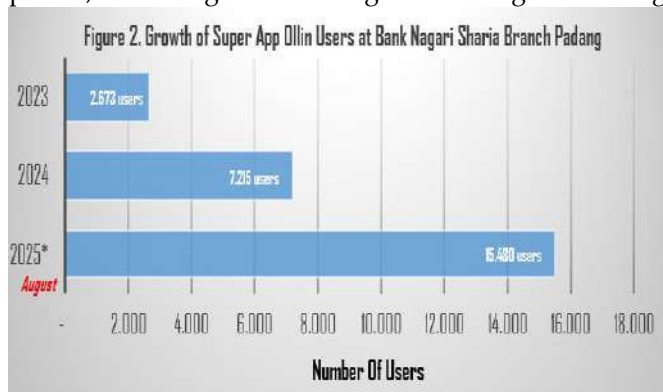
METHOD

This study employed a qualitative approach with a descriptive exploratory design to examine customer perceptions and sentiments toward the use of Super App Ollin. A qualitative approach was selected because the study sought to understand participants' experiences, interpretations, and evaluations of Islamic digital banking services in their natural context. Through qualitative inquiry, participants were able to describe their experiences more openly and comprehensively than would be possible through structured quantitative measurements. According to Denzin and Lincoln (2017), qualitative research emphasizes understanding social phenomena from the perspective of participants within natural settings. In the context of digital banking research, this approach provides deeper insights into customer experiences, perceptions, and behavioral responses toward technology-based financial services.

The descriptive exploratory design was adopted because the study aimed to investigate customer experiences and perceptions without testing predetermined hypotheses. Exploratory qualitative studies are widely applied in digital service and information system research to identify emerging patterns, meanings, and experiences that may not yet be fully understood (Masruchin et al., 2023). This design enabled the researcher to explore how customers perceive, experience, and evaluate the use of Super App Ollin within the context of Islamic digital banking services.

The research was conducted in Padang City, West Sumatra, Indonesia. Padang was selected because it represents one of the major economic centers in the province and has experienced continuous growth in digital banking adoption. In addition, Bank Nagari has actively expanded the implementation of Super App Ollin in this region. The study focused on customers of Bank Nagari Sharia Branch Padang who actively used the application. Participants were selected using purposive sampling. This sampling technique was employed to ensure that all participants possessed experiences relevant to the objectives of the study. The inclusion criteria consisted of: (1) active customers of Bank Nagari Sharia Branch Padang, (2) at least 18 years old, (3) having used Super App Ollin for a minimum of three months, and (4) possessing an active application account. These criteria ensured that participants had sufficient experience and familiarity with the application's features and services.

The population of this study consisted of customers using Super App Ollin at Bank Nagari Sharia Branch Padang. The number of users increased considerably during the 2023–2025 period, indicating continuous growth in digital banking adoption.



Source: Bank Nagari (2025)

In qualitative research, sample size is generally determined based on data saturation rather than statistical representativeness. Saturation occurs when additional interviews no longer generate new information relevant to the research objectives (Rahimi, 2024). Previous methodological studies indicate that qualitative research commonly reaches saturation within a range of approximately 20–40 participants (Aguboshim, 2021; Hennink & Kaiser, 2022). Based on these considerations, thirty informants were involved in this study. This number was considered sufficient to capture diverse experiences and perspectives related to the use of Super App Ollin.

Data collection was conducted primarily through semi-structured interviews. This method allowed participants to explain their experiences flexibly while enabling the researcher to maintain focus on predetermined research topics. Interview questions were developed based on the Technology Acceptance Model (TAM), trust dimensions, and Islamic banking considerations. Participants were encouraged to elaborate on their experiences, opinions, and evaluations regarding the application.

Table 2. Semi-Structured Interview Instrument

Research Aspect	Indicators
Technology Readiness	Knowledge about Super App Ollin; readiness to use digital applications; confidence in using Ollin features; sharia considerations in application usage
Perceived Usefulness	Ease of banking activities; beneficial features; service efficiency; support for sharia principles
Perceived Ease of Use	Initial experience using Ollin; ease of understanding navigation and features; intuitive interface; accessibility of sharia features
Trust	Transaction security; personal data protection; technical problems affecting trust; confidence in Bank Nagari’s sharia commitment

Source: Processed by Researcher (2025)

Besides interviews, documentation techniques were employed to support the findings. Documentation included screenshots of application features, transaction records, and customer testimonials related to Super App Ollin. These materials provided additional contextual information regarding customer interactions with the application. Secondary data were also utilized as part of the triangulation process. Sources included previous studies, internal Bank Nagari reports, statistical data related to Super App Ollin usage, and academic literature concerning digital banking, Islamic financial technology, and the Technology Acceptance Model. The use of multiple data sources enhanced the credibility and trustworthiness of the findings.

The analysis was assisted by NVivo 15 software to ensure a systematic and transparent analytical process. Interview recordings were first transcribed verbatim and carefully reviewed to ensure transcription accuracy. The transcripts were subsequently imported into NVivo 15 as primary qualitative data. Following Braun and Clarke (2021), thematic analysis was conducted through six stages: familiarization with the data, generation of initial codes, searching for themes, reviewing themes, defining and naming themes, and producing the final analytical report.

The coding process began with open coding. Statements, phrases, and expressions relevant to customer experiences were identified and assigned initial codes. Similar codes were subsequently grouped into broader categories based on conceptual similarities. Through iterative analysis, four principal themes emerged: Technology Readiness, Perceived Usefulness, Perceived Ease of Use, and Trust. NVivo 15 features such as coding queries, word frequency analysis, thematic mapping, and matrix coding queries were utilized to support the organization and interpretation of qualitative data. To complement thematic analysis, sentiment analysis was integrated into the analytical process. Rather than relying on automated sentiment detection, sentiment classification was conducted through manual coding of interview excerpts. After thematic coding had been completed, each coded statement was evaluated according to its emotional orientation toward Super App Ollin and classified into one of three sentiment categories: positive, negative, or neutral.

Positive sentiment referred to statements expressing satisfaction, convenience, usefulness, trust, security, efficiency, or favorable experiences with the application. Negative sentiment referred to statements indicating dissatisfaction, frustration, inconvenience, transaction failures, technical disruptions, security concerns, or distrust. Neutral sentiment referred to descriptive statements that did not clearly express either positive or negative evaluations. The sentiment classification process was conducted independently by two coders. Coding discrepancies were discussed until consensus was achieved. Inter-coder consistency was subsequently evaluated using the Coding Comparison Query feature available in NVivo 15. This procedure was implemented to enhance the credibility, consistency, and dependability of both thematic and sentiment coding.

Following sentiment classification, the researcher examined the distribution of positive, negative, and neutral sentiments across the identified themes. This integrated procedure enabled the study to explain not only the dominant themes emerging from customer experiences but also the emotional tendencies associated with each theme. Consequently, thematic analysis provided an understanding of what customers experienced, whereas sentiment analysis explained how customers evaluated those experiences emotionally.

The study also employed NVivo Word Similarity Cluster Analysis to identify relationships among words and concepts appearing in the interview data. Pearson's Coefficient was used to measure similarities in word occurrence patterns within coded segments. Consistent with Brentari et al. (2016), Pearson's Coefficient was applied as an exploratory analytical measure to identify semantic proximity and conceptual relationships among themes rather than as a hypothesis-testing statistic. Pearson Similarity Coefficients generated by NVivo 15 were used to identify thematic associations and co-occurrence patterns among themes.

RESULT AND DISCUSSION

RESULTS

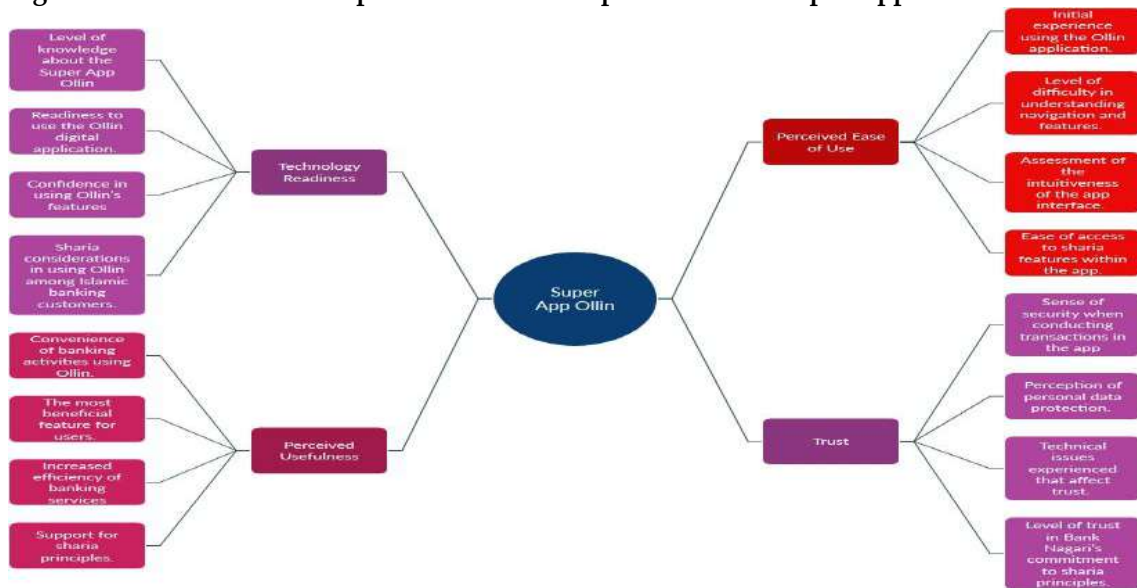
The analysis results show that customer perceptions toward Super App Ollin were generally influenced by four main aspects, namely Technology Readiness, Perceived Usefulness, Perceived Ease of Use, and Trust. Information obtained from interviews indicated that customers

evaluated the application not only from the technical side, but also from their personal experiences, feelings of security, and confidence in the Islamic banking services provided by Bank Nagari. Using NVivo 15, the researcher identified several recurring themes related to customer experiences, expectations, and responses while using the application.

Thematic Mapping of Customer Perceptions

To explore the structure of customer perceptions toward Super App Ollin, a thematic mapping analysis was conducted using NVivo 15. The thematic map was generated from the coding process and illustrates the relationships among the main themes that emerged from participant interviews. This visualization helps explain how different aspects of customer experiences are interconnected in shaping acceptance of Islamic digital banking services.

Figure 3. Thematic Mind Map of Customer Perceptions toward Super App Ollin



Source: Processed by NVIVO15 (2025)

Figure 3 shows the relationships among themes found during the analysis process. Customer perceptions toward Super App Ollin were influenced by both technical and non-technical considerations. Technology readiness reflected how prepared customers were to use digital banking applications and how comfortable they felt when using mobile banking features. Perceived usefulness was mostly related to customer opinions regarding transaction efficiency and the practical benefits of the application in daily banking activities. Perceived ease of use was associated with customer experiences while navigating menus, understanding features, and completing transactions. Many participants explained that simple navigation and easy access to services made the application more convenient to use. Meanwhile, trust became an important aspect influencing customer acceptance of the application. Customers often associated trust with transaction security, protection of personal data, and confidence in the sharia compliance of Bank Nagari’s services. The thematic relationships also suggest that customers who considered the application useful and easy to use were generally more likely to express positive feelings and stronger trust toward the platform. In several interviews, participants also connected system reliability with the credibility of the bank itself, especially in the context of Islamic banking services.

Coding Reliability Analysis

Before interpreting the thematic findings, the consistency of the coding process was evaluated to ensure the credibility and reliability of the analysis. Inter-rater reliability was assessed using the Coding Comparison Query feature in NVivo 15. This procedure examined the level of agreement between coders across all indicators used in the study. The results of the reliability assessment are presented in Table 3.

Table 3. Inter-Rater Reliability Based on Research Indicators

Research Aspect	Indicator	Agreement Percentage	Interpretation
Technology Readiness	Knowledge about Super App Ollin	98.3%	Almost Perfect
	Readiness to use digital applications	93.1%	Almost Perfect
	Confidence in using Ollin features	98.9%	Almost Perfect
	Sharia considerations in application usage	98.5%	Almost Perfect
Perceived Usefulness	Ease of banking activities	98.0%	Almost Perfect
	Beneficial features	97.6%	Almost Perfect
	Service efficiency	97.8%	Almost Perfect
	Support for sharia principles	97.5%	Almost Perfect
Perceived Ease of Use	Initial experience using Ollin	97.3%	Almost Perfect
	Ease of understanding navigation and features	98.2%	Almost Perfect
	Intuitive interface	98.3%	Almost Perfect
	Accessibility of sharia features	97.3%	Almost Perfect
Trust	Transaction security	98.4%	Almost Perfect
	Personal data protection	98.8%	Almost Perfect
	Technical problems affecting trust	96.2%	Almost Perfect
	Confidence in Bank Nagari's sharia commitment	96.8%	Almost Perfect

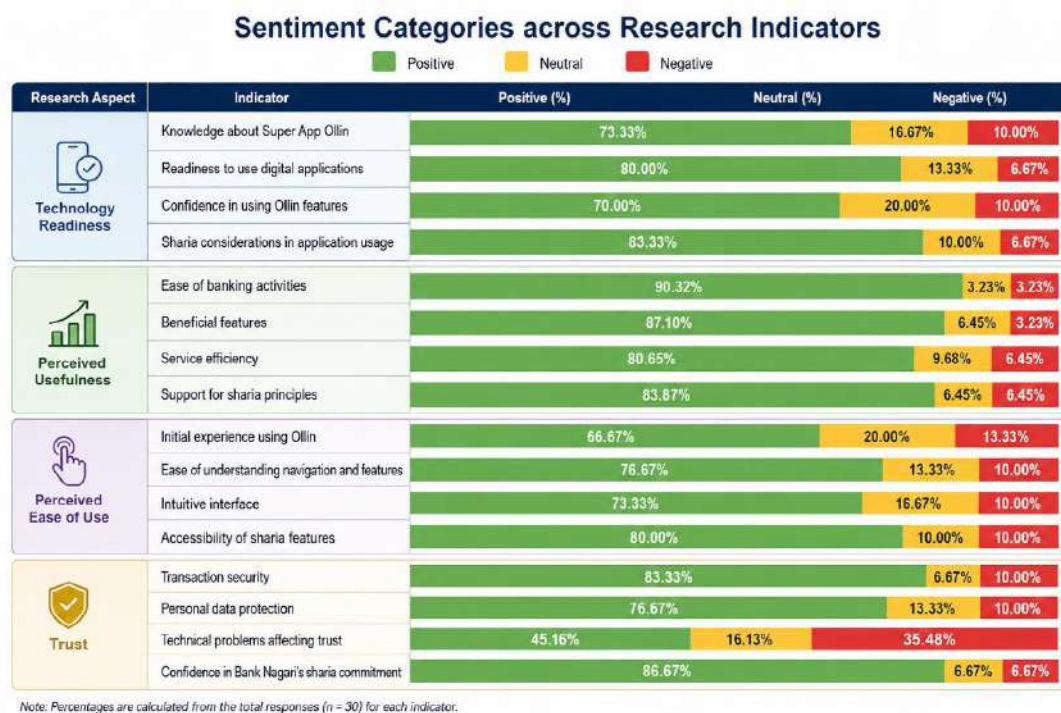
Source: Processed by NVIVO15 (2025)

The agreement percentages shown in Table 3 indicate a high level of consistency between coders across all research indicators. Most indicators achieved agreement levels above 90%, which suggests that the coding process was relatively stable and reliable. These results strengthen the credibility of the thematic analysis conducted in this study.

Sentiment Analysis Results

After the thematic coding process had been completed, sentiment analysis was conducted to identify the emotional orientation of participant responses toward Super App Ollin. Each coded statement was classified into positive, negative, or neutral sentiment categories based on the sentiment coding framework described in the methodology section. The results of the sentiment distribution are presented in Figure 5.

Figure 5. Sentiment Query



Source: Processed by NVIVO15 (2025)

The sentiment analysis results indicate that positive sentiment appeared more frequently than negative sentiment in participant responses. Many customers described the application as practical, helpful, and supportive of their daily banking activities. Positive responses were mostly related to transaction convenience, accessibility, and the availability of Islamic banking service features. However, some participants also reported negative experiences while using the application. Complaints were commonly associated with application lag, login failures, delayed OTP verification, interrupted transactions, and concerns regarding digital security. Several customers explained that technical disruptions reduced their comfort and confidence when conducting financial transactions through the application. These findings indicate that although customers generally responded positively toward Super App Ollin, technical reliability and system stability still remain important issues in shaping customer trust and satisfaction. These findings are consistent with the Technology Acceptance Model, which emphasizes the importance of perceived usefulness and perceived ease of use, while also highlighting the critical role of trust and security in shaping customer acceptance of Islamic digital banking services.

To further examine the relationships among the themes identified during thematic analysis, a theme co-occurrence analysis was conducted using Pearson similarity coefficients generated through NVivo 15. This analysis explored the extent to which major themes appeared together within participant narratives and identified patterns of association among the dimensions influencing customer acceptance of Super App Ollin. The results are presented in Table 4.

Table 4. Thematic Associations Based on Pearson Similarity Coefficients

Research Aspect	Indicators
Technology Readiness ↔ Perceived Usefulness	0,594764
Trust ↔ Technology Readiness	0,538623
Technology Readiness ↔ Perceived Ease of Use	0,470637
Trust ↔ Perceived Usefulness	0,444779
Perceived Usefulness ↔ Perceived Ease of Use	0,374557
Trust ↔ Perceived Ease of Use	0,246912

Source: Processed by NVIVO15 (2025)

The theme association analysis generated through NVivo 15 indicated varying degrees of similarity among the major themes related to customer acceptance of Super App Ollin. The Pearson similarity coefficients suggest the extent to which themes appeared together within participant narratives and should be interpreted as indicators of thematic association rather than statistical relationships. Among the identified variables, Technology Readiness showed the strongest thematic association with Perceived Usefulness ($r = 0.5948$), indicating a moderate relationship. This result suggests that customers who are more prepared and familiar with digital technology tend to perceive greater benefits from the application. Technology Readiness also had moderate relationships with Trust ($r = 0.5386$) and Perceived Ease of Use ($r = 0.4706$), which indicates that digital skills and experience with technology help customers feel more confident and comfortable when using the application.

In addition, Trust showed a moderate relationship with Perceived Usefulness ($r = 0.4448$). This finding implies that customers who believe the application is secure, reliable, and consistent with Sharia principles are more likely to view the service as useful. On the other hand, the relationship between Perceived Usefulness and Perceived Ease of Use ($r = 0.3746$), as well as between Trust and Perceived Ease of Use ($r = 0.2469$), was relatively weak. These results indicate that ease of use alone does not automatically create strong trust or increase perceived value unless it is supported by good service quality, reliable security systems, and compliance with Islamic principles.

DISCUSSION

The findings of this study indicate that customer acceptance of Super App Ollin is influenced by a combination of technological, psychological, and religious factors. Consistent with the Technology Acceptance Model (TAM), customers generally evaluated the application based on its usefulness and ease of use. However, the findings demonstrate that customer acceptance in the context of Islamic digital banking cannot be fully explained by technological considerations alone. Participants frequently associated their experiences with issues of trust, institutional credibility, transaction security, and compliance with Islamic principles. This suggests that customer perceptions of Islamic digital banking services involve both technological evaluations and value-based considerations.

Among the identified themes, perceived usefulness emerged as one of the strongest factors influencing positive customer perceptions. Most participants explained that Super App Ollin simplified banking activities, increased transaction efficiency, and enabled them to access banking services anytime and anywhere. These findings support the central proposition of TAM, which argues that users are more likely to adopt technology when they perceive clear benefits in improving performance and facilitating daily activities. Similar findings have been reported by Widodo and Ariandi behavior (2024) and Koswara (2024), who found that practical benefits and transaction efficiency significantly influence customer adoption of digital banking services.

Therefore, perceived usefulness remains a fundamental determinant of customer acceptance in Islamic digital banking environments.

Perceived ease of use also contributed positively to customer experiences. Participants generally considered the application easy to understand and operate, particularly for routine activities such as transfers, balance inquiries, and bill payments. Nevertheless, several participants reported technical issues, including application lag, login failures, OTP delays, and transaction disruptions. These experiences indicate that convenience alone is insufficient to guarantee positive customer perceptions. Customers also expect reliable system performance and service consistency. This finding is consistent with previous studies highlighting that system quality and service reliability remain critical challenges in mobile banking adoption (Sulistiyani et al., 2024; Sugiono et al., 2025).

One of the most important findings of this study concerns the role of trust. The thematic analysis revealed that customers consistently linked positive experiences with feelings of security, confidence, and institutional reliability. More importantly, the correlation analysis showed that the relationship between Trust and Perceived Usefulness was stronger than the relationship between Trust and Perceived Ease of Use. This finding suggests that customers tend to perceive digital banking services as valuable when they trust the institution providing those services. In other words, trust functions as a mechanism that strengthens the perceived benefits of digital banking and encourages continued usage.

This interpretation is supported by recent studies in Indonesia. Adrianto and Rahmidani (2024) found that perceived ease of use and perceived usefulness significantly influence trust, while trust acts as an intervening variable affecting customers' decisions to use digital financial services. Likewise, Salsabilla et al. (2026) reported that trust significantly mediates the relationship between perceived ease of use, perceived usefulness, and digital banking adoption. These studies indicate that trust is not merely an additional factor but an essential mechanism linking TAM variables to actual technology adoption behavior.

Another significant finding relates to the role of sharia compliance. Participants did not evaluate Super App Ollin solely from the perspective of technological performance. Instead, many respondents emphasized the importance of ensuring that banking services remain aligned with Islamic values. Customers expected digital banking services to reflect principles such as fairness, transparency, accountability, and ethical financial management. For many participants, confidence in sharia compliance strengthened their confidence in the institution itself. Consequently, trust was shaped not only by technical security and system reliability but also by confidence that banking operations complied with Islamic principles.

From a theoretical perspective, the findings suggest that sharia compliance functions as an antecedent of trust rather than merely an additional characteristic of Islamic banking services. Customers who believe that a digital banking platform adheres to Islamic principles tend to develop stronger trust toward the institution and perceive greater value in its services. This interpretation helps explain why the correlation between Perceived Ease of Use and Trust was relatively weaker than the relationship between Trust and Perceived Usefulness. Although customers appreciate applications that are easy to operate, convenience alone does not guarantee trust. Instead, trust appears to be built primarily through institutional credibility, transaction security, and assurance that banking operations comply with Islamic principles.

These findings contribute to extending the Technology Acceptance Model within the context of Islamic digital banking. The original TAM emphasizes cognitive evaluations through perceived usefulness and perceived ease of use. However, the present study demonstrates that customers of Islamic banking services also incorporate ethical and religious considerations into their evaluation process. Rather than replacing TAM, Islamic values complement the model by

introducing normative dimensions that influence trust and reinforce perceived usefulness. In this context, sharia compliance enhances the legitimacy of digital banking services and strengthens customers' confidence in the benefits provided by the technology.

The sentiment analysis results further reinforce these findings. Positive sentiments were predominantly associated with convenience, accessibility, transaction efficiency, and flexibility. Participants frequently described Super App Ollin as a practical solution that simplified their daily banking activities and enabled them to access financial services more efficiently. Conversely, negative sentiments were mainly related to technical disruptions, failed transactions, login difficulties, and concerns regarding digital security. Similar patterns have been reported in previous studies. Munandar et al. (2024) found that negative user reviews of mobile banking applications were frequently associated with application errors, transaction failures, and service disruptions. Likewise, Sari et al. (2023) reported that technical problems and system instability remained among the primary drivers of negative customer sentiment toward digital banking services. Consistent with these findings, the present study indicates that recurring technical disruptions may weaken customer trust even when customers acknowledge the usefulness of the application.

An important contribution of this study lies in the integration of thematic analysis and sentiment analysis to provide a more comprehensive understanding of customer acceptance of Islamic digital banking services. While the Technology Acceptance Model emphasizes perceived usefulness and perceived ease of use as the primary determinants of technology adoption, the thematic findings reveal that customers evaluate Islamic digital banking services through a broader set of considerations. Participants frequently highlighted institutional credibility, transaction security, sharia compliance, ethical values, and confidence in the bank's commitment to Islamic principles. These themes emerged naturally from customer narratives and demonstrate that acceptance of Islamic digital banking services involves not only technological assessments but also value-based and religious considerations.

The integration of thematic and sentiment analysis also provides insights that may not be captured through conventional quantitative approaches alone. Qualitative approaches are particularly valuable for uncovering participants' experiences, meanings, and interpretations that may remain hidden within structured survey measurements (Denzin & Lincoln, 2017). Thematic analysis explains the underlying dimensions that shape customer perceptions, whereas sentiment analysis reveals the emotional orientation associated with those perceptions. The findings suggest that positive customer experiences are strongly linked to convenience and efficiency, while negative emotional responses are primarily triggered by service failures and technical instability. Consequently, customer acceptance of Islamic digital banking services should be understood as a multidimensional process involving technological, emotional, institutional, and religious factors simultaneously. This integrated perspective extends the understanding of digital banking adoption by demonstrating that trust in Islamic banking is influenced not only by system performance but also by confidence in the institution's adherence to sharia principles and ethical values.

From a practical perspective, the findings suggest that Islamic banking institutions should focus not only on technological innovation but also on strengthening institutional trust. Improving system stability, minimizing transaction failures, enhancing cybersecurity protection, and consistently communicating sharia compliance are essential for maintaining customer confidence. For Islamic banking institutions, technological advancement and ethical credibility should be developed simultaneously because both factors contribute to sustainable customer acceptance and long-term customer loyalty.

Overall, this study demonstrates that customer acceptance of Islamic digital banking services cannot be fully understood through technological factors alone. Trust and sharia compliance emerged as critical dimensions that complement the Technology Acceptance Model by incorporating ethical, religious, and institutional considerations into the technology adoption process. The findings therefore provide a more comprehensive explanation of customer behavior in Islamic digital banking environments and contribute to the ongoing development of technology adoption theory in Islamic financial services.

This study has several limitations. The findings are based on a relatively small number of participants from a single regional Islamic banking institution and may not be fully generalizable to other banking contexts. In addition, the study focused on customer perceptions at a specific point in time. Future research may employ larger samples, comparative approaches across different Islamic banks, or mixed-method designs to provide a broader understanding of digital banking adoption and customer experiences.

CONCLUSIONS

The results of this study show that customer perceptions toward Super App Ollin were influenced by several interconnected factors, particularly technology readiness, perceived usefulness, perceived ease of use, trust, and sharia-related considerations. Customers generally responded positively to the application because it helped simplify banking activities and provided easier access to financial services. However, technical problems such as application lag, login failures, and transaction delays still affected customer comfort and confidence when using the platform.

The findings also indicate that customer acceptance of Islamic digital banking services is not determined only by technological aspects. In the context of Islamic banking, customers appeared to place considerable importance on transaction security, institutional credibility, and confidence in sharia compliance. This suggests that trust remains an important factor in shaping customer experiences and long-term acceptance of digital banking applications. This study contributes to the literature by demonstrating that customer acceptance of Islamic digital banking services is shaped not only by perceived usefulness and ease of use but also by institutional trust, sharia compliance, and emotional responses toward service experiences. The integration of thematic and sentiment analysis provides a richer understanding of customer behavior than technology adoption variables alone.

From a practical perspective, the study highlights the importance of improving system stability, strengthening cybersecurity protection, and expanding digital literacy among customers. For Islamic banking institutions, maintaining ethical values and customer trust appears to be just as important as developing technological innovation. These aspects may help support sustainable digital transformation and improve customer confidence in Islamic digital banking services.

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AUTHOR CONTRIBUTION

Author 1 was primarily responsible for developing the research concept, designing the methodology, conducting data analysis, organizing research data, and preparing the initial manuscript draft. Author 2 and Author 3 contributed to the supervision process, manuscript review and revision, validation of the research findings, and support related to research implementation. All authors participated in the development of the study, contributed to the interpretation of the findings, and approved the final version of the manuscript before publication.

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