

Digital Transformation in Banking Services: The Impact of Mobile Banking on Customer Satisfaction at Islamic Banks in Tasikmalaya City

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ABSTRACT

This study aims to analyze the impact of mobile banking services on customer satisfaction at Bank Syariah Indonesia in Tasikmalaya City. The methodology applied is descriptive and verification based in a quantitative form. The study sample was determined using the Slovin method, involving a number of respondents who are customers of Bank Syariah Indonesia in the specified area. Data collection was conducted through literature review and questionnaires. To analyze the effect of mobile banking services on customer satisfaction, this study utilizes simple linear regression analysis with a set significance level. The analysis results indicate that mobile banking services have a positive and significant impact on customer satisfaction. Based on the coefficient of determination test, it was found that a majority of the variation in customer satisfaction can be explained by the use of mobile banking services, while the remaining portion is influenced by other factors not examined in this study. The statistical test results support a positive and significant effect between mobile banking services and customer satisfaction, reinforcing the relevance of these services in enhancing customer satisfaction at Bank Syariah Indonesia in Tasikmalaya City. The implications of continuous development of BSI Mobile enhances customer loyalty, strengthens competitiveness, and maintains Bank Syariah Indonesia's position amidst digital competition.

INTRODUCTION

Mobile banking, as a tangible form of digital transformation, offers various advantages such as ease of access, time efficiency, and convenience in conducting financial transactions (Mulyana et al., 2024). With the ease and speed offered, mobile banking services can enhance the overall customer experience, which affects their satisfaction level with the bank providing the service (Abd Ghani et al., 2017). Customer satisfaction in this regard reflects their evaluation of perceived service quality, which influences loyalty and the intention to continue using the bank's services (Sharma et al., 2024). Therefore, mobile banking as an independent variable and customer satisfaction as a dependent variable are closely related, where optimizing mobile banking services can increase customer satisfaction with Islamic banks in the current digital era.

The primary issue observed at the research location, namely Bank Syariah Indonesia (BSI), regarding the BSI Mobile service includes several technical constraints that directly impact customer satisfaction.

Table 1: Issues at Bank Syariah Indonesia

No	Issue	Impact	Source
1	Technical disruptions and inability to access the BSI Mobile app	Customers face difficulties in conducting digital banking transactions	Hartoyo, in Kontan.co.id, 2023
2	Funds not received due to system errors	Customers are disappointed as their balances are not recorded correctly	Dino Syaputra, in Google Playstore
3	System slowness and frequent errors during transactions	Customers experience delays and frustration in transactions	Savira Elvina, in Google Playstore
4	Failure in funds transfer (balance disappears)	Transactions fail and cause customer mistrust	BSI Customers in Tasikmalaya City

Source: Processed from various sources.

These conditions indicate that the BSI Mobile service has not yet provided a comfortable and efficient banking experience as expected, negatively impacting customer satisfaction and increasing the potential for future complaints. The influence of mobile banking on customer satisfaction suggests that digital innovation has become a determining factor in modern banking experiences, including in the Islamic banking sector, which has unique needs and expectations.

Several international studies have shown that the implementation of effective mobile banking technology can



enhance transaction efficiency, accelerate service access, and provide a sense of security to customers (Abdurrahman, 2024). Other research has found that bank customers who routinely use mobile banking services tend to be more satisfied with their banking experience compared to those who rely solely on traditional banking services (Alicia et al., 2024). On the other hand, a study by (Praditya et al., 2018) revealed that in Islamic banks, mobile banking is valued not only for its convenience and speed but also for its ability to support Shariah principles, which is a key attraction for customers. Moreover, Islamic banks face the challenge of ensuring that their digital services align with Shariah principles, influencing the satisfaction level of customers who have a high sensitivity to Shariah-based services (Dz., 2018; Tirtawijaya & Wagiman, 2023). Thus, this study aims to complement previous research with a specific focus on customers of Bank Syariah Indonesia in Tasikmalaya City, who exhibit unique social dynamics and specific needs related to Islamic banking.

The main research question of this study is as follows: First, what is the profile of Mobile Banking services and customer satisfaction? Second, is there a significant influence of mobile banking services on customer satisfaction at Bank Syariah Indonesia in Tasikmalaya City? The objectives of the study are to understand the profile of Mobile Banking services and customer satisfaction and to determine the effect of mobile banking on customer satisfaction.

The study's findings are expected to contribute theoretically and practically to the realm of digital transformation in Islamic banking, particularly regarding mobile banking services. Theoretically, this study will add to the literature on the impact of digital services on customer satisfaction in the Islamic banking sector, which remains relatively underresearched compared to conventional banking (Nur Aziz et al., 2022). This study is also expected to enrich the understanding of how technology fulfills the unique needs of Islamic banking customers and how their satisfaction can be influenced by the application of digital technology consistent with Islamic principles (Sera Fauzela et al., 2023). Practically, this study can serve as a reference for Bank Syariah Indonesia and other Islamic financial institutions to identify areas for improving mobile banking services, enabling them to design more effective strategies to enhance customer experience through optimized technology.

LITERATURE REVIEW

Islamic Bank

Bank Syariah Indonesia, abbreviated as BSI, is the largest Islamic bank in Indonesia, resulting from the merger of three Islamic banks: PT Bank BRI Syariah (BRIS), PT Bank Syariah Mandiri (BSM), and PT BNI Syariah (BNIS). BSI officially began operations on February 1, 2021, with a license granted on January 27, 2021, by the Financial Services Authority (OJK) to allow Bank Syariah Mandiri and BNI Syariah to merge into BRI Syariah (Hidayat, 2017). The government's goal in merging these three Islamic banks was to provide an alternative financial institution for the community and to stimulate national economic development. On October 12, 2021, the Ministry of State-Owned Enterprises (BUMN) officially announced the beginning of the merger process of three Islamic commercial banks, subsidiaries of state-owned banks (Dianita, S.). Islamic banking operates based on Shariah principles, which means that Islamic banks conduct their activities in alignment with Islamic laws.

Service

Service is defined as a convenience provided in connection with the sale and purchase of goods or services. It is an activity offered by an organization or individual to consumers, which is intangible and cannot be owned in direct interaction between individuals or with a machine, providing customer satisfaction. According to Kotler, service is any action or activity that one party can offer to another, which is essentially intangible and does not result in ownership. Service behavior is aimed at meeting consumer needs and achieving consumer satisfaction (Hayati M. &, 2019). Tjiptono and Chandra, five service quality dimensions: tangibles, reliability, responsiveness, assurance, and empathy (Fera Kurniasari, 2020).

Customer Satisfaction

According to Tjiptono, customer satisfaction is the perception of the buyer regarding the alignment or misalignment between the service received and the sacrifice made. Another opinion suggests that customer satisfaction is the feeling of pleasure or disappointment that arises from comparing service performance with expectations and desires (Wulandari, 2020). Fredy Rangkuti, as cited in Dwinurpitasari (2019), states that customer satisfaction is influenced by various factors, namely:

1. Service Quality: Customers feel satisfied if they receive good service that meets their expectations.
2. Product Quality: Customers feel satisfied if the product quality meets their expectations.
3. Price: Customers perceive higher value when a product of similar quality is offered at a lower price.
4. Situational Factors: Conditions or situations experienced by customers.
5. Personal Factors: Individual customer characteristics, including personal needs.

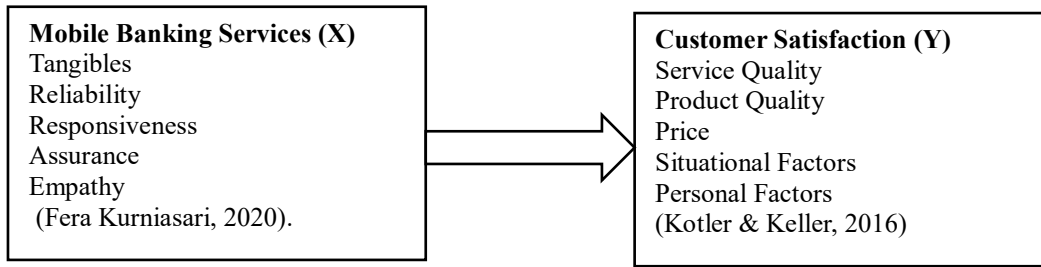


Figure 1: Conceptual Framework

The hypothesis tested in this study is that mobile banking services significantly impact customer satisfaction.

METHOD

The research method used in this study is a quantitative approach with descriptive and verification methods. The population includes all customers of Bank Syariah Indonesia in Tasikmalaya City, totaling approximately 5,600 individuals. The Slovin formula, with a 10% margin of error, was used to determine a sample size of 100 respondents. Data collection involved primary data directly from respondents via questionnaires, which were distributed to selected respondents. The collected data were analyzed using simple linear regression analysis with SPSS 20 software at a significance level of 0.05 to test the effect of mobile banking services on customer satisfaction. A ttest was used to examine the significance of the impact, and the determination coefficient (R^2) was applied to measure the extent of the contribution of the mobile banking service variable to customer satisfaction at Bank Syariah Indonesia in Tasikmalaya City.

RESULT

Respondent Demographic Profile

The demographic characteristics of the respondents in this study include three main criteria: gender, education, and age. The demographic profile of the respondents is summarized in the following table:

Table 2: Respondent Characteristics

Criteria	Respondent	Frequency	Percent
Gender	Male	32	32%
	Female	68	68%
Education	High school	30	30%
	Bachelor's degree	70	70%
Age	15-35 years old	96	96%
	26-55 years old	4	4%

Source: Primary data processing

Based on the respondent characteristics table, it can be seen that BSI customers are predominantly female, possibly because women prefer to conduct activities using mobile banking. Most respondents have a bachelor's degree, and the average respondent age is within the productive range, familiar with technology (Hernandez-de-Menendez, 2020).

The distribution of BSI customers across districts in Tasikmalaya City is as follows.

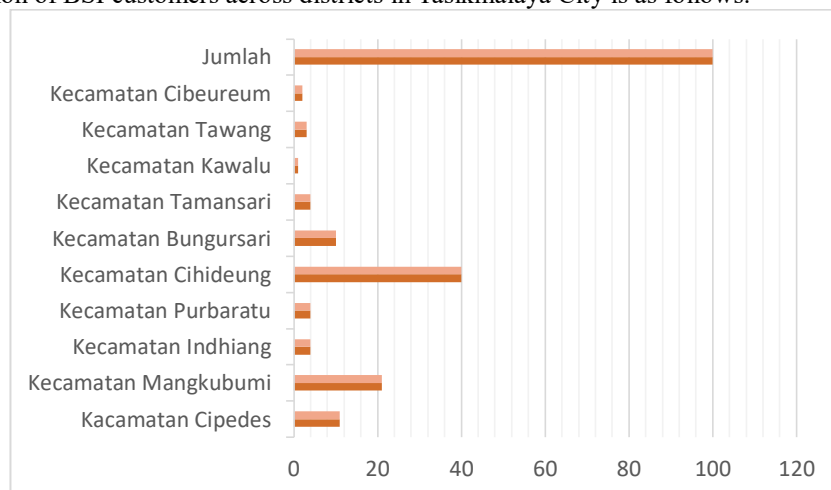


Figure 2: Source: Primary data processed, 2024

In this diagram, the Cihideung District has the highest customer count, followed by Mangkubumi, Bungursari, and Cipedes Districts, while other districts like Tawang, Kawalu, Tamansari, and Purbasari have lower customer numbers.

Statistical Analysis

a. Validity and Reliability Tests

The validity and reliability tests for the questionnaire met the required criteria. The validity results per item show values greater than 0.1966, and reliability demonstrates an Alpha value > 0.60.

b. The normality test was conducted as part of the classic assumption tests.

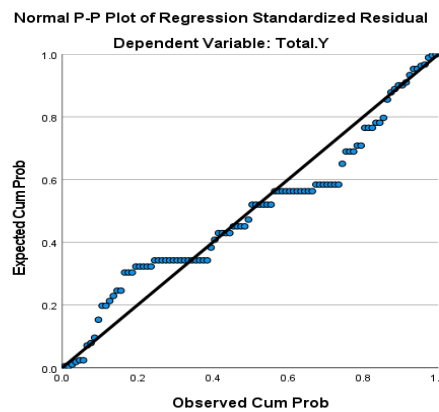


Figure 3: Normality Test

Source: Primary data processed from IBM SPSS output

The distribution of points in the Normal PPlot chart is relatively close to the straight line, indicating that the data are normally distributed.

c. Hypothesis Testing

1) Simple Linear Regression

Regression analysis was conducted to estimate whether there is an influence of the independent variable on the dependent variable (Sugiyono, 2020).

Table 3: Simple Linear Regression Results

Model	Unstandardized Coefficients		Coefficients ^a	t	Sig.	Collinearity Statistics Tolerance
	B	Std. Error	Standardized Coefficients Beta			
1 (Constant)	11.530	1.332		8.657	.000	
Mobile Banking Service	.456	.072	.538	6.316	.000	1.000

Dependent Variable: Customer Satisfaction

According to the t column, the calculated t value is 11.530, whereas the t table value is 1.984. The t table value was determined at a 0.05 significance level with degrees of freedom (df) of 1002 = 98, yielding a value of 1.984. Since t table < t calculated (1.984 < 11.530) and the significance value is 0.000 < 0.05, we conclude that the alternative hypothesis (Ha) is accepted, and the null hypothesis (H0) is rejected. This indicates that mobile banking services have a significant impact on customer satisfaction among customers of Bank Syariah Indonesia in Tasikmalaya City.

2) Correlation Coefficient

The calculation of the correlation coefficient analysis using SPSS version 20 is as follows.

Table 4: Correlation Coefficient

Model Summary ^b				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.847 ^a	.718	.715	.647

a. Predictors: (Constant), Mobile Banking Service
b. Dependent Variable: Customer Satisfaction

Source: Processed with SPSS 20 for Windows, August 2024



Based on the model summary table above, the correlation coefficient value is 0.847. A value of 0.847, which falls within the range (0.80 1.000), indicates a very strong relationship between mobile banking services and customer satisfaction. An R Square value of 0.718 suggests that mobile banking services influence 71.8% of customer satisfaction, with the remaining 28.2% influenced by other factors not examined in this study

DISCUSSION

Condition of Mobile Banking Services and Customer Satisfaction

There are five main dimensions of service quality: tangibles, reliability, responsiveness, assurance, and empathy (Fera Kurniasari, 2020). On the tangibles dimension, a score of 410 out of a target of 500 was achieved, indicating that the BSI Mobile application is rated well by respondents in terms of display and ease of understanding. For reliability, a score of only 278 was achieved, with a rating of "Fair," reflecting some complaints or dissatisfaction with the frequent errors in the application. The responsiveness dimension scored 361, rated "Good," indicating that the bank is responsive enough in providing solutions when customers encounter issues with the application. In the assurance dimension, a score of 380 shows that customers feel secure using the BSI Mobile application, with a "Good" rating for service security. Finally, in the empathy dimension, the BSI Mobile application scored 401, showing that it is rated well in providing features that facilitate usage for diverse users. Overall, the total score achieved is 1830 out of 2500, rated "Good." These results indicate that BSI's mobile banking services in Tasikmalaya City are generally positively received by customers, although there are areas such as application reliability that require improvement.

There are five factors influencing customer satisfaction: service quality, product quality, price, situational factors, and personal factors (Kotler & Keller, 2016). For the service quality dimension, a score of 377 out of a target of 500 was achieved, with a "Good" rating, indicating that most customers feel satisfied with the quality of mobile banking services provided, as it meets their expectations. In the product quality dimension, a score of 402 also falls into the "Good" category, indicating that the products offered through mobile banking are seen as beneficial and meet customers' banking needs.

The price dimension scored 391, also in the "Good" category, indicating that customers feel that the cost or fees associated with mobile banking services are commensurate with the benefits and quality they receive. For situational factors, a score of 410 also achieved a "Good" rating, showing that customers highly appreciate the accessibility of mobile banking during urgent situations, which plays a key role in enhancing their satisfaction. Lastly, the personal factor dimension scored 408, categorized as "Good," reflecting that mobile banking is considered very beneficial for customers with busy lifestyles. In total, the overall score was 1988 out of 2500, rated "Good." This shows that, in general, customers feel satisfied with the mobile banking services provided by BSI in Tasikmalaya City. The services are rated as meeting various aspects of customers' needs and expectations in terms of service quality, product quality, price, accessibility, and relevance to customers' lifestyles.

The overview of mobile banking services and customer satisfaction at Bank Syariah Indonesia (BSI) in Tasikmalaya City shows that, overall, the services are rated as satisfactory by customers, although there are some aspects that require improvement. In terms of mobile banking services, the reliability of the application remains a concern due to frequent errors, which slightly detract from customers' perception of service stability. However, other aspects, such as application appearance, bank responsiveness in handling issues, security, and features available for diverse users, are rated well. This indicates that BSI Mobile has successfully provided a satisfactory digital service experience for the majority of customers. On the other hand, customer satisfaction with BSI's mobile banking services in Tasikmalaya City is also rated as "Good." Customers feel satisfied with the quality of services and products that meet their needs, the prices that are commensurate with the benefits received, and the convenience of access in urgent situations. Additionally, for customers with busy lifestyles, mobile banking services are increasingly useful and relevant. Overall, BSI mobile banking services are able to meet customers' expectations and needs in various situations, though improvements, particularly in system reliability, are necessary to achieve optimal satisfaction (Iqbal & Isroq Urrahmah, 2021).

The Impact of Mobile Banking Services on Customer Satisfaction

The results of the simple linear regression analysis indicate that mobile banking services have a significant impact on customer satisfaction at Bank Syariah Indonesia (BSI) in Tasikmalaya City. The calculated tvalue of 11.530 is greater than the ttable value of 1.984 at a 0.05 significance level, with a significance of 0.000 (<0.05). This finding suggests that mobile banking services play an essential role in enhancing customer satisfaction. The correlation analysis shows an Rvalue of 0.847, reflecting a very strong relationship between mobile banking services and customer satisfaction. Meanwhile, the R Square value of 0.718 indicates that 71.8% of the variation in customer satisfaction is influenced by the quality of mobile banking services, while the remaining 28.2% is influenced by other factors outside the scope of this study (Hair Jr et al., 2019). These findings underscore the importance of developing mobile banking services to increase customer satisfaction. Bank Syariah Indonesia can use these results as a basis to improve and refine their digital service features, enhancing responsiveness, reliability, and application security, ultimately strengthening customer loyalty and the bank's competitive position in the digital era (Kotler & Keller, 2016).



Several previous studies support these findings regarding the positive impact of mobile banking services on customer satisfaction. Aspects such as ease of use, reliability, and accessibility in mobile banking services significantly contribute to customer satisfaction (Abd Ghani et al., 2017). These studies show that digital banking technology, like mobile banking, can improve the customer experience by providing convenience and efficiency in transactions. This aligns with the findings of this study, where mobile banking services have a proven positive effect on customer satisfaction at Bank Syariah Indonesia. Additionally, similar findings about mobile banking's impact on customer satisfaction have been observed in Europe (Laukkanen, 2017). where secure, userfriendly, and fast banking applications contribute to increased customer satisfaction and loyalty. This study highlights the importance of security and reliability in digital services as key factors influencing customer satisfaction (Mukhtisar et al., 2023) which is consistent with the finding that BSI Mobile significantly impacts customer satisfaction in Tasikmalaya City.

Further research conducted in the Middle Eastern banking sector found that customers' perceptions of mobile banking service quality, including aspects like speed, security, and reliability, significantly influence satisfaction (Alwi et al., 2021). These findings are in line with this study, which emphasizes that optimal digital services contribute to customer satisfaction. A study in India found that reliable and responsive mobile banking services can increase satisfaction and customers' willingness to continue using the application (Fahad & Shahid, 2022). They confirm that a positive experience with mobile banking services plays a critical role in building longterm satisfaction. Collectively, these studies support the findings of this research that reliable, secure, and easytouse mobile banking services significantly improve customer satisfaction at Bank Syariah Indonesia in Tasikmalaya City.

CONCLUSION

Summary

Based on the problem formulation, objectives, and discussion, the conclusions of this study are as follows:

1. The use of mobile banking services through the BSI Mobile application has shown very positive results in supporting ease, speed, and transaction efficiency for users. Customer responses indicate a positive experience, particularly in terms of userfriendly features and transaction security.
2. Statistical tests demonstrate a positive and significant impact of mobile banking usage on customer satisfaction, aligning with the initial hypothesis. The regression test results reveal that the use of BSI Mobile has a significant effect on increasing customer satisfaction at Bank Syariah Indonesia (BSI) in Tasikmalaya City.

Implications

1. The main implication of these findings is the potential to enhance customer loyalty by continuously developing and optimizing the features of the BSI Mobile application. By supporting faster, safer, and more efficient transactions, Bank Syariah Indonesia can improve the overall customer experience.
2. Further improvements in BSI Mobile's mobile banking features can position Bank Syariah Indonesia as a leader in digital banking solutions, particularly within the Islamic banking sector, thereby strengthening its competitiveness.
3. In the increasingly competitive digital banking environment, delivering a seamless and high-quality transaction experience through mobile banking could be crucial for Bank Syariah Indonesia to maintain its market position and meet the evolving expectations of its customers.

Recommendations

1. For decision makers at Bank Syariah Indonesia
Bank Syariah Indonesia should consider expanding promotional programs, such as special offers or discounts for transactions through BSI Mobile, to attract more users and improve customer satisfaction.
2. For application developers
Enhancing the performance, reliability, and user interface of the application, along with improving its capacity to handle a higher volume of transactions smoothly, will further enhance the user experience and help the application achieve an "Excellent" rating across all service aspects.

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