

# The influence of technology perception, perceived risk, and complaint handling on customer interest in using Internet banking at Bank Syariah Indonesia KCP Sungai Penuh

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## ABSTRACT

### Introduction

Bank Syariah Indonesia actively uses information technology through digital services. However, not all digital services have a large user base, such as Internet banking, which has fewer users than m-banking.

### Objectives

This study analyzed the impact of perceptions of technology, risk, and complaint handling on customer interest in using Internet banking services at Bank Syariah Indonesia KCP Sungai Penuh.

### Method

This study used a quantitative descriptive research design. The study population comprised Bank Syariah Indonesia KCP Sungai Penuh customers. A sample of 100 customers was used to collect data through questionnaires and documentation. The data were analyzed using a Structural Equation Model (SEM) with Smart PLS 3.2.9.

### Results

The results show that perceptions of technology do not significantly influence customer interest in using Internet banking services at Bank Syariah Indonesia KCP Sungai Penuh. Meanwhile, risk significantly influences customer interest, and complaint handling does not affect customer interest in the service.

### Implications

The findings suggest that Bank Syariah Indonesia KCP Sungai Penuh should increase outreach and promotional efforts to introduce Internet banking to potential customers, increasing their interest and participation in utilizing this service.

### Originality/Novelty

This study contributes to the body of knowledge on risk perception among customers who adopt Internet banking in the Islamic banking sector.

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## INTRODUCTION

Over time, an increasing number of new technologies have emerged because of the ease with which various tasks can be completed in the modern world. One technology that is widely used by society is the internet. According to a survey conducted by Internet World Stats in June 2012, Indonesia is among the top five Asian countries in terms of Internet users. Internet-based business transactions facilitate sales and purchases without requiring parties to meet physically. The payment method is typically used when conducting online transactions between accounts. Currently, the Internet is also used in bank transactions (Putri & Fithrie, 2019).

One of the tools used for the new financial system is mobile banking, which is sometimes called online banking and is a by-product of personal computer (PC) banking. Using the Internet as a means of communication, m-banking allows users to carry out banking operations such as money transfers and bill payments, view balances for current and savings accounts, pay for mortgages, and purchase bank instruments and certificates of deposits (Haque et al., 2009). Mobile banking is more effective in urban Indonesia than it is in rural areas. This is because the local population is wealthier and uses banks for financial transactions involving the rootless population. For the general public, mobile banking is a good tool for handling money, allowing people to manage their time more quickly and efficiently (Sitanggang et al., 2022).

Mobile banking technology establishes connectivity between millions of individuals and organizations through global computer networks. There are six main reasons for the success and popularity of this banking technology. First, mobile banking provides comprehensive connectivity and access to banking services worldwide. Second, this technology offers lower communication and transaction costs. Third, transaction costs are lower, which provides financial efficiency to users. Fourth, lower agency costs strengthen the appeal of mobile-banking services. Fifth, mobile banking offers users an interactive, flexible, and convenient experience. Finally, this technology can quickly distribute knowledge and improve access to up-to-date information (Prastiawan et al., 2021).

Not many people want to use internet banking, including considerations in terms of risk. Based on the monitoring results, Bank Syariah Indonesia customers admitted that they prefer to transact directly at the bank rather than via the Internet, because they fear transaction errors or data leaks (Khoiriaturrahmah et al., 2023). Bank Syariah Indonesia experienced a severe data leak in Indonesia when a hacker group called Lockbit managed to steal 8,133 files. The hacked information included BSI customers' names, cell phone numbers, and account numbers (Efendy, 2024; Timur et al., 2024; Wiedyasari & Yuspin, 2024). The stolen data are then distributed on illegal websites or on a dark web. To restore customer trust, Bank Syariah Indonesia is coordinating with BSSN to overcome this disruption.

Risk perception is an assumption regarding the uncertainty and undesirable consequences of a particular activity (Tartila, 2022). Banks must be able to control all

possible risks, especially if there are complaints of loss. Complaints are part of a negative expression arising from a mismatch between reality and desires. However, even though a complaint system is available, customers are still afraid to transact using internet banking. Some customers also believe that the BSI Sungai Penuh has served well. However, only problems at the branch have been resolved, whether related to customer data or online transaction errors that still have to be processed at the center. From a company's customer or client side, there are many considerations in utilizing company facilities, including information system technology facilities, which generally require user data. User perception determines the interest in using an available service. Perception and risk influence users' interest in using information services (Sari et al., 2021). Davis's (1989) theory explains that perceived ease and usefulness are appropriate factors for refining the theory that influences the desire to use m-banking.

In the banking world, collecting funds from the public is a crucial role for Islamic banks. The success of its management depends on a bank's ability to win public trust through its function as an intermediary institution. The main challenge Islamic banks face is ensuring the availability of adequate funds because without sufficient funding sources, banks cannot effectively carry out their business activities. Therefore, fund management is the main focus of Islamic banks' operations (Indiastary et al., 2020).

Although conventional banks still dominate the national market share, Sharia Banks have experienced significant development over the last ten years. Competition between Sharia and conventional banks is becoming tighter, encouraging Sharia banks to continue to improve services to satisfy customers. Customers tend to emphasize the convenience and quality of services that banks provide more than the physical distance between customer activities and bank offices. This development reflects Islamic banks' drive to innovate in providing responsive and quality services, accommodating the needs of modern customers who prioritize the value of experience and convenience (Indriyani & Mardiana, 2016). Sharia Bank customers have a variety of religious backgrounds and are not limited to Muslims. Although this bank offers products and services based on Islamic Sharia principles, competing with conventional banks is a priority to win the national market (Ilyas, 2021).

This research aims to analyze how technology perception, risk, and complaint handling influence customer interest in Internet banking at Bank Syariah Indonesia KCP Sungai Penuh.

## LITERATURE REVIEW

### Technology Perception

Information technology is all types of technology used to process and electronically send information. This can include computers, the Internet, and mobile devices (Coates, 2003; Lee et al., 2003; Rossiter, 2018). Perception of technology is the extent to which someone believes that using this technology will make work more efficient and shorter than if it is not used. So, the more people believe in the benefits of information technology, the more likely they are to use it in their daily activities (Riswandi et al.,

2023). If technology is easy to use, consumers' interest in its use will increase, especially if the technology can be learned on their own. However, if technology does not provide the expected benefits, they tend not to use it again because other alternatives are available (Prakosa, 2019). Innovation and trust can be important factors for customers to adopt m-banking (Purwati et al., 2018).

Customer interest in Internet banking is heavily influenced by their perception of technology, shaped by factors such as usefulness, ease of use, trust, and service quality. These elements collectively determine customer attitudes and intentions to adopt Internet banking. Perceived usefulness and ease of use, core aspects of the Technology Acceptance Model (TAM), play a vital role in adoption. Studies show that customers are more likely to use Internet banking if they find it beneficial and user-friendly (Bashir & Madhavaiah, 2015; Shanmugam et al., 2015). Banks can foster interest by enhancing these perceptions through secure, accurate, and simple-to-use platforms. Trust is equally critical, as concerns about security and privacy can deter adoption. Research highlights that higher trust levels in banks and their online services lead to increased willingness to adopt Internet banking (Grabner-Kräuter & Faullant, 2010; Yiga & Cha, 2016). Robust security measures and transparent communication are essential for building customer trust.

Social influences and customer attitudes also affect adoption. Factors like subjective norms and the relevance of Internet banking services, particularly for small businesses, impact usage intentions (Islam, 2022; Nugraha & Atahau, 2018). Banks should address these social and contextual factors in their marketing strategies. Lastly, service quality significantly shapes perceptions. Reliable, user-friendly, and secure platforms boost customer satisfaction and their likelihood of using Internet banking (Jalal et al., 2011; Khrais, 2018).

### **Perceived Risk**

Bank Indonesia explains that the risk in the banking world is the possibility of loss due to an event. The risk in the banking industry sometimes can be predicted in advance but sometimes can't be predicted. This risk negatively affects the bank's income and capital (Peng et al., 2022; Rishi & Hires, 2023). When using Internet banking services, customers must be aware that we may face various levels of risk. There are small risks, for example, losing your password, and there are larger risks, such as hacker attacks that could result in the loss of funds or important information. Therefore, it is important for customers to take appropriate security measures when using these services (Matnin et al., 2021).

Perceived risk significantly affects customer interest in Internet banking by shaping attitudes and intentions. Key dimensions include security, financial, and privacy risks, which collectively influence customers' willingness to adopt such services. Security risk is a primary concern, as customers fear breaches that could expose their financial information or lead to unauthorized transactions. Many limit their usage to basic tasks like balance checks, avoiding broader functionalities due to

these concerns (Ronny, 2018). This cautious approach reflects how security risks can deter customers from fully embracing Internet banking.

Perceived risk negatively impacts customers' intentions to use Internet banking. Higher perceived risks are associated with lower adoption rates, as demonstrated by studies showing that such risks reduce perceptions of usefulness and ease of use (Fawzy & Esawai, 2017; Marakarkandy et al., 2017). Addressing these concerns is vital for banks to encourage broader adoption. Trust plays a crucial role in mitigating perceived risk. When customers trust their banks, perceived risks decrease, positively influencing their willingness to use Internet banking (Aboobucker & Bao, 2018; Ong & Lin, 2015). Banks can build trust through strong security measures and clear communication to ease customer concerns.

The COVID-19 pandemic heightened attention on these risks. While online banking adoption grew during the pandemic, many users, especially in developing countries, remained wary of information security (Muthia et al., 2022). Even under necessity, perceived risks continued to limit usage. In summary, perceived risks, particularly regarding security, financial, and privacy concerns, significantly shape customer interest in Internet banking. To drive adoption, banks must address these risks and build trust to enhance customer confidence and engagement.

### **Complaint Handling**

Consumer complaints are emotional reactions that arise because of dissatisfaction with the product or service received. This dissatisfaction can encourage consumers to file complaints. Therefore, complaints must be handled using a structured method to prevent similar mistakes in the future and ensure that complaints are resolved thoroughly and effectively (Bayir & Bozyiğit, 2023; Kunathikornkit et al., 2023; Wang et al., 2022).

Good and effective complaint handling can turn dissatisfied customers into satisfied ones and even make them loyal customers (Syamsudin & Fadly, 2021). Several indicators in this study to measure complaint handling include showing empathy for customers who complain, handling complaints quickly, being fair and reasonable in resolving complaints, making it easier for customers to submit complaints, and being able to discuss solutions when problems arise. Salim et al. (2018) found that state bank customers in Jakarta found that good complaint handling was very influential in creating customer satisfaction, which in turn increased customer loyalty.

Effective complaint handling is vital in driving customer interest in Internet banking, as it improves satisfaction, builds trust, and enhances perceptions of service quality. These factors collectively influence customer engagement and adoption of online banking services. Efficient complaint management directly impacts customer satisfaction. Research shows that well-resolved complaints lead to higher satisfaction levels, which encourage customers to use Internet banking. Salim et al. highlight the link between complaint handling, satisfaction, and loyalty, suggesting that satisfied customers are more likely to engage with online services (Salim et al., 2017). Similarly,

Shams et al. (2020) emphasize that quality complaint resolution bolsters satisfaction and brand credibility, making Internet banking more appealing.

Trust is another critical element. When banks handle complaints empathetically and effectively, they enhance their credibility and build customer trust. Agnihotri et al. note that responsive complaint resolution mitigates negative experiences and reinforces trust, encouraging Internet banking adoption (Agnihotri et al., 2022). Iqbal et al. (2017) further show that trust gained through effective complaint handling strengthens customer satisfaction and loyalty, driving higher usage of online services.

Perceived service quality also plays a key role. Customers who associate effective complaint handling with high service quality are more inclined to adopt Internet banking. Nasri's (2011) study reveals that service quality, including complaint management, is a major determinant of online banking adoption. Rahi & Abd.Ghani (2019) similarly found that e-service quality significantly impacts users' intentions to embrace Internet banking. In summary, effective complaint handling boosts satisfaction, fosters trust, and elevates service quality perceptions, all of which encourage Internet banking use. Banks must prioritize robust complaint management systems to strengthen customer engagement and loyalty in the digital era.

### **Customer Interest**

Interest is the form of interest that underlies daily human interactions and activities. It includes the positive feelings, interests, and satisfaction customers experience with a thing or activity. Interest can arise because customers intrinsically find value or satisfaction in it or because they want to interact with other people or the environment around them (Nurfitriani & Hidayati, 2022). An important aspect of interest is appreciation. It refers to how customers feel and understand the value of a thing or activity and how that motivates them to act. When customers have a strong interest in something, they tend to greatly desire to learn about it, participate in it, or develop it further (Cardoso et al., 2022; Rane et al., 2023).

Additionally, interest is closely related to emotional aspects. Feelings of pleasure, satisfaction, or even joy can arise when we are involved in activities that match our interests. On the other hand, failure or inability to achieve the desired things can reduce our enthusiasm and interest in those things (Muntianah et al., 2012). In a broader context, interest can influence how we interact with our social environment. For example, we may have an interest in a hobby or activity that other people around us are also interested in. This can be a starting point for building deeper social relationships or even a supportive community. Thus, interest is not just about what customers like or do not like but also about how it influences their thoughts, feelings, and behavior.

### **METHOD**

This study used a quantitative descriptive research approach to provide a systematic picture or description of the current state of the research object or subject. By relying on visible or existing facts, this quantitative descriptive study facilitated a deeper

understanding of the phenomenon being studied. Through this approach, this study provided a meaningful contribution to the context of understanding and interpreting the phenomenon that is the focus of it (Sugiyono, 2018).

This study used independent variables, such as technology perception, perceived risk, and complaint handling, with customer interest as the dependent variable. The population was Bank Syariah Indonesia KCP Sungai Penuh customers, and 133 research subjects were collected on January 1, 2024. 100 samples, as calculated using the Slovin formula, completed the questionnaire. The data sources in this study included primary and secondary data. Preliminary data were the leading information obtained directly from the source, whereas secondary data support data were obtained through intermediaries. Data were collected using questionnaires and documentation. To analyze this research data, this study used the Structural Equation Model (SEM) with the help of the intelligent PLS 3.2.9.

## RESULTS

### Construct Validity and Reliability Test Results

This test's purpose is to verify that the questions in the questionnaire, which is used as a research tool, have sufficient validity and reliability for measuring research variables. Table 1 presents results of the test in terms of Variable Cronbach's alpha, rho\_A, composite reliability, Average Variance Extracted (AVE), and information whether the variable is valid and reliable or not. All variables—Customer Interest, Complaint Handling, Technology Perception, and Perceived Risk—exceeded the threshold values for these measures, indicating strong internal consistency and construct validity. For instance, the Cronbach's Alpha values for all variables are above 0.8, with Customer Interest at 0.857 and Technology Perception at 0.879, demonstrating high reliability. Similarly, the Composite Reliability values range from 0.913 to 0.921, further confirming the constructs' reliability. The AVE values for all variables exceed the minimum standard of 0.5, with Complaint Handling achieving the highest at 0.797, showing that the variables adequately explain the variance of their indicators.

**Table 1**

*Construct Validity and Reliability Test Results*

Variable	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)	Information
Customer Interest	0.857	0.859	0.913	0.778	Valid & Reliable
Complaint Handling	0.872	0.873	0.921	0.797	Valid & Reliable
Technology Perception	0.879	0.883	0.917	0.733	Valid & Reliable
Perceived Risk	0.863	0.869	0.916	0.785	Valid & Reliable

Sources: Primary data. Authors' estimation.

These results confirm that the constructs used in the study are both valid and reliable, ensuring that the measurement model is robust. The strong reliability values, particularly the high rho\_A scores (ranging from 0.859 to 0.883), emphasize the consistency of the variables. The high AVE values, such as 0.778 for Customer Interest and 0.785 for Risk, indicate that a substantial proportion of the variance in the indicators is captured by the constructs. Overall, these findings validate the appropriateness of the measurement model for analyzing the relationships among the variables in the context of customer interest in Internet banking.

### Coefficient of Determination

The coefficient of determination in Table 2 shows that perceptions of technology, risk, and complaint handling collectively explain 54.7% of the variance in Customer Interest, as indicated by the adjusted R Square value of 0.547. This suggests that these variables play a significant role in shaping customer interest, although 45.3% of the variance is attributed to other factors not examined in this study. The findings highlight the need for future research to explore additional variables that may influence customer interest in Internet banking.

**Table 2**

*Coefficient of Determination*

	<b>R Square</b>	<b>R Square Adjusted</b>
Customer Interest	0.561	0.547

Sources: Primary data. Authors' estimation.

Based on the data in Table 2, it can be concluded that the influence of perceptions of technology, risk, and complaint handling was 54.7%. The remainder were influenced by other variables that were not examined in this study.

### t-Statistics (Bootstrapping) for Direct Effects

Table 3 presents the results of hypothesis testing to assess the direct effects of the independent variables on Customer Interest. The influence of Risk on Customer Interest is significant, with a path coefficient of 0.443, a T-statistic of 3.357, and a p-value of 0.001, leading to the acceptance of H2. Conversely, the effects of Technology Perception and Complaint Handling are not statistically significant, as their p-values exceed the threshold of 0.05, resulting in the rejection of H1 and H3. These results underline the dominant role of Risk in influencing customer interest and suggest that Technology Perception and Complaint Handling may require further exploration to understand their contributions.

**Table 3**

*Direct Effect*

<b>Description</b>			<b>Original sample (O)</b>	<b>T Statistics ( O/STDEV )</b>	<b>P Values</b>	<b>Information</b>
Technology	Perception	->	0.096	0.844	0.399	H <sub>1</sub> Rejected



Description	Original sample (o)	T ( o /STDEV)	Statistics P Values	Information
Customer Interest				
Perceived Risk → Customer Interest	0.443	3.357	0.001	H <sub>2</sub> Accepted
Complaint Handling → Customer Interest	0.278	1.880	0.061	H <sub>3</sub> Rejected

Soucers: Primary data. Authors' estimation.

**Table 3** shows that technology perception does not influence customer interest. This is proven by the *t*-statistics value of 0.844, which is more diminutive than 1.96, and the *p*-value, which is more significant than alpha ( $0.399 > 0.05$ ). Thus, H<sub>1</sub> is rejected, meaning that technology perception does not significantly affect customer interest. Furthermore, perceived risk significantly affects customer interest. This was confirmed by obtaining a *t*-statistic value of 3.357, which exceeds the threshold value of 1.96, and a *P*-value of 0.001, which is lower than the significance level of 0.05. Therefore, it can be concluded that risk has a significant influence on customer interests. Based on the results of the statistical testing in **Table 3**, complaint handling does not affect customer interest. This is proven by the *t*-statistic value of 1.880, which is more diminutive than 1.96, and the *p*-value of 0.061, which is more significant than 0.05. H<sub>3</sub> is rejected, meaning that complaint handlers do not significantly influence customer interest.

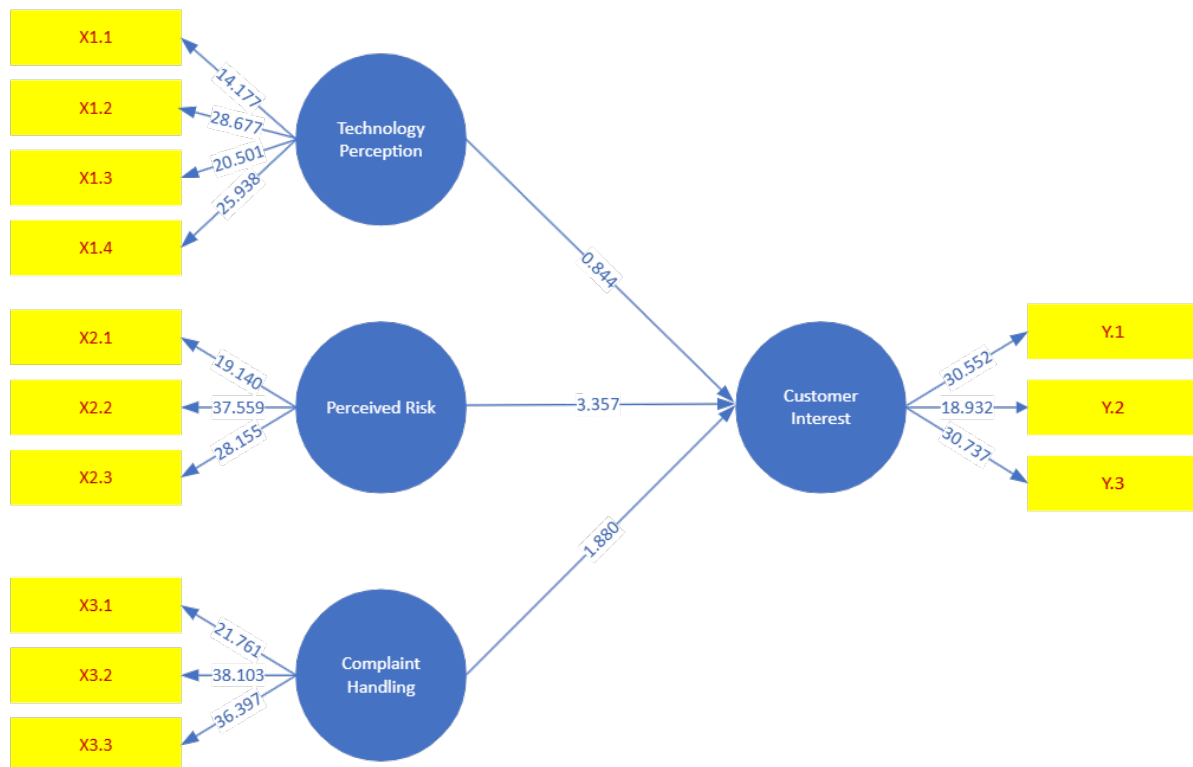
### Structural Equation Modelling

**Figure 1** explains the structural equation modelling test results for this study. **Figure 1** depicts the relationships among key variables influencing customer interest, shown through directed paths with labeled weights. The factors Technology Perception, Perceived Risk, and Complaint Handling impact Customer Interest, contributing weights of 0.844, 3.357, and 1.880, respectively. These factors are built from several observed variables: X1.1 to X1.4 for Technology Perception, X2.1 to X2.3 for Perceived Risk, and X3.1 to X3.3 for Complaint Handling. The observed variables influence their respective constructs with weights ranging between 14.177 and 38.103.

Customer Interest then impacts three output variables (Y.1, Y.2, and Y.3) with weights of 30.552, 18.932, and 30.737, respectively. Notably, Perceived Risk has the highest weight among the influencing factors, emphasizing its critical role in shaping Customer Interest and identifying it as a strategic priority.

**Figure 1**

Structural Equation Modelling



## DISCUSSION

### The Influence of Technology Perception on Customer Interest

Based on the analysis of the results of hypothesis testing, it can be concluded that technology perception (X1) has no significant influence on customer interest (Y) in Internet banking services. The cause of customer disinterest can be explained by the fact that customers experience difficulties and lack an understanding of Internet banking services. Activities such as sending money, paying bills, and other functions on the Internet banking platform are perceived as obstacles. Given these obstacles, customers prefer to make transactions directly through teller services at the bank. Customers' decisions not to use Internet banking services are driven by the perception that this platform does not provide the expected convenience in the transaction process. They feel that making transactions directly via a teller is more convenient and can overcome potential difficulties when using Internet banking.

As a result, this research concludes that perceptions of technology do not significantly influence customer interest in implementing Internet banking services, with the main reasons being obstacles and inconveniences in using the platform. This finding is supported by previous studies in various contexts suggesting that there is no significant relationship between technology perceptions and customer interest in Internet banking services (Gunawan, 2014; Putra, 2021). This conclusion contradicts the findings of previous studies highlighting the positive influence of technology

perceptions on customer interest in Internet or other banking services (Andriyano & Rahmawati, 2016; Cahyo, 2014; Chauhan et al., 2022; Eren, 2021; Pooya et al., 2020).

### **The Influence of Perceived Risk on Customer Interest**

Based on the results of the hypothesis analysis, perceived risk (X2) significantly influences customer interest (Y) when using Internet banking services. This shows that in the context of such services, individuals' trust is strongly influenced by how they assess possible risks. Here, the risk includes consumers' subjective estimates of potential losses that could arise in achieving the desired results. The importance of perceived risk is evident from the initial stage of information acquisition until the decision to purchase a product or carry out a transaction. In other words, the higher the risk perceived by consumers, the greater their influence on their trust in m-banking services. Within the framework of this research, risks were evaluated with a particular focus on the likelihood of theft occurring. The actions taken by service providers, such as banks, to reduce these risks are expected to positively impact consumer interest in adopting and using m-banking technology. Thus, proactive actions to manage risk can increase consumer confidence in the use of this technology.

This finding supports previous studies on the influence of trust, perceived risk, and benefits on purchase intentions in banking, especially m-banking (Almaiah et al., 2023; Kaur & Arora, 2020; Kim et al., 2008; Ramos et al., 2018). The low risk perceived by consumers increases their confidence in m-banking services. This aligns with the understanding that trust and risk play a significant role in shaping consumer intentions and decisions regarding banking services through electronic channels. Luarn & Lin (2005) show that belief in integrity is related to the level of trust, including honesty, willingness to keep promises, motivation to act by interests, ability to meet needs, and consistency of behavior from those who are trusted. This contradicts another finding that customers believe that Internet banking does not pose a significant risk and that this service can provide helpful information (Agustina et al., 2018).

### **The Influence of Complaint Handling on Customer Interest**

The results of hypothesis testing show that complaint handling (X3) does not significantly impact customer interest (Y). Complaints can be interpreted as expressions of dissatisfaction or disappointments. In this situation, customers who feel dissatisfied and do not communicate their complaints to the bank tend to use the bank's services no longer, but instead switch to another bank. Therefore, it is recommended that banks provide effective and efficient mechanisms such as suggestion boxes, customer complaint forms, comment cards, customer satisfaction surveys, customer exit surveys, and special PO BOXes.

This finding supports previous research stating that complaint handling does not significantly influence or consubstantially impact customer interest (Aprisia & Mayliza, 2019). This indicates that efforts to respond to or resolve customer complaints do not substantially impact customers' desire to continue using a company's products or

services. This could mean that although customers may file complaints, handling the complaint itself is not a significant factor in influencing their interests. This is contrary to previous studies suggesting that companies that are effective in handling complaints have the potential to turn consumers who file complaints into customers who are satisfied and loyal to the company's services (Budiarti, 2018; Fornell et al., 1996). The level of consumer satisfaction can be realized through fast, accurate, and responsive complaint handling to complaints submitted by consumers

## CONCLUSION

The study concludes that technology perception does not affect customer interest in Internet banking services at the Bank Syariah Indonesia KCP Sungai Penuh. Perceived risk influences customer interest in Internet banking services at Bank Syariah Indonesia KCP Sungai Penuh. Complaint handling does not impact customer interest in Internet banking services at the Bank Syariah Indonesia KCP Sungai Penuh.

The study emphasizes the importance of the BSI Sungai Penuh Branch Office being more active in socializing and promoting Internet banking services to potential customers. In this way, prospective customers can better understand Internet banking and become more interested in actively participating in using this service. This effort is expected to increase customer understanding and interest in Internet banking to positively contribute to using this service at the branch.

## Limitation of the Study

This research focuses exclusively on the Bank Syariah Indonesia KCP Sungai Penuh customers, limiting the ability to generalize findings to other branches or Islamic banking institutions in different regions. The sociocultural and economic context of Sungai Penuh may uniquely shape customer behaviors and perceptions, which might not align with those in other areas. Consequently, the results of this study may not represent the broader population of Islamic banking users.

Additionally, the study relies on a quantitative descriptive approach using survey responses to assess customer perceptions and interests. While effective for identifying general patterns, this approach does not delve into the detailed reasons behind customer choices or explore the emotional and psychological factors influencing their preferences. The lack of qualitative insights restricts a deeper understanding of customer behavior.

The study's focus on three independent variables—technology perception, perceived risk, and complaint handling—further limits its scope. Other critical factors were not considered, such as service reliability, promotional strategies, and customer demographics, which could substantially influence customer interest in Internet Banking.

## Recommendations for Future Research

Future studies should broaden their geographic focus to encompass multiple branches of Islamic banks across diverse regions. Expanding the scope would allow

for a more comprehensive examination of the factors influencing customer interest in Internet Banking and enable meaningful comparisons across various sociocultural and economic contexts.

Incorporating qualitative research methods, such as interviews or focus groups, could provide deeper insights into customer experiences, motivations, and concerns. A mixed-methods approach would enhance the understanding of behavioral patterns and uncover factors that quantitative surveys alone might miss.

Researchers should also explore additional variables that could affect customer interests, such as promotional strategies, customer demographics, or user interactions with alternative banking technologies. Examining these aspects would offer a more holistic perspective on the factors driving Internet Banking adoption and guide the development of targeted strategies to enhance customer engagement and satisfaction.

### Author Contributions

Conceptualization	Y.R., E.S., D.S., & Y.T.	Resources	Y.R., E.S., D.S., & Y.T.
Data curation	Y.R., E.S., D.S., & Y.T.	Software	Y.R., E.S., D.S., & Y.T.
Formal analysis	Y.R., E.S., D.S., & Y.T.	Supervision	Y.R., E.S., D.S., & Y.T.
Funding acquisition	Y.R., E.S., D.S., & Y.T.	Validation	Y.R., E.S., D.S., & Y.T.
Investigation	Y.R., E.S., D.S., & Y.T.	Visualization	Y.R., E.S., D.S., & Y.T.
Methodology	Y.R., E.S., D.S., & Y.T.	Writing – original draft	Y.R., E.S., D.S., & Y.T.
Project administration	Y.R., E.S., D.S., & Y.T.	Writing – review & editing	Y.R., E.S., D.S., & Y.T.

All authors have read and agreed to the published version of the manuscript.

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### Institutional Review Board Statement

The study was approved by Program Studi Perbankan Syariah (S1), Institut Agama Islam Negeri Kerinci, Kerinci, Indonesia.

### Informed Consent Statement

Informed consent was obtained before the respondents filled out the questionnaire.

### Data Availability Statement

The data presented in this study are available upon request from the corresponding author.

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### Conflicts of Interest

The authors declare no conflicts of interest.

## Declaration of Generative AI and AI-Assisted Technologies in the Writing Process

During the preparation of this work, the authors used ChatGPT and PaperPal to improve the clarity of the language and readability of the article. After using these tools, the authors reviewed and edited the content as needed and took full responsibility for the content of the published article.

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