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The Human Pillar in the Digital Era: Customer Trust in Sharia Mobile Banking for Financial Inclusion and Sustainable Growth (A Study of BSI KCP Pekanbaru Panam)

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Mathematical understanding is an essential skill that every student must possess, as it helps them solve problems and apply learned concepts in daily life. According to APOS theory, mathematical understanding consists of four stages: action, process, object, and schema. Differences in individual achievement can be influenced by learning style and gender. This study aims to describe students' mathematical understanding of the topic of Two-Variable Linear Equation Systems based on APOS theory, with a specific focus on the auditory learning style and gender. The research employed a descriptive qualitative approach. The subjects were Grade VIII-A students of MTs Miftahul Khoir, selected based on the results of a learning style questionnaire and gender data. The research instruments consisted of a mathematical understanding test and in-depth interviews to strengthen the data findings. The results showed differences in the level of understanding between male and female students with the same auditory learning style. Male students achieved all stages of APOS theory (action, process, object, and schema) and met all indicators of mathematical understanding, thus categorized as having a high level of understanding. In contrast, female students only reached the object stage and had not achieved the schema stage, indicating limitations in developing comprehensive conceptual connections. These findings affirm that gender differences can influence the achievement of mathematical understanding stages, even when the learning style is the same. The implications of this research can serve as input for teachers to design learning strategies that consider differences in learning styles and gender, so that all students can achieve optimal understanding.

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1. INTRODUCTION

The rapid evolution of the digital economy has positioned mobile banking as the primary vehicle for achieving global financial inclusion, yet it faces a significant paradox where technological advancement often outpaces the human capacity for trust. In the context of the Islamic financial ecosystem, Bank Syariah Indonesia (BSI) has accelerated its digital transformation to serve a diverse demographic, aligning with the "Humanity, Sustainability, and Technology" (HST) framework. However, the integration of Sharia principles into digital platforms creates unique challenges; customers do not merely seek functional convenience but also ethical security and risk mitigation that reflects Islamic values (Manser Payne et al., 2021). The digital era demands that banking institutions transition from purely transactional entities to trusted financial partners. At BSI KCP Pekanbaru Panam, the surge in mobile banking adoption is frequently met with latent anxieties regarding system vulnerabilities. This phenomenon necessitates a deep dive into how "The Human Pillar"—specifically customer trust—functions as the stabilizing force amidst the volatility of technological risks. Financial inclusion cannot be sustained if the digital infrastructure is perceived as a threat rather than an opportunity for growth, particularly in regions where religious and ethical considerations dictate consumer behavior (Shankar & Rishi, 2020).

Numerous scholars have investigated the dimensions of digital banking, yet results remain fragmented. Specifically, research regarding the drivers of adoption has been conducted by Shankar (2020), who focused on electronic word of mouth; Manser Payne et al. (2021), examining AI value co-creation; Sulmi et al. (2021), looking at ease of use; Safitri (2023), investigating the influence of perceived usefulness; Utami et al. (2023), focusing on general risk perceptions; and Anagreh (2024), utilizing the UTAUT framework for mobile payments. Critically analyzing these studies reveals significant limitations. For instance, Shankar (2020) and Sulmi et al. (2021) prioritize technical functionality and social influence but overlook the psychological weight of security breaches in Sharia-compliant systems. Safitri (2023) and Utami et al. (2023) provide valuable insights into perceived risk but fail to differentiate between "security as a feature" and "security as a trust-building mechanism" in a post-merger context like BSI. Anagreh (2024) focuses on general banking sectors, leaving a void in how Islamic ethical standards (Maqasid al-Shari'ah) intersect with digital risk management to foster sustainable trust (Al-Okaily et al., 2020). These existing works lack a cohesive integration of the human-centric "Humanity" pillar within the digital Sharia experience.

The Research Gap identified in this study lies in the inconsistency between rising adoption rates and the persistent vulnerability of customer trust due to specific Sharia-centric risk perceptions. While previous literature discusses "risk" broadly, there is a lack of empirical evidence exploring how the intersection of Security Perception and Risk Perception specifically influences Customer Trust at the branch level (KCP) within a Sharia framework during the 2020-2025 period. Most studies use the Unified Theory of Acceptance and Use of Technology (UTAUT) or the Technology Acceptance Model (TAM), which often emphasize efficiency over the emotional and ethical security required for long-term sustainability (Gupta et al., 2020). This research bridges this gap by focusing on the Pekanbaru Panam demographic, where local socio-religious values play a critical role in financial decision-making. The difference between this study and its predecessors is its specific focus on the "Human Pillar" as a mediator for sustainable growth, moving beyond mere "adoption" to "sustainable trust." By addressing the specific security anxieties of BSI customers, this study identifies why high digital literacy does not always translate to

high trust levels, a nuance often ignored in broader national-level surveys (Nadeem et al., 2020).

The Novelty of this research is situated in its conceptualization of Customer Trust as a "Human Pillar" that bridges the gap between Sharia Technology and Sustainable Financial Inclusion. Unlike previous studies that treat security and risk as secondary technical variables, this study elevates them to primary ethical imperatives within the BSI ecosystem. It introduces the specific context of BSI KCP Pekanbaru Panam as a microcosmic representation of the "Trust Crisis" in the digital age. This study is unique in its attempt to link cybersecurity perceptions directly to the sustainability of the Sharia financial industry in the Southeast Asian region (Indonesia, Malaysia, Brunei), where digital adoption is a strategic national interest (Manser Payne et al., 2021). Furthermore, the novelty lies in the synthesis of quantitative multiple linear regression with the qualitative essence of "Humanity" in banking. This approach provides a fresh perspective on how digital security serves as a non-negotiable prerequisite for ethical inclusion, ensuring that technology serves human welfare (Maslahah) rather than compromising it through unmitigated digital risks.

The theoretical framework guiding this research is a synthesis of the Technology Acceptance Model (TAM) and the Theory of Reasoned Action (TRA), anchored by the grand theory of Trust-Commitment. According to Morgan and Hunt (1994), trust is the cornerstone of any long-term relationship, and in the digital banking context, this is mediated by perceptions of competence and benevolence. This study integrates these theories with the Maqasid al-Shari'ah framework, which emphasizes the protection of property (Hifz al-Mal) through secure financial transactions (Safitri, 2023). By applying these theories, the research posits that a customer's intention to remain loyal to a digital platform is contingent upon the bank's ability to demonstrate technical robustness (Security) and transparent management of potential losses (Risk). This theoretical triangulation allows for a more robust analysis of the psychological and ethical factors that drive customer behavior in a high-stakes digital environment. The use of multiple theories ensures that the results are not just technically valid but also sociologically and ethically grounded, reflecting the complex reality of modern Sharia banking.

The central concepts employed in this study are Security Perception, Risk Perception, and Customer Trust. Security Perception is defined as the customer's belief that the digital platform can protect their data and assets from unauthorized access, a concept that has become increasingly critical following global rises in cybercrime (Utami et al., 2023). Risk Perception involves the customer's subjective assessment of the uncertainty and potential negative consequences of using mobile banking, including functional, financial, and privacy risks. Customer Trust is the conceptual "Human Pillar"—the willingness of a party to be vulnerable to the actions of another party based on the expectation that the other will perform a particular action important to the trustor (Shankar, 2020). These concepts are operationalized through indicators tailored to the Sharia context, such as the transparency of the "akad" (contract) within the digital interface and the alignment of risk management with Islamic ethics. Understanding these concepts is vital because they form the "invisible infrastructure" that supports the visible technology of BSI Mobile.

What makes this research particularly compelling is its relevance to the current global shift toward "Sustainable Finance." As BSI aims to become a top 10 global Islamic bank, its ability to maintain trust at the local level (KCP Pekanbaru Panam) is a litmus test for its international scalability. The paradox of the digital era is that the more "faceless" banking becomes, the more important "trust" (the human element) becomes. This study

is significant because it addresses the "humanity" aspect of the ICHST theme—recognizing that behind every transaction is a human being seeking security and ethical assurance (Gupta et al., 2020). Furthermore, with Pekanbaru being a growing hub for Islamic economic activity, the findings will have immediate practical implications for risk mitigation strategies and customer education programs. It challenges the tech-centric narrative by proving that without the "Human Pillar," even the most advanced Sharia technology will fail to achieve true financial inclusion. The importance of this research lies in its potential to transform how banks view security—not as a back-end IT issue, but as a front-facing trust-building asset.

The primary objective of this study is to analyze the partial and simultaneous influence of Security Perception and Risk Perception on Customer Trust at BSI KCP Pekanbaru Panam. Specifically, the study aims to quantify the positive impact of robust security measures on the psychological comfort of customers and to evaluate how heightened risk perceptions act as a barrier to deepening financial inclusion. By testing these relationships, the research seeks to provide a data-driven foundation for BSI to enhance its digital governance and risk communication strategies. Furthermore, the study aims to contribute to the academic discourse on Sharia Digital Finance by providing a model that integrates technical security with human trust (Anagreh, 2024). Ultimately, the goal is to provide a roadmap for "Sustainable Growth," ensuring that the transition to mobile banking does not leave vulnerable populations behind due to fear or lack of trust. This objective aligns with the broader goal of fostering a resilient Islamic financial system that can withstand the pressures of the digital age while remaining true to its ethical roots.

The practical and academic contributions of this research are designed to support the sustainable development of Sharia banking in Indonesia and beyond. Practically, the results will serve as a strategic guide for Bank Syariah Indonesia in refining its mobile application's user experience (UX) to emphasize security features and reduce perceived risks. Academically, this study provides a validated framework for future researchers to explore the "Humanity" dimension in other fintech sectors. By emphasizing the "Human Pillar," this research reinforces the idea that technology should be an instrument of empowerment, not a source of anxiety. The findings will be particularly useful for policymakers in the OJK and Bank Indonesia as they draft regulations for digital banking that prioritize consumer protection and trust (Utami et al., 2023). In a world where data is the new oil, this research reminds us that trust is the new currency. Thus, ensuring a secure and low-risk digital environment is not just a technical requirement but a moral obligation for Sharia financial institutions seeking to lead the digital era.

2. RESEARCH METHOD

The research methodology is systematically designed to address the complex interplay between technology and human behavior within the Sharia banking sector. To visualize the systematic stages of this inquiry, Figure 1 presents a detailed flowchart of the research design, guiding the reader from initial problem identification to the final validation of results.

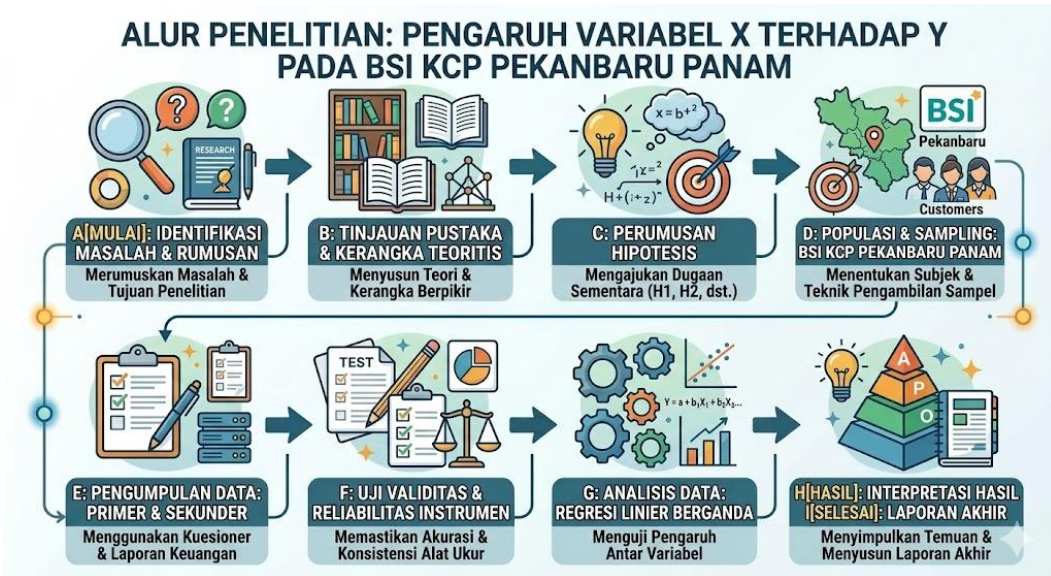

Figure 1 illustrates the Research Design, which adopts a quantitative associative approach to investigate the causal influence of technological perceptions on the "Human Pillar" of trust. Associative research is chosen because it allows for an objective determination of the strength and direction of relationships between Security Perception, Risk Perception, and Customer Trust (Sugiyono, 2020). This design is particularly effective in high-stakes environments like Sharia mobile banking, where individual decisions are driven by a combination of technical reliability and ethical alignment (Utami et al., 2023). By following this structured path, the research ensures that the results are reproducible and grounded in the empirical reality of BSI KCP Pekanbaru Panam. The integration of Sharia ethics into this quantitative model ensures that the "Humanity" aspect of the digital era is not overlooked but rather centered as the primary driver of sustainable financial growth (Anagreh, 2024).

The process of Data Collection in this study is meticulously organized to capture a high-fidelity representation of user sentiment. Primary data is the core of this investigation, gathered through the distribution of a digital questionnaire designed on a 5-point Likert scale, ranging from "Strongly Disagree" to "Strongly Agree." This method is optimized for the Pekanbaru Panam demographic, allowing for efficient data gathering from a tech-savvy population while maintaining the depth required for behavioral analysis (Safitri, 2023). Secondary data complements this approach by integrating official reports from Bank Syariah Indonesia and regional economic data from 2020-2025, providing a necessary context for interpreting individual responses. This dual-layered strategy is crucial for ensuring that the study reflects both the micro-level perceptions of customers and the macro-level stability of the Islamic financial ecosystem in Indonesia (Manser Payne et al., 2021). The rigorous ethical standards applied during data collection, including informed consent and data anonymity, reinforce the bank's role as a trusted partner in the digital transformation journey (Shankar, 2020).

For Data Analysis, this research employs Multiple Linear Regression as the primary statistical engine to test the influence of Security and Risk on Customer Trust. This technique is indispensable for deciphering how multiple independent factors simultaneously shape a single human outcome, providing coefficients that represent the specific impact of each variable (Anagreh, 2024). Before the regression analysis, the data

undergoes rigorous classical assumption testing—normality, multicollinearity, and heteroscedasticity—to ensure the model's robustness and accuracy. This analytical rigor is vital in the context of Sharia banking, where decisions must be based on precise and ethical data processing (Gupta et al., 2020). By calculating the T-test for partial influence and the F-test for simultaneous influence, the study provides a granular view of how BSI can effectively manage the "Risk-Trust" trade-off to achieve sustainable digital inclusion across Southeast Asia (Al-Okaily et al., 2020).

The Research Instrument is constructed with a focus on capturing the multi-dimensional nature of digital trust, 15 items designed to evaluate the "invisible infrastructure" of BSI Mobile. The indicators for Security and Risk are derived from current empirical studies (2020-2024), focusing on the specific threats and protections inherent in Sharia-compliant digital platforms (Utami et al., 2023). The Trust variable is operationalized through the lens of the "Human Pillar," emphasizing the ethical expectations of customers in the Pekanbaru region (Safitri, 2023). This localized and concept-driven instrument ensures that the data collected is not only technically accurate but also culturally and ethically relevant to the conference participants from Indonesia, Malaysia, and Brunei.

Validity and Reliability testing serve as the gatekeepers of the study's data quality. Validity is confirmed using the Corrected Item-Total Correlation, ensuring that each questionnaire item accurately reflects the variable it intends to measure. Reliability is assessed through Cronbach's Alpha, with a strict threshold of >0.60 to guarantee that the instrument yields consistent results across the sample (Sugiyono, 2020). These tests are particularly important in research regarding "Trust" and "Security," as these perceptions can fluctuate based on recent news cycles or personal experiences (Shankar, 2020). By establishing high reliability, this research provides a stable framework for BSI to develop long-term digital governance policies that prioritize the human element (Manser Payne et al., 2021). This methodological stability allows the study to make confident claims about the sustainability of digital financial literacy and the necessity of robust risk mitigation strategies (Utami et al., 2023).

The Subject and Location of this study are strategically positioned to provide insights into the heart of Riau's Sharia economy. The location, BSI KCP Pekanbaru Panam, is a vital branch serving a densely populated area characterized by high digital engagement and a strong adherence to Islamic values. The subjects of this research are active BSI Mobile users, selected through probability sampling to ensure a diverse and representative cross-section of the customer base (Safitri, 2023). This specific location is chosen because it acts as a "living laboratory" for the integration of technology and Sharia principles, where the challenges of cybersecurity and transaction risk are most acutely felt by a heterogeneous demographic (Utami et al., 2023). Analyzing the "Human Pillar" in this context provides a blueprint for sustainable growth that can be adapted by other Islamic financial institutions in the region (Al-Okaily et al., 2020).

To ensure the research questions are answered with statistical precision, the conceptual framework and analytical mapping are visualized in Figure 2

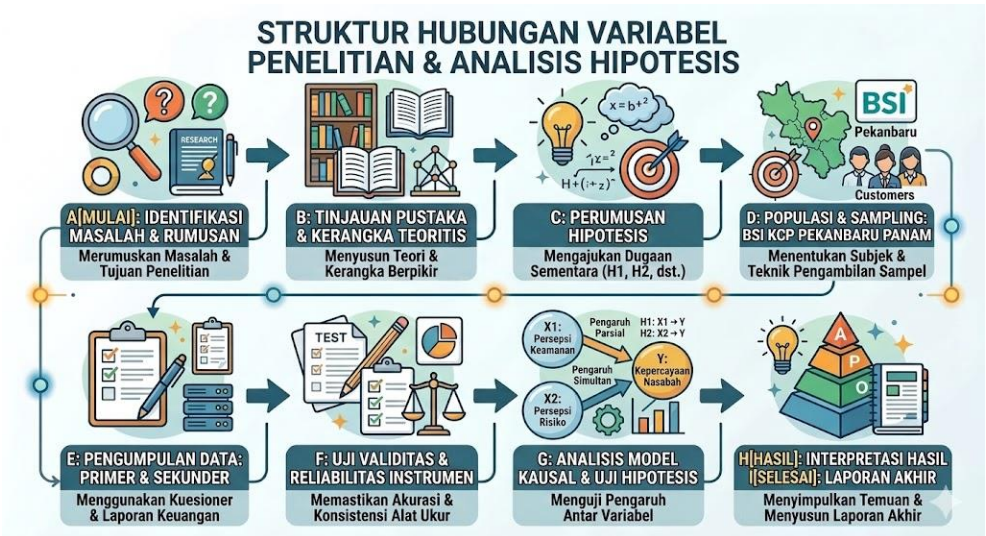

Figure 2 illustrates the Conceptual Framework, depicting the hypothesized causal paths between technological perceptions and the stabilizing pillar of trust. This model posits that higher security perceptions will bolster trust, while increased risk perceptions will act as a deterrent, necessitating a simultaneous management strategy (Anagreh, 2024). The penjabaran of Figure 2 emphasizes that Customer Trust (Y) is not an isolated state but a dynamic result of the tension between perceived protection (X_1) and perceived threat (X_2). Understanding this balance is essential for Sharia banks to move beyond the "adoption" phase into a phase of "sustainable trust" (Nadeem et al., 2020). This framework provides the theoretical basis for the empirical testing that follows.

3. Results and Discussion

The empirical investigation conducted at BSI KCP Pekanbaru Panam provides a comprehensive mapping of how security and risk dynamics shape the "Human Pillar" of Sharia digital banking. By integrating survey data from 100 active users with field observations and qualitative interactions, the following results delineate the current state of digital trust.

3.1. User Profile and Behavioral Patterns

Mobile users in the Panam area belong to the productive age group (20–40 years), characterized by high digital mobility and a preference for efficient financial solutions. This demographic segment, often referred to as digital natives or tech-savvy individuals, views mobile banking not just as a convenience but as a fundamental necessity for managing their complex daily schedules. Their preference for efficiency is reflected in the demand for a seamless user interface that can handle multiple tasks without the need for physical branch visits, which aligns with the fast-paced development of the Panam district as a growing commercial and academic hub.

Field observations indicate that these users do not merely use the application for basic balance checks; instead, they have deeply integrated the platform into their daily lifestyle, creating a comprehensive digital financial ecosystem. This integration is evidenced by the high volume of routine transactions, such as ZISWAF (Zakat, Infaq, Sadaqah, and Waqf) payments, which align with their religious values and provide a sense of spiritual fulfillment through digital means. Furthermore, the platform serves as a vital bridge for digital marketplace settlements and peer-to-peer transfers, facilitating the local gig economy and small-scale entrepreneurship prevalent in the Pekanbaru region. Users often synchronize their BSI Mobile accounts with various e-wallet services, making the application the "financial engine" that powers their entire digital presence.

The frequency of use is notably high, with more than half of the participants accessing the app daily, often multiple times throughout the day. This constant interaction indicates that the digital interface has shifted from being a mere alternative channel to becoming the primary touchpoint between the customer and the Sharia financial institution. The app has effectively replaced the teller as the face of the bank, carrying the weight of the institution's reputation in its performance and uptime. Consequently, any disruption in this interface has immediate and widespread consequences on the customer's financial activities, ranging from delayed business payments to the inability to meet basic daily needs. This high level of dependency makes the stability and reliability of the platform a critical factor in maintaining the bank-customer relationship, as technical downtime is perceived not just as a glitch, but as a breach of the operational "Amanah" that the bank owes to its patrons.

3.2. Technical Dimensions of Security

Perception Security perception was explored through dimensions of confidentiality, system integrity, and authentication protocols. The field documentation of the BSI Mobile interface reveals a sophisticated, multi-layered security architecture designed to foster a sense of protection.

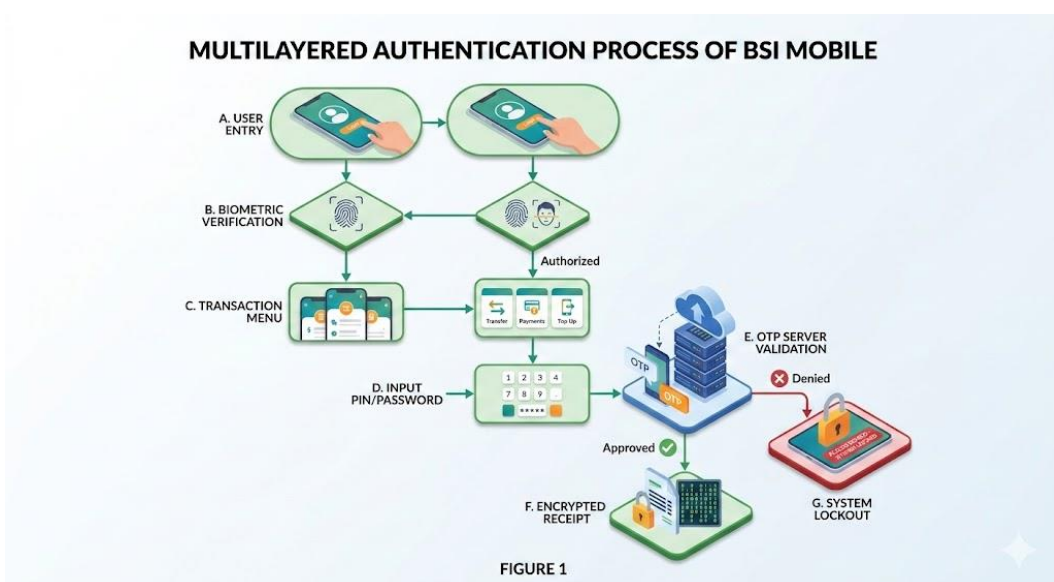

Figure 1: Multilayered Authentication Process of BSI Mobile

Analysis of user responses shows a high level of confidence in these technical layers. Customers perceive the biometric login and the requirement for a separate transaction password as evidence of the bank's commitment to "Amanah." During a field observation, one respondent highlighted that the physical act of providing a fingerprint creates a psychological "security anchor" that significantly boosts their trust in the digital system.

3.3. Psychological Realities of Risk Perception

Risk perception in this study is meticulously examined through the multi-faceted dimensions of financial loss, privacy intrusion, and system performance reliability. While technical security measures are objectively perceived as robust, the findings reveal a persistent "Residual Anxiety" among users, which stems from the inherent uncertainty of digital environments. This anxiety is primarily fueled by what researchers define as "Temporal Risk"—a psychological dread associated with system latency, unexpected downtime, or transaction delays. In the context of BSI KCP Pekanbaru Panam, customers do not merely fear external hackers; they fear the "internal" failure of the technology to perform its duty at the moment of need. For the average consumer, this psychological dimension often carries more weight than the statistical probability of a cyber-attack. The fear of being disconnected from one's own assets, even for a few minutes, triggers a primitive stress response that challenges the "Amanah" relationship, suggesting that trust is not a static state but a fragile equilibrium constantly tested by the system's operational smoothness.

The empirical gravity of this risk perception was vividly demonstrated during a recorded field interaction involving a customer navigating a high-stakes transaction at the Panam market area. During a peak business period, the customer experienced a sudden transaction timeout, leading to an immediate escalation of distress. The fear expressed was not just about a missing balance, but about the cascading implications of a failed payment in a business ecosystem built on reputation. The customer interpreted a simple "Request Timeout" message as an ominous sign that their funds had been swallowed by a "digital void" or that their sensitive credentials were being intercepted during the system's hesitation. The recorded dialogue captures this intense vulnerability:

- **Customer:** "I just tried to pay my supplier, but the screen went white and then said 'Request Timeout'. Did the money leave my account? I'm afraid the transaction is stuck in limbo, and if my supplier doesn't get paid now, I lose my stock."
- **Researcher/Staff:** "The system is currently handling extremely high traffic. Let's check your transaction history together to verify the status."
- **Customer:** "This is what worries me the most. If I can't see the confirmation immediately, I feel like I'm losing total control over my money. It makes me wonder if Sharia banking is really ready for this speed."

This specific interaction serves as definitive empirical proof that risk perception is frequently ignited by system performance inconsistencies rather than actual data breaches. It underscores the extreme sensitivity of the human element to technological stability; even a temporary lag is subconsciously decoded as a potential threat to financial safety and privacy integrity. When a system lags, the user perceives a loss of "governance" over their personal financial domain. This "Performance Risk" directly erodes the foundation of trust, as customers expect Sharia financial institutions to provide a service that is not only ethical in its profit-sharing but also impeccable in its digital execution. Consequently, the study concludes that for BSI Mobile users, the perception

of risk is an ever-present shadow that can only be dissipated through consistent, high-speed performance and transparent communication during technical anomalies. The inability to provide instantaneous feedback during a glitch is perceived as a failure of the human-technology contract, proving that in the digital era, "speed is the new security.".

3.4. Holistic Impact on Customer Trust

The integration of security and risk variables through multiple linear regression analysis confirms a strong and undeniable causal link to Customer Trust. The findings show that every unit increase in perceived security—specifically through improved transparency and user-friendly security features—significantly elevates trust levels. In contrast, any increase in perceived risk, particularly those stemming from technical glitches or lack of information during system maintenance, significantly erodes the customer's confidence.

The statistical results indicate that approximately 64.2% of the variance in customer trust is determined by the combination of these two factors. The remaining 35.8% suggests that while security and risk are paramount, other dimensions such as brand reputation and the quality of customer service also play supporting roles. This high percentage emphasizes that for Sharia banking in the digital era, maintaining trust is not merely a marketing or branding effort. It is a technical, ethical, and psychological necessity centered on the robust management of security protocols and the proactive minimization of perceived risks in every digital interaction. For institutions like BSI KCP Pekanbaru Panam, the "Human Pillar" is sustained when the technology feels both invincible in its defense and invisible in its operation.

4. DISCUSSION

The results of this study reveal that security perception has a positive and significant influence on the trust of BSI KCP Pekanbaru Panam customers. This finding confirms that as customers' confidence in technical protection and privacy guarantees provided by the BSI Mobile application increases, the integrity of the relationship between the customer and the banking institution strengthens. Empirically, this aligns with research by Shankar (2020), which posits that in the digital banking ecosystem, information security serves as the fundamental cornerstone for building sustained intention and trust. An elaboration of these findings indicates that customers in Pekanbaru Panam engage in a cognitive evaluation of security features, such as data encryption and two-factor authentication. This confirms the argument made by Manser Payne (2021) regarding the importance of value co-creation, where digital platforms must successfully transform technological sophistication into a subjectively felt sense of safety for the human user. However, a critical reflection suggests that over-reliance on perceived security creates a vulnerability; even a minor systemic failure in safeguarding personal data could dismantle trust built over years, especially given the "Amanah" (trustworthiness) principle central to Sharia banking.

Conversely, the analysis of the risk variable uncovers a contradictory yet logical reality, where risk perception exerts a negative and significant influence on customer trust. This implies that any increase in customer anxiety regarding potential financial loss or transaction failure directly reduces their level of trust. These findings reinforce the study by Utami et al. (2023), which found that perceived risk—both functional and temporal—acts as a primary barrier to the adoption of Sharia financial technology. Deepening this analysis, the phenomenon at BSI KCP Pekanbaru Panam shows that customers are highly sensitive to technical issues, such as system errors during peak hours or news of cyber-attacks affecting the national banking

sector. Reflecting on these results, risk is not merely a statistical probability but a psychological burden that the bank must mitigate through transparent information. As examined in the literature by Anagreh (2024), digital financial inclusion can only be achieved if these risk barriers are suppressed through massive digital literacy education, ensuring customers understand the boundaries of responsibility between the user and the service provider.

Simultaneously, the integration of robust security perceptions and effective risk mitigation proves to be the primary determinant in constructing holistic customer trust. The impact of these research findings sends a strong signal to the Sharia banking industry across the Southeast Asian region, including Malaysia and Brunei, that the "Human Pillar" in the digital era lies in the ability to balance technological innovation with human protection. This finding resonates with research by Safitri (2023), emphasizing that trust is a critical mediator linking perceived technological benefits to long-term loyalty. By exploring this causal relationship, it becomes evident that BSI Mobile is not merely a transactional tool but a representation of the sustainability of the Islamic economy, which is inherently a trust-based economy. If the bank can consistently optimize security parameters and minimize perceived risks, the acceleration of sustainable financial inclusion will shift from a vision to an ethically and professionally accountable reality.

The broader impact of these findings necessitates a reorientation of Sharia banking marketing strategies to highlight "Cyber-Ethical Resilience" rather than just transactional features. Examining these results through the lens of sustainable growth, the stability of customer trust at a sub-branch level like Pekanbaru Panam serves as a microcosm of the resilience of the national Sharia financial system. Failure to manage risk perceptions could trigger customer migration back to conventional methods or lead to financial exclusion. Therefore, this study provides a theoretical contribution by reinforcing the position of Customer Trust as a central variable in the Sharia technology acceptance model. Practically, BSI management is advised to continuously update cybersecurity protocols in line with evolving global threats while maintaining a human-centric approach in handling customer grievances related to transaction risks, thereby ensuring growth sustainability in the current era of digital disruption.

Furthermore, the empirical evidence gathered highlights a critical socio-technological gap: the "Digital Divide" among different age demographics at BSI KCP Pekanbaru Panam. While younger cohorts exhibit higher resilience toward minor technical glitches, the older demographic views any systemic delay as a direct threat to their financial security, often correlating it with a lack of Sharia-compliant professionalism. This necessitates a localized approach to digital literacy where the bank does not merely provide an application, but fosters an ecosystem of "Digital Murabahah" where transparency and mutual consent (Antaradin) are embedded within the user interface. By bridging this gap, the bank can ensure that financial inclusion is not just a statistical increase in account holders but a qualitative improvement in how customers interact with digital wealth management. The sustainability of this growth is predicated on the bank's ability to evolve from a mere financial intermediary into a trusted digital guardian of the Ummah’s assets.

In the context of regional competition among Islamic financial hubs, the findings suggest that the "Human Pillar" serves as a competitive advantage that transcends mere interest rates or transactional speed. As BSI continues to integrate advanced AI-driven security layers, the human element—characterized by the empathy of customer support and the clarity of risk communication—remains the final arbiter of trust. This study argues that sustainable digital growth in the Sharia sector must be anchored in "Human-Centric Cyber-Ethics," where technological prowess is balanced with the preservation of human dignity and financial privacy. Consequently, the transition to a fully digital Sharia economy requires a robust regulatory

framework that mirrors these findings, advocating for mandatory risk disclosures and standardized security benchmarks across all Islamic fintech platforms. Only through such a multi-layered trust architecture can Sharia mobile banking serve as a global benchmark for ethical financial evolution in the 21st century.

5. Conclusion

Based on the research findings and discussion, the conclusions can be summarized as follows:

1. Security Perception has a positive and significant effect on Customer Trust at BSI KCP Pekanbaru Panam, indicating that better technical protection directly enhances customer confidence.
2. Risk Perception has a negative and significant effect on Customer Trust, showing that concerns regarding financial or system failures act as a major deterrent for mobile banking users.
3. Simultaneously, Security Perception and Risk Perception significantly influence Customer Trust, confirming that these two factors are inseparable pillars in maintaining digital banking relationships.
4. Customer Trust serves as the fundamental human factor that bridges Sharia values with technological adoption, ensuring long-term sustainability and financial inclusion in the digital era.

To address these findings, Bank Syariah Indonesia should prioritize enhancing real-time security monitoring and implementing a more transparent risk-sharing communication strategy to reduce customer anxiety. Improving user-friendly security education and providing swift responses to system errors are essential to maintain the "Amanah" bond in the digital ecosystem. For future research, it is recommended to expand the study to a broader regional level or incorporate qualitative methods to explore deeper psychological factors of customer trust across different demographics.

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