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Strategic Implications of User-Generated Content for Digital Banking Services

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ABSTRACT

Digital transformation has positioned mobile banking as a strategic financial service channel, while user-generated content (UGC) provides valuable insights into customer experiences and service quality. This study aims to identify recurring customer experiences and expectations in Google Play reviews of Action Mobile and translate them into strategic implications. A qualitative design was employed using inductive thematic analysis of 50 public reviews collected through web scraping with Octoparse and analyzed using ATLAS.ti. The findings reveal four main themes: system reliability and availability, security assurance and access integrity, transactional fulfillment, and responsiveness and recovery communication. Security assurance emerged as the most dominant theme, while transactional fulfillment showed lower frequency but more serious customer consequences. The findings demonstrate that customer reviews can serve as strategic intelligence by revealing experience patterns, service priorities, and actionable improvements. Mobile banking development should therefore integrate technical reliability, user-friendly security, transaction integrity, and effective service recovery communication.

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INTRODUCTION

The rapid expansion of digital financial services has repositioned mobile banking from a peripheral service channel into a strategic component of competition in the

banking industry. Digital channels increasingly shape how customers access accounts, transfer funds, make payments, and interact with financial institutions. Recent research shows that electronic channels have become an important part of contemporary banking transformation, while service quality, usability, and customer experience remain central to continued use and loyalty (Arias et al., 2025; Chetioui et al., 2023; Suganya & Vetrivel, 2024). Consequently, the strategic challenge for banks is no longer limited to providing a mobile application. Banks must continuously ensure that the application is reliable, secure, useful, responsive, and capable of supporting customers when service disruptions occur.

In Indonesia, this challenge is particularly relevant because the growth of digital financial activity has been accompanied by increasingly demanding customer expectations. Digital banking users expect convenient access to a broad set of functions, efficient transactions, intuitive interfaces, system stability, and adequate protection of financial information (Gui et al., 2025; Orucho et al., 2025; Pham & Bui, 2025). Evidence from digital banking research also indicates that service quality can influence customer satisfaction, trust, and loyalty, suggesting that technical performance should be treated as a strategic service issue rather than merely an information-technology concern (Arora & Banerji, 2024; Guduri et al., 2025). In this environment, customer feedback becomes an important source of organizational intelligence because it can reveal failures and expectations that may not be captured through conventional performance indicators.

For Islamic banks, the strategic importance of digital service quality is further connected with the distinctive value proposition of Sharia-compliant financial services. Digital transformation must therefore maintain both technical performance and the confidence associated with ethical and Sharia-compliant financial intermediation (Abu Karsh & Badarin, 2024; Iqbal & Jan, 2026; Salem, 2026). A digital banking failure may be experienced not only as an inconvenience but also as a disruption to access to one's funds, uncertainty about transaction outcomes, or a loss of confidence in the institution's ability to safeguard customer interests. This makes customer-generated evidence especially relevant for identifying which aspects of digital service require immediate managerial attention.

In Aceh, these issues are particularly important because the province has a distinctive Islamic financial environment. Bank Aceh Syariah operates as the regional development bank under the Islamic banking system and has developed Action Mobile as a digital channel for banking services. The application provides functions including balance inquiries, fund transfers, bill payments, QRIS transactions, mobile top-ups, and other services intended to improve convenience and accessibility. According to the application's Google Play listing, Action Mobile had surpassed 500,000 downloads and accumulated more than 12,500 user reviews by 2026, while its average rating was 3.6 out

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of 5 (PT. Bank Aceh Syariah, 2026). The coexistence of substantial adoption and a relatively moderate rating presents a strategic puzzle: high usage does not necessarily mean that customers experience the service as consistently reliable or satisfactory.

Existing digital banking studies provide extensive evidence on factors associated with customer adoption and continued use. Research has examined service quality, usability, perceived usefulness, security, trust, satisfaction, and continuance intention (Aqel & Shahwan, 2025; Almuraqab & Cruz, 2024; Guduri et al., 2025; Srivastava & Vishnani, 2021). A substantial portion of this literature uses quantitative surveys and predetermined constructs, often informed by models such as the Technology Acceptance Model (TAM), Unified Theory of Acceptance and Use of Technology (UTAUT), or Expectation Confirmation Model (ECM) Mohanty et al., 2026; Pandey & Sharma, 2026; Sharma et al., 2024; Srivastava & Vishnani, 2021). These designs are valuable for testing relationships among established constructs, but they can restrict the range of issues that respondents can articulate to the items included in the research instrument.

A complementary stream of research uses user-generated content (UGC), particularly online application reviews, as a source of customer intelligence. Application reviews are unsolicited narratives produced in the context of actual product use and can contain complaints, praise, feature requests, comparisons, and descriptions of specific service failures. In mobile banking research, Çallı (2023) demonstrated that Google Play reviews can reveal topics related to usefulness, convenience, technical problems, and security. Studies using sentiment analysis and topic modeling have similarly shown that application reviews can be used to evaluate mobile banking service quality and identify recurring areas of dissatisfaction (Basri, 2024; Purnamasari & Thaha, 2025). These studies demonstrate the value of UGC but largely emphasize computational classification or topic discovery.

The methodological distinction matters because frequency or sentiment alone does not necessarily explain the meaning of a customer complaint. For example, a negative review referring to login problems may result from an authentication rule, a system outage, a security control, or an interface problem. Each mechanism implies a different managerial response. Qualitative thematic analysis is useful in this setting because it enables researchers to move from individual textual segments to patterns of shared meaning while retaining contextual detail (Braun & Clarke, 2006; Braun & Clarke, 2021). Recent work on neo-banking also illustrates the potential of thematic analysis of app-store reviews to uncover customer concerns that include security, customer support, usability, and usefulness (Gupta & Srivastava, 2026).

Despite these developments, three gaps remain. First, relatively little research has examined UGC as a primary qualitative data source in the context of Islamic banking,

particularly in a region with a distinctive Islamic banking environment such as Aceh. Second, research on digital banking reviews has more frequently employed sentiment analysis, topic modeling, natural language processing, or machine-learning classification than inductive thematic interpretation (Hakimi et al., 2025; Kumar et al., 2023; Malik & Bilal, 2024; Sunil & Shirazi, 2023). Third, less attention has been given to translating naturally occurring customer narratives into strategic priorities for digital banking management. The gap is therefore not simply the absence of another review dataset; it concerns how the contextual meanings contained in customer narratives can inform decisions about service reliability, security, transaction integrity, and recovery communication.

Accordingly, this study addresses the following research question: What recurring customer experiences and expectations are expressed in Google Play reviews of Action Mobile, and what strategic implications do these patterns have for digital banking service development? The study aims to identify recurring themes in customer-generated reviews, interpret those themes in relation to electronic service quality, and translate the findings into strategic priorities for digital banking improvement. The study deliberately adopts an inductive orientation so that customer narratives can generate categories before they are interpreted through an established service-quality lens. This sequence helps preserve the exploratory character of the study while providing a theoretically informed basis for discussing the managerial significance of the findings.

The study contributes in three ways. First, it contributes empirically by examining customer-generated narratives from an Islamic banking application in Aceh, a context that is less visible in the international digital banking literature. Second, it contributes methodologically by applying inductive thematic analysis to unsolicited application reviews rather than relying exclusively on structured survey responses or automated text classification. Third, it contributes managerially by treating UGC as strategic intelligence: the analysis does not stop at identifying negative or positive comments but distinguishes the underlying service mechanisms and considers their implications for prioritizing digital-service investment. In doing so, the study responds directly to the need for digital banking research that connects customer experience evidence with actionable service-development decisions.

RESEARCH METHOD

Research Design

This study employed a qualitative research design using inductive thematic analysis to explore customer experiences and expectations expressed through user-

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generated content (UGC). Qualitative inquiry is appropriate when the purpose is to understand meanings, experiences, and patterns in naturally occurring textual material rather than to estimate population parameters. Thematic analysis was selected because it provides a systematic yet theoretically flexible approach for identifying and interpreting recurring patterns across qualitative data (Braun & Clarke, 2006; Braun & Clarke, 2021). The approach is particularly suitable for app-store reviews because the data are short, heterogeneous, and generated by users in their own language and terms. Instead of imposing a fixed questionnaire structure, the analysis begins with the content of the reviews and progressively develops codes, categories, and themes.

The unit of analysis was an individual customer review posted on the Google Play Store for Action Mobile. The study focused on the textual content of the reviews and used ratings and dates as contextual metadata. The research was designed as an exploratory case-oriented analysis of one digital banking application. Therefore, the purpose was not statistical generalization to all users of Action Mobile or to all Islamic banks, but analytical interpretation of recurring patterns in the selected corpus. This distinction is important because UGC reflects the experiences of users who choose to post reviews and therefore cannot be assumed to represent the complete customer population.

Data Source and Sampling

The empirical data were obtained from publicly available customer reviews of Action Mobile on the Google Play Store. Google Play was selected because it provides a large and continuously updated environment in which users can voluntarily evaluate applications and describe their experiences. Previous research has established application-store reviews as a useful source for studying mobile banking service quality, customer satisfaction, and adoption-related experiences (Çallı, 2023; Basri, 2024). UGC is particularly valuable for exploratory research because it can contain detailed descriptions of service encounters that were not elicited by the researcher.

Reviews were retrieved through automated web scraping using Octoparse, a web-data-extraction software. The extraction captured review text, rating score, review date, and other publicly available metadata. The sampling frame was restricted to reviews posted during 2025–2026 in order to focus on contemporary experiences following recent application updates and ongoing digital-service development. Criterion-based purposive sampling was then used to retain reviews that were relevant to the research objective. This approach is consistent with the qualitative purpose of prioritizing information-rich cases rather than maximizing numerical representativeness.

The initial extraction contained a larger set of reviews, after which data cleaning was conducted. Duplicate entries, spam, irrelevant comments, and reviews without meaningful textual content, such as entries containing only ratings or emojis, were

removed. After cleaning, 50 information-rich reviews remained for thematic analysis. The final corpus was therefore intentionally bounded and analytically manageable. Because several reviews contained more than one issue, a review could contribute to more than one code or theme. Consequently, theme frequencies are not mutually exclusive and should be interpreted as the number of reviews in which a theme appeared rather than as percentages that sum to 100 percent.

Data Analysis Procedure

The analysis followed the logic of thematic analysis developed by Braun and Clarke (2006) and further elaborated in later work on reflexive thematic analysis (Braun & Clarke, 2021). Six interrelated analytical activities guided the process: familiarization with the dataset, generation of initial codes, development of candidate themes, review of themes, definition and naming of themes, and production of the analytical account. ATLAS.ti 25 was used to organize the textual corpus, assign codes, examine word frequencies, and support the development and management of categories and themes. The software served as an organizational and analytic aid; interpretation remained grounded in the content and context of the reviews.

First, the researcher repeatedly read the 50 reviews to become familiar with the range of customer experiences and the language used to describe them. Second, open coding was conducted on meaningful segments relating to access, login, security controls, application performance, transactions, features, notifications, and service improvement. Codes were descriptive at this stage and were not required to correspond to established service-quality dimensions. Third, related codes were compared and grouped into broader categories according to conceptual similarity. Fourth, candidate themes were reviewed against the original reviews to assess whether each theme captured a coherent pattern and whether distinctions between themes were meaningful.

Fifth, the themes were defined and named to reflect the central meaning of the pattern rather than simply the most frequent words. Finally, the themes were interpreted strategically and related to electronic service-quality literature. In particular, the resulting categories were compared with the dimensions established in E-S-QUAL and E-RecS-QUAL. Parasuraman et al. (2005) identify efficiency, fulfillment, system availability, and privacy as core dimensions of electronic service quality, while responsiveness and related recovery dimensions are important in non-routine service encounters. The present study does not claim to measure E-S-QUAL as a scale; instead, the framework is used as an interpretive lens after inductive coding. This distinction prevents the established framework from determining the themes in advance while still allowing the findings to be situated within a recognized service-quality literature.

Analytical Quality and Ethical Considerations

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Analytical quality was supported by maintaining a clear sequence from raw review text to open codes, categories, themes, and strategic interpretation. The analysis also repeatedly cross-checked frequent words against their surrounding textual context. This step was important because lexical frequency is not equivalent to thematic importance: the same word may occur in different contexts, while a strategically important issue may be expressed using several different words. The use of verbatim excerpts alongside thematic interpretation further enables readers to see the connection between customer narratives and the analytical claims.

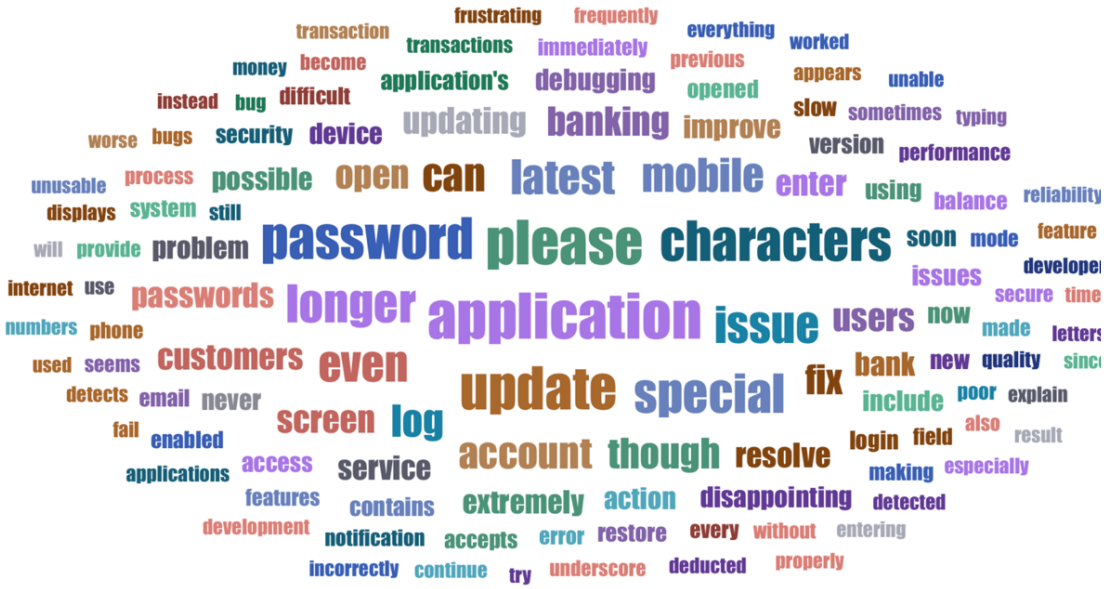
The data consisted of publicly accessible application reviews. The study did not use private communications, interviews, or personally identifiable customer information as analytical variables. In reporting the findings, reviewers were identified only through neutral codes (cust_1 to cust_50), and the analysis focused on the substance of service experiences rather than the identities of individual reviewers. The findings should also be interpreted with awareness of the self-selection inherent in app-store reviews: users who post reviews may have particularly positive or negative experiences. This limitation is consistent with the study's exploratory objective and is addressed explicitly in the concluding section.

RESULT AND DISCUSSION

Overview of the Review Corpus

The 50 retained reviews were first examined using word-frequency analysis in ATLAS.ti as part of the familiarization process. The word cloud is presented in Figure 1. The most prominent lexical cluster concerned password, characters, longer, letters, and login, with some terms appearing up to 49 times in the corpus. Other recurring clusters related to debugging and security detection, transactions and account deductions, slow performance and reliability, and requests concerning features, improvements, notifications, and service. These frequencies provided an initial orientation to the dataset but were not treated as themes by themselves.

Figure 1. Word Cloud of Customer Review Word Frequencies (ATLAS.ti, minimum count = 3)



The distinction between lexical frequency and thematic meaning is important. A single word such as “login” can occur in several different situations, including password restrictions, authentication failure, or security controls. Likewise, “transaction” can refer to a successful transaction, a failed transaction, or a transaction in which the account was debited without completion. Therefore, the researcher returned to the context surrounding frequent terms and examined the meaning of the complete review before assigning or grouping codes. This procedure produced four overarching themes: (1) System Reliability and Availability, (2) Security Assurance and Access Integrity, (3) Transactional Fulfillment, and (4) Responsiveness and Recovery Communication.

Table 1. Thematic Categories Mapped to Adapted E-Service Quality Dimensions

Strategic Theme	Adapted E-Service Quality Dimension	Representative Word-Cloud Terms	Reviews Coded (n)
System Reliability and Availability	Reliability / System Availability	Slow, Unable, Performance, Reliability, Issue	13
Security Assurance and Access Integrity	Assurance / Privacy-Security	Password, Characters, Debugging, Detected, Security	29

Transactional Fulfillment	Fulfillment	Transaction, Transactions, Account, Deducted	4
Responsiveness and Recovery Communication	Responsiveness / Recovery	Features, Improve, Notification, Service	5

Note. Counts indicate the number of reviews in which each theme was coded as a primary or co-occurring issue. Themes are not mutually exclusive; therefore, counts do not sum to 50. The Security Assurance and Access Integrity theme combines two closely related sub-patterns: authentication feature regression and false-positive security detection.

The four themes can be interpreted in relation to the electronic service-quality literature. The mapping is analytical rather than a measurement exercise. E-S-QUAL conceptualizes electronic service quality through dimensions including fulfillment, system availability, and privacy, while E-RecS-QUAL addresses responsiveness and service recovery in non-routine encounters (Parasuraman et al., 2005). The present findings are consistent with this framework but also refine it for the specific context of mobile banking by distinguishing access integrity from general privacy/security concerns and by treating transaction deduction without successful completion as a strategically severe form of fulfillment failure.

System Reliability and Availability

The first theme concerns whether the application is available and functions consistently when customers attempt to use it. Thirteen of the 50 reviews contained this theme, making it the second-most prevalent category after security and access. The complaints included freezing, blank or black screens, failure to load, slow performance, and server inaccessibility. One reviewer stated, “The mobile banking app always gets stuck on the logo screen during login... Currently, the server is also unreachable” (cust_1). Another connected the technical failure to an immediate financial need: “I urgently needed to transfer money for my business, but this application would not open... the mobile banking service remains slow, unreliable, and frequently inaccessible” (cust_14).

These accounts indicate that reliability is experienced as a prerequisite for the usefulness of mobile banking. Customers may tolerate minor interface imperfections when core services remain accessible, but inability to open the application directly prevents customers from performing basic banking activities. This interpretation is consistent with E-S-QUAL's system-availability dimension, which treats the technical functioning of an electronic service as a central component of perceived service quality (Parasuraman et al., 2005). It also aligns with mobile banking research showing that

technical and system-related problems are recurring topics in customer-generated reviews (Çallı, 2023; Orucho et al., 2025).

Importantly, several reviews framed reliability as a repeated problem associated with application updates rather than a one-time outage. For example, cust_39 reported that "every update seems to make the application worse instead of better, with no noticeable improvements in reliability." The strategic implication is that digital innovation should not be evaluated solely by the number of new features released. Release quality, regression testing, system monitoring, and post-release stability are equally important because an update that expands functionality while reducing availability can diminish the value of the entire digital channel. This supports the broader argument that digital banking competitiveness depends on the quality of the customer experience, not simply the existence of digital functionality (Arora & Banerji, 2024; Pham & Bui, 2025).

For management, the appropriate response is therefore to treat reliability as a service-level priority. Application availability should be monitored across login, account access, and critical transaction flows, with particular attention to performance immediately before and after releases. The finding also suggests that product-development teams should integrate operational reliability indicators into digital-service performance reviews. This extends the literature by translating a familiar service-quality dimension into a concrete governance issue: feature deployment should be accompanied by evidence that the underlying service remains stable.

Security Assurance and Access Integrity

Security Assurance and Access Integrity was the most prevalent theme, appearing in 29 of the 50 reviews. The theme comprised two analytically distinct but related sub-patterns. The first involved authentication regression, particularly customers being unable to access their accounts because the application rejected previously accepted special characters in passwords. The second involved false-positive security detection, where legitimate customer devices or activities were interpreted as security threats. Separating these sub-patterns is important because they represent different failure mechanisms even though both affect customers' confidence in secure access.

The authentication-related problem is illustrated by cust_3: "After the latest update, I can no longer log in because the password field does not allow special characters. I have to start the entire process again." Another reviewer explained the personal consequences of the access problem: "This problem is extremely frustrating, especially since my salary is deposited into this bank account. Please fix this bug as soon as possible" (cust_25). The pattern was also observed across numerous other reviews, including cust_7, cust_20, cust_24, cust_26, cust_29, cust_31–cust_34, cust_40, cust_44, and cust_46–cust_47. The recurrence suggests that the issue was perceived as a systematic access problem rather than an isolated individual complaint.

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The second sub-pattern involved security controls that were perceived as incorrectly identifying legitimate user behavior as a threat. Cust_41 reported, "The application cannot be opened because it incorrectly detects that debugging mode is enabled on my device. However, I have never enabled debugging or changed any system settings." Cust_37 described a comparable problem involving screen-monitoring detection. These cases reveal an important tension in digital banking security: controls must be strong enough to deter genuine threats but sufficiently precise to avoid blocking legitimate customers. A security mechanism that generates repeated false positives can become a service-quality problem because customers experience protection as an obstacle to access.

This finding complements earlier digital banking literature emphasizing security and trust as important aspects of customer experience (Mondego et al., 2023; Guduri et al., 2025). It also provides greater diagnostic detail than a generic survey construct such as "perceived security." A questionnaire may reveal that security matters, but unsolicited reviews can show how security is experienced operationally—for example, through password-field restrictions or device-detection rules. This is one of the principal advantages of inductive UGC analysis: it can reveal mechanisms and failure conditions that researchers did not necessarily specify before data collection.

The strategic implication is that security assurance should be managed as both a cybersecurity function and a customer-experience function. Authentication changes should undergo regression testing across realistic password configurations, device conditions, and update pathways. Security controls should also include procedures for rapid escalation when legitimate customers are blocked. For an Islamic bank, this issue has an additional institutional dimension because customer confidence is part of the broader trust relationship between the bank and its customers. Digital security should therefore be communicated and implemented in a way that protects customers without unnecessarily undermining access and confidence.

Transactional Fulfillment

Transactional Fulfillment appeared in four of the 50 reviews and was therefore the least frequent technical-service problem after excluding the responsiveness category. Nevertheless, its low frequency should not be interpreted as low strategic importance. The theme concerns whether a transaction that customers initiate is completed as represented, particularly when an account is debited even though the intended purchase or payment does not succeed.

Cust_6 described a repeated electricity-token problem: "Once again, my electricity token purchase failed even though my account balance was deducted... This is already the third time this has happened twice last year and once again this year." Cust_2

expressed a related expectation: “When the system is experiencing technical issues, please do not deduct customers' account balances. Other mobile banking applications simply prevent transactions during outages without deducting any funds.” These statements show that customers evaluate transaction quality not merely by whether a button works, but by whether the financial outcome corresponds with the service promise.

The theme corresponds closely to the fulfillment dimension of E-S-QUAL, which concerns the extent to which an electronic service delivers what was promised (Parasuraman et al., 2005). However, the present findings add a severity perspective. A slow interface or temporary access failure may be frustrating, but a debit without successful fulfillment introduces direct financial consequences and can require a recovery process. Thus, frequency alone is an insufficient basis for strategic prioritization. A rare problem can warrant more urgent investment when its potential consequences for customers and institutional trust are substantially greater.

This finding is also relevant to the strategic literature on digital banking service quality. Research has linked service quality with satisfaction and loyalty, while customer expectations increasingly include accurate and dependable digital transactions (Arora & Banerji, 2024; Guduri et al., 2025). In this context, transaction-reversal and reconciliation processes should be treated as part of customer experience rather than as back-office technical functions alone. Management should prioritize controls that prevent duplicate or incomplete debits, automatically identify failed transactions, and provide timely status information when a transaction cannot be completed.

Responsiveness and Recovery Communication

The fourth theme concerns customers' expectations regarding service responsiveness, feature development, and communication around updates. Five of the 50 reviews contained this theme. Unlike the previous themes, the comments were not limited to describing existing failures. They also articulated what customers expected the bank to do differently in the future. This forward-looking character makes the theme strategically relevant because it provides direct information about customer priorities for service development.

Cust_8 requested more complete functionality: “If you are going to develop a mobile banking application, please provide a more complete set of features. You could also take inspiration from other banks' mobile banking applications.” Cust_4 focused on communication before updates: “At the very least, users should receive an email notification whenever a new update is released. There was no notification, and I urgently needed my money to pay for university expenses.” These reviews indicate that customers evaluate digital banking in relation to both functional expectations and the predictability of service changes.

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The theme is consistent with E-RecS-QUAL, where responsiveness and recovery become particularly salient when customers experience non-routine service encounters (Parasuraman et al., 2005). It also complements recent research showing that customer support, usability, and security are prominent concerns in app-based financial services (Gupta & Srivastava, 2026). The distinctive contribution here is the link between communication and access to financial resources. An update is not merely a software event: if it changes authentication, interrupts access, or causes unexpected behavior, customers need timely information so that they can plan their financial activities.

Strategically, recovery communication should therefore be integrated into release management. Advance notification, clear explanations of changes, visible service-status information, and accessible escalation channels can reduce uncertainty when technical problems occur. Communication cannot substitute for technical reliability, but it can reduce the experiential and reputational consequences of unavoidable disruptions. In addition, feature requests can be used as qualitative input for product-roadmap decisions, particularly when similar requests recur across multiple customers.

Integrative Discussion: From Customer Complaints to Strategic Intelligence

Taken together, the findings answer the research question by showing that customer experiences with Action Mobile are organized around four interconnected dimensions: the ability to access and use the system reliably, confidence in secure and legitimate access, successful completion of financial transactions, and the institution's responsiveness when services change or fail. These dimensions move the analysis beyond a simple classification of reviews as positive or negative. They identify the operational mechanisms through which customers experience digital banking quality and therefore provide a stronger basis for strategic decision-making.

The findings also directly address the first research gap concerning the limited use of UGC in Islamic banking research. The reviews provide evidence from an Islamic banking application in Aceh and reveal customer concerns in their own terms. This contextual contribution is important because digital banking service quality is experienced within institutional and market environments. The technical problem of a failed login may be common across banks, but its strategic implications depend partly on the importance customers attach to trust, access, and institutional reliability in the specific banking context.

The second gap concerned the dominance of computational approaches to UGC. Previous studies have demonstrated the value of sentiment analysis, topic modeling, natural language processing, and machine learning for processing large volumes of app reviews (Hakimi et al., 2025; Kumar et al., 2023; Malik & Bilal, 2024; Sunil & Shirazi, 2023). The present study does not challenge the usefulness of those approaches. Instead,

it complements them by showing what can be gained through contextual qualitative interpretation. For example, the security theme contains both an authentication regression and a false-positive threat-detection problem. Treating both simply as "security complaints" would hide the fact that the two require different managerial remedies.

The third gap concerned the translation of customer narratives into strategic intelligence. The results demonstrate that the value of UGC is greatest when managers consider both frequency and consequence. Security and access issues were the most frequently coded, indicating a broad customer-experience problem. Transactional fulfillment was less frequent but potentially more severe because unsuccessful transactions accompanied by deductions can directly affect customers' funds. Responsiveness was also less frequent but provides forward-looking information about how customers want the service relationship to evolve. Strategic prioritization should therefore consider at least three dimensions: prevalence, severity, and actionability.

On this basis, the strategic priorities can be organized into three levels. First, critical controls should protect transaction integrity and secure account access. Authentication regression and failed transaction handling have immediate consequences for customers and therefore require high-priority testing and monitoring. Second, service reliability should be strengthened through release governance, system monitoring, and regression testing. Third, customer-facing responsiveness should be institutionalized through update notifications, service-status communication, and structured use of review data in product planning. This sequence connects customer evidence to resource allocation rather than treating online reviews as an end in themselves.

The findings also suggest a broader conceptual implication for digital banking research. Conventional acceptance models such as TAM and UTAUT are useful for explaining why users adopt and continue using digital technologies, but they do not necessarily reveal the detailed operational conditions under which the service succeeds or fails. UGC-based thematic analysis can therefore function as a complementary diagnostic layer. Quantitative models can estimate the strength of relationships among constructs, while qualitative review analysis can expose concrete service incidents and emerging expectations that help explain those relationships. Such methodological complementarity is particularly valuable in rapidly changing digital environments.

Finally, the findings should be interpreted in light of the nature of app-store data. Reviews are voluntary and therefore may overrepresent highly satisfied or dissatisfied users. The 50-review sample is intentionally information-rich rather than statistically representative. The study also examines one application, meaning that the themes should not automatically be generalized to all Islamic banks or all Indonesian mobile banking users. Nevertheless, the detailed narratives provide strategic insight into specific service experiences that would be difficult to obtain from aggregate ratings alone. The value of

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the study therefore lies in analytical depth and managerial relevance rather than population-level estimation.

CONCLUSION

This study examined how customers experience digital banking services through an inductive thematic analysis of 50 publicly available Google Play reviews of Action Mobile. The analysis identified four recurring themes: System Reliability and Availability, Security Assurance and Access Integrity, Transactional Fulfillment, and Responsiveness and Recovery Communication. The findings show that customer evaluation of a mobile banking application extends beyond feature availability. Customers expect the application to remain accessible, protect legitimate access, complete financial transactions accurately, and communicate clearly when changes or disruptions occur.

The findings provide a direct response to the research gaps identified in the introduction. First, they demonstrate the usefulness of UGC for studying customer experience in an Islamic banking context, particularly within Aceh's distinctive banking environment. Second, they show how inductive thematic analysis can complement computational approaches to application reviews by preserving the context and mechanism behind individual complaints. Third, they demonstrate how customer narratives can be translated into strategic intelligence by considering not only the frequency of an issue but also its severity and actionability.

The principal managerial implication is that digital banking development should be governed as a service-quality and strategic-management issue rather than solely as a technology project. For Action Mobile, the immediate priority should be to strengthen authentication reliability and transaction integrity, because access failures and unsuccessful transactions can directly affect customers' ability to manage their funds. System reliability should be supported through rigorous regression testing, monitoring, and post-release evaluation. At the same time, proactive communication regarding updates, service interruptions, and recovery procedures should be strengthened. Customer reviews can be incorporated into a recurring feedback mechanism in which emerging issues are coded, prioritized, assigned to responsible functions, and monitored through subsequent releases.

The study has several limitations. The analysis covers only one mobile banking application and a purposively selected set of 50 reviews from 2025–2026; consequently, the findings are not statistically generalizable to all Action Mobile users or other Islamic banks. App-store reviews are also self-selected and may disproportionately reflect strong positive or negative experiences. Future research should expand the corpus, compare

multiple Islamic and conventional banking applications, and combine qualitative thematic analysis with sentiment or topic modeling to examine both contextual meaning and large-scale patterns. Comparative studies across platforms and regions would further clarify which themes are context-specific and which represent broader characteristics of digital banking service quality.

Highlighted in green are the citation that are not in the references list

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