

# Customer Satisfaction Mediates the Effect of Self Service Technology on Customer Loyalty in of Islamic Bank E-Banking Services in Indonesia

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## ABSTRACT

*The research objective was to analyze: The effect of self-service technology, service quality, reputation, customer value on customer loyalty in e-banking services for Islamic banks in Indonesia through customer satisfaction. The method used is quantitative with path analysis. The data collection technique is a questionnaire. The results of the study are as follows: 1. There is no direct effect of self-service technology on customer satisfaction in E-Banking services. 2. There is no direct effect of service quality on customer satisfaction in E-Banking services. 3. There is a direct effect of reputation on customer satisfaction in E-Banking services. 4. There is a direct effect of customer value on customer satisfaction in E-Banking services. 5. There is a direct effect of customer satisfaction on customer loyalty in e-banking services. 6. There is no direct effect of self-service technology on customer loyalty in e-banking services. 7. There is a direct effect of customer value on customer loyalty in e-banking services. 8. There is a relationship between self service technology and service quality of Islamic banks. 9. There is a relationship between customer value and reputation of a Sharia bank. 10. There is a significant effect of self-service technology, service quality, reputation, customer value on customer loyalty in Islamic banking e-banking services in Indonesia through customer satisfaction.*

*Keywords: self service technology, quality, satisfaction, and customer loyalty.*

## INTRODUCTION

According to Kartika, Firdaus, and Najib (2019), Indonesia has a dual banking system including sharia and conventional banking.

However, the fundamental legal basis for the first development is based on the Sharia Banking Law Number 21 of 2008 which makes provisions for three types (Ismal, 2019). The first is a sharia commercial bank which is also known as a BUS which serves all segments of depositors and entrepreneurs. The second is the Islamic banking window, also known as UUS, which is a unit of conventional commercial banks operating on sharia principles. Third, Islamic BPR or BPRS which operate regionally in certain communities and regions. The Financial Services Authority (OJK) (2019) shows the number of Islamic commercial banks in the country has reached 14 in January 2019, an increase compared to 13 recorded in 2016. Assets were also found to have increased. to Rp 311,401 billion compared to the previous Rp 254,184 billion. In addition, UUS assets were also recorded at IDR 102,320 billion in January 2019 from IDR 155,399 billion in 2016, while the number of BPRS has decreased from 166 in 2016 to 165.

Based on a survey conducted by the Sharingvision Institute (2020), in early 2015 the growth of mobile banking users from 4 banks (Bank Mandiri, BCA, BNI and BRI) in Indonesia reached 23.65 million users. This number has increased by 25% from the number of mobile banking users in 2014 which only amounted to 18.8 million users. However, it turns out that according to the research institute Miscrosave (2014), internet users for financial services in Indonesia are only 0.73% of the total cellphone users as a whole, this figure is much lower than the Malaysian state of 5.79% and Cambodia 2.73%. This is because the number of smart phone users in Indonesia is only 20-40% of the 200 million SIM card users and only 36% of Indonesians who have savings at formal financial institutions or banks.

BNI Syariah (2020), recorded an increase in transactions using mobile banking in March 2020 by 86% on an annual basis. This increase is influenced by the trend of transactions that have started to switch to digital and because of the socialization of the use of electronic channel services during the COVID-19 pandemic.

According to Murti, et al (2019: 1), the results show that the service quality variables simultaneously or jointly affect the level of customer satisfaction at PT. East Java Regional Development Bank, Pasuruan Branch. According to Djajanto (2014: 46-47), self-service technology has a significant effect on consumer satisfaction. According to Ali, et al, (2012:

1), there is a significant positive effect on the Company's reputation on consumer satisfaction and consumer loyalty. According to Tsai (2010: 735), consumer value has a significant positive effect on consumer satisfaction. According to Chiguvil and Guruwo (2015: 1), there is a positive relationship between consumer satisfaction and consumer loyalty.

Based on the results of previous studies, the variables of self-service technology, service quality, reputation, customer value, and customer loyalty have an influence on increasing and decreasing customer satisfaction in using E-Banking services. Based on the results of a survey conducted by researchers regarding customer loyalty in Islamic Bank E-Banking services, it was found that 40% were very satisfied, 40% said they were satisfied, 10% said they were quite satisfied, and 10% said they were not satisfied. Based on the survey results, it is stated that customer loyalty to Islamic Bank E-Banking services is still problematic because it has not reached more than 50%.

Based on these problems, the researcher is interested in conducting research with the title: The influence of self-service technology, service quality, reputation, customer value on customer loyalty in Islamic banking E-Banking services in Indonesia through customer satisfaction. The research objective was to analyze: The effect of self-service technology, service quality, reputation, customer value on customer loyalty in e-banking services for Islamic banks in Indonesia through customer satisfaction.

## **LITERATURE REVIEW**

### **Customer Loyalty**

Griffin (2005: 5) provides a definition of customer loyalty as a form of behavior from decision-making units to make continuous purchases of goods/ services of a selected company. Customer loyalty exhibits a variety of behaviors that characterize the motivation for maintaining a relationship with the company, including allocating more money to service providers, involving positive word of mouth, and repeat purchases.

Customer loyalty is the pinnacle of achievement for the banking business. Satisfied and loyal customers will not hesitate to become spreaders of the good news who always spread the goodness of the

banking products they consume. They have high credibility, because they are not paid by any party to recommend the banking product or brand. Maintaining loyal customers must have the highest priority rather than getting new customers, because recruiting or getting new customers is not an easy task because it will require a lot of costs, so it is very disadvantageous if companies just let go of loyal customers.

### **Customer Satisfaction on E-Banking Services**

According to Tse and Wilton (1988) customer satisfaction is a customer response to a perceptual evaluation of the difference between initial expectations before purchase (or other performance standards) and the actual performance of the product as perceived after using or consuming the product in question. Customer satisfaction is the customer's perception that their expectations have been fulfilled, optimal results are obtained for each customer and banking services by paying attention to the ability of customers and their families, attention to their families, attention to customer needs so that the best possible continuity between satisfaction and results.

### **Self Service Technology**

There are four types of self-service technology stated by Hsieh (2005). The first is the telephone system and the Interactive Voice Response. The second is an interactive freestanding kiosk. The third is an internet-based connection system or online ATM. The fourth is Video / CD. Self-service technology is generally defined as technology that allows customers to transact or perform services independently, such as services performed by bank officers directly.

### **Service quality**

Quality is a standard that must be achieved by a person or group or institution or organization regarding the quality of human resources, the quality of work methods, processes and work results or products in the form of goods and services. (Triguno, 1997: 76). Service Quality is the level of service related to the expectations and needs of customers or users. This means that the service is of quality if a certain company or institution is able to provide products and services (services) according to the wants, needs and expectations of customers / users.

### **Reputation**

Herbig, Milewicz and Golden (1994) stated that the company's reputation can be seen from the company's competence and its

superiority over other competing companies. Meanwhile, Moorman and Miner (1997) prove that the maximum success of a company can be achieved if the company focuses on its core business because this focus will show its core competencies, thereby making customers believe in the company's expertise which is reflected in the knowledge and skills. the company's experience in the business it has been in.

Reputation is the strategic position of a person, product, brand, company or organization in the eyes of a person. Image has an important meaning in getting customers. A good company's reputation is important because it can help differentiate them from competitors, and even be a determining factor in whether consumers choose the company over competitors.

### **Customer Value**

Sheth, et al. (2001: 357) explain that customer value is divided into three important components, namely consumption in terms of quality value, social value, emotional value. The three dimensions are the most comprehensive aspects of seeing value until now, as follows: 1) Emotional value. Emotional value is the value that comes from the product's ability to generate positive feelings for consumers, including: a. The ability of a product to create a feeling of wanting to consume the product. b. The ability of a product to create a feeling of pleasure or satisfaction in consumers. 2) Social value. Social value is the value obtained from the product's ability to improve the consumer's social self-concept, including: a. The ability of a product to create a sense of pride in consumers. b. The ability of a product to make a good impression on consumers. 3) Value of Service Quality / Performance. (Quality / performance value) The value of service quality / performance is the value obtained from customer perceptions of the expected quality and performance of the product or service, including:

- a. Benefits obtained by consumers after consuming these products.
- b. Consistency of service by company employees.

Customer value is an emotional bond that arises between customers and producers in the form of economic, functional and psychological benefits from the consequences of customers using products and services to meet certain needs. Customer value is determined by two things, namely the cost (cost) and benefit (benefit). Costs cover the costs of money, time, energy and psychology. Benefits include products, services, personal and image.

## **Previous Studies**

Kartika, T., Firdaus, A., & Najib, M. (2019) mention Citra has a significant relationship with customer satisfaction. Customer satisfaction has a significant relationship with trust. Trust has a significant connection with loyalty. The image is very influential on customer trust. Customer satisfaction is very influential on customer trust. Customer satisfaction has a stronger influence on image.

Octario Edo Setyawan (2019) mention The quality of service, and customer satisfaction, affects customer loyalty and the company's reputation does not affect customer loyalty in the use of Mobile Banking At PT Bank XYZ. While Tooba Arshad, Rubab Zahra, Umar Draz (2016) say There is an influence of customer satisfaction on the image, the image affects trust, trust affects customer loyalty. Reputation affects customer transfer behavior. Customer satisfaction has no effect on the trust of conventional bank customers. Imagery affects customer trust and loyalty. Trust affects customer loyalty. Customer satisfaction has no effect on image. Customer trust and loyalty and satisfaction have no effect on the switching behavior of Sharia bank customers.

Customer loyalty has a relationship with the quality of service. The quality of service has a positive relationship with commitment. The higher the commitment, the higher the customer loyalty. (ei-Ming Ou, et al, 2011). According to M. S. Balaji (2015) Customer loyalty is influenced by relationship investment, satisfaction, and commitment. However, it was found that these relationships are moderated by relational characteristics. There is an effect of satisfaction on loyalty. Bina Nazir, et al (2019) and Rashid Saeed, et al (2019) mention There is a significant relationship between brand image, brand loyalty, and customer satisfaction.

## **METHODOLOGY**

### **Data**

In this study using data collection methods by distributing questionnaires to customers with a Likert scale. To find out the validity of the instrument, the validity of the instrument was tested first by using the product moment correlation formula. After the validity test is carried out,

the instrument reliability test is carried out using the Cronbach Alpha formula. To test the hypothesis using the SPSS version 22 program.

### Method

Researchers have used quantitative research methods with path analysis. Path analysis is an extension of multiple linear regression, and which allows analysis of more complex models "(Streiner, 2005). "Path analysis is a technique for analyzing the causal relationship that occurs in multiple regression if the independent variable affects the dependent variable not only directly but also indirectly". (Robert D. Retherford 1993). The population in this study were all customers of Islamic commercial banks who use E-Banking services in Indonesia, totaling 98 customers taken within one week of distributing questionnaires. The sample in this study were 98 customers of Islamic commercial banks.

## RESULTS AND ANALYSIS

### Results

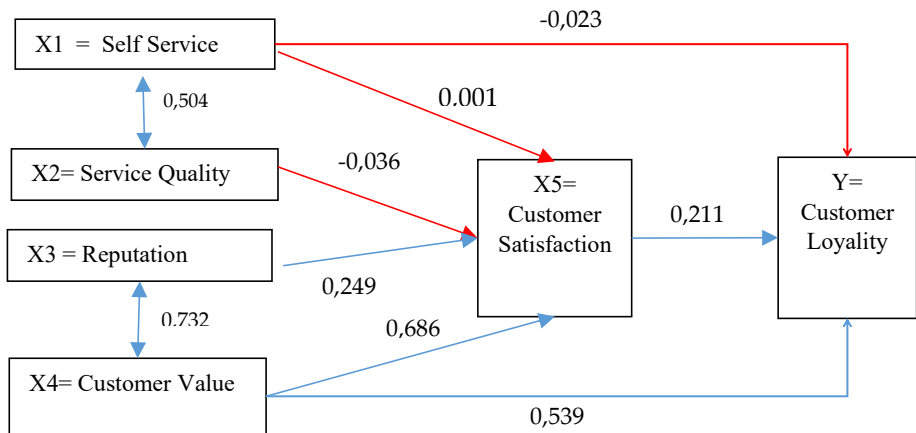


Figure 1. Path Analysis Model

The table of the result of path analysis can be seen as follow as:

Table 1. Table of the result of path analysis

Variable	Path Coefficient	Direct Effect
X <sub>1</sub> towards Y	-0.023	Refused

X <sub>1</sub> towards X <sub>5</sub>	0.001	Refused
X <sub>2</sub> towards X <sub>5</sub>	-0.036	Refused
X <sub>3</sub> towards X <sub>5</sub>	0.249	Accepted
X <sub>4</sub> towards X <sub>5</sub>	0.686	Accepted
X <sub>4</sub> towards Y	0.539	Accepted
X <sub>5</sub> towards Y	0.211	Accepted
X <sub>1</sub> towards X <sub>2</sub>	0.504	Accepted
X <sub>3</sub> towards X <sub>4</sub>	0.732	Accepted

### Analysis

**There is a direct effect of self service technology on customer satisfaction in E-Banking services.** Because the hypothesis test produces a significant value of  $0.991 > 0.05$ , there is no direct effect of self-service technology on customer satisfaction in E-Banking services.

Customer satisfaction in this study is not influenced by self-service technology because customer satisfaction is more influenced by other variables, such as reputation and customer value. A Sharia bank that has a good reputation and customer value will affect customer satisfaction. In addition, the self-service technology of Islamic banks still has shortcomings, namely that there are customers who experience fear of fraud which is mostly caused by mobile banking users receiving fake SMS asking for bank account details from a hacker disguised as a financial institution. This mode has succeeded in making many customers trapped and their money drained. In addition, third-party mobile banking software support is not always compatible for all types of smartphones. If a customer does not have a smartphone, the types of mobile banking that can be used are usually limited so that some features cannot be accessed. The results are consistent with the results of research by Yohan Wismantoro that convenience and performance are significant for bank customer satisfaction, while suitability and sensation are not significant for bank customer satisfaction. The ease and performance indicators affect customer satisfaction in using e-banking but the suitability and sensation indicators do not affect customer satisfaction in using e-banking.



**There is a direct effect of service quality on customer satisfaction in E-Banking services.** Because the hypothesis test produces a significant value of  $0.708 > 0.05$ , there is no direct effect of service quality on customer satisfaction in E-Banking services.

The service quality variable does not directly affect the customer satisfaction variable because the conditions are currently in the Covid-19 pandemic, the service quality of service is not optimal because there are bank offices that are closed and open so that it affects the quality of service to customers. According to the research results of Herlani Siti Hidayanti (2017), there is a significant influence between the variable teller service, customer service, self-service technology on customer satisfaction. Asma Abdul Rehman (2012), the results of her research show that Pakistani customers consider compliance, concrete evidence, and assurance as the most important dimensions of service quality, while UAE customers reveal that compliance, tangible evidence, and empathy are the most important dimensions of service quality. Most of the respondents from Pakistan, UK and UAE are satisfied with the banking services.

**There is a direct effect of reputation on customer satisfaction in E-Banking services.** Because the hypothesis test produces a significant value of  $0.016 < 0.05$ , there is a direct effect of reputation on customer satisfaction in E-Banking services.

Reputation variable is a variable that affects customer satisfaction because reputation is considered by the customer to be a very important factor in providing the choice to become a customer at a Sharia bank. Therefore, Islamic banks must develop programs that can improve the reputation of Islamic banks for the better. The results of the study are in accordance with research from Kartika, Firdaus, and Najib (2019) Rashid Saeed, et al. (2019), TettyYuliaty (2014) LuhAyuMulyaningsih, et al (2016) and Syaifullah, et al (2018). The results of the study contradict the research results of Rudi Hartono (2020), Akbar Ramadhan (2019), and. Fatur (2019).

**There is a direct effect of customer value on customer satisfaction in E-Banking services.** Because the hypothesis test produces a significant

value of  $0.000 < 0.05$ , there is a direct effect of customer value on customer satisfaction in E-Banking services. Customer value variables affect customer satisfaction because customer value is a factor that arises from within the customer in making an assessment of Islamic banks. A good assessment will contribute to customers in increasing their satisfaction as customers of Islamic banks.

**There is a direct effect of customer satisfaction on customer loyalty of Islamic banks** Because the hypothesis test produces a significant value of  $0.030 < 0.05$ , there is a direct effect of customer satisfaction on customer loyalty in e-banking services. Loyal customers because customers are satisfied with the performance of a Sharia bank so that it will make customers always loyal to use Sharia bank products, and recommend others to become loyal customers of Sharia banks. The results of the study are in accordance with the results of research by Richard Chinomona and Maxwell Sandada (2013) and Octario Edo Setyawan (2019) but conflicting with Sari (2019).

**There is a direct effect of self-service technology on customer loyalty of Islamic banks.** Because the hypothesis test produces a significant value of  $0.720 > 0.05$ , there is no direct effect of self-service technology on customer loyalty in e-banking services. Self service technology does not directly affect customer loyalty of Islamic banks because it requires variable customer satisfaction in increasing customer loyalty of Islamic banks.

**There is a direct effect of customer value on customer loyalty of Islamic banks.** Because the hypothesis test produces a significant value of  $0.000 < 0.05$ , there is a direct effect of customer value on customer loyalty in e-banking services. Customer value has a direct influence on customer loyalty of Islamic banks because customers who have good customer value emotionally, socially, and perceived quality will be loyal to the Sharia bank to become customers and recommend Sharia banks to friends or relatives.

**There is correlation between self-service technology and the quality of Islamic banking services.** Because the hypothesis test produces a

significant value of  $0.00 < 0.05$ , there is a relationship between self-service technology and the quality of Islamic banking services. If the self-service technology variable increases, the service quality of Islamic banks will increase and if the self-service technology decreases, the service quality of Islamic banks will decrease. The results of the study are in accordance with Dharmawan (2019) but contradicted with Hadi Muyanto (2018).

**There is a relationship between customer value and the reputation of a Islamic bank.** Because the hypothesis test produces a significant value of  $0.00 < 0.05$ , there is a relationship between customer value and the reputation of Islamic banks. If the customer value variable increases, the bank's reputation will increase and if the customer value variable decreases, the bank's reputation will decrease. The results of the study are in accordance with Rashid Saeed, et al. (2019) Kartika, T., Firdaus, A., & Najib, M. (2019) and Rohmat (2019).

**There is an effect of self-service technology, service quality, reputation, customer value on customer loyalty in Islamic bank e-banking services in Indonesia through customer satisfaction.** The results of the F test of the effect of self-service technology, service quality, reputation, customer value on customer loyalty in Islamic banking e-banking services in Indonesia through customer satisfaction obtain a significant value of  $0.000 < 0.05$ , it is stated that there is a significant influence on the variable influence of self-service. technology, service quality, reputation, customer value towards customer loyalty in Islamic banking e-banking services in Indonesia through customer satisfaction. Customer satisfaction variables are variables that mediate the variable self service technology, service quality, reputation, and customer value in increasing customer loyalty variables in e-banking services for Islamic banks in Indonesia. Therefore, the customer satisfaction variable is a very important variable in maintaining customer loyalty for Islamic banks.

## **CONCLUSION**

Researchers conclude the research results as follows: There is no direct effect of self-service technology on customer satisfaction in E-Banking services. There is no direct effect of service quality on customer satisfaction in E-Banking services. There is a direct effect of reputation on

customer satisfaction in E-Banking services. There is a direct effect of customer value on customer satisfaction in E-Banking services. There is a direct effect of customer satisfaction on customer loyalty in e-banking services. There is no direct effect of self-service technology on customer loyalty in e-banking services. There is a direct effect of customer value on customer loyalty in e-banking services. There is a relationship between self-service technology and the quality of Islamic banking services. There is a relationship between customer value and the reputation of a Sharia bank. There is a significant effect of self-service technology, service quality, reputation, customer value on customer loyalty in Islamic banking e-banking services in Indonesia through customer satisfaction.

Based on the results of the study, the advice submitted by researchers as follows: Other Researchers must then use more samples in order to describe the study population, include variables such as emotional bonding variables, Choice reduction and habit, History with company, and others, use renewable theories, and directly disseminate the research questionnaire to the respondents but the health protocol must still be implemented.

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