



Finding Customer Satisfaction and Loyalty Factors in Islamic Bank Digital Users

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Abstract:

The study aims to investigate the influence of brand image, service quality, and trust on customer satisfaction and loyalty of Islamic bank digital users. This study uses primary data by distributing questionnaires to customers who have used Islamic bank digital applications. The research sample amounted to 100 respondents and used the purposive sample method. The method used in this study is Partial Least Square (PLS) using SmartPLS 3.0 data analysis tool. The results showed that brand image, service quality, and trust affect satisfaction. Brand image and service quality do not affect loyalty. Satisfaction affects loyalty. Brand image, service quality, and trust affect loyalty through customer satisfaction. This research provides a theoretical contribution to literature development as a pioneering effort to investigate the influence of brand image, service quality, and trust on customer satisfaction and loyalty of Islamic bank digital users. Managerial implications, Islamic banking seeks to develop facilities to improve customer service efficiency by implementing brand image, service quality and trust, thereby increasing customer satisfaction and loyalty.

Keywords: Brand Image, Service Quality, Trust, Satisfaction, Loyalty

JEL Classification Code: G21, M31, L86

1. Introduction

The rapid development of technology in recent years has brought major changes in many fields, including banking. The digitalization of banking has brought about a paradigm shift in banking, creating what is now called digital banking (Nguyen, Nguyen, Mai, & Tran, 2020). Digital banking, as a new concept in electronic banking, aims to enrich the standards of online banking and mobile banking services by integrating digital technologies, for example, strategic analysis tools, social media interactions, innovative payment solutions, and mobile technology, and focus on user experience (Alkaws, Ali, & Baashar, 2021; Tugade, Reyes, & Nartea, 2021), to compete with conventional banking, Islamic banking also opens up with innovative technology to gain competitive advantage and market share (Haider, Changchun, Akram, & Hussain, 2018). Islamic banking, as a financial intermediation institution tasked with collecting funds from the public and channelling them back to the public based on Sharia principles, is forced to adapt by implementing digital banking (Haridan, Hassan, & Alahmadi, 2020).

Over time, changes in people's behaviour and orientation from the physical economy to the virtual economy are increasingly visible after the COVID-19 pandemic hit (Riza, 2021). At this point, banks are forced to accelerate



digital transformation and work more effectively, efficiently, and productively to meet customer expectations and needs amid increasingly fierce business competition (OJK, 2021). Since April 2021, the enthusiasm of the Indonesian people to use digital services has continued to increase (Anggraeni, Hapsari, & Muslim, 2021). Bank Indonesia recorded a significant increase in digital banking service transaction volume since April 2020 by 37.35% (year over year) (Riza, 2021). The country's digital finance growth rate is reflected in projections prepared by Bank Indonesia. In 2023, the central bank estimates the development of electronic commerce transactions or e-commerce to reach IDR 530 trillion, far exceeding the projection in 2021 in the range of IDR 403 trillion. Similarly, the development of digital banking transactions is estimated to reach IDR 67 thousand trillion this year. Likewise, Islamic banking is developing with other businesses due to changes in customer behaviour, increasing expectations, adoption of new technologies and digitalization of business and society in general (Alam, Rahman, Runy, Adedeji, & Hassan, 2022) added that the development of digital banking is supported by innovations made by financial service institutions, digital infrastructure, and people's behaviour that is starting to go online.

Thus, the development of digital banking is highly dependent on the customer satisfaction and loyalty of users of Islamic bank digital services (Anggraeni, Hapsari, & Muslim, 2021; Subagiyo, Djamaluddin, & Ahsan, 2021; Maroofi, 2013). Regarding the decision of acceptance, adoption and use of technology, Venkatesh, Morris, Davis, & Davis, (2003) explain that acceptance of technology is the initial decision to interact with technology. Adoption is a decision that happens after having some hands-on experience with technology. At the same time, usage decision refers to the assessment to continue using after significant hands-on experience and acquiring significant technological knowledge (X. Chao, Kou, Peng, & Viedma, 2021). The presence of digital-based products and services is not only to follow the trend of the times but also to provide fast and easy services for the bank's customers.

Indonesia, as a Muslim-majority country, has 175.4 million active internet users. With a large market share, Islamic digital banking should be more significant than conventional banks. However, conventional banks are more trusted and used than the number of uses of Islamic bank services. With the challenges of current conditions and situations, Islamic banks must always innovate to catch up and compete with conventional banks and strive to develop facilities to improve service efficiency to customers, such as offering various financial services to customers by utilizing evolving technology to remain competitive in the increasingly complex digital and globalization era (Berraies, Chtioui, & Yahia, 2015).

The challenge of transforming digital technology is more than just providing online and mobile banking services for Islamic bank customers, and it is necessary to innovate in combining digital technology with customer



interaction. The findings of these new technologies should facilitate and provide convenience for users of Islamic financial services in accessing banking services. One of them is digital banking, which describes the virtual process of supporting all services that will positively impact business growth in general, so Islamic banks must always develop digitalization strategies. Digitalization requires Islamic banks to update financial services, marketing models and management models, considering that the transition of the banking world to digital can improve the efficiency of work processes and the quality of customer service.

Another biggest challenge for Islamic banks in developing digital banking is customer reluctance caused by bad experiences. Customer satisfaction is important in the Islamic banking industry engaged in the financial services sector (Zouari & Abdelhedi, 2021). Customers will easily move to another bank if they do not get what they expect. This fact requires the Islamic banking industry to be creative in creating advantages amid fierce competition to fight for customers and maintain their satisfaction so that they become loyal customers and increase profits for banks. Preference and loyalty from customer satisfaction are very important because they can help the wider community make wise financial decisions, encourage financial inclusion, and increase the literacy of sustainable Islamic financial products and services in the future (Hamidi & Worthington, 2021).

Technology development requires much investment, so it is important to understand the motives behind consumers' decisions in accepting and using digital services. Research on factors influencing the acceptance, adoption and use of technology has been the research subject for many authors. Some previous studies related to the use of mobile banking applications (Gunasinghe, Hamid, Khatibi, & Azam, 2020; Suma Vally & Shankar, 2020). Most of these studies explain that factors influence the use of mobile banking (Oliveira, Thomas, Baptista, & Campos, 2016; Alalwan, Dwivedi, & Rana, 2017), and conversely, some research results reveal that the use of mobile banking is very low. It is related to the use of mobile banking, particularly in developing countries (Raza, Shah, & Ali, 2018).

However, research on the influence of brand image, service quality, trust in customer satisfaction and loyalty of users of Islamic bank digital services still needs to be done (Fianto, Gan, Widiastuti, & Sukmana, 2020). Many factors influence the development of Islamic banking digital banking, making it difficult to measure the level of acceptance of existing technology. Therefore, several theories and models emerged to describe the customer satisfaction and loyalty of Islamic bank digital services users. The theory and model aim to know how much each factor influences accepting Islamic banking digital banking (Solanki, 2018).

(Fianto et al., 2020) researched the level of customer satisfaction. They stated that satisfaction will be obtained if the company has a good image to give customers an impression, which will impact the progress of a company. In line with that, (Hammoud, Bizri, & El Baba, 2018) conducted a study on customer



loyalty to Islamic Banks in Libanon. They stated that to protect and retain loyal customers is to maintain a good brand image.

In a service provider industry, service quality is crucial for banks. (Chu, Lee, & Chao, 2012; Mazaheri, Sadat, & Nourseresh, 2016) said that service quality had been recognized as a dominant factor in maintaining competitive advantage and good customer relationships. In their research, (Chu et al., 2012) stated that service quality affects customer loyalty. The better the quality provided, the more loyal customers will be. In addition, customers will also have a sense of trust in the bank.

(Xie, Ye, Huang, & Ye, 2021) said that trust significantly influences customer satisfaction. If the customer's expectations of the product are good, the customer will feel confident and put aside the existing risks. In very tight financial industry competition, banks must always provide customer satisfaction and form a sense of customer loyalty to the company. (Mulazid, M. Arief Mufraeni, Saharuddin, & Wicaksono, 2020) said that customer satisfaction and a sense of loyalty could maintain a better future for the bank because loyal customers will certainly be loyal to the bank and are not easily affected by other influences such as the margin provided by the bank.

This research is important to be carried out because it raises a new model that can contribute to the context of satisfaction and loyalty of users of Islamic bank digital services so that this research is more comprehensive and applicable to the Islamic financial industry. This study is expected to mutually strengthen the role of Islamic researchers and banks in developing Islamic financial literacy and making positive contributions to society.

2. Literature Review

According to (Venkatesh et al., 2003), consumer behaviour is when someone gets, consumes or disposes of goods or services during the purchase process. The financial needs of Muslims, in particular, and society at large, in general, can, among others, be met through the products and services offered by Islamic banking. Although Islamic banking is present when conventional banking is large and strong, it is understandable that it is difficult to compete with conventional banking (Usman, Projo, Chairy, & Haque, 2022).

Although Islamic banking is sometimes considered similar to conventional banking, it is a full financial intermediary (Alkawsi et al., 2021; Usman et al., 2022). However, Islamic banking has an important pillar, namely Sharia compliance (Mulazid, 2016; Kam, Katerattanakul, & Hong, 2015; Ribadu & Wan Ab. Rahman, 2019; Ayedh, Mahyudin, Subini, & Samat, 2018; Ahmed, Mohiuddin, Rahman, Tarique, & Azim, 2022), the main differentiator between Islamic and conventional banks. In this case, Islamic banking strictly follows the guidelines of Sharia, namely, *Fiqh muamalat*. These rules are extracted from the Qur'an and Sunnah holy books and other relevant secondary sources, such as



Ijma and Qiyas (Usman et al., 2022). Today, digitalization is a necessity that must be addressed as the key for banks to survive and compete in the era of the industrial revolution 4.0 (OJK, 2021). Industry 4.0 in the banking system technology is applied to digitize assets, create digital identities, and offer customization to customers. Digital banking is an operating model based on a technology platform to exchange information and transactions between banks and customers through digital devices connected to computer software and internet networks (Anggraeni et al., 2021).

Digital banking is a limited payment system or financial service activity carried out not through physical offices but by using technological facilities, including mobile-based and web-based and third-party services (agents), targeting public services that do not have and have limited access to financial services (Yahaya & Ahmada, 2019). Digital services can be used to develop more sophisticated and adaptive financial services and accelerate processes that previously took a long time. Now, banks can provide 24-hour, non-stop service through chatbots and virtual assistants to provide real-time information and assistance to customers. It can speed up the response and provide the right solution to the problems faced by customers.

While mobile banking is an interface service (interface), where customers can access the banking system using mobile devices such as smartphones and personal digital assistants (personal digital assistance) anywhere (Oliveira et al., 2016; Alalwan et al., 2017), mobile banking facilitates users to perform financial transactions which include balance information, bill payments, payment transfers and text notifications (Xie et al., 2021). The banking business is complete with digital financial services and mobile banking. By digitizing, banks have made long-term investments for the future and digital services are projected to be one of the main drivers of sustainable growth in the Islamic banking industry (Ajibade & Mutul, 2020).

According to (Jaya, 2020), brand image is built under the consumer's conscious through information and expectations expected through products or services as a comprehensive approach to building a brand, including brand structure, business and people involved. Then, Hammoud et al., (2018) said that service quality concerns the perception and level of service expectations provided to consumers to meet their needs. According to Keller and Kotler (C. M. Chao, 2019), trust is a cognitive component of psychological factors related to false or right beliefs based on suggestion, intuition, authority, experience and existing evidence. Meanwhile, Nguyen et al., (2020) defines consumer satisfaction as an assessment or evaluation of a transaction that presents how consumers receive the value or quality during the transaction. Then, Sleimi, Musleh, & Qubbaj, (2020) state that customer loyalty is a commitment to continue purchasing products or services consistently, which customers will also recommend to colleagues. The relationship will continue as long as the customer feels the value gained from the product or service is superior to the competitors.



Hypothesis

Based on previous studies above, the hypotheses proposed in this study are as follows:

- H1: There is a direct influence between brand image and mobile banking user satisfaction.
- H2: There is a direct influence between service quality and mobile banking user satisfaction.
- H3: There is a direct influence between trust and mobile banking user satisfaction.
- H4: There is a direct influence between brand image and loyalty of mobile banking users.
- H5: There is a direct influence between service quality and mobile banking user loyalty.
- H6: There is a direct influence between trust and loyalty of mobile banking users.
- H7: There is an effect between satisfaction and loyalty of mobile banking users.
- H8: There is a direct influence between brand image on mobile banking user loyalty through satisfaction
- H9: There is a direct influence between service quality and mobile banking user loyalty through satisfaction.
- H10: There is a direct influence between trust and loyalty of mobile banking users through satisfaction.

3. Research Methods

This study uses quantitative methods, where the data used in the study analyzes the influence of brand image, service quality, and trust on customer satisfaction and loyalty of Islamic bank digital banking users. The object of this study is the DKI Jakarta area; because the population in the study is unknown, the researchers used the Wibisono formula to determine the sample. A minimum sample of 96 people was obtained. Thus, the sample used in the study was 100 people, a round of 96 people. The data used in the study are primary data obtained from the first source and are the results of filling out questionnaires. The data sources used are literature research and field research. The study used the Partial Least Square (PLS) research method to process the data that had been obtained and used the Likert scale in the questionnaire. The answer to each instrument item in the questionnaire has five weights, namely strongly agree (5), agree (4), neutral (3), disagree (2) and strongly disagree (1) (Hidayat-Ur-Rehman, Alzahrani, Rehman, & Akhter, 2022).

In research, descriptive statistics are carried out, grouping and tabulating the results obtained from questionnaires and explanations. Descriptive statistical results in research are presented as tables and percentages. The data obtained from filling out the questionnaire is then connected to a path diagram through

path analysis and then processed and tested using the Partial Least Square (PLS) method. PLS is a variant-based structural equation analysis (SEM) that can simultaneously test structural models. Measurement models are used for validity and reliability tests, while structural models are used for causality tests (hypothesis testing with predictive models). The structural model (inner model) is then evaluated using R-square for the dependent construct, the Stone-Geisser Q-square test for predictive relevance and the t-test and the significance of the structural path parameter coefficients. The convergent validity of the measurement model with the reflective indicator model is assessed based on the correlation between the item/component score and the construct score calculated using PLS.

4. Finding and Discussion

Hypothesis testing used a t-value with a signification level of 0.05. The t-Value is the value of the Critical ratio (c.r.) in Regression Weights: (Group Number 1 – Default Model). If the value of c.r. ≥ 1.967 or the value of Probability (P) ≤ 0.05 or $\leq 5\%$ (in economic research, can use ≤ 0.1 or $\leq 1\%$ with a confidence level of 90%), then hypothesis is accepted (research hypothesis accepted). The t-count value in this study comes from the output path coefficients of bootstrapping calculations using SmartPLS software which can be seen below:

Table 1: Output Path Coefficients

Relations	Original Sample	Sample Mean	Standard Deviation	T Statistics	P Values
X1 → Y	0.276	0.277	0.061	4.504	0.000*
X2 → Y	0.390	0.389	0.080	4.849	0.000*
X3 → Y	0.402	0.405	0.078	5.134	0.000*
X1 → Z	-0.155	-0.139	0.106	1.461	0.145
X2 → Z	0.091	0.103	0.141	0.644	0.520
X3 → Z	0.267	0.271	0,115	2.322	0.021*
Y → Z	0.542	0.516	0.186	4.849	0.000*

Note: indicate significant at 5%

Table 1 shows a direct influence between the brand image variable (X1) and the satisfaction variable (Y). In addition, service quality (X2) also directly influences the satisfaction variable (Y). Then, the confidence variable (X3) also directly influences the satisfaction variable (Y). Furthermore, Output Path Coefficients show that brand image variable (X1) and service quality (X2) do not have a direct influence on loyalty variables (Z). However, the relationship between the trust variable (X3) and the loyalty variable (Z) shows a direct influence. Meanwhile, the relationship between the satisfaction variable (Y) and the loyalty variable (Z) has shown a direct influence.



The results of hypothesis testing show that the brand image variable against the satisfaction variable has a path coefficient value of 0.276. Then the t-statistic value is 4.504, greater than the t-table, which is 1.985. It shows that the brand image variable has an influence on the variable of customer satisfaction using the Islamic Bank digital banking application. Then, the results of hypothesis testing show that the service quality variable against the satisfaction variable has a path coefficient value of 0.390. Then the t-statistic value is 4.849, greater than the t-table, which is 1.985. It shows that the service quality variable influences customer satisfaction using the Islamic bank digital banking application (Hammoud et al., 2018; Aisyah, 2018). Then, the hypothesis testing results showed that the satisfaction variable's belief variable had a path coefficient value of 0.402. Then the t-statistic value is 5.134, greater than the t-table, which is 1.985. It shows that the brand image variable has an influence on the variable of customer satisfaction using the Islamic Bank digital banking application.

The results of hypothesis testing show that the brand image variable against the loyalty variable has a path coefficient value of -0.155. Then the t-statistic value is 1.461, smaller than the t-table, which is 1.985. It means the brand image variable does not affect customer loyalty using the Islamic bank digital banking application. Then, the results of hypothesis testing showed that the service quality variable against the loyalty variable had a path coefficient value of 0.091. Then the t-statistic value is 0.644, smaller than the t-table, which is 1.985. The service quality variable does not affect customer loyalty using the Islamic Bank digital banking application. Furthermore, the results of hypothesis testing show that the service quality variable against the loyalty variable has a path coefficient value of 0.091. Then the t-statistic value is 0.644, smaller than the t-table, which is 1.985. The service quality variable does not affect customer loyalty using the Islamic bank digital banking application. The results of hypothesis testing show that the trust variable in the loyalty variable has a path coefficient value of 0.267. Then the t-statistic value is 2.322, greater than the t-table, which is 1.985. It shows that the brand image variable influences customer loyalty using the Islamic bank digital banking application (Zouari & Abdelhedi, 2021; Mulazid et al., 2020). Meanwhile, the results of hypothesis testing show that the satisfaction variable with the loyalty variable has a path coefficient value of 0.542. Then the t-statistic value is 2.907, greater than the t-table, which is 1.985. It shows that variable satisfaction influences customer loyalty using the Islamic bank digital banking application. Furthermore, a Specific Indirect Output Effect Test was carried out to show indirect influences as follows:



Table 2: Output Specific Indirect Effect

Relations	Original Sample	Sample Mean	Standard Deviation	T Statistic	P Values
X1 → Y → Z	0.150	0.144	0.062	2.403	0.017*
X2 → Y → Z	0.211	0.195	0.071	2.958	0.003*
X3 → Y → Z	0.218	0.209	0.088	2.958	0.003*

Note: indicate significant at 5%

The results of the Specific Indirect Output Effect Test show that there is an indirect influence between the brand image variable (X1) and loyalty (Z) through the satisfaction variable (Y). In addition, the relationship between service quality variables (X2) and loyalty (Z) through satisfaction variables (Y) also shows an indirect influence. Then, the variables of trust (X3) and loyalty (Z) also prove the influence indirectly through the variable satisfaction (Y). The results of hypothesis testing show that the brand image variable against the loyalty variable through satisfaction has a path coefficient value of 0.150. Then the t-statistic value is 2.403, greater than the t-table, which is 1.985. It shows that the brand image variable influences loyalty through customer satisfaction using the Islamic Bank digital banking application (Fianto et al., 2020). In addition, the results of hypothesis testing show that the variable of service quality to the variable of loyalty through satisfaction has a path coefficient value of 0.211. Then the t-statistic value is 2.958, greater than the t-table, which is 1.985. It shows that the service quality variable influences loyalty through customer satisfaction using the digital banking application of Islamic banks (Sleimi, Musleh, & Qubbaj, 2020). Then, the hypothesis test results showed that the trust variable in the loyalty through satisfaction variable had a path coefficient value of 0.218. Then the t-statistic value is 2.467, greater than the t-table, which is 1.985. It shows that the trust variable influences the loyalty variable through customer satisfaction using the Islamic bank digital banking application (Zouari & Abdelhedi, 2021; Aisyah, 2018).

5. Conclusions

There is a direct influence between brand image, service quality, trust and satisfaction, and trust affects loyalty. Brand image and service quality do not affect loyalty. Customer satisfaction also has a direct influence on loyalty. Then the satisfaction variable can also intervene because it can mediate the variables of brand image, service quality and trust that affect loyalty through satisfaction variables. The limitation of the study is that there are still two independent variables that still need to affect the dependent variable fully. In addition, this study's object is only limited to the DKI Jakarta area. Thus, researchers expect future research to expand the coverage area of respondents and get new findings with the addition of variables. This research implies that Islamic banks, especially in the DKI Jakarta area, are expected to continue to create a good reputation as a



Islamic bank, consistently provide quality services, and maintain customer trust to satisfy customers and create high loyalty.

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