

## **Influence *Self-Service Technology* Against Customer Satisfaction and Loyalty of PT. Bank Syariah Indonesia (BSI) in the City of Palangka Raya**

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### ***Abstract***

*Banking practitioners increasingly realize they can no longer serve customers with limited capabilities. Banking is also moving forward and collaborating to improve systems and strategies so that customers feel and prove to themselves that transactions with the help of technology make it easier. Starting from direct service carried out by employees, it becomes service independently without needing to go to the Bank first to make a transaction or something else. With the merger, the amount of capital has increased, so the use of BSI Mobile in Palangka Raya City should have developed and increased. This study aims to determine whether there is an effect of self-service technology on customer satisfaction of Indonesian Islamic banks in the city of Palangka Raya and whether there is an effect of self-service technology on customer loyalty to PT. Bank Syariah Indonesia (BSI) in the city of Palangka Raya and whether customer satisfaction affects customer loyalty. Indonesian sharia bank in the city of Palangka Raya. This study uses primary data obtained directly through a questionnaire. Taking the number of samples in this study using the purposive sampling method with the Slovin formula, and found as many as 100 respondents. This study uses quantitative analysis methods, and data is processed using SmartPLS version 4.0. This research proves that Self-Service Technology positively and significantly affects customer satisfaction by showing a coefficient value of 0.740 and a t-statistic of 9.872. Self-Service Technology has a positive and significant effect on customer loyalty, with a coefficient value of 0.341 and a t-statistic of 2.779. Moreover, customer satisfaction has a positive and significant effect on customer loyalty, with a coefficient value of 0.362 and a t-statistic of 2.910. And coefficient value Self-Service Technology on customer loyalty of 0.268 and t-statistics of 2.667. can also be interpreted as customer satisfaction as a variable intervening to play a full role.*

***Keywords:*** *Self-Service Technology, Customer Satisfaction, Customer Loyalty, BSI Mobile*

## Introduction

Loyalty is the availability of customers to always use the company's products in the long term (Graffin, 2003); this is a condition or situation that is desired by every company, especially in the banking sector. If customer loyalty is higher, there will be a repetition in purchasing the same product or service in the future, even inviting others to buy or use the product or service. Satisfaction is a situation that occurs between expectations and reality received by customers. If the expectations and reality received are appropriate, the customer will feel satisfied and even very satisfied with the service, both directly and when using the application. Customer satisfaction is important. Therefore, PT. Bank Syariah Indonesia (BSI) will always provide the best service for its customers. Customer satisfaction has become a central concept in theory and practice in marketing and is one of the essential goals for business activities.

A bank's success is creating customer satisfaction by demonstrating the best capabilities and services. In this era of globalization, many changes are happening rapidly, and this absolutely happens in life. Because the nature of life is dynamic, this dynamic occurs in business competition between companies in Indonesia, ranging from small to medium-sized companies and above with business fields, including companies engaged in services, construction, manufacturing and production and other companies (Kartika R, 2019). Technology is a breakthrough created by humans to facilitate daily activities, and it will take little time to get things done. Advances in technology cause a change that is not small in people's lives. Technological developments can have a negative impact, but not least a very positive one. Application technology in banking is called independent Internet service technology or self-service technology, a service from banking that utilizes digital technology to meet customer needs.

Hery Gunardi, the Main Director of BSI, said that *Mobile banking* became a BSI mainstay. Now transactions at BSI go through *e-channel* reached 95%, and only 5% went to branches. We continue to innovate *beyond banking services* for *mobile banking*. Because through BSI mobile banking, customers can also purchase gold, distribute ZISWAF, open online accounts, apply for financing, view prayer times, and various other banking activities. Use of services *self-service technology* contained in banking, one of which is *Mobile Banking*. As is *self-service technology* which is interpreted as independent service, will provide an experience that will give satisfaction and loyalty to the Bank. Service *self-service technology* developed due to the demands of customer needs for a service that can facilitate banking activities and transactions without being restricted. With increasing competition in the banking business, it demands that every Bank provide excellent service, always trying to fulfil every wish and need of its customers (Kartika R, 2019).

*BSI Mobile* is a facility for bank customers to be able to carry out their banking activities more freely, anywhere, anytime and without having to visit the Bank. *Mobile banking* can be used for transactions such as inter-bank transfers, balance inquiries, account mutations and others. In other words, Mobile Banking is bank distribution to access accounts owned by customers using mobile phones that can be used anywhere and anytime without having to come directly to the Bank to make transactions (Nasution & Habra, 2022). Communities in the city of Palangka Raya are divided into 5 sub-districts, namely Pahandut sub-district, Bukit Batu sub-district, Jekan Raya sub-district, Sabangau sub-district and Rakumpit sub-district. The total population is 285,501

people. Starting from direct service carried out by employees, it becomes service independently without needing to go to the Bank first to make a transaction or something else. With the merger, the amount of capital increased, so the use of *BSI Mobile* in Palangka Raya City should have developed and increased. The purpose of this research is to find out whether there is an influence of *self-service technology* on customer satisfaction of Indonesian Islamic banks in the city of Palangka Raya, is there any influence *self-service technology* on customer loyalty of Indonesian Islamic banks in the city of Palangka Raya and whether there is an effect of customer satisfaction on customer loyalty of Indonesian Islamic banks in the city of Palangka Raya.

### **Loyalty**

Customer loyalty is a characteristic of a customer who will be loyal and committed to always using a product from a company, where the product will always be used continuously according to their needs. Customer loyalty is an important asset for companies, especially in banking. According to Tjiptono, loyalty to customer commitment in long-term purchases of a product, brand, store or supplier is based on positive traits (Fandy & Tjiptono, 2004). Furthermore, according to Hasan in Dakhi 2021, customer loyalty is a customer who does not repurchase an item or service by recommending other people to buy (Dakhiet al, 2021). The conclusion from the view of experts is that loyalty is a function of the behaviour or attitude of buyers who have become a habit of repeatedly buying in the long term, have a positive value and will recommend to others through word of mouth who have the potential to become consumers or further customers, do not also forget sharia compliance is a significant factor on customer satisfaction and loyalty.

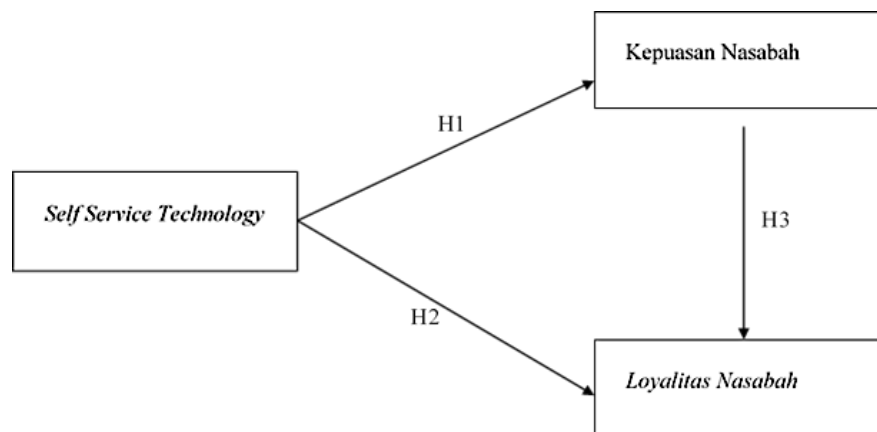
### **Customer Satisfaction**

Customer satisfaction is the customer's feelings towards the service that is felt both before and after being served at the Bank. If the expectations and reality received are appropriate, the customer will feel satisfied and even very satisfied with the service, both directly and when using the application. If the service is below the expected line, the customer will feel disappointed and dissatisfied. Customer satisfaction is important. Therefore, Bank Syariah Indonesia will always provide the best service for its customers. For companies engaged in banking services, customer satisfaction is the main thing that must be addressed, where customer satisfaction is a very crucial strategic aspect to win the competition and maintain the company's image in the wider community. According to Tjiptono, satisfaction is a condition shown by customers when they accept that their wants and needs are in accordance with what is expected properly. According to Djaslim, satisfaction is a feeling of pleasure or disappointment towards performance results and whether expectations are appropriate or not (Djaslim & Saladin, 2003).

### **Self-Service Technology**

Services using this technology are important innovations for companies because interactions with customers become more efficient and easier to use for both teenagers and parents. Companies that use *Self-Service Technology* have several reasons, namely the

development of technology so that it can be used for services for customers or customers, then because it is very easy to use, many companies have used it, and this technology makes humans more independent in carrying out the services needed. According to Rambat, *Self-Service Technology* is a facility provided in the form of technology that can be used independently without relying on employee assistance (Ramba, 2013). According to Meuter in Kartika, *Self-Service Technology* is a technological interface that produces a service or services independently and direct customer involvement (Kartika R, 2019).



The hypothesis put forward as a temporary answer to the problems raised in this study is:

**H<sub>1</sub>** : Allegedly there is a significant influence between *Self Service Technology* on customer satisfaction of PT. Bank Syariah Indonesia (BSI) in the City of Palangka Raya. Bank Syariah Indonesia in the City of Palangka Raya in use *BSI Mobile*.

**H<sub>2</sub>** : Allegedly there is a significant influence between *Self Service Technology* on customer loyalty of PT. Bank Syariah Indonesia (BSI) in the City of Palangka Raya in use *BSI Mobile*.

**H<sub>3</sub>** : It is suspected that there is a significant influence between customer satisfaction and customer loyalty of PT. Bank Syariah Indonesia (BSI) in Palangka Raya City in usage *BSI Mobile*.

**H<sub>4</sub>** : Allegedly there is a positive and significant indirect effect between *Self Service Technology* on loyalty through customer satisfaction as a variable *intervening*.

## Research methods

This study uses a type of quantitative research. This research was conducted on customers of PT. Bank Syariah Indonesia (BSI) in the City of Palangka Raya. for the population in this study, namely people who have become customers of Islamic banks whose number is unknown. The

sample value is 96.04 people, which is rounded up to 100 respondents. Using a scale *Likert* with 5 (five) answer choices, namely strongly agree, agree, undecided, disagree and strongly disagree. Data processing techniques are carried out using a statistical test approach in the form of simultaneous equation analysis (*Structural Equation Modeling*, SEM) assisted by the smartPLS 4.0 application program. The data analyzed were descriptive analysis, Partial Small Square and hypothesis testing. This study uses a quantitative approach. The data was obtained through the survey method using a questionnaire. Respondents in this study were Indonesian Sharia Bank customers who already owned and used BSI Mobile in Palangka Raya City. The questionnaires distributed in this study were 112 questionnaires. However, the questionnaires that met the requirements set out in this study were 100 questionnaires. Respondents in this study were customers of PT. Bank Syariah Indonesia (BSI) in the City of Palangka Raya. Moreover, the results received by the respondents were more dominated by the female sex, namely 52% with a frequency of 52.4, while men only amounted to 48% with a frequency of 47.6.

**Result Validity and Reliability**

Variable	Items	Loading Factor	AVE	Composite Reliability
<i>Self Service Technology</i>	SST1	0.785	0.618	0.862
	SST2	0.767		
	SST3	0.776		
	SST4	0.766		
	SST5	0.821		
	SST6	0.763		
	SST7	0.820		
Customer Satisfaction	KN1	0.781	0.701	0.893
	KN2	0.851		
	KN3	0.855		
	KN4	0.841		
	KN5	0.856		
Customer Loyalty	LN2	0.819	0.611	0.716
	LN3	0.816		
	LN4	0.704		

Each construct in this study has a composite reliability value above 0.7. It can also be seen that the Cronbach alpha value is above 0.6 for the entire construct. Therefore, it can be concluded that the research conducted has fulfilled the reliability test or, in other words, it has been reliable. Each variable in this study has the expected AVE value of 0.5. *R-square* can be used to assess the influence of certain endogenous variables and whether exogenous variables have an influence at a significant level. The basis for decision-making *R-Square* for the structural model is if the value *R-Square* 0.75 can be interpreted as a good model, if the value *R-Square* 0.50 can be interpreted as a moderate model or pretty good and if the value *R-Square* 0.25 can be interpreted as a weak model. customer satisfaction obtained an *R-Square* value of 0.547, this means that 54.7% of customer satisfaction is influenced by *self-service technology*. Meanwhile, customer loyalty is valued *R-Square* of 0.430; this means that 43% of customer

loyalty is influenced by *self-service technology*. Other reasons explain the remaining 2.3%. So, *R-Square* on the variable customer satisfaction and customer loyalty is moderate.

### Result Hypothesis

hypothesis	Path	t-statistic	P-values	Result
H1	<i>Self-Service Technology</i> – Customer Satisfaction	9.872	0.000	Accepted
H2	<i>Self-Service Technology</i> – Customer Loyalty	2.779	0.005	Accepted
H3	Customer Satisfaction – Customer Loyalty	2.910	0.004	Accepted
H4	<i>Self-Service Technology</i> – Customer Loyalty	2.667	0.008	Accepted

Based on the results of testing the direct effect hypothesis using the method of *bootstrapping* on *SmartPLS*, the following results are obtained:

#### First Hypothesis Testing

**H<sub>1</sub>:** It is suspected that there is a significant effect between *Self-Service Technology* on customer satisfaction of PT. Bank Syariah Indonesia (BSI) in the City of Palangka Raya. Bank Syariah Indonesia in the City of Palangka Raya in using BSI Mobile.

The first hypothesis tests whether *self-service technology* has a significant and positive direct effect on customer satisfaction. The test results show the coefficient value of *self-service technology* on customer satisfaction of 0.740 and t-statistics of 9.872. From these results, it is asked that the t-statistic is positive and significant because it is >1.95 with a p-value <0.05, so the first hypothesis is accepted

#### Second Hypothesis Testing

**H<sub>2</sub>:** It is suspected that there is a significant effect between *Self-Service Technology* on customer loyalty of PT. Bank Syariah Indonesia (BSI) in Palangka Raya City in using BSI Mobile. The test results show that the coefficient value of *self-service technology* on customer loyalty of 0.341, and the t-statistics of 2.779. These results show that the t-statistic is positive and significant because it is >1.96 with a p-value <0.05, so the second hypothesis is accepted.

#### Third Hypothesis Testing

**H<sub>3</sub>:** It is suspected that there is a significant influence between customer satisfaction and customer loyalty of PT. Bank Syariah Indonesia (BSI) in Palangka Raya City in using BSI Mobile

The test results show that the coefficient value of customer satisfaction on customer loyalty is 0.362, and the t-statistic is 2.910. From these results, it is stated that the t-statistic is positive and significant because it is >1.96 and the p-value is <0.05, so the third hypothesis is accepted.

### Fourth Hypothesis Testing

**H<sub>4</sub>:** It is suspected that there is a significant indirect effect between *self-service technology* on customer loyalty of PT. Bank Syariah Indonesia (BSI) in Palangka Raya City through satisfaction as a variable *intervening*.

The results of testing the fourth hypothesis show that the coefficient value of *self-service technology* on customer loyalty of 0.268 and the t-statistics of 2.667. From these results, it is stated that the t-statistic is positive and significant because it is  $> 1.96$  and *the p-value*  $< 0.05$ . Thus it can be interpreted that the effect is indirect *self-service technology* on customer loyalty where customer satisfaction as a variable *intervening* plays a full role, and the hypothesis is accepted.

### Discussion

Respondent Identity	Result Respondent		
	Classification	Frequency	Percentage
Gender	Man	47,6	48%
	Woman	52,4	52%
Total		100	100%
Year of Birth	1946 to 1960	1,6	2%
	1961 to 1980	9,5	9%
	1981 to 1995	14,3	14%
	1996 to 2010	74,6	75%
Total		100	100%
Educational level	SMA	11,1	11%
	Diploma	12,2	12%
	Strata 1	74,6	75%
	Strata 2	3,2	3%
	Strata 3	0	0
Total		100	100%
Marital status	Not Married yet	73	73%
	Marry	23,8	24%
	Divorced	3,2	3%
Total		100	100%
Income	< Rp. 1,000,0000	44,4	44%
	Rp. 1,000,000 to Rp. 2,000,000	20,6	21%
	Rp. 3,000,000 to Rp. 4,000,000	17,5	18%
	Rp. 5,000,000 to Rp. 7,500,000	6,3	6%
	Rp. 7,500,000 to Rp. 10,000,000	4,8	5%

	> Rp. 10,000,000	6,4	6%
Total		100	100%
Source of income	Full-time work	30,2	30%
	Working part-time	12,7	13%
	Occupational/Freelance	57,1	57%
Total		100	100%

Source: processed by researchers, 2023

The questionnaires distributed in this study were 112 questionnaires. However, the questionnaires met the requirements set out in this study were 100 questionnaires. Respondents in this study were customers of PT. Bank Syariah Indonesia (BSI) in the City of Palangka Raya. Moreover, the results received by the respondents were more dominated by the female sex, namely 52% with a frequency of 52.4, while men only amounted to 48% with a frequency of 47.6.

The year of birth, which became the character of the respondents, was from 1946 to 2010. It will also be divided into 4 categories, namely 1946 to 1960, 1961 to 1980, 1981 to 1995 and 1996 to 2010. Respondents from 1996 to 2010 were more dominant, namely 75%; in second place were respondents from 1981 to 1995, namely 14%, followed by respondents from 1961 to 1980, namely 9% and the last respondent born between 1946 to 1960 2%.

The level of education that is being pursued or taken by the respondents who meet the researcher's criteria are SMA, Diploma, Strata, Strata 2 and Strata 3. At the Strata 1 level, there are 75% of the respondents; Diploma, there are 12% of the respondents; High School is also 11%; at Strata 2, there is 3%; and at Strata 3, there are no respondents.

Marital status is also included in the criteria in the research conducted; this is divided into 3 parts: unmarried, married and divorced. Respondents in this study were dominated by unmarried marital status, namely 73%, followed by married status, namely married by 24% and divorced by 3%.

Income is divided into 6 parts, namely < Rp. 1,000,000 to > Rp. 10,000,000 if further translated as follows < Rp. 1,000,000, Rp. 1,000,000 to Rp. 2,000,000, Rp. 3,000,000 to Rp. 4,000,000, Rp. 5,000,000 to Rp. 7,500,000, Rp. 7,500,000 to Rp. 10,000,000 and > Rp. 10,000,000. On this criterion, income < Rp. 1,000,000 by 44%, income Rp. 1,000,000 to Rp. 2,000,000 by 21%, then on income Rp. 3,000,000 to Rp. 4,000,000, which is 18%, followed by an income of Rp. 5,000,000 to Rp. 7,500,000, which is 6%, as well as income > Rp. 10,000,000, which is 6% and an income of Rp. 7,500,000 to Rp. 10,000,000, which is 5%.

The source of income is a criterion in the questionnaire for respondents, again divided into 3 parts: full-time work, part-time work and odd jobs/freelance. The respondents income source is dominated by odd jobs/freelancers, namely 57%, then full-time work, namely 30% and part-time work, 13%.

## **The Effect of Self-Service Technology on Customer Satisfaction**



Self Service Technology is defined as an independent service that will provide an experience that will provide satisfaction and loyalty to the Bank. Self-service technology services are developing due to the demands of customer needs for a service that can facilitate banking activities and transactions without being restricted. With the increasing competition in the banking business, every Bank demands excellent service, always trying to fulfil every desire and need of its customers. The study results show that self-service technology significantly and positively affects customer satisfaction. Because the t-statistic value is positive and the p-value is significant, it can be interpreted that the self-service technology owned by PT. Bank Syariah Indonesia (BSI), namely BSI Mobile, is able to influence customer satisfaction.

Based on the self-service technology variable, there are 7 indicators assessed in this research. As for the SST6 question, which contains the question "Facilities on self-service technology devices adapted to customer wishes", the lowest outer loading value is 0.763, and the largest outer loading value is found in the SST5 question of 0.821, which contains the question "Facilities on self-service technology devices provide convenience in use". This is proof that customers of PT. Bank Syariah Indonesia (BSI) in the city of Palangka Raya feel the convenience when using BSI Mobile has a strong influence on increasing customer satisfaction. Based on the variable customer satisfaction, there are 5 indicators that are used as an assessment in this study. As for the KN1 question, which contains the question "The facilities or features received are as expected", the lowest outer model value is 0.781 compared to other indicators. Meanwhile, the largest outer model value is found in the KN5 question of 0.856, which contains the question, "I would suggest to friends or relatives to use BSI Mobile because it is easy to make transactions". This is also proof that PT. Bank Syariah Indonesia (BSI) customers in the city of Palangka Raya will provide suggestions for using BSI Mobile in every transaction because of the convenience they have experienced while using it. The research results show that *self-service technology* affects customer satisfaction. It means getting better *self-service technology*. It will increase customer satisfaction. This is in line with the research by Elsa Rosalia, Robby Syifa'ul Mahrun, Iftitahul Jauhariyah and Soekma Adie Dharmawan, who also concluded that *self-service technology* affects customer satisfaction.

### **The Effect of Self-Service Technology on Customer Loyalty**

Loyalty is the availability of customers always to use the company's products in the long term. The other meaning of customer loyalty is a characteristic of a customer who will be loyal and committed to always using a product from a company, where the product will always be used continuously according to needs. The research results show that *self-service technology* has a significant and positive influence on customer loyalty. Because the value of the t-statistic is positive as well *p-value* significant, it can be interpreted that *self-service technology* owned by PT. Bank Syariah Indonesia (BSI), namely BSI Mobile, is able to influence customer loyalty. Based on the customer loyalty variable, there are 5 indicators that are used as an assessment in this study. The largest outer model value is found in the LN2 question of 0.819, which contains the question, "Do you agree to recommend this BSI Mobile service to friends, relatives or other people". This is proof that even though the cost of each transaction will increase, PT. Bank Syariah Indonesia (BSI) customers in the city of Palangka Raya will continue to use BSI Mobile services. The research results show that *self-service technology* affects customer loyalty. It means getting better *self-service technology* will also increase customer loyalty. This is also supported

by previous researchers, namely Bachriatul Haniful Umuliyah, who concluded that *self-service technology* affects customer loyalty (Hanifatul B, 2022).

### **The Effect of Customer Satisfaction on Loyalty**

Customer Satisfaction is a situation that occurs between expectations and reality received by customers. If the expectations and reality received are appropriate, the customer will feel satisfied and even very satisfied with the service, both directly and when using the application. Customer satisfaction is important. Therefore, Bank Syariah Indonesia will always provide the best service for its customers. Customer satisfaction has become a central concept in theory and practice in marketing and is one of the essential goals for business activities. Customer satisfaction cannot be separated from customer loyalty, where customer loyalty is the availability of customers always to use the company's products in the long term. The results showed that customer satisfaction has a significant and positive effect on customer loyalty. Because the t-statistic value is positive and the p-value is significant, it can be interpreted that customer satisfaction can affect customer loyalty in Indonesian Islamic banks in the city of Palangka Raya.

Based on the customer loyalty variable, there are two invalid variables in the outer model value found in the LN1 question, which is 0.683, which contains the question "Do you agree to continue using BSI Mobile services". As well as the LN5 question, which is 0.677, which contains the question "I believe BSI Mobile is the best banking service". Due to invalidity, it was decided to delete or eliminate the two question indicators, which would later affect other variables. The results showed that customer satisfaction has an effect on customer loyalty. This means that better customer satisfaction will also increase customer loyalty. This was also supported by previous researchers, Windry Setyaning Warsito, who concluded that the higher customer satisfaction, the higher customer loyalty (Warsito W.S, 2018).

### **Influence Self-Service Technology Against Customer Loyalty Through Customer Satisfaction as an Intervening Variable.**

Variable *Intervening* (connector) is a variable that theoretically influences the relationship between independent and dependent variables to be an indirect relationship and cannot be observed and measured. This variable is an intervening/intermediate variable that lies between the independent and dependent variables so that the independent variable does not directly affect the change or emergence of the dependent variable. The research results show that *self-service technology* has a positive and significant indirect effect on customer loyalty through customer satisfaction as a variable *intervening*. Because the value of the t-statistic is positive as well *p-value* significant. Based on the indirect effect model on the inner model, it shows that the p-value is 0.008, which means this value is less than 0.05. means performance *self-service technology* at Bank Syariah Indonesia in the City of Palangka Raya has been able to provide satisfying and appropriate services for customers so as to make customers loyal. The results of the study prove that the satisfaction variable can be used as a variable *intervening*. It means if *self-service technology* increases and is good, satisfaction is also getting better, so it will affect customer loyalty.

### **Conclusion**

This research proves that *Self-Service Technology* positively and significantly affects customer satisfaction by showing a coefficient value of 0.740 and a t-statistic of 9.872. *Self-Service Technology* has a positive and significant effect on customer loyalty, with a coefficient value of 0.341 and a t-statistic of 2.779. Moreover, customer satisfaction has a positive and significant effect on customer loyalty, with a coefficient value of 0.362 and a t-statistic of 2.910. And coefficient value *Self-Service Technology* on customer loyalty of 0.268 and t-statistics of 2.667. can also be interpreted as customer satisfaction as a variable *intervening* to play a full role.

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