

THE ROLES OF SELF-SERVICE TECHNOLOGY ON CUSTOMERS' DECISIONS TO USING ISLAMIC BANK MOBILE BANKING

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Abstract

Introduction to The Problem: This study aims to determine the influence of self-service technology, relationship marketing, and customer intimacy on customers' decisions to use Sharia bank mobile banking services, with satisfaction as a mediating variable.

Purpose/Objective Study: The object of this research is users of Sharia bank mobile banking services in the Special Region of Yogyakarta Province.

Design/Methodology/Approach: The sampling technique used is purposive sampling, with the sample size calculated using the Lameshow formula. Data were collected through a questionnaire and analyzed using the Partial Least Squares Structural Equation Modelling (PLS-SEM) technique with the SmartPLS application. Findings: The results show that satisfaction acts as a full mediating variable, meaning it successfully mediates the influence of self-service technology, relationship marketing, and customer intimacy on customers' decisions to use Sharia bank mobile banking.

Findings: The results showed that all hypotheses had a positive and significant effect. Individual attributes and work effort significantly influence employee performance. Organizational support moderates individual attribute variables and work effort variables.

Paper Type: Research Article.

Keywords: Self-Service Technology; Relationship Marketing; Customer Intimacy; Satisfaction; Customer Decisions.



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INTRODUCTION

Indonesia is among the countries with the largest Muslim population in the world (Prameswari et al., 2022). Quoted from Databoks (2023), a study by the Royal Islamic Strategic Studies Centre informed that in 2023, the Muslim population of Indonesia reached 240.62 million people. This number is equivalent to 86.7% of the 277.53 million people throughout the country. In people's lives, Islam is not only the majority religion in Indonesia but also has a significant influence on the country's economic, social, and political life. The growth of the Muslim community will encourage the development of a halal lifestyle, especially in the Sharia financial sector. This proves that a halal lifestyle can have a strategic role in improving the Indonesian economy. One of the Sharia financial sectors that makes a major contribution is Sharia banking, where Sharia banking grows positively and optimally with the application of Sharia principles in its operations (Harahap et al., 2024).

Along with technological developments, Sharia banks have begun to innovate in providing excellent services to customers. One form of digital transformation in Sharia banks is the use of mobile banking to optimize effectiveness and accessibility (Sa'diyah et al., 2022). The existence of mobile banking provides a practical solution for customers in managing their finances without having to visit a branch office, while still using Sharia principles in its application. Through mobile banking, Sharia banks can analyze customer data to identify customers and develop more personalized and relevant products. With the use of digital technology, Sharia banks can continue to grow and provide a good image to their customers (Arnita et al., 2023). Entering a digital era full of competition, Sharia banks must have an innovation and service with the aim of increasing effectiveness and efficiency in operational activities and the quality of bank services to customers (Putribasutami & Paramita, 2018).

One innovation that can be adopted by Sharia banks is self-service technology (Wismantoro, 2017). This innovation facilitates customers in operating transaction services independently, thus customers will feel happy, leading to an increase in customer satisfaction. The services presented by self-service technology include m-banking, automatic teller machines, and internet banking. Through these services, customers can continue to transact independently at any time without having to visit a bank office. Because of the unlimited ease of transactions, this service can realize a national-level payment scheme (Rosyidah & Andjarwati, 2021).

In addition to self-service technology, there is a strategy that Sharia banks must pay attention to in preparing to deal with competition and maintain their existence, namely relationship marketing. Relationship marketing is the process of developing sustainable relationships with customers and potential customers to generate specific achievements (Faisal et al., 2020). In Sharia banking, relationship marketing

emphasizes the importance of analyzing customer needs and preferences and providing personalized and directed services by adopting various approaches to increase interaction with customers. With this strategy, Sharia banks are able to create solid relationships with customers in increasing their loyalty and deep trust (Safitri et al., 2022).

Not only that, Sharia banks also utilize technology to strengthen relationships with customers through the implementation of customer relationship management (CRM). Companies that implement a relationship marketing management system can maximize customer loyalty by maintaining customers' personal information and carefully managing customer touchpoints. Overall, relationship marketing has a crucial role in the growth and sustainability strategy of Sharia banks (Dari & Saputra, 2022).

Although several studies have investigated the variables that influence customers' decisions to continue using mobile banking, there has been no research that comprehensively explores the role of customer satisfaction in mediating the influence of self-service technology, relationship marketing, and customer intimacy on customers' decisions in using Sharia bank mobile banking. In addition, there are still not many studies that use Smart PLS as a tool to analyze data. This research focuses on efforts to add insight in an area that has not been widely studied by proposing the research title "The Influence of Self-Service Technology, Relationship Marketing, and Customer Intimacy on Customers' Decisions to Continue Using Sharia Bank Mobile Banking Through Satisfaction as a Mediating Variable". By completing this research, a better understanding will be obtained about the factors that influence the use of mobile banking in the context of Sharia banks. So that it can help improve services and better meet customer needs.

LITERATURE REVIEW

Self-Service Technology

Self-service technology is the ability of customers to use technology to perform services themselves, such as making transactions, accessing information, or resolving problems, without the need for direct assistance from staff or customer service (Pratiwi, 2022).

Relationship Marketing

Relationship marketing is a marketing strategy that focuses on building and maintaining long-term relationships with customers, 1 with the aim of increasing customer loyalty and retention (Syahlevi et al., 2018).

Customer Intimacy

Customer intimacy is the company's ability to understand and meet customer needs personally and emotionally, so that customers feel valued and understood (Siska et al., 2023).

Satisfaction

Satisfaction is the level of customer satisfaction with the mobile banking services provided by the company, which can be measured from service quality, ease of use, and speed of response, and others (Tamaruddin et al., 2020).

Decision to Use Mobile Banking

The decision to use mobile banking is the customer's decision to use mobile banking services as a means to conduct financial transactions, which can be influenced by factors such as ease of use, security, and satisfaction (Niswah & Tambunan, 2022).

METHODOLOGY

This research targets all Sharia bank customers who use mobile banking as the study population. The sample was determined using a purposive sampling technique with specific criteria, including domicile within the Special Region of Yogyakarta, active use of mobile banking in the last three months, and willingness to participate in the study. The minimum sample size was calculated using the Lameshow formula, resulting in 100 respondents. The primary data used were collected through questionnaires distributed via Google Forms, covering aspects such as self-service technology, relationship marketing, customer intimacy, customer satisfaction, and decisions to use Sharia mobile banking, all measured using a 5-point Likert scale. The study includes three independent variables (self-service technology, relationship marketing, and customer intimacy), one mediating variable (customer satisfaction), and one dependent variable (customer decision to use mobile banking). For data analysis, the study employs the Structural Equation Modelling (SEM) approach using SmartPLS software to evaluate the model's validity, reliability, model fit, and to test the research hypotheses.

RESULTS AND DISCUSSION

Validity Test

The validity test aims to test whether the research questionnaire can measure the variables used, so that the questionnaire can be said to be valid or not valid. A variable is said to be valid if it has an Average Variance Extracted (AVE) value > 0.50 (Sugiyono, 2022).

Table 1. Validity Test

No	Variable	AVE Value	Description
1.	Self Service Technology (X_1)	0,717	Valid
2.	Relationship Marketing (X_2)	0,711	Valid
3.	Customer Intimacy (X_3)	0,748	Valid

4.	Satisfaction (M)	0,710	Valid
5	Customer Decition (Y)	0,661	Valid

Sources: Researcher (2025)

Based on table 1, the AVE value of self-service technology is 0.717, relationship marketing is 0.711, customer intimacy is 0.748, satisfaction is 0.710, and the decision of customers to use mobile banking is 0.661. This shows that each indicator is able to represent its construct well, so it can be concluded that all constructs in the research model are declared valid.

Reliability Test

The reliability test is used to determine the consistency of the instrument as a measuring tool so that the results can be trusted. The reliability of the research instrument was measured by Cronbach's Alpha, where if the Cronbach's Alpha value is more than 0.60, the research instrument is reliable (Sugiyono, 2022).

Table 2. Reliability Test

No.	Variable	Cronbach's Alpha	Description
1.	Self Service Technology (X_1 "	0,902	Reliable
2.	Relationship Marketing (X_2 "	0,872	Reliable
3.	Customer Intimacy (X_3 "	0,833	Reliable
4.	Satisfaction (M)	0,955	Reliable
5	Customer Decition (Y)	0,927	Reliable

Sources: Researcher (2025)

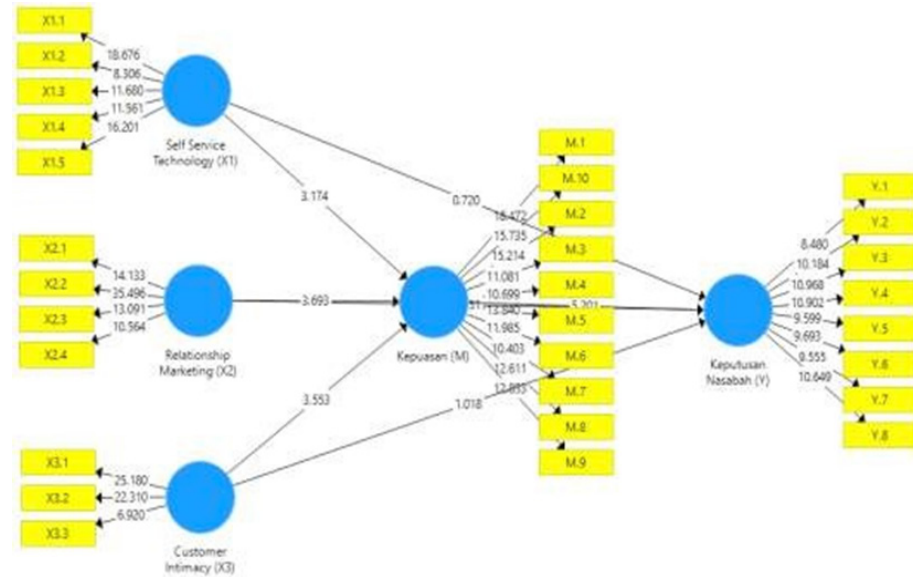
Based on table 2, it can be seen that the reliability test results show a Cronbach's Alpha value of 0.902 for self-service technology (X1) and 0.742 for relationship marketing (X2). While customer intimacy (X3) has a Cronbach's Alpha value of 0.833. The mediating variable satisfaction (M) has a Cronbach's Alpha of 0.955 and the dependent variable customer decision (Y) has a Cronbach's Alpha value of 0.927. The Cronbach's Alpha value of the five variables is more than 0.60, which means all instruments are reliable.

HYPOTHESIS TESTING AND DISCUSSION

This test was conducted to determine whether the relationship between latent variables in the model can be considered statistically significant. The process uses a bootstrapping technique where the data is re-sampled to calculate the path coefficient and its standard error. The

relationship between variables can be stated as positive and significant if the t-statistic value > 1.96 and the p-value < 0.05 (Sugiyono, 2022).

Figure 1. Bootstrapping Output



Sources: Researcher (2025)

Table 3. Path Coefficient Bootstrapping Dirrect Effect

No.	Hubungan Antar Variabel	Original Sample	t-statistics (> 1,96)	p-values (<0,05)	Keterangan
1	Self Service Technology (X1) -> Satisfaction (M)	0,227	3,174	0,001	Diterima
2	Self Service Technology (X1) -> Keputusan Nasabah (Y)	0,038	0,720	0,236	Tidak Diterima
3	Relationship Marketing (X2) -> Satisfaction (M)	0,224	3,693	0,000	Diterima
4	Relationship Marketing (X2) -> Customer Decition (Y)	0,055	1,151	0,125	Tidak Diterima

5	Customer Intimacy (X3) -> Satisfaction (M)	0,302	3,553	0,000	Diterima
6	Customer Intimacy (X3) -> Customer Decition (Y)	0,086	1,018	0,155	Tidak Diterima
7	Satisfaction (M) -> Customer Decition (Y)	0,737	5,201	0,000	Diterima

Sources: Researcher (2025)

DISCUSSION

The Influence of Self-service Technology on Customer Satisfaction

The results of data analysis show that self-service technology has a significant positive influence on customer satisfaction. This can be seen from the t-statistic value of 3.174 which is more than 1.96 and the p-value of 0.001 which is less than 0.05. This finding illustrates that the more positive the customer's perception of the use of self-service technology, the higher their level of satisfaction in using Sharia bank mobile banking services. The findings in this research are in line with the results of a study conducted by Ramadhani et al., (2023) which revealed that services such as Automatic Teller Machines (ATMs) and mobile banking, which are part of self-service technology, have a positive influence on the level of customer satisfaction.

The Influence of Relationship Marketing on Customer Satisfaction

In table 3 above, the t-statistic value is 3.693, more than 1.96 and the p-value is 0.000, less than 0.05. Thus, it can be concluded that an increase in the implementation of relationship marketing strategies will influence an increase in customer satisfaction in the use of Sharia bank mobile banking. The relationship marketing approach is an important aspect in building emotional closeness and sustainable service. Research by Syahlevi et al., (2018) states that relationship marketing has a positive and significant effect on customer satisfaction, this shows that every increase in relationship marketing strategy will also increase customer satisfaction.

The Influence of Customer Intimacy on Customer Satisfaction

The results of the analysis show that customer intimacy has a significant positive influence on customer satisfaction. This can be seen from the t-statistic value of 3.553 and the p-value of 0.000. Thus, this test

statistically proves that customer intimacy has a positive and significant effect on customer satisfaction. In line with this, Umami & Muhlasin (2021) state that customer intimacy and Islamic brand image have a significant effect on the satisfaction of Sharia bank users.

The Influence of Self-service Technology on Customers' Decisions to Use Sharia Bank Mobile Banking

The influence of self-service technology on customers' decisions to use Sharia bank mobile banking shows insignificant results. Based on the direct effect test, it shows that the t-statistic value of 0.720 is below 1.96 and the p-value of 0.236 is greater than 0.05. However, the results obtained are all positive numbers, so it can be said that the direction of this influence is positive although not significant. The test shows that the influence of self-service technology does not directly affect customer decisions. This is also in line with research by Hasibuan (2023) which states that self-service technology will have an influence if the application of user friendly on Sharia bank mobile banking is implemented which creates satisfaction for customers.

The Influence of Relationship Marketing on Customers' Decisions to Continue Using Sharia Mobile Banking

The tests that have been carried out show that relationship marketing has no effect on customers' decisions to use Sharia bank mobile banking in the Special Region of Yogyakarta. It can be seen from the t-statistic that the resulting value is 1.151 where this value is lower than the critical limit of 1.96. Then for the p-value also shows results above 0.05, namely 0.125. However, the results of data analysis state that the influence is positive although not significant. This is in line with research by Syahlewi et al. (2018) which shows that relationship marketing has a positive influence on customers' decisions to use Sharia banks, but the results obtained are not significant.

The Influence of Customer Intimacy on Customers' Decisions to Continue Using Sharia Mobile Banking

As shown in table 3, the t-statistic value of the influence of customer intimacy on customers' decisions to use Sharia mobile banking is 1.018 where this number is below the critical limit which should be more than 1.96. Also, the p-value is 0.155 which is greater than 0.05. This means that the influence of customer intimacy on customer decisions to continue using Sharia mobile banking in the Special Region of Yogyakarta is not significant. However, the results of data analysis state that the influence is positive although not significant. This is in line with research by Huda (2020) which states that customer intimacy has a positive impact on customer loyalty. The Influence of Self-service Technology, Relationship Marketing, and Customer Intimacy on Customers' Decisions to Continue Using Sharia Bank Mobile Banking Through Satisfaction as a Mediating Variable.

The results of hypothesis testing show that the influence of self-service technology, relationship marketing, and customer intimacy on customers' decisions to continue using Sharia Bank mobile banking through satisfaction as a mediating variable is significant. This can be seen from the test results in table 4 below.

The Influence of Satisfaction on Customer Decisions to Continue Using Islamic Bank Mobile Banking

Table 3 shows that satisfaction has a positive and significant influence on customer decisions in using Islamic bank mobile banking. This is reflected in the p-value of 0.000 which is smaller than 0.05 and the t-statistic value of 5.201 which exceeds the critical limit of 1.96. Therefore, statistically, these results prove that satisfaction contributes positively and significantly to customers' decisions to use mobile banking. Research conducted by Yenti (2021) states that mobile banking service providers can consider customer satisfaction factors such as features in the application, ease of use, and service quality can increase the level of mobile banking usage.

Table 4. Special Indirect Effect

No.	Hubungan Antar Variabel	Mean	t-statistics	p-values	Ket
1	<i>Self Service Technology</i> (X1) -> Kepuasan(M) -> Keputusan Nasabah (Y)	0,192	2,577	0,005	Terbukti
2	<i>Relationship Marketing</i> (X2) -> Kepuasan (M) -> Keputusan Nasabah (Y)	0,174	2,842	0,002	Terbukti
3	<i>Customer Intimacy</i> (X3) -> Kepuasan(M) -> Keputusan Nasabah (Y)	0,234	2,513	0,006	Terbukti

Sources: Researcher (2025)

The Influence of Self-Service Technology on Customers' Decisions to Continue Using Islamic Bank Mobile Banking Through Customer Satisfaction

As stated in table 4, the t-statistic value of 2.577 which is more than 1.96 and p-values of 0.005 which is less than 0.05, then self-service technology influences customers' decisions to use Islamic bank mobile banking through customer satisfaction as a mediating variable. The direct influence of self-service technology on customer decisions is not significant, while the indirect influence through customer satisfaction mediation shows significant results. In line with previous research by

Hasibuan (2023) showed that self-service technology quality has a positive influence on loyalty with satisfaction as a mediating variable. This condition shows that the relationship between self-service technology and customer decisions is a full mediation relationship, where self-service technology will only influence the decision to use Islamic bank mobile banking if customers are first satisfied with the service. Customers will decide to use the mobile banking services of Islamic banks if they are satisfied with the available features, ease of access, transaction security, and convenience of using the application.

The Influence of Relationship Marketing on Customers' Decisions to Continue Using Islamic Bank Mobile Banking Through Customer Satisfaction

Table 4 shows a t-statistic of 2.842 which is greater than 1.96 and p-values of 0.002 which is less than 0.05. This means that satisfaction as a mediating variable is successful in mediating the influence of relationship marketing on customers' decisions to use Islamic bank mobile banking. Although relationship marketing is important in building customer closeness and loyalty, this influence does not immediately drive the decision to use Islamic bank mobile banking, but must first create a sense of satisfaction in customers with the services provided. In line with this, Suprpto & Setyawardani (2023) show that indirectly relationship marketing through satisfaction has a significant influence on loyalty. When customers feel commitment, trust, good communication, and effective conflict handling from the bank, their satisfaction will increase and this satisfaction is what ultimately becomes the main trigger in making decisions to actively use Islamic bank mobile banking.

The Influence of Customer Intimacy on Customer Decisions to Continue Using Islamic Bank Mobile Banking Through Customer Satisfaction

In table 4 above, a p-value of 0.006 is obtained, which means it is smaller than 0.05 and a t-statistic value of 2.513, which means it is greater than 1.96. This shows that satisfaction as a mediating variable is able to mediate the influence of customer intimacy on customers' decisions to use Islamic bank mobile banking. Nafiah & Pratama (2021) stated that customer intimacy has a positive and significant influence on satisfaction which encourages customers to establish close relationships with the company. Customer intimacy includes aspects of communication, attention, and relationships between the bank and customers, not directly influencing customers' decisions to use mobile banking. On the other hand, the influence of customer intimacy on usage decisions is only realized if customers feel a high level of satisfaction from the services provided by the bank. The hypothesis stating that customer satisfaction mediates the influence of customer intimacy on the decision to use Islamic mobile banking is accepted, which shows

that this relationship is a full mediation. Customer satisfaction acts as an intermediary that connects customer intimacy with the decision to use Islamic bank mobile banking.

CONCLUSION

Based on the results of the research and discussion, several conclusions can be drawn. First, self-service technology, relationship marketing, and customer intimacy each have a positive and significant effect on customer satisfaction, indicating that better implementation of these three factors can lead to increased satisfaction among Sharia bank mobile banking users. Second, although self-service technology, relationship marketing, and customer intimacy do not have a significant direct effect on customers' decisions to continue using Sharia mobile banking, the influence remains positive, suggesting a tendency to encourage continued usage. Lastly, customer satisfaction is proven to successfully mediate the relationship between self-service technology, relationship marketing, and customer intimacy on the decision to continue using Sharia mobile banking, highlighting the crucial role of satisfaction in influencing customer decisions.

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