INTEGRATION OF DIGITAL-BASED BANKING SERVICES ON CUSTOMER SATISFACTION (STUDY OF INDONESIAN ISLAMIC BANKS KCP KOTA PINANG)

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Abstract: *The performance of Islamic banking in Indonesia and its branches in various regions on the economic growth of a country cannot be underestimated by anyone, as well as the existence of Islamic banking in global economic growth has received the highest recognition by various world economies. The purpose of this study is still about the factors of digitalization of Islamic banking, banking services, trust and banking innovation and their influence on customer satisfaction. The population in the study were customers of Bank Syariah Indonesia Labuhanbatu Selatan Regency registered in December 2022 totaling 18,203 people. The sampling technique refers to the minimum sample size in PLS-SEM is 30-100 sample sizes, so the author determines to use a sample of 100 people. The sample withdrawal technique chose purposive sampling technique, as for the consideration in the research of customers who saved for approximately 6 months. Data collection techniques using questionnaires (google form), interviews and written or primary data. The author's data analysis technique uses SmartPLS 4.0 to prove each partial direct effect between the independent variable and the dependent variable. The results of this study 1) Islamic bank digitalization variables partially affect banking innovation, 2) Islamic bank digitalization variables partially affect customer satisfaction, 3) banking innovation variables partially affect customer satisfaction, 4) banking service variables partially affect banking innovation, 5) banking service variables partially affect customer satisfaction, 6) trust variables partially affect banking innovation and 7) trust variables partially have no positive and insignificant effect on customer satisfaction.*
**Keywords:** *Islamic Banking Digitalization, Banking Services, Trust, Banking Innovation, Customer Satisfaction.*

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INTRODUCTION

The performance of Islamic banking in Indonesia and its branches in various regions towards the economic growth of a country cannot be underestimated by anyone, as well as the existence of Islamic banking in global economic growth has received the highest recognition by various world economies. In addition to the high public desire for Islamic bank products in saving and financing and Islamic banks are destinations for collecting and channeling funds for the community based on justice, honesty, togetherness in accordance with the concept of sharia. This is reinforced by the opinion of (Setia Budhi Wilardjo, 2005) the banking sector including Islamic banks occupies a very strategic position in bridging the needs of working capital and investment in the real sector with the owners of funds. According to (Ilfa Dianita, Heri Irawan, 2021) the presence of banking is one of the solutions to increase public confidence in banking activities, especially in Indonesia.

Speaking of the success of Islamic banking in its marketing is highly dependent on the level of customer satisfaction after obtaining or using Islamic banking services through various banking services both technically and digitally. According to the study (Engkur, 2018) the market opportunity for Islamic banking which is still very large is a challenge for Islamic banking in attracting the interest of the Muslim community to become customers, meaning that Islamic banking with all its strengths and advantages including services will increase customer satisfaction. According to (Bakhri & Astuti,

2021) Islamic banking must be sensitive to customer satisfaction, which is one of the factors that must be considered and maintained by Islamic banks as the dynamics of competition with conventional banking intensify. It is only natural that Islamic banking begins to look at the application of marketing by maximizing experience and minimizing unpleasant experiences so that customer satisfaction is maintained.
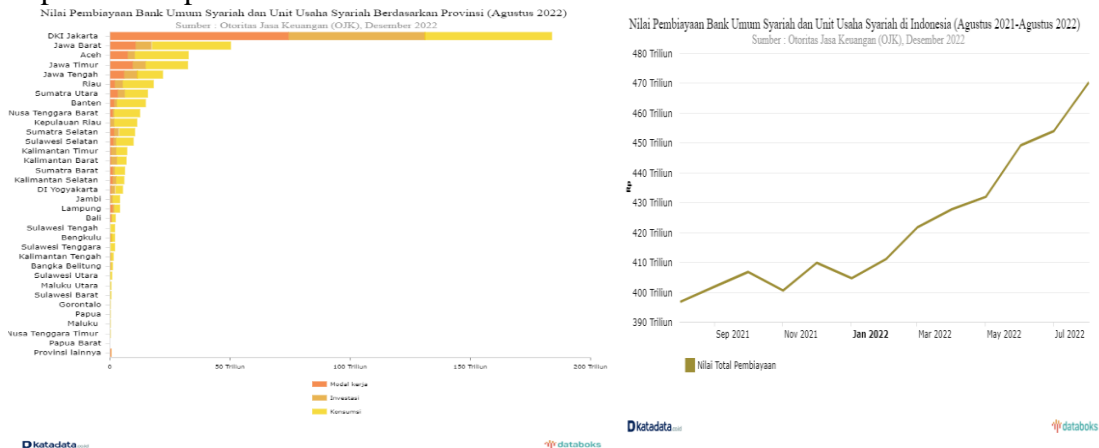
Figure 1. Development of Islamic Banking in 2022

According to data from the Financial Services Authority (OJK), the total value of financing from Islamic commercial banks and Islamic business units in Indonesia reached Rp 470 trillion in August 2022. Meanwhile, based on the largest recipient of financing is DKI Jakarta with a value of Rp 183 trillion, consisting of financing for working capital of Rp 74 trillion, for investment of Rp 56 trillion and for consumption of Rp 52 trillion. It can be concluded that the development of Islamic banking in Indonesia in general has experienced significant growth in 2022 reaching 480 trillion and the distribution of banking recipients based on regions puts North Sumatra province in seventh position. According to research (Santi, 2019) the driving factor for the development of Islamic economics in Indonesia is inseparable from the factor of awareness that is endemic in other countries and the second factor Indonesia is destined with a Muslim population.

In response to this research, the phenomenon of public behavior using Islamic banking services, especially Bank Syariah Indonesia (BSI), is due to the history of Bank Syariah Indonesia (BSI) which is a merger between previously existing Islamic banks, namely Bank Syariah Mandiri, BRI Syariah and BNI Syariah, which have been incorporated since February 2020. The existence of Bank Syariah Indonesia (BSI) after the merger according to (Mahargiyantie, 2020) that Bank Syariah Indonesia (BSI) is able to change the constellation of Islamic banking in Indonesia, increasingly forming polarization as well as becoming a new pillar of Islamic banking and economy in Indonesia with total assets reaching Rp 239.56 trillion. According to (Charisma, 2021) product innovation, service improvement and network development show a positive trend from year to year.

Factors that influence the level of public awareness of Islamic financial literacy increasingly mark the role of Bank Syariah Indonesia (BSI) in bringing blessings to Muslims in particular and other humans in general. The more real the services of Bank Syariah Indonesia (BSI) are also a way to achieve customer satisfaction. The key to achieving post-merger Bank Syariah Indonesia (BSI) customer satisfaction is influenced by the integration of digital-based banking services in meeting the needs of customers

with diverse tastes. The meaning of digital-based service integration according to (Pristiyono, Juliana & Prayoga, 2022) emphasizes that the integration of digital-based banking services is the provision of services using information technology and big data with trained human resources. According to (Salam, 2018) online and mobile banking services are a must in banking as an innovation in the form of the latest service integration.

According to (Rustamaji et al., 2018) in the era of digitalization accompanied by very fast technology, currently the development of information technology can increase the efficiency and effectiveness of public services, it can be interpreted that the Bank Syariah Indonesia (BSI) service system is included in collaboration in the digitalization era, making it easier for customers to interact and have an impact on customer satisfaction. According to (Hikmah, 2017) the integration of digital-based banking services includes convenience, functional quality, digital banking service quality, trust and banking innovation, he also added that convenience, functional quality, digital banking service quality, trust and banking innovation have no significant effect on customer satisfaction. Other research (Luthfiatussa'dyah et al., 2022) due to digitalization, customers can access something quickly, efficiently, flexibly anywhere and anytime.

The strength of the phenomenon in research is that there are pros and cons regarding the integration of digital-based banking services where the results of the studies referred to have different views and are closely related to the conditions of economic growth and Islamic banking. This is what underlies this research to re-examine the various factors that can be recognized as the integration of digital-based banking services and their impact on customer satisfaction. So the purpose of this research is still around the factors of Islamic banking digitalization, banking services, trust and banking innovation and their influence on customer satisfaction. The conceptualized research title is Digital-Based Banking Service Integration on Customer Satisfaction (Study of Bank Syariah Indonesia KCP Kota Pinang).

LITERATURE REVIEW
Digitalization of Islamic Banking

The development of technology in banking is one of a thousand reasons, where inevitably banking must now be based on digitalization. According to (Vebiana, 2018) digital banking is deliberately designed so that customers can carry out their transactions independently. According to (Maulidya & Afifah, 2021) the characteristics of digital banking are that customers can obtain information, registration, account opening, transactions and account closure independently. Definition of Islamic banking according to (Agustin, 2021) in general as a financial institution whose main business is to provide storage, financing, and payment traffic services. With reference to the explanation above, the concept of digitalization of Islamic banking prioritizes usury-free, but in providing services, it is increasingly sophisticated in synergy with technological developments. Indicators of banking digitalization are internet banking, mobile banking, online account opening, and online relationship management (CRM).

Banking Services

Banking services are currently emphasizing on services in fundraising activities, namely services received by customers and entrusting their money to be deposited. According to (Kurniawan, 2020) the basic concept of banking excellent service is identical to the best service in meeting customer expectations and needs. This means that banking excellent service is a service that meets predetermined quality standards.

Excellent service according to (Frimayasa, 2017) is the maximum ability of a person in dealing with others in terms of service. Indicators of excellent banking services are attitude, attention, action, ability, appearance and responsibility. (Eny Sulistyowati, 2018).

Trust

The aspect of trust in the banking business world is absolute for the sustainability of a bank between customers and business actors. According to (Sari, 2013) psychological trust which is from savers and trust in other creditors. According to (Putera, 2020) trust is a central and important principle for all effective financial systems as the integrity of financial institutions. According to (Fungá, Zuzana; Hasan, 2016) trust related to money has similarities with trust in banks that are influenced by convertibility. According to (Wahyuni, 2015) trust as a person's willingness to depend on another party with certain risks. Indicators of digital banking trust are confidence, ability, honesty and openness. (Astuti et al., 2020).

Banking Innovation

The concept of innovation can be identified with many types of innovation and the classification may vary according to the object of innovation. For example, innovation categories include business model, product and service and organizational innovations (Volkers, 2019). According to (Rashin & Ghina, 2018) innovation in business includes developing new products, making changes in the design of current products more sophisticated. He added that service business innovation is a change made by the company to improve marketing performance by accelerating the company's service work system through various new combinations. According to (Kogabayev & Maziliauskas, 2017) innovation is the creation and application of new processes, services and delivery methods that result in significant improvements in results, efficiency, effectiveness and quality. Indicators of banking innovation are the development of new ideas, the implementation of new products, new services and the creation of pure profits.

Customer Satisfaction

Since long time ago the concept of customer satisfaction has been synonymous with feelings of pleasure or disappointment of customers which is the result of a comparison between the perceived performance of the product and the performance in accordance with expectations. According to (Manyanga, 2022) customer satisfaction what customers expect before making a purchase and the perception of performance after the purchase is made. According to (Farooqi, 2017) satisfaction is a very important phenomenon in the process of evaluating shopping, consumption, or use of product or service experiences and is therefore important in long-term consumer response through assessments that highlight a product or service, or the product or service itself, providing (or providing) a pleasant level of consumption compliance, including levels below or above compliance. Indicators of customer satisfaction are conformity of expectations, conformity of desires and conformity of reality.

Framework of Thought

The development of sharia economy and business in Indonesia entered a new phase after the merger of the three largest sharia banks, namely Bank Syariah Mandiri, BRI Syariah and BNI Syariah into Bank Syariah Indonesia (BSI). The advantage of Bank Syariah Indonesia (BSI) in marketing lies in customer satisfaction, because customer satisfaction for any bank is the main weapon to maintain this competition. This research will describe the research framework presented below:
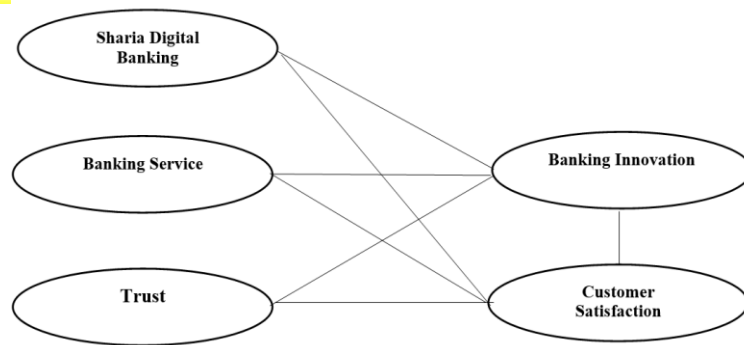
Figure 1. Research Framework

Research Hypothesis

Based on the preliminary description, the theory of various studies that are relevant to the research objectives, the research hypothesis is presented below:

H_1 : Islamic bank digitalization variables partially affect banking innovation.
H_2 : Islamic bank digitalization variables partially affect customer satisfaction.
H_3 : banking innovation variables partially affect customer satisfaction.
H_4 : banking service variables partially affect banking innovation.
H_5 : banking service variables partially affect customer satisfaction.
H_6 : trust variables partially affect banking innovation.
H_7 : trust variables partially affect customer satisfaction.

RESEARCH METHODS

This research strategy is associative, which is a type of research that aims to determine the relationship between two or more variables. These variables include seeing the extent of the influence of Islamic bank digitalization (X_1), banking services (X_2), and trust (X_3) as independent variables and banking innovation variables and customer satisfaction (Y_1 and Y_2) as dependent variables. The population in the study were customers of Bank Syariah Indonesia Labuhanbatu Selatan Regency registered in December 2022 totaling 18,203 people. The sampling technique refers to the minimum sample size in PLS-SEM is 30-100 sample sizes, so the authors determined to use a sample of 100 people. The sample withdrawal technique chose purposive sampling technique, as for the consideration in the research of customers who saved for approximately 6 months. Data collection techniques using questionnaires (google form), interviews and written or primary data. The author's data analysis technique uses SmartPLS 4.0 to prove each partial direct effect between the independent variable and the dependent variable.

RESEARCH RESULT

Respondent Profile

This respondent description is a process of describing respondents based on gender, age, education, occupation, BSI savings type, length of time as a customer and BSI Mobile. In the study, 100 respondents were obtained where these results were known from the number of results of distributing questionnaires:

Table 1. Profile of Research Respondents

No.	Description	Profile	Total
1.	Gender	Male	39
		Female	61
2.	Age	25-35 years old	14
		35-45 years old	42
		46 years and above	44
3.	Education	Diploma	16
		Master	1
		Bachelor	64
		High school equivalent	19
4.	Jobs	SOE	20
		Services	12
		More	2
		Manufacturing	5
		Private Company	5
		PNS	27
		Self-employed	29
5.	Types of BSI Savings	BSI Deposits	11
		BSI Business Savings	10
		BSI Easy Wadiah Savings	21
		BSI Savings Giro	14
		BSI Tabungan Haji Indonesia	10
		BSI Mudharabah Savings	21
		BSI Retirement Savings	13
6.	Length of time as a customer	1 year	27
		2 years	27
		3 years	5
		4 years	6
		Approximately 6 months	35
7.	BSI Mobile	May	9
		No	3
		Yes	88

Source: Data Analysis, 2023

Outer Model Testing

This outer model test aims to specify the relationship between latent variables and their indicators using the factor loading approach, *Average Variance Extracted* (AVE) and *Discriminant Validity* and *Composite Reliability*.

a) Factor Loading

In the outer model, the expected factor loading value is> 0.70. To find out the value of the loading factor, it can be seen from the cross loading value. The following outer model test with cross loading can be seen in Table 2.

Table 2. Cross Loading Output

Variables	DPS (X)$_1$	IP (Y)	KN (Z)	PP (X)$_2$	TRS (X)$_3$
DPS1	**0.794**	0.452	0.494	0.539	0.167
DPS2	**0.791**	0.548	0.549	0.528	0.175
DPS3	**0.794**	0.584	0.613	0.539	0.249
DPS4	**0.763**	0.607	0.595	0.552	0.417
IP1	0.576	**0.734**	0.708	0.533	0.468
IP2	0.591	**0.851**	0.718	0.656	0.478
IP3	0.526	**0.730**	0.522	0.592	0.420
IP4	0.574	**0.888**	0.804	0.690	0.488
KN1	0.585	0.637	**0.794**	0.723	0.394
KN2	0.642	0.807	**0.927**	0.711	0.463
KN3	0.649	0.795	**0.874**	0.703	0.482
PP1	0.445	0.538	0.611	**0.756**	0.487
PP2	0.354	0.361	0.499	**0.637**	0.441
PP3	0.498	0.657	0.626	**0.839**	0.423
PP4	0.660	0.753	0.706	**0.890**	0.468
PP5	0.719	0.696	0.803	**0.861**	0.432
TRS1	0.019	0.323	0.252	0.195	**0.702**
TRS2	0.301	0.510	0.404	0.466	**0.776**
TRS3	0.337	0.540	0.485	0.514	**0.863**
TRS4	0.298	0.403	0.441	0.495	**0.806**

Source: Data Analysis, 2023

The data above shows that the cross loading output of each latent variable indicator has a value above 0.70. This means that the cross loading output meets the outer model test requirements.

b) *Average Variance Extracted* (AVE)

The model has better discriminant validity if the square root of the *Average Variance Extracted* (AVE) for each construct is greater than the correlation between the two constructs in the model.

Table 3. *Average Variance Extracted* (AVE) Output

VARIABLES	Average Variance Extracted (AVE)
Digitalization of Islamic banks (X)$_1$	0.617
Banking innovation (Y)	0.646
Customer satisfaction (Z)	0.751
Banking service (X)$_2$	0.643
Trust (X)$_3$	0.623

Source: Data Analysis, 2023

Based on the table above, it shows that the output of the *Average Variance Extracted* (AVE) value of all constructs has a value> 0.50. Therefore, there is no convergent validity problem in the tested model.

Table 4. AVE Root Value and Correlation between Latent Variables

	DPS (X)$_1$	IP (Y)	KN (Z)	PP (X)$_2$	TRS (X)$_3$
Digitalization of Islamic banks (X)$_1$	**0.786**				
Banking innovation (Y)	0.705	**0.804**			
Customer satisfaction (Z)	0.722	0.865	**0.867**		
Banking service (X)$_2$	0.688	0.770	0.820	**0.802**	
Trust (X)$_3$	0.330	0.577	0.517	0.554	**0.789**

Source: Data Analysis, 2023

Based on Table 4, it can be seen that for each number that is bolded is the root AVE (*Average Variance Extracted*) value of each construct and the number that is not bolded is the correlation value between constructs and other constructs in the model. So it can be concluded from the output results above that all constructs meet the criteria for discriminant validity.

c) Composite Reliability

Composite Reliability aims to measure the true reliability value of a variable while Cronbach Alpha measures the lowest value (lowderbound) reliability of a variable so that the Composite Reliability value> 0.6 and Cronbach Alpha value> 0.60. So you can see the value of *composite reliability* and *Cronbach alpha* below:

Table 5. *Composite Reliability* and *Cronbach Alpha* Output

Variables	Cronbach's Alpha	Composite Reliability
Digitalization of Islamic banks (X)$_1$	0.794	0.866
Banking innovation (Y)	0.815	0.879
Customer satisfaction (Z)	0.832	0.900
Banking service (X)$_2$	0.858	0.899
Trust (X)$_3$	0.799	0.868

Source: Data Analysis, 2023

Based on Table 5 above, it shows that all constructs have *Composite Reliability* and *Cronbach Alpha* values, all variables have values above the value of 0.70. Thus it can be concluded that all constructs have good reliability.

Inner Model Testing

In this section, testing the inner model uses the coefficient of determination (R^2) as the final requirement for the specified model. Then the output value of the coefficient of determination (R^2) in this study includes:

Table 6. R-Square Output

| Variables	R-Square
Banking innovation (Y)	0.692
Customer satisfaction (Z)	0.814

Source: Data Analysis, 2023

The table above the value of the Banking innovation (Y) construct is 0.692, which means that Islamic banking digitalization, banking service and trust are able to explain the variance of Banking innovation (Y) by 69.2% while the rest is influenced by other factors. While the value of the Customer satisfaction (Z) construct is 0.814 for which means that the digitalization of Islamic banking, banking service and trust are able to explain the variance of Customer satisfaction (Z) by 81.4% while the rest is influenced by other factors.

Hypothesis Testing

Testing each relationship is done using simulation with the Bootstrapping method on the sample. This test aims to minimize the problem of non-normality of research data. The test results with the Bootstrapping method of PLS analysis are as follows:
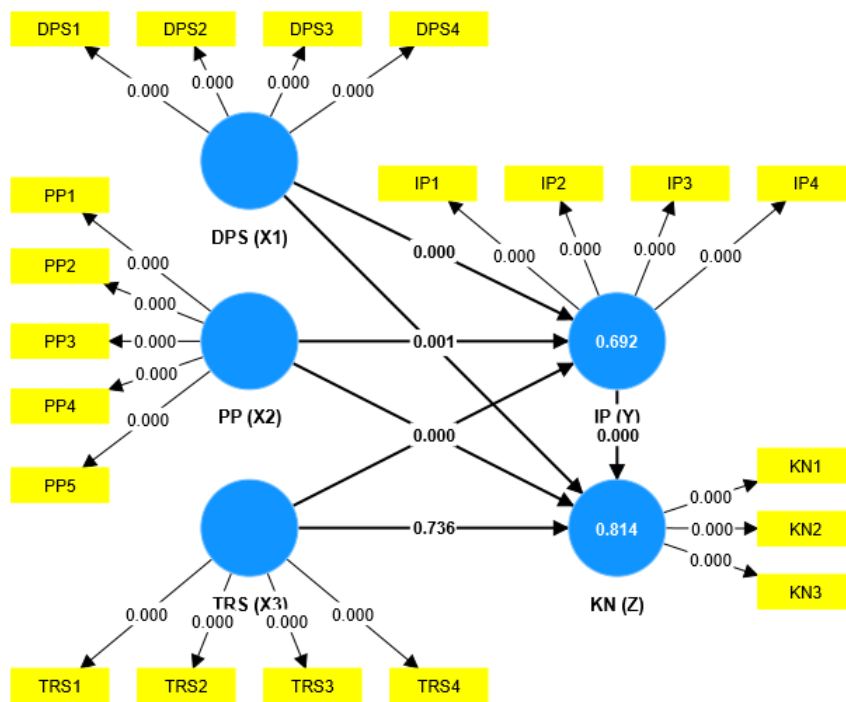
Hypothesis Testing Model
Source: Data Analysis, 2023

The basis for decision making if the t-statistic value of each variable / construct> 1.96 with a p-value <0.05, it can be stated that the hypothesis is accepted, otherwise if the t-statistic value of each variable / construct <1.96 with a p-value> 0.05, it can be stated that the hypothesis is rejected. For more details, it can be seen from the figures and tables below:

Table 7. Bootstrapping Model Output

Variables	T Statistics	P Values
Digitalization of Islamic banks (X_1) -> Banking innovation (Y)	5.510	0.000
Digitalization of Islamic banks (X_1) -> Customer satisfaction (Z)	2.414	0.016
Banking innovation (Y) -> Customer satisfaction (Z)	8.413	0.000

Banking service (X_2) -> Banking innovation (Y)	3.209	0.001
Banking service (X_2) -> Customer satisfaction (Z)	4.423	0.000
Trust (X_3) -> Banking innovation (Y)	2.203	0.028
Trust (X_3) -> Customer satisfaction (Z)	0.338	0.736

Source: Data Analysis, 2023

Discussion

Based on the research results, the next section will clearly describe the hypothesis testing, among others:

1. H_1 : Islamic bank digitalization variables partially affect banking innovation.
   Based on Table 7, the Bootstrapping Model output shows that the Islamic bank digitalization variable partially affects banking innovation, this is supported by the acquisition of the t-statistic value of the Islamic bank digitalization variable of 5.510, the Islamic bank digitalization variable partially affects banking innovation > t value$_{tabel}$ of 1.960 with a comparison of the p-value of 0.000 < sig value of 0.05. Thus the results of this study are in accordance between the hypothesis proposed and the results of statistical testing.

2. H_2 : Islamic bank digitalization variables partially affect customer satisfaction.
   Based on Table 7, the Bootstrapping Model output shows that the Islamic bank digitalization variable partially affects customer satisfaction, this is supported by the acquisition of the t-statistic value of the Islamic bank digitalization variable of 2.414 > t-value$_{tabel}$ of 1.960 with a comparison of the p-value of 0.016 < sig value of 0.05. Thus the results of this study are in accordance between the hypothesis proposed and the results of statistical testing.

3. H_3 : banking innovation variables partially affect customer satisfaction.
   Based on Table 7, the Bootstrapping Model output shows that the banking innovation variable partially affects customer satisfaction, this is supported by the acquisition of the t-statistic value of the banking innovation variable of 8.413 > t-value$_{tabel}$ of 1.960 with a comparison of the p-value of 0.000 < sig value of 0.05. Thus the results of this study are in accordance between the hypothesis proposed and the results of statistical testing.

4. H_4 : banking service variables partially affect banking innovation.
   Based on Table 7, the Bootstrapping Model output shows that the banking service variable partially affects banking innovation, this is supported by the acquisition of the t-statistic value of the banking service variable of 3.209 > t-value$_{tabel}$ of 1.960 with a comparison of the p-value of 0.001 < sig value of 0.05. Thus the results of this study are in accordance between the hypothesis proposed and the results of statistical testing.

5. H_5 : banking service variables partially affect customer satisfaction.
   Based on Table 7, the Bootstrapping Model output shows that the banking service variable partially affects customer satisfaction, this is supported by the acquisition of the t-statistic value of the banking service variable of 4.423 > t-value$_{tabel}$ of 1.960 with a comparison of the p-value of 0.000 < sig value of 0.05. Thus the results of this study are in accordance between the hypothesis proposed and the results of statistical testing.

6. H_6 : trust variables partially affect banking innovation.
   Based on Table 7, the Bootstrapping Model output shows that the trust variable partially affects banking innovation, this is supported by the acquisition of the t-statistic value of the trust variable of 2.203 > t-value$_{tabel}$ of 1.960 with a comparison of

the p-value of 0.028 < sig value of 0.05. Thus the results of this study are in accordance between the hypothesis proposed trust with the results of statistical testing.

7. H_7 : trust variables partially affect customer satisfaction.

Based on Table 7, the Bootstrapping Model output shows that the trust variable partially does not have a positive and insignificant effect on customer satisfaction, this is supported by the acquisition of the t-statistic value of the trust variable of 0.338 < the t value of 1.960 with a comparison of the p-value of 0.736B> sig value of 0.05. Thus the results of this study do not match the hypothesis proposed by trust with the results of statistical testing.

CONCLUSIONS

The conclusions of this study are: 1) Islamic bank digitalization variables partially affect banking innovation, 2) Islamic bank digitalization variables partially affect customer satisfaction, 3) banking innovation variables partially affect customer satisfaction, 4) banking service variables partially affect banking innovation, 5) banking service variables partially affect customer satisfaction, 6) trust variables partially affect banking innovation and 7) trust variables partially have no positive and insignificant effect on customer satisfaction.

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