PROMOSI: Jurnal Program Studi Pendidikan Ekonomi
Volume 16, No. 2, 2026, 568-578
ISSN 2337-4721 (Print)
ISSN 2442-9449 (Online)

DOI: https://doi.org/10.24127/jp

OPTIMIZING SELF-SERVICE TECHNOLOGY TO DRIVE CUSTOMER LOYALTY THROUGH SATISFACTION IN BANDAR LAMPUNG

M.Syauqi Azizi[1], Wahyu Dwi Agung Priyo [2]

[1,2] Universitas Tazkia, Bogor, Indonesia
E-mail: 2105.syauqi.011@student.tazkia.ac.id [1)]
wahyudwiap@tazkia.ac.id [2)]

Abstrak

Transformasi digital di sektor perbankan telah mengubah pola interaksi nasabah, khususnya pada lembaga keuangan syariah yang dituntut untuk mengintegrasikan inovasi teknologi dengan kepatuhan terhadap prinsip syariah. Di Indonesia, Bank Syariah Indonesia (BSI) menghadirkan layanan digital seperti BSI Mobile dan BYOND by BSI guna meningkatkan efisiensi dan aksesibilitas layanan. Namun, tingkat kepuasan dan loyalitas nasabah terhadap platform tersebut masih menunjukkan ketidakkonsistenan. Penelitian ini bertujuan untuk menganalisis pengaruh Self-Service Technology (SST), Perceived Value, dan Perceived Risk terhadap Loyalitas Nasabah dengan Kepuasan Nasabah sebagai variabel mediasi pada pengguna BSI Mobile atau BYOND by BSI di Kota Bandar Lampung. Penelitian ini menggunakan pendekatan kuantitatif dengan pengumpulan data melalui kuesioner daring dan luring terhadap 150 responden. Analisis data dilakukan menggunakan metode Partial Least Squares–Structural Equation Modeling (PLS-SEM). Hasil penelitian menunjukkan bahwa SST berpengaruh positif dan signifikan terhadap kepuasan dan loyalitas nasabah. Sebaliknya, perceived value dan perceived risk tidak berpengaruh signifikan terhadap kepuasan maupun loyalitas. Selain itu, kepuasan nasabah terbukti memediasi secara signifikan hubungan antara SST dan loyalitas nasabah. Temuan ini menegaskan pentingnya kualitas layanan digital dalam meningkatkan kepuasan dan loyalitas nasabah pada perbankan syariah digital. Oleh karena itu, BSI perlu terus meningkatkan stabilitas sistem, keamanan transaksi, dan pengalaman pengguna guna memperkuat hubungan jangka panjang dengan nasabah.

Kata Kunci: Self-Service Technology, Perceived Value, Perceived Risk, Kepuasan Nasabah, Loyalitas Nasabah, Perbankan Syariah, Transformasi Digital, BSI Mobile.

Abstract

The digital transformation of the banking sector has significantly reshaped customer interactions, particularly in Islamic financial institutions that must integrate technological innovation with Sharia compliance. In Indonesia, Bank Syariah Indonesia (BSI) has introduced digital platforms such as BSI Mobile and BYOND by BSI to enhance service efficiency and accessibility. Nevertheless, customer satisfaction and loyalty toward these platforms remain inconsistent. This study examines the effects of Self-Service Technology (SST), Perceived Value, and Perceived Risk on Customer Loyalty, with Customer Satisfaction serving as a mediating variable among users of BSI Mobile or BYOND by BSI in Bandar Lampung. A quantitative approach was employed using survey data from 150 respondents, analyzed through Partial Least Squares–Structural Equation Modeling (PLS-SEM). The findings indicate that SST has a positive and significant effect on both customer satisfaction and loyalty. In contrast, perceived value and perceived risk do not significantly influence satisfaction or loyalty. Additionally, customer satisfaction significantly mediates the relationship between SST and customer loyalty. These results highlight the critical role of digital service quality in fostering customer satisfaction and sustaining loyalty in Islamic digital banking. The study suggests that BSI should prioritize improvements in system reliability, security, and user experience to strengthen long-term customer relationships.

***Keywords**: Self-Service Technology, Perceived Value, Perceived Risk, Customer Satisfaction, Customer Loyalty, Islamic Banking, Digital Transformation, BSI Mobile.*

ISSN 2337-4721 (Print)
ISSN 2442-9449 (Online)

DOI: https://doi.org/10.24127/jp

INTRODUCTION

Islamic banking in Indonesia has experienced rapid growth since the 2000s, with the implementation of financial principles aligned with Islamic sharia, as stipulated in the fatwa of the MUI—emphasizing justice, balance, welfare, and universality (OJK, 2004). Among its key institutions, Bank Syariah Indonesia (BSI) has pioneered the integration of digital technology to strengthen competitiveness and expand services to both Islamic and conventional customers. Technological developments and market digitalization are driving all industries, including the financial sector, to rely heavily on the internet and technological innovation (Alifi & Agung, 2023). In this context, BSI continues to improve the quality of its digital services through financial technology initiatives (Novianti & Syamlan, 2024), including BSI Mobile and BYOND by BSI, designed to simplify transactions and enhance customer satisfaction. Such innovations provide practical solutions to meet modern society's increasing demand for convenience and time efficiency (Mulia et al., 2020).

Nationally, Indonesia's digital banking transactions show remarkable growth, with SMS/Mobile Banking transactions exceeding IDR 7,000 trillion by early 2025, and Internet Banking transactions approaching IDR 5,000 trillion (BI, 2025). This reflects the rapid adoption of digital financial services driven by smartphone penetration and internet expansion. Self-Service Technology (SST) has thus become a central pillar in modern banking, enabling customers to perform self-service transactions via digital platforms (Baabdullah et al., 2019). In Islamic banking, digitalization also promotes green banking through paperless transactions such as mobile and internet banking. Previous studies (Haryanto & Prabowo, 2021; Indrawan et al., 2022) have mostly focused on large urban centers like Jakarta and Surabaya, revealing significant potential for further exploration in smaller cities.

Several studies have highlighted the importance of Perceived Value and Perceived Risk in influencing customer attitudes and loyalty toward digital services. Perceived Value captures consumers' evaluation of benefits relative to costs, including spiritual and Sharia compliance dimensions (Abror et al., 2022). Meanwhile, Perceived Risk reflects the perceived losses or uncertainties faced when using digital financial systems (Alalwan et al., 2018; Kim et al., 2009). Prior empirical findings (El Aiyubbi et al., 2021; Sartika, 2021; Shahid Iqbal et al., 2018; Tamaruddin et al., 2020) demonstrate that SST affects customer loyalty through satisfaction, though few have fully explored satisfaction as a mediating variable.

Although previous studies have discussed SST, Perceived Value, and Perceived Risk, research within the context of Islamic digital banking in secondary regions such as Bandar Lampung remains limited. Most existing works emphasize urban samples or general digital banking users, leaving a gap in understanding how satisfaction mediates the relationship between SST and loyalty among Islamic bank customers in developing regions. Hence, this study introduces a new perspective by integrating these constructs within the context of Islamic financial digitalization in Bandar Lampung.

Despite the rapid digital growth, customer satisfaction and loyalty at BSI remain inconsistent. According to BPS Lampung (BPS Provinsi Lampung, 2022), internet use for financial services averages only 3.63% in the province, with Bandar Lampung recording the highest rate at 9.26%. This shows untapped potential for digital service optimization and highlights the importance of understanding how technology, perceived value, and risk shape user satisfaction and loyalty.

DOI: https://doi.org/10.24127/jp

This study employs a quantitative approach, collecting data from 150 respondents via online and offline questionnaires, analyzed using Partial Least Square-Structural Equation Modeling (PLS-SEM). This method enables simultaneous testing of direct and indirect effects among SST, Perceived Value, Perceived Risk, Customer Satisfaction, and Customer Loyalty.

This research aims to analyze the influence of Self-Service Technology (SST), Perceived Value, and Perceived Risk on Customer Loyalty with Customer Satisfaction as a mediating variable among BSI Mobile and BYOND by BSI users in Bandar Lampung. The study is expected to contribute academically to consumer behavior theory in Islamic banking, and practically to enhance digital service quality, system reliability, transaction security, and user experience within the evolving landscape of Islamic financial services.

METHODOLOGY

This study was conducted on active customers using the BSI Mobile/BYOND application by Bank Syariah Indonesia (BSI) at the Bandar Lampung Branch Office, selected due to the high adoption rate of digital financial services in the region. Data collection was conducted from July to September 2025 using a quantitative approach, which aims to objectively examine the relationships between variables through inferential statistical analysis (Creswell, 2016; Hair et al., 2021). This approach allows for measurement of the degree of influence between variables through numerical data obtained directly from respondents.

The type of data used is primary data, obtained through the distribution of online and offline questionnaires to BSI Mobile user customers. The research instrument uses a five-point Likert scale to assess respondents perceptions of five main variables: Self-Service Technology (X1), Perceived Value (X2), Perceived Risk (X3), Customer Satisfaction (Z), and Customer Loyalty (Y).

Each variable is measured using reflective indicators adapted from previous research. The SST variable refers to the dimensions of functionality, privacy, design, and convenience (Lin & Hsieh, 2011; Meuter et al., 2000). Perceived Value is measured through product quality, price, service, convenience, and emotional connection (Micu et al., 2019; Zeithaml, 1988). Perceived Risk through performance, social, financial, psychological, and physical aspects (Lu et al., 2022; Pavlou, 2003). Customer Satisfaction and Loyalty are measured based on convenience, information accuracy, reuse intention, and service recommendations (Kotler et al., 2002; Shahid Iqbal et al., 2018). Loyalty is necessary and important because more transactions occur with existing customers, and it is easier and more cost-effective to retain them than to acquire new ones (Kartika et al., 2020).

Data analysis was conducted using Structural Equation Modeling (SEM) based on Partial Least Square (PLS) because this method does not require normally distributed data and is suitable for small sample sizes (Hair et al., 2021). The analysis consists of three stages, namely: (1) Outer Model to test the validity and reliability of the construct (with criteria for loading factor ≥ 0.70 and AVE ≥ 0.50); (2) Inner Model to assess the relationship between variables using R-square and Q-square; and (3) Hypothesis Testing with t-statistic ≥ 1.96 or p-value < 0.05 as the significance criteria (Husein, 2015). This study tested ten main hypotheses, including seven direct influences and three indirect influences with customer satisfaction as a mediating variable between Self-Service

PROMOSI: Jurnal Program Studi Pendidikan Ekonomi
Volume 16, No. 2, 2026, 568-578
ISSN 2337-4721 (Print)
ISSN 2442-9449 (Online)

DOI: https://doi.org/10.24127/jp

Technology, Perceived Value, Perceived Risk, and Customer Loyalty. This research used 27 question items so that the total sample used was 135 respondents which was reduced to 150 (27 x 5 = 135), with the following criteria:

1. all active BSI customers in Bandar Lampung for at least the last year
2. age criteria 17–55 years
3. Education: Minimum high school graduate or equivalent.
4. User experience: Must have actively used BSI Mobile services for at least the last 6 months.

RESULTS AND DISCUSSION

Validity

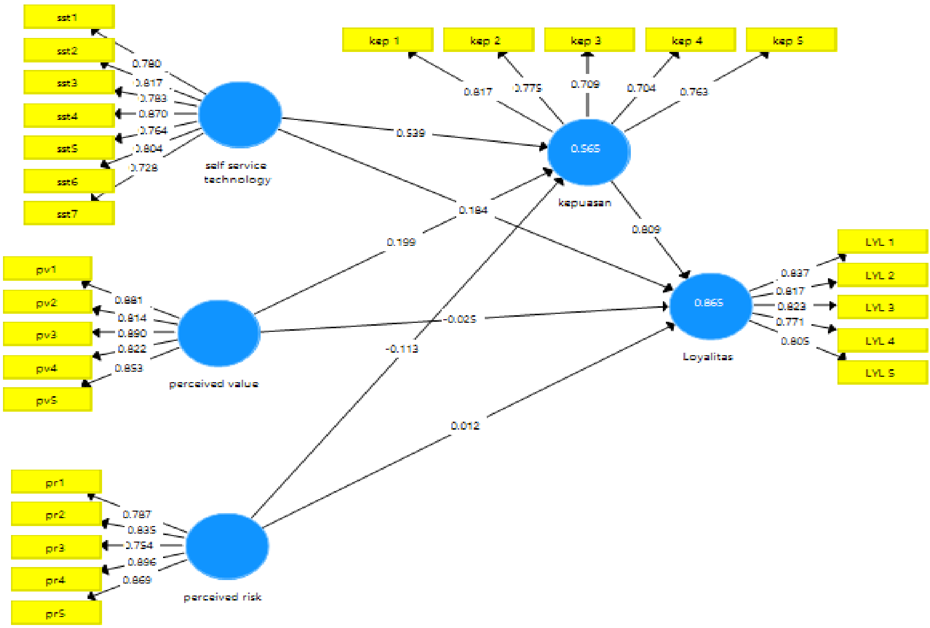

Figure 1. Outer Model

The connected figure and table display the Convergent Validity Loading Factor Test findings, indicating that all indicators are valid and have a *loading factor value* > 0.7. This indicates a high correlation between the indicators.

Table 1. Average Variace Extracted (AVE)

No	Variables	Average variance extracted (AVE)
1	*Self-Service Technology*	0.630
2	*Perceived Value*	0.727
3	*Perceived Risk*	0.689
4	Satisfaction	0.570
5	Loyalty	0.658

Perceived Value construct achieved the highest AVE value of 0.727, indicating that its indicators were able to explain 72.7% of the construct's variance. Similarly,

PROMOSI: Jurnal Program Studi Pendidikan Ekonomi
Volume 16, No. 2, 2026, 568-578

ISSN 2337-4721 (Print)
ISSN 2442-9449 (Online)

DOI: https://doi.org/10.24127/jp

Perceived Risk demonstrated satisfactory results with an AVE of 0.689, proving that the perceived risk measurement has strong internal consistency.

Self-Service Technology (0.630) and Loyalty (0.658) constructs also met convergent validity standards, albeit with relatively lower values than the previous two variables. These results indicate that approximately 60% of the variance in their indicators can be explained by the respective constructs. Meanwhile, Satisfaction recorded an AVE value of 0.570, still meeting the minimum threshold of 0.5 but indicating the need for further evaluation of its measurement indicators.

Table 2. Discriminant Validity Test Results Between Variables

No	Indicator	Loyalty	Satisfaction	Perceived risk	Perceived value	Self-service technology
1	**Loyalty**	0.811				
2	**Satisfaction**	0.923	0.755			
3	**Perceived risk**	-0.347	-0.371	0.830		
4	**Perceived value**	0.635	0.646	-0.311	0.853	
5	**Self-service technology**	0.753	0.732	-0.365	0.765	0.793

Table 2 displays the discriminant validity test findings using the Fornell-Larcker method, showing that all constructs in this study meet the requirements of discriminant validity. Based on the applicable criteria, a construct is considered to have adequate discriminant validity if the square root of the Average Variance Extracted (√AVE) on the main diagonal is greater than the correlation value with other constructs (off-diagonal values).

The data shows that the Loyalty construct (√AVE=0.811) has the highest correlation with Satisfaction (0.923), indicating a strong relationship between the two variables. The Perceived Risk construct shows a negative correlation pattern with all other variables (ranging from -0.371 to -0.347), with an √AVE of 0.830 which is greater than its absolute correlation value, thus fulfilling the discriminant validity requirements.

The constructs of Perceived Value (√AVE=0.853) and Self-Service Technology (√AVE=0.815) despite having a fairly high correlation (0.765), still maintain discriminant validity because the √AVE value of each construct remains greater than the correlation value between the constructs. This finding is consistent with previous research showing that perceived value and self-service technology are indeed interrelated but remain separate constructs.

The Fornell-Larcker analysis results show a negative correlation between the Perceived Risk construct and other variables, ranging from -0.311 to -0.282. Theoretically, this indicates an inverse relationship, where increasing risk perception will tend to decrease levels of loyalty, satisfaction, perceived value, and acceptance of self-service technology. This phenomenon aligns with the proposition of the risk-return trade-off theory in consumer behavior, which states that individuals will naturally avoid options perceived as high-risk.

Despite showing a negative value, the magnitude of the correlation remains within methodologically acceptable limits, as the square root of the Average Variance Extracted (√AVE) for Perceived Risk (0.830) is still greater than the absolute value of the highest correlation (-0.347). Thus, this construct still meets the criteria for

PROMOSI: Jurnal Program Studi Pendidikan Ekonomi ISSN 2337-4721 (Print)
Volume 16, No. 2, 2026, 568-578 ISSN 2442-9449 (Online)

DOI: https://doi.org/10.24127/jp

discriminant validity, while confirming its conceptual uniqueness as a separate variable in the research model.

Reliability

Table 3. Composite reliability and Cronbach alpha

No	Indicator	Cronbach's Alpha	Composite Reliability
1	Self-Service Technology	0.901	0.922
2	Perceived Value	0.906	0.93
3	Perceived Risk	0.888	0.917
4	Satisfaction	0.810	0.868
5	Loyalty	0.870	0.906

Table 3 shows that all constructions' Composite Reliability and Cronbach's Alpha output results are more than 0.7. Thus, it demonstrates the high reliability of each variable.

Inner Model

Table 4. R Square Table

No	Indicator	R Square	R-square adjusted
1	Loyalty	0.865	0.861
2	satisfaction	0.565	0.556

Based on table 4, the analysis results show that the research model has good predictive power with a loyalty R-square value of 0.865 (adjusted 0.861), which means that 86.5% of the variation in customer loyalty can be explained by the predictor variables in the model. Meanwhile, the satisfaction R-square of 0.565 (adjusted 0.556) indicates that 56.5% of the variation in customer satisfaction is explained by the independent variables. Referring to Chin (1998), this value is classified as moderate, indicating that the model has adequate predictive ability, although there is still around 43.5% of the satisfaction variance influenced by other factors outside the research model.

Hypothesis test

Table 5. Path Coefficients

No	Indicator	*Original sample (O)*	*Sample mean (M)*	*Standard deviation (STDEV)*	*T statistics (|O/STDEV|)*	*P values*	Note
1	**satisfaction -> loyalty**	0.809	0.784	0.081	9,934	0.000	Accepted
2	***perceived risk* -> satisfaction**	-0.113	-0.117	0.102	1,107	0.268	Rejected
3	***perceived risk* -> Loyalty**	0.012	0.015	0.041	0.307	0.759	Rejected
4	***perceived value* -> satisfaction**	0.199	0.223	0.160	1,244	0.214	Rejected

PROMOSI: Jurnal Program Studi Pendidikan Ekonomi
Volume 16, No. 2, 2026, 568-578
ISSN 2337-4721 (Print)
ISSN 2442-9449 (Online)

DOI: https://doi.org/10.24127/jp

5	***perceived value* -> Loyalty**	-0.025	-0.019	0.057	0.434	0.665	Rejected
6	***self-service technology* -> satisfaction**	0.539	0.521	0.173	3.121	0.002	Accepted
7	***self-service technology* -> Loyalty**	0.184	0.204	0.078	2,363	0.018	Accepted

Based on table 5 above, it shows the results of direct testing between variables as follows:
1) The T-statistic score for satisfaction is 9.934 > 1.96, indicating a direct relationship between contentment and loyalty.
2) The T-statistic score for perceived risk is 1.107 < 1.96, indicating that satisfaction is not directly impacted by perceived risk.
3) The T-statistic score for perceived risk is 0.307 < 1.96, indicating that loyalty is not directly impacted by perceived risk.
4) The T-statistic score for perceived value is 1.244 < 1.96, indicating that satisfaction is not directly impacted by perceived value.
5) The T-statistic score for perceived value is 0.434 < 1.96, indicating that loyalty is not directly impacted by perceived value.
6) The T-statistic measurement of 3.121 > 1.96 for self-service technology indicates a direct impact on customer satisfaction.
7) The T-statistic measurement for self-service technology is 2.363 > 1.96, indicating a direct impact on loyalty.

Table 6. Specific Indirect Effect

No	*Indicator*	*Original sample (O)*	*Sample mean (M)*	*Standard deviation (STDEV)*	*T statistics (|O/STDEV|)*	*P values*	Note
1	***Perceived risk* -> satisfaction -> loyalty**	-0.091	-0.097	0.085	1,066	0.287	Rejected
2	***Perceived value* -> satisfaction -> loyalty**	0.161	0.172	0.126	1,277	0.202	Rejected
3	***Self service technology* -> satisfaction -> loyalty**	0.436	0.404	0.132	3,290	0.001	Accepted

Based on table 6. above, With a T statistic value of 1.066 <1.96, it demonstrates that there is no mediation effect between perceived risk and loyalty through satisfaction.

ISSN 2337-4721 (Print)
ISSN 2442-9449 (Online)

DOI: https://doi.org/10.24127/jp

Likewise, perceived value with 1.277 <1.96 so there is not enough statistical evidence to state that satisfaction mediates the relationship between perceived value and loyalty. Meanwhile, Self-service technology on loyalty through the mediation variable of satisfaction, the T statistic value shows 3.29 > 1.96 and a P value of 0.001 <0.005. Every 1 unit increase in SST will increase loyalty by 0.436 units through increased satisfaction.

Discussion

The research results show that Self-Service Technology (SST) has a positive and significant impact on customer satisfaction and loyalty at Bank Syariah Indonesia (BSI) in Bandar Lampung. This finding confirms that the higher the quality of digital services such as BSI Mobile or BYOND by BSI, the greater the level of customer satisfaction. Ease of transactions, speed of service, and system security are key factors that enhance positive user experiences. In the context of Bandar Lampung, people with high mobility and a high level of digital literacy experience significant benefits from this self-service, especially young workers who require time efficiency in their daily financial activities.

However, the variables Perceived Value and Perceived Risk were found to have no significant effect on customer satisfaction or loyalty. These results indicate that the perceived benefits of digital services are not sufficient to create satisfaction if not accompanied by an optimal user experience. For example, several customers in Bandar Lampung complained about obstacles such as network disruptions or slow login processes on the BSI Mobile application. Although they considered transaction costs low and features quite comprehensive, these technical obstacles reduced the perceived value of the service. A similar trend occurred with perceived risk—customers may be concerned about data security or transaction errors, but trust in BSI's reputation as a sharia bank neutralized these concerns, so perceived risk had no significant impact on loyalty.

Furthermore, customer satisfaction has been shown to be a key variable in shaping loyalty, significantly mediating the effect of SST on loyalty. This means that the ease and efficiency of digital services will increase satisfaction, which ultimately strengthens customer commitment to continue using BSI services. For example, many BSI Mobile users in Bandar Lampung are satisfied with features such as e-wallet top-ups, digital zakat payments, and fast interbank transfers, thus they remain loyal despite the presence of other competitors. Conversely, satisfaction failed to mediate the relationship between perceived value and perceived risk with loyalty, indicating that loyalty cannot be built solely through functional value or risk reduction, but through a truly satisfying service experience.

Overall, this study confirms that Sharia-compliant digital transformation in Bandar Lampung still requires optimization of user experience aspects. BSI needs to strengthen system stability, enhance digital security, and expand spiritually valuable features such as online zakat, waqf, and almsgiving to increase perceived value. Furthermore, educational programs on transaction security and Sharia digital literacy can reduce customer risk perception. Therefore, increasing loyalty in the digital era can only be achieved through a holistic approach—combining superior technology, a positive customer experience, and consistent Sharia values in service.

DOI: https://doi.org/10.24127/jp

CONCLUSION

This study concludes that *Self Service Technology (SST)* has a positive and significant influence on customer satisfaction and loyalty of Bank Syariah Indonesia (BSI) in Bandar Lampung City. This indicates that improving the quality, convenience, and speed of digital services such as *BSI Mobile* and *BYOND by BSI* can increase satisfaction, which ultimately strengthens customer loyalty. Conversely, the variables *Perceived Value* and *Perceived Risk* do not have a significant effect on satisfaction or loyalty, indicating that perceived value and risk are not yet the main factors in shaping customer perceptions of digital sharia services. Theoretically, the results of this study strengthen the concepts of *Customer Satisfaction Theory* and *Loyalty Theory* in the context of digital sharia banking, where satisfaction plays an important role as a mediating variable between SST and customer loyalty.

Practically, these findings provide direction for BSI management to prioritize improving the quality of digital services, particularly in terms of system security, access speed, and ease of navigation, in order to create an optimal user experience. Although *Perceived Value* and *Perceived Risk* do not have a direct impact, both still need to be considered as supporting factors in maintaining trust and a positive image of banks amidst the competition in digital financial services. This study is limited by the number of respondents, which only included 150 customers in Bandar Lampung City, so the results cannot be generalized nationally. Therefore, further research is recommended to expand the research area and add variables such as *trust*, *relationship quality*, and digital literacy to enrich the understanding of the factors that influence customer loyalty.

REFERENCES

Abror, A., Patrisia, D., Engriani, Y., Idris, I., & Dastgir, S. (2022). Islamic Bank Trust : the Roles of Religiosity , Perceived. *Asia Pacific Journal of Marketing and Logistics*, *34*(2), 368–384. https://doi.org/10.1108/APJML-10-2020-0715

Alalwan, A. A., Dwivedi, Y. K., & Rana, N. P. (2018). Digital banking adoption: A quantitative study among Jordanian customers. *International Journal of Bank Marketing*, *36*(7), 1236–1258. https://doi.org/10.1108/IJBM-05-2017-0082

Alifi, A., & Agung, W. D. (2023). Sharia fintech growth in industry revolution 5.0 – Alami Sharia study case. *El-Arbah: Jurnal Ekonomi, Bisnis Dan Perbankan Syariah*, *7*(2), 77–87. https://doi.org/10.34005/elarbah.v7i2.2513

Baabdullah, A. M., Rana, N. P., Alalwan, A. A., Islam, R., Patil, P., & Dwivedi, Y. K. (2019). Consumer Adoption of Self-Service Technologies in the Context of the Jordanian Banking Industry: Examining the Moderating Role of Channel Types. *Information Systems Management*, *36*(4), 286–305. https://doi.org/10.1080/10580530.2019.1651107

BI, B. I. (2025). Tinjauan Kebijakan Moneter. *Bank Indonesia*, *maret*, 1–21. https://www.bi.go.id/id/publikasi/laporan/Documents/TKM-Maret-2025.pdf

BPS Provinsi Lampung. (2022). *Persentase Penduduk Kota Bandung Berumur 5 Tahun Ke Atas yang Mengakses Internet Dalam 3 Bulan Terakhir menurut Jenis Kelamin dan Tujuan Mengakses Internet, 2020*. Badan Pusat Statistik Provinsi Lampung. https://lampung.bps.go.id/id/statistics-table/1/NTY3IzE=/persentase-penduduk-berumur-5-tahun-ke-atas-yang-mengakses-internet-dalam-3-bulan-terakhir-menurut-kabupaten-kota-dan-tujuan-mengakses-internet-2022.html

Creswell, J. W. (2016). *Research design: Pendekatan metode kualitatif, kuantitatif, dan*

ISSN 2337-4721 (Print)
ISSN 2442-9449 (Online)

DOI: https://doi.org/10.24127/jp

campuran. Pustaka Pelajar.

El Aiyubbi, D., Trisanty, A., & Wijayanti, D. (2021). Analisis tingkat kepuasan nasabah pengguna e-banking pada masa pandemi Covid-19. *Banking & Management Review*.

Hair, J. F., Hult, G. T. M., Ringle, C. M., & Sarstedt, M. (2021). *A Primer on Partial Least Squares*.

Haryanto, A., & Prabowo, M. A. (2021). Analisis faktor-faktor yang memengaruhi adopsi layanan mobile banking syariah. *Jurnal Ekonomi Syariah Teori Dan Terapan*, *8*(2), 123–135.

Husein, A. S. (2015). *Penelitian bisnis dan manajemen menggunakan partial least squares (PLS) dengan SmartPLS 3.0*. Modul Ajar Universitas Brawijaya.

Indrawan, M. I., Fajri, D., & Rahmah, S. (2022). Pengaruh persepsi nilai dan risiko terhadap loyalitas nasabah digital banking. *Jurnal Keuangan Dan Perbankan Syariah*, *10*(1), 45–57.

Kartika, T., Firdaus, A., & Najib, M. (2020). Contrasting the drivers of customer loyalty; financing and depositor customer, single and dual customer, in Indonesian Islamic bank. *Journal of Islamic Marketing*, *11*(4), 933–959. https://doi.org/10.1108/JIMA-04-2017-0040

Kim, H. W., Chan, H. C., & Gupta, S. (2009). Value-based adoption of mobile internet: An empirical investigation. *Decision Support Systems*, *43*(1), 111–126. https://doi.org/10.1016/j.dss.2009.01.009

Kotler, P., Hayes, T., & Bloom, P. N. (2002). *Marketing professional service*. Prentice Hall International.

Lin, J. S. C., & Hsieh, P. L. (2011). Assessing the self-service technology encounters: Development and validation of SSTQUAL scale. *Journal of Retailing*, *87*(2), 194–206.

Lu, X., Sheng, T., Zhou, X., & Shen, C. (2022). *How Does Young Consumers ' Greenwashing Perception Impact Their Green Purchase Intention in the Fast Fashion Industry ? An Analysis from the Perspective of Perceived Risk Theory*.

Meuter, M. L., Ostrom, A. L., Roundtree, R. I., & Bitner, M. J. (2000). Self-service technologies: Understanding customer satisfaction with technology-based service encounters. *Journal of Marketing*, *64*(3), 50–64. https://doi.org/10.1509/jmkg.64.3.50.18024

Micu, A. E., Bouzaabia, O., Bouzaabia, R., Micu, A., & Capatina, A. (2019). Online customer experience in e-retailing: Implications for web entrepreneurship. *International Entrepreneurship and Management Journal*, *15*(2), 651–675. https://doi.org/10.1007/s11365-019-00564-x

Mulia, D., Usman, H., & Parwanto, N. B. (2020). The role of customer intimacy in increasing Islamic bank customer loyalty in using e-banking and m-banking. *Journal of Islamic Marketing*, *12*(6), 1097–1123. https://doi.org/10.1108/JIMA-09-2019-0190

Novianti, F., & Syamlan, Y. T. (2024). Determinants of Investment Decision Through Sharia Financial Technology. *Milkiyah: Jurnal Hukum Ekonomi Syariah*, *3*(1), 1–16. https://doi.org/10.46870/milkiyah.v3i1.662

OJK. (2004). *id kanal syariah tentang-syariah Pages Prinsip-dan-Konsep-PB-Syariah.aspx - ojk-go*. https://ojk.go.id/id/kanal/syariah/tentang-syariah/Pages/Prinsip-dan-Konsep-PB-Syariah.aspx

DOI: https://doi.org/10.24127/jp

Pavlou, P. A. (2003). Consumer acceptance of electronic commerce: Integrating trust and risk with the technology acceptance model. *International Journal of Electronic Commerce*, *7*(3), 101–134.

Sartika, P. D. (2021). *Analisis tingkat kepuasan nasabah pada penggunaan layanan mobile banking Bank BSI menggunakan metode customer satisfaction index (CSI)*. Universitas Islam Negeri Saizu.

Shahid Iqbal, M., Ul Hassan, M., & Habibah, U. (2018). Impact of self-service technology (SST) service quality on customer loyalty and behavioral intention: The mediating role of customer satisfaction. *Cogent Business and Management*, *5*(1). https://doi.org/10.1080/23311975.2018.1423770

Tamaruddin, Firdaus, A., & Endri. (2020). Customer Satisfaction Mediates the Effect of Self Service Technology on Customer Loyalty in of Islamic Bank E-Banking Services in Indonesia. *Iltizam Journal of Shariah Economic Research*, *5*(2), 1–15.

Zeithaml, V. A. (1988). Consumer perceptions of price, quality, and value: A means-end model and synthesis of evidence. *Journal of Marketing*, *52*(3), 2–22. https://doi.org/10.1177/002224298805200302