



Effect of Self-Service Technology on Customer Satisfaction in Islamic Banks in Indonesia : FEBI UINSU Students

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ABSTRACT: With the advancement of technology, particularly in the banking sector, innovations like ATMs and Mobile Banking have significantly evolved. However, there are accompanying challenges such as security vulnerabilities and network disruptions, which can lead to customer apprehension and dissatisfaction. This research aims to explore the impact of Digital Banking with Self-Service Technology (ATM and Mobile Banking) on Customer Satisfaction in Sharia Banks. The study employs a quantitative research approach with primary data collected through questionnaires from a sample of 50 respondents. Data analysis utilizes SPSS version 23. The findings indicate that both M-Banking and ATM services significantly influence customer satisfaction. Statistical tests, including partial and simultaneous tests, reveal significance levels < 0.05 , underscoring the impact of M-Banking and ATM services on enhancing customer satisfaction. Implications from this research underscores the critical role of M-Banking and ATM services in shaping customer satisfaction within Sharia Banks. By addressing security concerns and optimizing network reliability, banks can enhance customer trust and loyalty. Insights from this study can guide banks in refining their digital strategies, improving service quality, and ultimately fostering stronger customer relationships in the digital banking era.

Keywords: ATMs, Customer Satisfaction, Mobile Banking, Self Service Technology.



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INTRODUCTION

Islamic banking operates under Sharia principles derived from the Quran and Hadith, ensuring compliance with Islamic law in financial transactions (Soemitra, 2021). This Sharia financial system not only reflects Islamic values but also meets the economic needs of Muslims in accordance with Islamic teachings.

In the era of globalization, technological advancements have significantly impacted daily life across all sectors, necessitating adaptation to these advancements (Nasution et al., 2019). This includes the banking sector, where rapid technological developments have introduced various innovations aimed at enhancing banking activities and improving customer service. However, these

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advancements also bring challenges such as security vulnerabilities and network disruptions ([Ramadhani & Imanda Firmantyas Putri Pertiwi, 2023](#)).

With increasingly sophisticated technological advances, Islamic banking must also keep up with the times so as not to lose competitiveness with other financial institutions, and also the financial technology innovations created must provide the solutions needed by customers. This is the same as stated by ([Lubis, 2023](#)) This includes the banking sector, where rapid technological developments have introduced various innovations aimed at enhancing banking activities and improving customer service. However, these advancements also bring challenges such as security vulnerabilities and network disruptions. With this financial technology, it can provide financial solutions needed by Muslims based on Sharia principles.

Financial literacy is crucial for effective financial management ([Yuslem et al., 2023](#)), impacting both individual and societal economic well-being. In the context of Islamic banking, understanding customer needs is vital for delivering satisfactory services ([Syahbudi et al., 2020](#)). Innovations such as mobile transactions have made banking more convenient, emphasizing the importance of digitalization in banking services ([Imsar et al., 2023](#)). Islamic banking must also be able to develop their market in banking digitalization where digital education is now widely known by the public, namely the buying and selling process that occurs via the internet. The technology needed for digitalization is, Infrastructure, smartphones, applications, and digital access (internet) so that innovations such as ATMs and Mobile Banking will be applied optimally.

Bank Syariah Indonesia (BSI) continuously improves its services to enhance customer satisfaction, aiming to become a top global Islamic bank through initiatives like the Ultimate Service as Business Acceleration concept. Despite these efforts, challenges persist in the quality of self-service technologies, including security vulnerabilities and service disruptions, impacting customer satisfaction with digital banking services.

Bank Syariah Indonesia aims to advance further by prioritizing customer service to enhance customer satisfaction with its products and services. However, challenges persist in the realm of financial technology, particularly concerning the quality of self-service technology. Issues such as suboptimal security against cyber threats, network disruptions, server errors, functional limitations, and inconsistent service availability continue to impact customer satisfaction with digital services like ATMs and M-Banking. These challenges underscore the necessity for research to explore these issues comprehensively.

In the realm of Islamic banking, understanding the influence of modern banking technologies on customer satisfaction is crucial. Therefore, this study proposes the following hypotheses:

H1: M-Banking significantly affects customer satisfaction in Islamic banks.

H2: ATM services significantly influence customer satisfaction in Islamic banks.

H3: Improved service quality positively correlates with customer satisfaction in Islamic banking.

These hypotheses aim to investigate the specific impacts of M-Banking and ATM services on enhancing customer satisfaction within the context of Islamic banking institutions.

Literature of Review

Islamic Bank

Islamic banks are financial institutions whose operations and activities use laws based on Islamic law, and in which they do not use the principle of usury which does not provide interest charges or pay interest to customers. The results or rewards received or given by the Islamic bank are based on the agreement between the bank and the customer that has been agreed upon beforehand. The agreement (contract) must refer to the terms and conditions of the contract that have been regulated in Islamic law ([Tuti Anggraini, 2021](#)).

With the existence of this Islamic bank financial institution with its operation based on a profit-sharing system as a substitute for the interest system carried out by conventional banks, it is an opportunity for Muslims to use Islamic bank services as much as possible. It is called an opportunity for Muslims because it will relate to banking based on strong religious principles such as calm, without doubt, and fairness to create financing for the economic development of the people ([Anggraini & Hasibuan, 2023](#)).

In Indonesia, the regulations on Islamic Banks are contained in Law No.21 of 2008 concerning Islamic banking. Islamic banks are banks that carry out business operations based on sharia principles, and according to their type consist of Islamic Commercial Banks, Islamic Business Units, and Islamic People's Financing Banks (BPRS). And also in accordance with Law No. 10 of 1998 which has been revised into Banking Law No. 21 of 2008 which explains that Islamic banks are institutions whose operational activities use sharia principles and also a profit sharing system ([Meliyani et al., 2024](#)).

At this time, the development of Islamic banks in Indonesia has experienced rapid progress because Islamic banks have been able to target markets where consumers are aware and convinced that the interest system in banks is haram. In this Islamic concept, there is great emphasis on the realization of justice and fairness, so it can be expected that customers will be accommodated fairly and reasonably ([Kurniawati et al., 2023](#)).

One of the forms of compliance based on sharia principles such as realizing the operational activities of Islamic banks based on the principles of the Qur'an and hadith and staying away from prohibitions such as usury, maysir and gharar. In addition, the income from bank operations must be considered further because it can show that Islamic banks get income or profit in accordance with halal income even though the percentage is more non-halal income. However, with the implementation of benevolent funds which are usually obtained from non-halal income channeled to social bank activities given to people in need, it is one of the efforts of Islamic banks to realize maqashid shariah ([Rahmat Daim, imsar, Ramadhani, 2023](#)). Allah says in QS. Ali Imron Verse 130

يا أَيُّهَا الَّذِينَ آمَنُوا لَا تَأْكُلُوا الرِّبَا أَضْعَافًا مُضَاعَفَةً وَاتَّقُوا اللَّهَ لَعَلَّكُمْ تُفْلِحُونَ . وَاتَّقُوا النَّارَ الَّتِي أُعِدَّتْ لِلْكَافِرِينَ

Meaning: "O you who have believed, do not eat usury with double and fear Allah that you may have good fortune. And guard yourselves against the Fire, which is prepared for those who disbelieve." (Qs. Ali Imron [3]: 130)

Self Service Technology

SST or self service technology is technology that gives customers permission to carry out banking transactions or services independently, so that it has a good impact on the customers themselves, such as being able to use transactions anytime and anywhere and also without having to queue long at the Syariah Bank branch office ([Arnita et al., 2023](#)).

This SST is also useful to facilitate customers in carrying out their own banking service activities wherever and whenever. And also an explanation according to ([Pratama & Effendi, 2023](#)) . Self service technology is technology that makes it easier to use where customers or customers can do it themselves or independently. Banking Self Service Technology:

Mobile Banking

M-Banking or often also referred to as mobile banking is a service product resulting from the innovation of the times from a bank that can be used by the customer himself only by using his own cellphone that can be done anytime and anywhere using only internet data ([Rozi & Ziyad, 2019](#)).

Customers can carry out various transactions provided by banks such as interbank transfers, top up e-commerce applications, fill PLN bills, and various other transaction service features. However, although this mobile banking service makes it easier for customers to use it, there are also several complaints such as server down or server problems or errors in its use which can hinder customers in conducting transaction services using mobile banking ([Iriani, 2018](#)).

Banking institutions are very important to be able to develop digital-based services, this is because many e-commerce are building online markets, this has led to many smartphone applications using online transactions that can make it easier. With the online payment method from the e-commerce application, it can provide varied new innovations for banking institutions to develop business in the financial transaction services section ([Nurparliana et al., 2022](#)).

Mobile banking is a proof of good technological progress because it can make it easier for customers to make transactions directly anytime and anywhere only through smartphones and via the internet. This banking service is often referred to as M-Banking or Mobile Banking which was created to make banks and customers able to make transactions easily and quickly. This technology makes it easier to carry out banking service transactions which can save time without having to queue at the bank and also security that is protected by the bank ([Fandi, 2019](#)).

Banking with mobile banking makes it easier for customers to make transactions and also provides a sense of security in transacting through this mobile banking. However, mobile banking has several disadvantages, such as this service must use a stable and good internet network that can allow irresponsible parties to hack and steal customer data ([Putri & Marlius, 2022](#)).

Customers can access various kinds of mobile banking services simply by using the menu on the application installed on their cellphone. Customers can determine the menu services needed if they use the menu on their cellphone SIM card. If customers use mobile banking through the application on their cellphones, they must also download the application ([Etin, 2021](#)).

ATM (Automated Teller Machine)

Anjungan tunai mandiri or often abbreviated as ATM was first introduced by bank niaga in 1987 which only functions for cash withdrawals, but along with the progress of the times now ATMs can also be useful for making payments and transfers to all bank ([Simanjuntak et al., 2022](#)).

If a customer has an account at a bank, the customer will get services such as ATMs. However, ATMs have advantages and disadvantages, the advantages of ATMs are that they can make cash withdrawals, interbank transfers, and others. Meanwhile, the disadvantages of ATMs are that ATMs can only be used at ATM machines or at bank branch offices that have ATM machines, server interruptions at ATM machines, and running out of money supply at ATM machines ([Mariatul Jannah, 2021](#)).

The effort made by banks to optimize their services is by providing ATM machine service facilities that are easily accessible. ATMs are operated using a communication technology that can make customers connect with teller services directly ([Sari & Mustika, 2022](#)).

With an ATM, banking activities will be easier and faster because customers are no longer too dependent on banks such as customer service and tellers. This is also explained by ([Fatih & Dalimunthe, 2023](#)) that ATMs also help banks optimize banking activities because customers can make withdrawals, check balances and even transfer between banks by themselves without queuing at bank branches so that they can save time.

Customer Satisfaction

Satisfaction theory according to Kotler and Keller explains that satisfaction is a person's feeling that arises between pleasure or disappointment due to comparing expectations that match or not with reality. If the expectations match reality, it will achieve satisfaction, but if the expectations do not match reality, then someone will be disappointed.

According to [Wiska et al \(2023\)](#), providing an explanation of the meaning of customer satisfaction is the feeling of pleasure or disappointment possessed by the customer which comes from the expectations he thinks about the reality he gets. If the service used by the customer matches his expectations, the customer can be said to be satisfied, but if the service obtained by the customer does not match his expectations, it can be said that the customer is not satisfied.

Accirding ([Dzainullah, 2020](#)) states that it is important for companies, especially banks, to maintain customer satisfaction in order to create a good relationship between customers and the bank through bank services, thereby reducing the possibility of the risk of losing customers who move to other companies and also if the customer is satisfied, it is likely that the customer will recommend this banking company to relatives and family.

Meanwhile, according ([Nurdin et al., 2020](#)) The sense of customer satisfaction is an important key to retaining customers. If the customer is satisfied, he will remain loyal to use banking services for a longer time, buy or use new and old services created by the company and also not be too focused on other competing companies. The indicators that affect customer satisfaction are the quality of

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the product or service produced, ease of accessing services, security of services, good service from the bank.

METHOD

This study employs a quantitative research methodology, a systematic approach rooted in the positivism philosophical paradigm. This methodology is designed to objectively measure and analyze variables within a defined population or sample, involving the use of statistical tools to test hypotheses and draw conclusions based on empirical data. Quantitative methods are chosen for their ability to provide objective measurement, facilitate hypothesis testing, enable generalizability of findings, and offer precision through statistical analysis.

The research design is structured to ensure accuracy and validity, including defining variables, formulating hypotheses, determining an appropriate sample size, utilizing validated research instruments, and systematically collecting data through standardized procedures ([Amisah et al., 2024](#)). The sample design is meticulously planned to ensure that the sample accurately represents the population of students from the Faculty of Islamic Economics and Business (FEBI) at the State Islamic University of North Sumatra (UINSU). This involves clearly defining the population of interest, employing probabilistic sampling techniques such as random sampling, calculating the required sample size using statistical formulas, and ensuring representativeness in terms of key characteristics such as age, gender, and socioeconomic status.

The data collection process is rigorous and systematic, involving multiple methods to ensure comprehensive data collection ([Hamdan et al., 2024](#)). This includes conducting structured interviews and observations in the field to gather in-depth information, distributing structured questionnaires with closed-ended questions to obtain quantifiable data, and engaging in direct fieldwork to observe and record real-world interactions and behaviors relevant to the study. Reliability and validity of data collection instruments are ensured through pre-testing and pilot studies.

Data analysis is conducted using state-of-the-art statistical software and techniques. SPSS (Statistical Package for the Social Sciences) Version 23 is utilized for data analysis, employing descriptive statistics to summarize and describe the characteristics of the sample, and inferential statistics such as regression analysis, ANOVA, and t-tests to test hypotheses and determine relationships between variables. Data visualization is achieved through charts and graphs to facilitate interpretation and communication of results. The validity of statistical results is ensured through techniques such as cross-validation and sensitivity analysis. By following these detailed methodologies, this research aims to produce valid, reliable, and generalizable findings that contribute significantly to the existing body of knowledge.

RESULT AND DISCUSSION

Validity Test

Based on the data obtained from all question items, the value of $r_{count} > r_{table}$ is 0.278, which means that the data is valid and can be used in research.

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Table 1. Mobile Banking Reliability Test Results

Cronbach's Alpha	N of Items
,893	8

Source: processed research data, 2024

From the data above, as for the results, the Cronbach's Alpha value is stated at $0.893 > 0.60$. And it can be stated that all questions are reliable.

Table 2. ATM Reliability Test Results

Cronbach's Alpha	N of Items
,659	6

Source: processed research data, 2024

From the data above, the result is that the Cronbach's Alpha value is stated at $0.659 > 0.60$. And it can be stated that all questions are reliable.

Table 3. Customer Satisfaction Reliability Test

Cronbach's Alpha	N of Items
,740	4

Source: processed research data, 2024

From the data above, the result is that the Cronbach's Alpha value is stated at $0.740 > 0.60$. And it can be stated that all questions are reliable.

Normality Test

Table 4. Normality Test Results

		Unstandardized Residual
N		50
Normal Parameters ^{a,b}	Mean	,0000000
	Std. Deviation	3,00242986
Most Extreme Differences	Absolute	,083
	Positive	,083
	Negative	-,062
Test Statistic		,083
Asymp. Sig. (2-tailed)		,200 ^{c,d}
a. Test distribution is Normal.		
b. Calculated from data.		
c. Lilliefors Significance Correction.		
d. This is a lower bound of the true significance.		

Source: processed research data, 2024

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It is known that the significance value of Asymp. Sig (2-tailed) is 0.200 where the value is greater than 0.05. So it can be concluded that the data in this study is normally distributed and can then be used in this study.

Multiple Linear Regression Test

Table 5. Multiple Linear Regression Test

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	14,669	3,403		4,311	,000
	Mobile Banking	,167	,073	,310	2,294	,026
	ATM	-,282	,129	-,295	-2,186	,034

a. Dependent Variable: Kepuasan Nasabah

Source: processed research data, 2024

The multiple linear regression equation results in the following:

$$Y = 14,669 + 0,167X_1 - 0,282X_2$$

From the results of the equation sought using multiple linear regression, the interpretation can be generated as follows:

- The constant value $a = 14.669$ means that if the Mobile Banking and ATM variables are not included in the study, the Customer Satisfaction variable will increase by 14.669.
- The coefficient value of Mobile Banking $= 0.167$ means that if the other independent variables remain constant and the Mobile Banking variable increases by 1%, then Customer Satisfaction will increase by 0.167.
- The coefficient value of ATM $= -0.282$ means that if the other independent variables remain constant and the ATM variable increases by 1%, then Customer Satisfaction will decrease by 0.282.

Coefficient of Determination (R Square)

Table 6. Test Coefficient of Determination (R Square)

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,655 ^a	,430	,405	1,533

a. Predictors: (Constant), ATM, Mobile Banking

Source: processed research data, 2024

It can be seen that the value of R Square or the coefficient of determination is 0.430 or 43%. So it can be concluded that the Mobile Banking and ATM variables contribute 43% to Customer Satisfaction while 57% is explained by other variables.

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Simultaneous Test (F Test)

Table 7. Simultaneous Test (F Test)

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	83,165	2	41,583	17,698	,000 ^b
	Residual	110,429	47	2,350		
	Total	193,594	49			

a. Dependent Variable: Kepuasan Nasabah

b. Predictors: (Constant), ATM, Mobile Banking

Source: processed research data, 2024

Sig. < 0,05, so it can be said that the variables of mobile banking and ATM simultaneously produce a significant influence on customer satisfaction.

Mobile Banking and ATMs are said to have an effect on customer satisfaction due to several factors such as security, comfort, convenience, effectiveness, and saving time without having to queue at a bank branch office.

Partial Test (t Test)

Table 8. Partial Test (t test)

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	14,669	1,361		10,778	,000
	Mobile Banking	,167	,029	,572	5,736	,000
	ATM	-,282	,052	-,545	-5,466	,000

a. Dependent Variable: Kepuasan Nasabah

Source: processed research data, 2024

Based on the partial test results in the table above, the results are obtained:

The Mobile Banking variable obtained a significance value <0.05. So it can be concluded that partially there is an effect of Mobile Banking on Customer Satisfaction. In the ATM variable, the significance value is obtained <0.05. So it can be concluded that partially there is an effect of ATM on Customer Satisfaction.

Seeing from the test results above, it can be concluded that with the advancement of financial technology in the form of ATMs and Mobile Banking that can be used by each customer independently, it is concluded that Self Service Technology in the form of ATMs and Mobile Banking has an effect on customer satisfaction. The influence of customer satisfaction is inseparable from several important factors, such as effectiveness of use, ease of service, security,

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convenience, the number of features that support banking services in Mobile Banking, and also help customers so that they no longer queue at bank branch offices, because they can carry out banking activities independently through ATMs and Mobile Banking.

The effect of Mobile Banking (M-Banking) on customer satisfaction

The results of this study indicate that mobile banking has an effect on customer satisfaction. This can be shown by the partial test results, which show that Mobile Banking obtained a significance value <0.05 . So it can be concluded that partially there is an effect of Mobile Banking on Customer Satisfaction. This is also in accordance with the results of research conducted by (Sahyu Siregar, 2023) which shows that mobile banking has an effect on customer satisfaction with a significant value of $0.000 <0.05$. It can be concluded that Automatic Teller Machine has a significant effect on customer satisfaction at BSI KCP Kabanjahe. Studies also show that the overall use of m-banking can increase customer satisfaction with banking institutions because it helps and provides more choices in using their digital banking services. Overall, good implementation and use of m-banking can contribute positively to customer satisfaction by improving access and quality of banking services provided.

The effect of Automatic Teller Machine (ATM) on customer satisfaction

The results of this study indicate that ATM has an effect on customer satisfaction. This can be shown by the partial test results which show that the ATM variable obtained a significance value <0.05 . So it can be concluded that partially there is an effect of ATM on customer satisfaction. This is in line with research conducted by (Sahyu Siregar, 2023) that ATM has an effect on customer satisfaction, this is indicated by the results of the partial test which then obtained a significant value of $0.000 <0.05$. It can be concluded that Automatic Teller Machine has a significant effect on customer satisfaction at BSI KCP Kabanjahe. The factors that influence ATMs on customer satisfaction are several factors such as ATM access that is easily accessible to customers because it includes a strategic ATM location and an adequate number in a particular area. Then security, ATMs equipped with good security can increase customer trust and satisfaction. The effectiveness and ease of using ATMs can also affect customer satisfaction, because it can minimize customer time in using banking services such as transfers, cash withdrawals and so on. By analyzing the above factors, banks can optimize the setup and management of their ATM network to significantly increase customer satisfaction.

And also from the explanations above, it can be stated that the advancement of technology is very beneficial for all parties, especially in the banking world, banks can provide the latest innovations to compete with other banks in terms of technology, such as ATMs and Mobile Banking. The advantages provided by these innovations are such as making it easier for customers to make transactions effectively and quickly, can be done anywhere using only a smartphone, there are various features that make it easier for customers to use.

CONCLUSION

Based on the results of the research from the data above, the results can be obtained simultaneously (F test), it can be concluded that the Mobile Banking and ATM variables simultaneously have a significant effect on Customer Satisfaction. With Sig value. < 0,05. So it can be said that the variables of mobile banking and ATM simultaneously produce a significant influence on customer satisfaction. While partially obtained the respective results of this study, namely the Mobile Banking variable obtained a significance value <0.05. So it can be concluded that partially there is an influence of Mobile Banking on Customer Satisfaction. And the ATM variable obtained a significance value <0.05. So it can be concluded that partially there is an effect of ATM on Customer Satisfaction. Thus, the application of effective and good self-service technology to the needs of customers can play a major role in increasing customer satisfaction, strengthening the relationship between banks and their customers and maintaining customer loyalty in the long term. The research highlights the critical role of Mobile Banking and ATM services in shaping customer satisfaction within the banking industry. Banks can leverage these findings to optimize their digital strategies, focusing on enhancing the usability, security, and reliability of self-service technologies. By addressing these aspects, banks can not only meet but exceed customer expectations, fostering sustained customer loyalty and competitive advantage in the digital era.

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