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MEASURING FACTORS AFFECTING CUSTOMER SATISFACTION, LOYALTY, AND TRUST WITHIN ISLAMIC BANKS IN RIAU, INDONESIA

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ABSTRACT

This scholarly investigation analyses the determinants that affect customer satisfaction, loyalty, and trust within Islamic banking. The data source used in this study is primary data, which is obtained through the provision of structured questionnaires. The study population encompasses customers of Islamic banking institutions in Riau, Indonesia. The sampling technique employed is simple random sampling. The sample size was determined using the Slovin approach, resulting in a sample of 204 respondents. This study is quantitative, and an explanatory survey was analyzed using the SEM-PLS technique. The study outcomes indicate that service performance, digital banking application service quality, and customer relationship management positively influence customer satisfaction. In contrast, digital banking transformation does not affect customer satisfaction. Furthermore, customer satisfaction has a positive effect on customer loyalty and trust. Subsequently, customer satisfaction can mediate the influence of service performance, the quality of digital banking application services, and customer relationship management on customer loyalty and trust. In contrast, customer satisfaction cannot mediate the influence of digital banking transformation on customer loyalty and trust. Theoretically, this study contributes to the advancement of marketing theory and becomes a reference for further research. Practically, it can be a reference for Islamic banks to improve their performance regarding customer satisfaction, loyalty, and trust.

Keywords: digital banking, service performance, service quality, customer relationship management, Islamic bank.

INTRODUCTION

Islamic banks are experiencing an increase in customers due to increasing public awareness of Sharia-based banking services. Islamic banks are starting to offer products and services comparable to conventional ones, such as home financing or sharia-based savings (Islam and Shafiuddin 2020). The adoption of digital technology in Islamic banks is starting to proliferate, such as mobile banking applications designed to reach the younger generation (Berakon, Aji, and Hafizi 2022). However, in the field, some customers feel that Islamic banking services are less innovative than conventional banks (Saleh et al. 2017). Problems related to response speed, staff friendliness, and customer problem-solving are often complained about (Anouze, Alamro, and Awwad 2019). The products offered are often considered generic and less suited to customers' specific needs (Saleh et al. 2017). Technical constraints on banking applications often cause complaints, especially for customers who live in areas with limited internet access (Thaker et al. 2022). These problems can impact customer satisfaction, leading to loyalty and trust.

Customer satisfaction encompasses a customer response that correlates with the congruence of anticipated outcomes and the performance of Islamic banking services. When such concordance transcends the thresholds of customer expectations, it epitomizes the zenith of satisfaction. Satisfaction shapes the customer's loyalty towards the Islamic banking institution (Muthuswamy and Ramu 2023). A multitude of preceding studies concerning consumer satisfaction conducted by many researchers, such as Wahyuningsih and Janah (2018), explain the influence of efficacy, accessibility, and usability of online banking and trust on consumer satisfaction. Rahmayanti et al. (2021) identify the influence of website quality, product quality, pricing strategy, and safe shopping practices on consumer satisfaction in the e-commerce sector. Nguyen et al. (2021) explain the influence of service quality and performance on consumer satisfaction. Nuraini and Hendratmi (2021) describe the influence of website quality and brand image on consumer satisfaction. Hudaya, Djumarno, and Djubaedah (2021) explain the influence of product quality and price perception on consumer satisfaction. Salsabila, Satya, and Suryawardana (2022) explain the influence of trust, consumer experience, product characteristics, price, and convenience on consumer satisfaction. To et al. (2020) discusses the influence of trust, convenience, experience, price and product characteristics on consumer satisfaction.

Subsequently, Pamungkas and Sukresna (2020) discuss the influence of service quality, perceived value, brand image, and promotional efforts on consumer satisfaction, with customization as mediation. Ong et al. (2023) explain the influence of perceived service quality and performance on consumer satisfaction. Noerindah and Bernarto (2022) discuss brand awareness, price fairness, and product quality consumer satisfaction. A. Khan et al. (2022) discuss the influence of product quality, price, atmosphere, and service quality on consumer satisfaction. Talapatra, Santos, and Gaine (2022) explain the influence of service quality, atmosphere, seating arrangement, privacy, value-added tax and other taxes, toilet facilities, food quality, staff behavior, and price on consumer satisfaction. Mustakim et al. (2022) show the influence of perceived usefulness, perceived usefulness, perceived trust, and perceived ease of use on consumer satisfaction. Komara and Fathurahman (2024) explain the impact of customer service and tracking on customer satisfaction. Ringo, Septyanto, and Ramli (2023) discuss the influence of price, quality, and product variety on customer satisfaction. Salsabila, Satya, and Suryawardana (2022) discuss the influence of product, price, and convenience on customer satisfaction. Previous studies have had mixed and inconsistent results. They are different from this study, which discusses the influence of digital banking transformation, service performance, quality of digital banking application services, and customer relationship management on customer satisfaction and customer loyalty and trust through customer satisfaction.

Based on the findings from previous investigations, a research gap has been identified regarding the inconsistency of results related to factors influencing customer satisfaction, loyalty, and trust across various variables. The originality of this study is attributed to the divergence in the variables examined and the differing respondent demographics compared to past studies, as well as the assessment of customer satisfaction as a mediating variable in the relationship between independent variables, customer loyalty, and customer trust. As evidence, several earlier studies conducted by Darmawan (2019); Haeruddin and Haeruddin (2020); Harzaviona and Syah (2020); Rachmawati, Fajarina, and Nurjaman (2020); Mukhlis and Indriastuti (2021); Sutjahjanti, Kustiani, and Firdiansjah (2021); Kuswibowo (2022); Manyanga, Makanyeza, and Muranda (2022); Sari (2022) have noted an indirect effect of service performance on customer loyalty mediated by customer satisfaction. This study investigates the direct and indirect effects of digital banking transformation variables, service performance, the quality of digital banking application services, and customer relationship management on customer satisfaction, loyalty, and trust. This research is anticipated to contribute to the academic discourse in marketing management by enhancing the theoretical comprehension of the studied variables.

LITERATURE REVIEW

Expectation Disconfirmation Theory

Expectation disconfirmation theory represents an alternative framework to expectation confirmation theory, substituting the notion of confirmation with that of disconfirmation (Oliver 1980). Consumers engage in a comparative product performance analysis against pre-purchase expectations during the post-purchase phase, engendering a perception of disconfirmation (Martínez-López et al. 2022). This theoretical construct posits that individuals undergo a multi-faceted process regarding product repurchase. Expectations are derived from direct experiential engagement and feedback provided by prior users, media portrayals, or marketing communications (Meire et al. 2019). Subsequently, consumers utilize the product or service over a designated duration and assess how their actual experiences align with their initial expectations (Witell et al. 2020). This congruence, conceptualized as disconfirmation, alongside perceived performance, is proposed to collaboratively influence the degree of consumer satisfaction or dissatisfaction regarding the product or service (Kuzgun, Altinigne, and Arıkan 2022). Disconfirmation delineates a divergence between an individual's preconceived expectations and observed performance. There exist three distinct categories of disconfirmation (Chatterjee and Suy 2019). Negative disconfirmation arises when actual performance fails to fulfill individual expectations, resulting in dissatisfaction. In contrast, positive disconfirmation occurs when actual performance surpasses expectations. Simple confirmation transpires when performance aligns precisely with expectations.

Customer Satisfaction

Customer satisfaction is the satisfaction customers feel towards a company's product, service, or experience (Nagel and Cilliers 1990). This reflects the extent to which a product or service meets or exceeds customer expectations. Customer satisfaction helps increase customer loyalty. Satisfied customers are more likely to recommend products/services to others (Liu et al. 2021). Businesses with high levels of customer satisfaction tend to have better reputations. Customer satisfaction can make it less likely to switch to competitors. Customer satisfaction indicators consist of conformity to expectations, Interest in future patronage, and willingness to provide recommendations (Indrasari 2019).

Customer Loyalty

Customer loyalty is the level of customer loyalty to a particular brand, product, or service (Išoraitė 2016). This is reflected in how often customers return to buy or use the exact product/service, even though many alternatives are on the market. Customer loyalty reflects the emotional connection and positive experiences built between customers and businesses (Mascarenhas, Kesavan, and Bernacchi 2006). Loyal customers tend to buy more and more often. Loyal customers usually recommend the brand to others, reducing the need for marketing. Loyal customers provide a more stable income. Loyal customers often become "brand ambassadors" who recommend products/services to others. With the right strategy, customer loyalty can majorly influence business sustainability. An indicator of customer loyalty is that it will not transition to alternative uses (Hasanah, Rachma, and Hufron 2019).

Customer Trust

Customer trust is the customer's belief or trust in a brand, company, or product based on experience, reputation, and established relationships (Lau and Lee 1999). This trust is essential in building long-term relationships between companies and customers. Trust is vital because it can increase loyalty, strengthen the company's reputation, reduce the risk of losing customers, and support e-wom. Customer trust is the foundation of a successful business relationship and is one of the critical factors in a company's success in the market (Paparoidamis, Katsikeas, and Chumpitaz 2019). Indicators of customer trust consist of fulfilling obligations to customers, trustworthiness of information, transparency in the explanation of offered products, delivering optimal benefits as required, and reliability in transactional engagements (Hasanah, Rachma, and Hufron 2019).

Digital Banking Transformation

Digital banking transformation is a process of strategic and operational change in the banking sector, which involves adopting digital technology to improve efficiency, customer service, and competitiveness (Diener and Špaček 2021). This transformation involves the application of modern technologies, such as cloud computing, artificial intelligence, big data analytics, blockchain, and mobile technology, to overhaul how banks operate and interact with customers (Starnawska 2021). Digital banking helps reduce operational costs by eliminating dependence on manual processes. Digital banking provides faster, more flexible services accessed anytime through digital devices. Digital banking allows banks to serve more customers without geographical boundaries. Digital banking uses customer data to provide more personalized and predictive services. Digital banking is an essential step for banks to stay relevant in the digital era, meet the expectations of modern customers, and face fintech competition (Kaur et al. 2021). Indicators of digital banking transformation consist of perceived utility, perception of ease of use, security and confidentiality, privacy considerations, and transaction costs (Hossain 2023).

Service Performance

Service performance is a measure or assessment of how well a service meets customer expectations and needs and the extent to which the service runs according to standards set by the organization (Parasuraman, Berry, and Zeithaml 1991). This concept is often used in various sectors, such as banking, health, transportation, technology, and others, to ensure customer satisfaction and service improvement. Service performance is essential in increasing customer loyalty, building a positive image and competitive advantage, and optimizing operations (Kumar, Batista, and Maull 2011). Service performance indicators include politeness, friendliness, and a smile when interacting with customers; demonstrating prompt responsiveness to customer grievances (Hasanah, Rachma, and Hufron 2019).

Quality of Digital Banking Application Services

Quality of digital banking application services is the quality of services provided by digital banking applications to meet user needs and expectations (Egala, Boateng, and Mensah 2021). This concept includes various aspects that affect user experience, service effectiveness, and customer satisfaction when using digital banking applications. Measuring the quality of this service is essential for banks to improve user experience, build customer loyalty, and compete in the increasingly competitive digital banking market (Zouari and Abdelhedi 2021). Indicators of the quality of digital banking application services consist of the quality of website design, the quality of information presented in the application, application accuracy, application speed, and application security (Jannah, Djakfar, and Dianah 2020).

Customer Relationship Management

Customer relationship management (CRM) is a strategy and approach companies use to manage and build customer relationships (Chen and Popovich 2003). CRM includes practices, technologies, and systems designed to improve interactions, understand customer needs, and increase customer satisfaction and loyalty. CRM focuses on managing customer data to help companies provide better service, improve operational efficiency, and, ultimately, increase sales and profits (Chang, Wong, and Fang 2014). Through the implementation of CRM, organizations acquire comprehensive insights into their customers, comprehend their distinct requirements, and customize their service or product offerings to foster sustainable competitive advantage, thereby generating substantial incremental shareable value (Hassan et al. 2015). CRM indicators include customer communication and conflict resolution (Widhi, Ngatno, and Farida 2023).

Hypothesis Development

Digital banking transformation enables customers to access banking services anytime and anywhere through mobile applications or online platforms. By leveraging technology to improve accessibility, efficiency, security, and personalization, banks can create better customer experiences, ultimately increasing customer satisfaction. Understanding expectation disconfirmation theory helps banks design digital services that meet or exceed customer expectations, thus ensuring optimal satisfaction. Extant literature has established that digital banking transformation significantly influences customer satisfaction, as evidenced by Veseli-Kurtishi, Hadzimustafa, and Veseli (2020); Hadid, Omar, and Soon (2022); Khuc et al. (2023). Hypotheses articulated in the study is:

H1: Digital banking transformation positively affects customer satisfaction.

Service performance includes how well a service is delivered, including speed, quality, consistency, reliability, and customer interaction. When service performance meets or even exceeds customer expectations, customer satisfaction levels tend to increase. From the perspective of expectation disconfirmation theory, service performance influences disconfirmation, ultimately determining customer satisfaction. Prior investigations have substantiated that service performance significantly impacts customer satisfaction, as demonstrated by Rachmawati, Fajarina, and Nurjaman (2020); Sutjahjanti, Kustiani, and Firdiansjah (2021); Kuswibowo (2022); Sari (2022). Consequently, the hypotheses proposed in this study are:

H2: Service performance positively affects customer satisfaction.

The relationship between the quality of digital banking application services and customer satisfaction is very close because service quality is one of the main factors that affect user experience and satisfaction. The higher the quality of digital banking application services, the more likely customers will feel satisfied. Expectation disconfirmation theory explains how digital banking application services affect customer satisfaction by comparing expectations and actual experiences. Previous studies have demonstrated that the quality of digital banking application services has a significant effect on customer satisfaction, including works by Omodele and Onyeiwu (2019); Hadid, Soon, and Amreeghah (2020); Nguyen et al. (2020); Gayathri and Rekhapriyadharshini (2022); Mekonnen (2022). Hypotheses proposed in the study are:

H3: Quality of digital banking application services positively affects customer satisfaction.

Customer relationship management is an approach used by companies to manage interactions with customers, analyze customer data, and build long-term relationships. Customer relationship management is an important strategy to increase customer satisfaction. Expectation disconfirmation theory provides a framework for understanding how customer expectations and experiences interact to shape satisfaction, while customer relationship management is a tool that can help companies better manage customer expectations and experiences, thereby increasing customer satisfaction. Prior research has verified that customer relationship management significantly influences customer satisfaction, as indicated by Ramadonna, Nasf, and Aziz (2019); Maulana et al. (2021); Haryandika and Santra (2021); Lorenza and Nurohman (2022); Aini, Darpito, and Warsiki (2022). Accordingly, the hypotheses proposed in this study are:

H4: Customer relationship management positively affects customer satisfaction.

Customer satisfaction is one of the main factors that drive customer loyalty. If customers are satisfied with the products or services they receive, they are more likely to remain loyal to the company. Expectation disconfirmation theory explains that to achieve high customer satisfaction and loyalty; companies must understand customer expectations and strive to exceed or at least meet those expectations. Existing research has established that customer satisfaction significantly affects customer loyalty, as indicated by Darmawan (2019); Haeruddin and Haeruddin (2020); Harzaviona and Syah (2020); Sharma et al.

(2020); Mukhlis and Indriastuti (2021); Panday and Nursal (2021); Gayathri and Rekhapriyadharshini (2022); Manyanga, Makanyeza, and Muranda (2022). Hypotheses proposed in the study are:
H5: Customer satisfaction positively affects customer loyalty.

Customer satisfaction and trust are two elements that support each other and play an essential role in creating a lasting relationship between customers and companies. Expectation disconfirmation theory explains how the discrepancy between customer expectations and experiences affects customer satisfaction. High satisfaction from positive disconfirmation can build customer trust. Prior investigations have substantiated that customer satisfaction significantly influences customer trust as evidenced by Norhermaya and Soesanto (2016); Darmawan (2019). Hypotheses posited in this study are:
H6: Customer satisfaction positively affects customer trust.

Digital transformation acts as a catalyst for creating superior customer experiences and strengthening loyalty through satisfaction. Expectation disconfirmation theory is a theoretical framework that explains how digital banking transformation can shape customer satisfaction and loyalty through managing expectations and experiences. Previous investigations have substantiated that digital banking transformation significantly impacts customer satisfaction, as demonstrated by Veseli-Kurtishi, Hadzimustafa, and Veseli (2020); Hadid, Omar, and Soon (2022); Khuc et al. (2023). Subsequently, additional research has also confirmed that customer satisfaction affects customer loyalty, including Darmawan (2019); Haeruddin and Haeruddin (2020); Harzaviona and Syah (2020); Sharma et al. (2020); Mukhlis and Indriastuti (2021); Panday and Nursal (2021); Manyanga, Makanyeza, and Muranda (2022). The hypotheses proposed in this research are:
H7: Customer satisfaction can mediate the influence of digital banking transformation on customer loyalty.

Service performance, customer satisfaction, and customer loyalty are closely related and influence each other in creating a positive customer experience. Expectation disconfirmation theory is an essential framework for understanding how service performance affects customer satisfaction, forming customer loyalty. Previous investigations have substantiated that service performance significantly influences customer satisfaction, as shown by Rachmawati, Fajarina, and Nurjaman (2020); Sutjahjanti, Kustiani, and Firdiansjah (2021); Kuswibowo (2022); Sari (2022). Following this, additional studies have also demonstrated that customer satisfaction affects customer loyalty, including Darmawan (2019); Haeruddin and Haeruddin (2020); Harzaviona and Syah (2020); Sharma et al. (2020); Mukhlis and Indriastuti (2021); Panday and Nursal (2021); Manyanga, Makanyeza, and Muranda (2022). The hypotheses proposed in this research are:
H8: Customer satisfaction can mediate the influence of service performance on customer loyalty.

The quality of digital banking application services affects customer loyalty through customer satisfaction as a mediator. When the quality of digital banking application services is high, it increases customer satisfaction. High satisfaction then strengthens customer loyalty to the bank. Expectation disconfirmation theory helps explain how customers evaluate the quality of digital banking application services based on their expectations. Customers will be satisfied if the application can meet or exceed expectations, strengthening their loyalty. Research conducted by Gayathri and Rekhapriyadharshini (2022) found that customer satisfaction can mediate the quality of digital banking application services on customer loyalty. The hypotheses proposed in this research are:

H9: Customer satisfaction can mediate the influence of the quality of digital banking application services on customer loyalty.

The relationship between customer relationship management (CRM) and customer loyalty through customer satisfaction is a process that shows how managing customer relationships can affect customer satisfaction, which in turn impacts their loyalty. Expectation disconfirmation theory provides a conceptual framework for understanding how CRM affects customer satisfaction through managing expectations and customer experiences. When expectations are managed, and positive disconfirmation is achieved, CRM becomes a very effective tool for increasing customer satisfaction and strengthening customer loyalty. Research conducted by R.U. Khan et al. (2022) found that customer satisfaction can mediate customer relationship management on customer loyalty. The hypotheses proposed in this research are:

H10: Customer satisfaction can mediate the influence of customer relationship management on customer loyalty.

Effective digital transformation increases customer satisfaction, which then mediates increased customer trust. Expectation Disconfirmation Theory explains how customer satisfaction is formed by comparing expectations and actual experiences. With consistent satisfaction, trust will be born. Extant literature has substantiated that the transformation of digital banking significantly influences customer satisfaction, as evidenced by the works of Veseli-Kurtishi, Hadzimustafa, and Veseli (2020); Hadid, Omar, and Soon (2022); Khuc et al. (2023). Furthermore, subsequent research has demonstrated that customer satisfaction is pivotal in shaping customer trust, as indicated by studies such as Norhermaya and Soesanto (2016); Darmawan (2019). The hypotheses posited in this study are:

H11: Customer satisfaction can mediate the influence of digital banking transformation on customer trust.

Good service performance increases customer satisfaction, and this satisfaction is the main foundation for building customer trust. Expectation disconfirmation theory emphasizes that service performance must create positive disconfirmation to increase customer satisfaction, which will build customer trust. Previous investigations have confirmed that service performance significantly affects customer satisfaction, as demonstrated by Rachmawati, Fajarina, and Nurjaman (2020); Sutjahjanti, Kustiani, and Firdiansjah (2021); Kuswibowo (2022); Sari (2022). Additionally, subsequent studies have validated that customer satisfaction is a critical determinant of customer trust, including evidence from Norhermaya and Soesanto (2016); Darmawan (2019). The hypotheses proposed in this study are:

H12: Customer satisfaction can mediate the influence of service performance on customer trust.

The service quality of digital banking applications plays a vital role in increasing customer satisfaction. This customer satisfaction, in turn, plays a role

in building and strengthening customer trust in the bank. Expectation disconfirmation theory is very relevant in explaining how the service quality of digital banking applications affects customer trust through customer satisfaction. Positive expectations, triggered by good application quality, can result in a better experience than expected (positive disconfirmation), increasing satisfaction and building customer trust in the bank. Prior research has established that the quality of digital banking application services significantly impacts customer satisfaction, as evidenced by the contributions of Omodele and Onyeiwu (2019); Hadid, Soon, and Amreeghah (2020); Nguyen et al. (2020); Mekonnen (2022). Furthermore, additional studies have corroborated that customer satisfaction is instrumental in fostering customer trust, as indicated by Norhermaya and Soesanto (2016); Darmawan (2019). The hypotheses proposed herein are:
H13: Customer satisfaction can mediate the influence of the quality of digital banking application services on customer trust.

Customer relationship management helps companies build and maintain customer trust, a critical factor in creating and maintaining customer satisfaction. Expectation disconfirmation theory and CRM work together to build customer trust through customized experiences that exceed or at least meet customer expectations, increasing satisfaction and strengthening long-term relationships with customers. Research has previously established that customer relationship management significantly influences customer satisfaction, as articulated by Ramadonna, Nasf, and Aziz (2019); Maulana et al. (2021); Haryandika and Santra (2021); Lorenza and Nurohman (2022); Aini, Darpito, and Warsiki (2022). Subsequently, additional studies have verified that customer satisfaction is a crucial precursor to customer trust, as evidenced by Norhermaya and Soesanto (2016); Darmawan (2019). The hypotheses articulated in this study are:
H14: Customer satisfaction can mediate the influence of customer relationship management on customer trust.

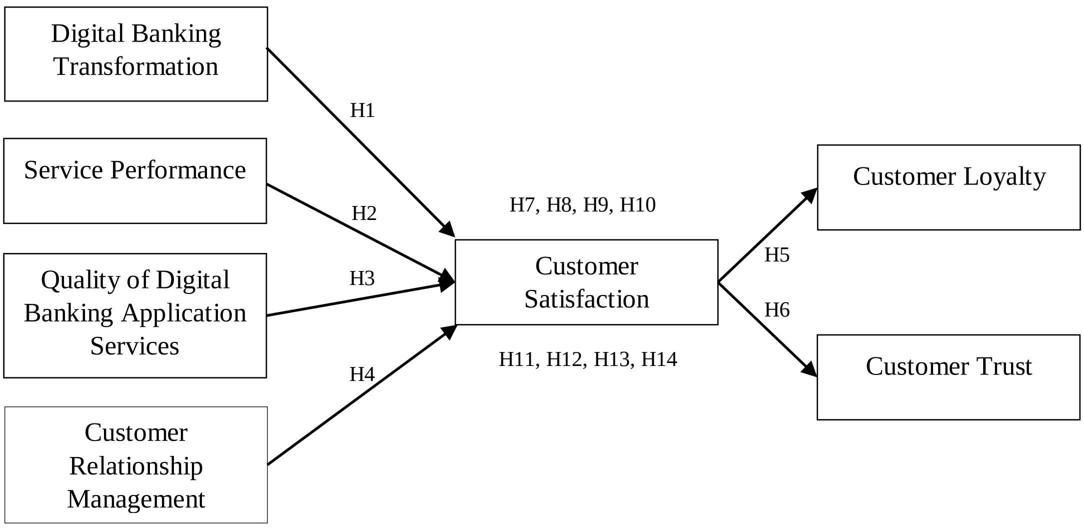

Figure 1 Research Framework

METHOD

The research methodology employed in this investigation is field research characterized by a quantitative framework. The Population of this inquiry encompasses all customers of Islamic banks within Riau, Indonesia, estimated at approximately 1,815,585 individuals, constituting about 3.8657% of the total Islamic bank clients in Indonesia, which stands at 46,966,701 individuals, as per Islamic banking statistics from July 2024 (OJK 2024). The sample size was determined utilizing the Slovin formula, resulting in a sample comprising 204 individuals. In this analysis, primary data were acquired directly through the construction of a questionnaire, which was subsequently disseminated to Islamic bank clients in Riau, serving as respondents that epitomize the sample for this research, aimed at discerning the participants' perspectives regarding the examined variables by prompting them to complete each query item delineated in the questionnaire. Conversely, secondary data were gathered from transparent and credible sources, including journals, books, and statistical information from the internet, which substantiate and relate to the research. The research variables consist of digital banking transformation (DBT), service performance (SP), the quality of digital banking application services (QDBAS), customer relationship management (CRM) as independent variables, customer satisfaction (CS) as mediating variables, and customer loyalty (CL) and trust (CT) as dependent variables. In this study, data measurement was executed utilizing a 1-5 Likert scale to assess respondents' reactions, with the following scale designations: 1 (strongly disagree), 2 (disagree), 3 (neutral), 4 (agree), and 5 (strongly agree). The data analytical techniques employed in this study are non-parametric, utilizing partial least squares - structural equation modeling (PLS-SEM) with the help of SmartPLS software.

RESULTS AND DISCUSSIONS

Demographic of Respondents

The demographic of respondents is categorized by gender, age, and level of education, as seen in Table 1.

Table 1 Demographic of Respondents

Category		Quantity	Percentage (%)
Gender	1. Male	49	24.01
	2. Female	155	75.99
Age	1. < 25 Years	5	2.45
	2. 25-30 Years	69	33.82
	3. 31-35 Years	89	43.62
	4. 36-40 Years	27	13.23
	5. >40 Years	14	6.88
Level of Education	1. Diploma	3	1.47
	2. Bachelor	190	93.13
	3. Postgraduate	5	5.4

Source: primary data (processed, 2024)

Table 1 shows that the demographic composition of the respondents comprised 49 males (24.01%) and 155 females (75.99%). The age distribution revealed that there were 5 individuals aged under 25 years (2.45%), 69 individuals within the 25 to 30-year age bracket (33.82%), 89 individuals ranging from 31 to 35 years old (43.62%), 27 individuals aged between 36 and 40 years (13.23%), and 14 individuals aged over 40 years (6.88%). The educational attainment of the respondents included 3 individuals holding a diploma (1.47%), 190 individuals possessing a bachelor's degree (93.13%), and 5 individuals with a post-graduate degree (5.44%).

Validity and Reliability Test

The primary objective of the validation procedure is to evaluate the extent to which the measurement instrument's accuracy can effectively reflect the construct of the symptoms or events being examined. This study conducts a validity assessment to determine the questionnaires' reliability. The established benchmark asserts that the loading factor value must surpass 0.7. The results of the validity assessment can be ascertained by looking at the loading factor values associated with each construct indicator. Table 2 shows that the loading factor value surpasses 0.7, meaning that each construct indicator is valid.

Table 2 Validity and Reliability Test Results

Variables	Indicators	Loading Factor	AVE	Cronbach's Alpha	rho_A	Composite Reliability
Digital Banking Transformation	DBT1	0.802	0.746	0.863	0.867	0.901
	DBT2	0.837				
	DBT3	0.827				
	DBT4	0.732				
	DBT5	0.817				
Service Performance	SP1	0.877	0.759	0.772	0.783	0.863
	SP2	0.865				
Quality of Digital Banking Application Services	QDBAS1	0.712	0.756	0.800	0.806	0.862
	QDBAS2	0.810				
	QDBAS3	0.756				
	QDBAS4	0.725				
	QDBAS5	0.719				
Customer Relationship Management	CRM1	0.905	0.839	0.809	0.817	0.912
	CRM2	0.927				
Customer Satisfaction	CS1	0.828	0.790	0.776	0.782	0.869
	CS2	0.809				
	CS3	0.853				
Customer Loyalty	CL1	1.000	1.000	1.000	1.000	1.000
Customer Trust	CT1	0.707	0.703	0.835	0.834	0.883
	CT2	0.756				
	CT3	0.811				
	CT4	0.792				
	CT5	0.811				

Source: primary data (processed, 2024)

Table 2 presents the AVE value for each variable construct. When the AVE value for each construct surpasses 0.50, then it is valid. It can be seen in Table 2 that the AVE value of each variable construct surpasses 0.50, meaning that the variable construct can be said to be valid. Reliability assessment is a systematic approach to test the efficacy of research instruments, which aims to determine the consistency of all statements in the study. A construct or variable is considered reliable if it produces Cronbach's alpha, rho_A, and composite reliability surpasses 0.7. Table 2 shows that the Cronbach's alpha, rho_A, and composite reliability of each variable construct surpasses 0.7, meaning each variable construct is reliable.

Hypothesis Test

To assess the acceptability or rejection of a hypothesis requires a comprehensive understanding of the values associated with inter-construct significance, p-values, and the statistical t. The criteria utilized in this study were t-statistics surpassing the t-table value of 1.96, in conjunction with a significance threshold of p-values set at 0.05 (5%) and a coefficient indicative of positive values. This information is presented in Table 5.

Table 3 Hypothesis Test Results

Hypothesis	Original Sample	T-Statistics	P-Values
H1: DBT → CS	0.119	1.267	0.206
H2: SP → CS	0.146	2.367	0.018
H3: QDBAS → CS	0.367	3.685	0.000
H4: CRM → CS	0.222	3.015	0.003
H5: CS → CL	0.368	5.688	0.000
H6: CS → CT	0.645	17.805	0.000
H7: DBT → CS → CL	0.044	1.180	0.239
H8: SP → CS → CL	0.054	2.248	0.025
H9: QDBAS → CS → CL	0.135	2.806	0.005
H10: CRM → CS → CL	0.082	2.702	0.007
H11: DBT → CS → CT	0.077	1.261	0.208
H12: SP → CS → CT	0.094	2.362	0.019
H13: QDBAS → CS → CT	0.237	3.546	0.000
H14: CRM → CS → CT	0.143	2.851	0.005

Source: primary data (processed, 2024)

Based on Table 3, the first hypothesis test indicates no effect of the digital banking transformation on customer satisfaction. The test results reveal that the t-statistics value of 1.267 is less than 1.96, and the significance level (p-values) of 0.206 exceeds 0.05, thus leading to the rejection of the first hypothesis (H1). The second hypothesis test demonstrates service performance's positive and significant effect on customer satisfaction. The findings indicate that the t-statistics value of 2.367 surpasses 1.96, and the significance level (p-values) of 0.018 is below 0.05, thereby validating the acceptance of the second hypothesis (H2). The third hypothesis test establishes a positive and significant effect of the quality of digital banking application services on customer satisfaction. The analysis shows that the t-statistics value of 3.685 surpasses 1.96, and the significance level (p-values) of 0.000 is below 0.05, resulting in the acceptance of the third hypothesis (H3).

The fourth hypothesis test affirms customer relationship management's positive and significant effect on customer satisfaction. The results reveal that the t-statistics value of 3.015 exceeds 1.96, and the significance level (p-values) of 0.003 is below 0.05, leading to the acceptance of the fourth hypothesis (H4). The fifth hypothesis test confirms customer satisfaction's positive and significant effect on customer loyalty. The results indicate that the t-statistics value of 5.688 surpasses 1.96, and the significance level (p-values) of 0.000 is below 0.05, thus validating the acceptance of the fifth hypothesis (H5). The sixth hypothesis test establishes a positive and significant effect of customer satisfaction on customer trust. The findings demonstrate that the t-statistics value of 17.805 exceeds 1.96, and the significance level (p-values) of 0.000 is below 0.05, thereby supporting the acceptance of the sixth hypothesis (H6).

The seventh hypothesis test reveals that customer satisfaction cannot mediate the influence of digital banking transformation on customer loyalty. The results indicate that the t-statistics value of 1.180 is less than 1.96, and the significance level (p-values) of 0.239 exceeds 0.05, thus leading to the rejection of the seventh hypothesis (H7). The eighth hypothesis test illustrates that customer satisfaction can mediate the influence of service performance on customer loyalty. The analysis reveals that the t-statistics value of 2.248 surpasses 1.96, and the significance level (p-values) of 0.025 is below 0.05, resulting in the acceptance of the eighth hypothesis (H8). The ninth hypothesis test substantiates that customer satisfaction can mediate the influence of the quality of digital banking application services on customer loyalty. The findings reveal that the t-statistics value of 2.806 exceeds the threshold of 1.96, and the significance level (p-values) of 0.005 falls below the conventional cutoff of 0.05, resulting in the acceptance of the ninth hypothesis (H9).

The tenth hypothesis test establishes that customer satisfaction can mediate the influence of customer relationship management on customer loyalty. The empirical results demonstrate that the t-statistics value of 2.702 surpasses 1.96, while the significance level (p-values) of 0.007 remains below 0.05, resulting in the acceptance of the tenth hypothesis (H10). The eleventh hypothesis test indicates that customer satisfaction cannot mediate the influence of digital banking transformation on customer trust. The empirical findings illustrate that the t-statistics value of 1.261 is less than 1.96, and the significance level (p-values) of 0.208 exceeds 0.05, resulting in the acceptance of the eleventh hypothesis (H11).

The twelfth hypothesis test confirms that customer satisfaction can mediate the influence of service performance on customer trust. The analytical results reveal that the t-statistics value of 2.362 is greater than 1.96, and the significance level (p-values) of 0.019 is below 0.05, resulting in the acceptance of the eleventh hypothesis (H12). The thirteenth hypothesis test validates that customer satisfaction the influence of the quality of digital banking application services on customer trust. The analytical results indicate that the t-statistics value of 3.546 exceeds 1.96, and the significance level (p-values) of 0.000 is below 0.05, thus, resulting in the acceptance of the eleventh hypothesis. The fourteenth hypothesis test corroborates the existence of customer satisfaction can mediate the influence of customer relationship management on customer trust. The findings reveal that the t-statistics value of 2.851 is greater than 1.96, while the significance level (p-values) of 0.005 remains below 0.05, resulting in the acceptance of the eleventh hypothesis (H14).

Effect of Digital Banking Transformation on Customer Satisfaction

The results of the first hypothesis test indicate an absence of influence of digital banking transformation on customer satisfaction. This phenomenon may be attributed to the fact that digital banking within Islamic banks still needs to achieve adequate safety and confidentiality. Moreover, customer privacy needs to be more safeguarded, and the transaction costs incurred are comparatively higher than those associated with conventional banks. According to expectation disconfirmation theory, customer satisfaction is determined by comparing the customer's initial expectations and the actual performance perceived; because of the discrepancy, digital banking transformation ultimately does not affect consumer satisfaction. The findings of this research do not corroborate earlier studies conducted by Veseli-Kurtishi, Hadzimustafa, and Veseli (2020); Hadid, Omar, and Soon (2022); Khuc et al. (2023), which asserted that there exists an influence of digital banking transformation on customer satisfaction.

Effect of Service Performance on Customer Satisfaction

The results of the second hypothesis test indicate that service performance positively influences customer satisfaction. This phenomenon can be attributed to the fact that employees of the Islamic bank exhibit polite, friendly, and smiling demeanor while serving clients and demonstrating prompt responsiveness to customer complaints. Expectation disconfirmation theory helps explain why good service performance positively affects customer satisfaction. Service performance that meets or exceeds customers' expectations results in positive confirmation, increasing satisfaction. The findings of this study corroborate prior research conducted by Kuswibowo (2022); Sari (2022); Sutjahjanti, Kustiani, and Firdiansjah (2021); Rachmawati, Fajarina, and Nurjaman (2020), which asserted that service performance significantly impacts customer satisfaction.

Effect of the Quality of Digital Banking Application Services on Customer Satisfaction

The results of the third hypothesis testing revealed a positive influence of the quality of digital banking application services on customer satisfaction. This can occur because customers perceive the quality of website design, the quality of website information, accuracy, speed, and security of the application to be satisfactory. Expectation disconfirmation theory helps explain why good service quality in digital banking applications directly affects customer satisfaction because it can improve aspects that create positive disconfirmation. The results of this research align with previous studies conducted by Omodele and Onyeiwu (2019); Hadid, Soon, and Amreeghah (2020); Nguyen et al. (2020); Ghifari and Syahputra (2021); Mekonnen (2022), which indicated that the quality of digital banking application services has a significant effect on customer satisfaction.

Effect of Customer Relationship Management on Customer Satisfaction

The results of the fourth hypothesis test indicate that customer relationship management positively influences customer satisfaction. This can be attributed to customers' perception regarding effective communication and the adept handling of conflicts. Expectation disconfirmation theory explains that CRM helps to create, manage, and fulfill customer expectations better, thereby increasing the likelihood of customer satisfaction. The findings of this study are consistent with previous research conducted by Ramadonna, Nasf, and Aziz (2019); Maulana et al. (2021); Haryandika and Santra (2021); Aini, Darpito, and Warsiki (2022); Lorenza and Nurohman (2022), which concluded that customer relationship management significantly influences customer satisfaction.

Effect of Customer Satisfaction on Customer Loyalty

The results of the fifth hypothesis test reveal that customer satisfaction positively influences customer loyalty. This influence arises from the customers' perception that their needs align with their expectations. Consequently, this leads to their inclination to engage in repeat transactions and their willingness to recommend the Islamic bank's products to others while maintaining loyalty to the institution. Customer satisfaction is based on expectation disconfirmation theory, which directly influences loyalty. Companies can build sustainable satisfaction by ensuring that customer expectations are met or even exceeded (positive disconfirmation), ultimately increasing customer loyalty. The findings of this research support previous studies conducted by Darmawan (2019); Haeruddin and Haeruddin (2020); Harzaviona and Syah (2020); Mukhlis and Indriastuti (2021); Panday and Nursal (2021); Manyanga, Makanyeza, and Muranda (2022), which asserted that customer satisfaction significantly affects customer loyalty. However, this research contradicts earlier studies by Dewi (2020); Flores, Saldanha, and Vong (2020), which stated that customer satisfaction does not influence customer loyalty.

Effect of Customer Satisfaction on Customer Trust

The results of the sixth hypothesis test indicate that customer satisfaction positively influences customer trust. This influence can be explained by the fact that customers perceive their needs to be consistently met according to their expectations. As a result, customers feel confident entrusting their financial transactions to the Islamic bank. Expectation disconfirmation theory explains how satisfaction is formed by comparing expectations and actual experiences. Satisfaction resulting from positive experiences (positive disconfirmation) becomes the basis for customers to believe that service providers can continue to provide similar experiences. The findings of this research are consistent with previous studies conducted by Norhermaya and Soesanto (2016); Darmawan (2019), which indicated that customer satisfaction significantly influences customer trust.

Role of Customer Satisfaction in Mediating the Effect of Digital Banking Transformation on Customer Loyalty

The outcomes derived from testing the seventh hypothesis indicate that customer satisfaction cannot mediate the effect of digital banking transformation on customer loyalty. This phenomenon arises due to the incapacity of digital banking in Islamic banks to sufficiently engender customer satisfaction, resulting in customers needing to be more loyal to the Islamic banking sector. Based on expectation disconfirmation theory, this shows that disconfirmation (the difference between expectations and actual experiences) fails to build intense enough satisfaction. Banks must focus more on managing customer expectations and providing consistent experiences in building loyalty. The findings of this research do not corroborate the earlier studies conducted by Darmawan (2019); Haeruddin and Haeruddin (2020); Harzaviona and Syah (2020); Veseli-Kurtishi, Hadzimustafa, and Veseli (2020); Hadid, Omar, and Soon (2022); Khuc et al. (2023); Mukhlis and Indriastuti (2021); Panday and Nursal (2021); Manyanga, Makanyeza, and Muranda (2022), which asserted that there exists an indirect influence of digital banking transformation on customer loyalty via customer satisfaction.

Role of Customer Satisfaction in Mediating the Effect of Service Performance on Customer Loyalty

The results obtained from testing the eighth hypothesis reveal that customer satisfaction can mediate the influence of service performance on customer loyalty. This occurs because customers perceive satisfaction with the performance of bank employees, consequently fostering their willingness to remain loyal to the Islamic banking institution. Expectation disconfirmation theory views service performance as creating perceptions that are measured based on customer expectations (disconfirmation). The resulting satisfaction determines whether customers will be loyal or not. Therefore, ensuring consistent service performance that exceeds expectations is critical to building customer loyalty. The findings of this study support prior research conducted by Darmawan (2019); Haeruddin and Haeruddin (2020); Harzaviona and Syah (2020); Rachmawati, Fajarina, and Nurjaman (2020); Mukhlis and Indriastuti (2021); Panday and Nursal (2021); Sutjahjanti, Kustiani, and Firdiansjah (2021); Kuswibowo (2022); Manyanga, Makanyeza, and Muranda (2022); Sari (2022), which posited that service performance indirectly influences customer loyalty through customer satisfaction.

Role of Customer Satisfaction in Mediating the Effect of The Quality of Digital Banking Application Services on Customer Loyalty

The findings from examining the ninth hypothesis reveal that customer satisfaction can mediate the influence of the quality of digital banking application services on customer loyalty. This situation arises as customers express satisfaction regarding the quality of digital banking application services, motivating them to maintain loyalty to the Islamic banking sector. Based on the expectation disconfirmation theory, customer satisfaction bridges the service quality of digital banking applications and customer loyalty. This disconfirmation process helps explain how initial expectations and perceptions of actual performance influence customer loyalty behavior towards digital banking services. The results of this investigation align with previous studies conducted by Gayathri and Rekhapriyadharshini (2022), who found that customer satisfaction can mediate the quality of digital banking application services on customer loyalty.

Role of Customer Satisfaction in Mediating the Effect of Customer Relationship Management on Customer Loyalty

The outcomes derived from testing the tenth hypothesis indicate that customer satisfaction can mediate the influence of customer relationship management on customer loyalty. This phenomenon occurs because customers express satisfaction with the customer relationship management practices implemented, thereby promoting the development of loyalty towards the Islamic banking sector. Within the framework of expectation disconfirmation theory, customer relationship management functions to create interactions that meet or exceed customer expectations. Customer satisfaction occurs when expectations are met, which is an essential link between customer relationship management and loyalty. Customer relationship management positively impacts sustainable customer loyalty if satisfaction is successfully mediated. The results of this research corroborate the findings of earlier studies conducted by R.U. Khan et al. (2022), who found that customer satisfaction can mediate customer relationship management on customer loyalty.

Role of Customer Satisfaction in Mediating the Effect of Digital Banking Transformation on Customer Trust

The results of the eleventh hypothesis testing indicate that customer satisfaction cannot mediate the influence of digital banking transformation on customer trust. This phenomenon is attributed to customers expressing dissatisfaction with the digital banking transformation implemented, which hinders their comprehensive trust in Islamic banking institutions. Expectation disconfirmation theory explains that customer satisfaction is influenced by the conformity of expectations and the performance of digital services. However, trust is more complex and requires additional factors such as security, consistency, and stability. Therefore, although digital bank transformation can increase satisfaction, it does not automatically mediate or build customer trust. The findings of this study do not corroborate prior research conducted by Norhermaya and Soesanto (2016); Darmawan (2019); Veseli-Kurtishi, Hadzimustafa, and Veseli (2020); Hadid, Omar, and Soon (2022); Khuc et al. (2023), all of which articulated an indirect influence of digital banking transformation on customer trust via customer satisfaction.

Role of Customer Satisfaction in Mediating the Effect of Service Performance on Customer Trust

The results of the twelfth hypothesis testing reveal that customer satisfaction can mediate the influence of service performance on customer trust. This outcome results from customers feeling satisfied with the service performance, fostering their trust in Islamic banking institutions. Expectation disconfirmation theory is the basis for understanding how service performance contributes to customer satisfaction, which mediates its effect on customer trust. When service performance meets or exceeds expectations, satisfaction increases, and this satisfaction strengthens customer trust in the service provider. The findings of this study support previous research conducted by Norhermaya and Soesanto (2016); Darmawan (2019); Rachmawati, Fajarina, and Nurjaman (2020); Sutjahjanti, Kustiani, and Firdiansjah (2021); Kuswibowo (2022); Sari (2022), which asserted the existence of an indirect influence of service performance on customer loyalty through customer satisfaction.

Role of Customer Satisfaction in Mediating the Effect of The Quality of Digital Banking Application Services on Customer Trust

The results of the thirteenth hypothesis testing indicate that customer satisfaction can mediate the influence of the quality of digital banking application services on customer trust. This finding is attributed to customers experiencing satisfaction with the quality of digital banking application services, which enhances their trust in Islamic banking institutions. Expectation disconfirmation theory can explain how the service quality of digital banking applications affects satisfaction, which then mediates its effect on customer trust. Banks can significantly increase satisfaction and trust by meeting or exceeding customer expectations through high-quality digital services. The findings of this study are consistent with previous research conducted by Norhermaya and Soesanto (2016); Darmawan (2019); Omodele and Onyeiwu (2019); Hadid, Soon, and Amreeghah (2020); Nguyen et al. (2020); Ghifari and Syahputra (2021); Mekonnen (2022), which indicated an indirect influence of the quality of digital banking application services on customer trust through customer satisfaction.

Role of Customer Satisfaction in Mediating the Effect of Customer Relationship Management on Customer Trust

The results of the fourteenth hypothesis testing demonstrate that customer satisfaction can mediate the influence of customer relationship management on customer trust. This outcome arises from customers feeling satisfied with the customer relationship management practices employed, thus motivating them to strive to trust Islamic banking institutions consistently. Expectation disconfirmation theory explains that customer satisfaction mediates between customer relationship management and trust. Customer relationship management can meet or exceed customer expectations through quality, personal, and responsive services, creating satisfaction. High satisfaction becomes the basis for building and strengthening customer trust in Islamic banks. The findings of this study align with prior research conducted by Norhermaya and Soesanto (2016); Darmawan (2019); Ramadonna, Nasf, and Aziz (2019); Maulana et al. (2021); Haryandika and Santra (2021); Aini, Darpito, and Warsiki (2022); Lorenza and Nurohman (2022), all of which affirmed the existence of an indirect influence of customer relationship management on customer trust through customer satisfaction.

CONCLUSIONS

Based on the findings, an enhancement in digital banking transformation does not inherently correlate with increased customer satisfaction. An improvement in service performance is likely to elevate customer satisfaction. Enhancing the quality of digital banking application services will likely bolster customer satisfaction. An augmentation in customer relationship management is likely to enhance customer satisfaction. Increasing customer satisfaction is likely to foster increased customer loyalty and trust. Customer satisfaction cannot mediate the effect of digital banking transformation on customer loyalty and trust. Customer satisfaction can mediate the influence of service performance on customer loyalty and trust. Customer satisfaction can mediate the influence of the quality of digital banking application services on customer loyalty and trust. Customer satisfaction can mediate the influence of customer relationship management on customer loyalty and trust. The ramifications of this research possess the potential to contribute to the theoretical advancement of marketing theory. Islamic banks can pragmatically utilize them to enhance customer satisfaction, loyalty, and trust performance. More empirical investigation has been undertaken concerning Islamic banking clientele residing in Riau, with a restricted cohort of respondents. It is recommended that subsequent scholars consider broadening the geographical scope of their inquiries, augmenting the respondent pool, and incorporating additional variables, such as the confidentiality of customer data and other pertinent factors.

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