

E-SERVQUAL DIGITALIZATION OF ISLAMIC BANKS AND CUSTOMER RETENTION IN SURAKARTA

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Abstract: *This study aims to determine the effect of banking digitalization service quality on customer loyalty of Islamic banks in Surakarta city. This type of research is quantitative research with a sample of 100 bank customers who use Islamic bank digital services, using primary data obtained through direct distribution of a questionnaire with a Likert scale, the data is processed using multiple linear regression analysis. The research proves that efficiency, reliability, fulfillment, privacy, responsiveness has no significant effect on customer retention in using bank digital services, as evidenced by the statistical value of each variable, namely 0.763, 0.727, 0.083, 0.225, 0.093 greater than 0.05. Contact has a positive and significant effect on customer retention in the use of digital banking services with a statistical value of 0.012 less than 0.05. This research has implications for strengthening strategies and services in the use of digital FinTech by Islamic banks in Indonesia.*

Keywords: *Banking Digitalization, E-Service Quality, Customer Retention.*

Abstrak: Penelitian ini bertujuan untuk mengetahui pengaruh kualitas layanan digitalisasi perbankan terhadap retensi nasabah bank syariah di kota Surakarta. Jenis penelitian adalah kuantitatif dengan sampel 100 nasabah bank pengguna layanan digital bank syariah, menggunakan data primer yang didapatkan melalui penyebaran kuesioner secara langsung dengan skala *likert*, data diolah menggunakan analisis regresi linier berganda. Penelitian membuktikan bahwa *efficiency, reliability, fulfillment, privacy, responsiveness* tidak berpengaruh signifikan terhadap retensi nasabah dalam menggunakan layanan digital bank, dibuktikan dengan nilai statistik masing-masing variabel yaitu 0,763, 0,727, 0,083, 0,225, 0,093 lebih besar dari 0,05. Adapun *contact* berpengaruh positif dan signifikan terhadap retensi nasabah dalam menggunakan layanan digital bank dengan nilai statistik 0,012 lebih kecil dari 0,05. Penelitian ini berimplikasi pada penguatan strategi dan layanan dalam penggunaan digital FinTech oleh bank-bank syariah di Indonesia.

Kata Kunci: Digitalisasi Bank, Kualitas Layanan Elektronik, Retensi Nasabah

INTRODUCTION

The latest technological developments have a major influence on life in

today's modern era. Technology is closely related to human life and various aspects, one of which is in the

banking world (Sasono et al., 2021). Technological advances in the banking world, or banking digitalization that create new products and services, make it easier for customers to complete transactions in general (Jünger & Mietzner, 2020). Banking in the era of digitalization innovates to make practical and efficient services for customers.

Islamic banking in Indonesia has challenges, namely the ASEAN Economic Community, as well as challenges for Islamic banking in Indonesia in terms of increasing competitiveness, product excellence and services from Islamic banks (Ihsan & Hosen, 2021). The competition of Islamic banks in Indonesia is no longer with conventional banks but with a fairly wide coverage area, such as the ASEAN region (Ihsan & Hosen, 2021). In the AEC era, transactions of goods and services from abroad are free to enter and exit Indonesia and vice versa (Saputra et al., 2021).

The bank is part of the service that directly affects customers (Alkhazaleh & Haddad, 2021; Bakry et al., 2021). For the bank, the customer is the main asset because it buys and uses its products and services. Therefore, it will generate profits for the Bank (Vija Kumaran et al., 2019). Technological developments and digitalization in the financial and virtual services industry sectors are rapidly converging. Banking digitization brings about various changes, including simplifying transaction processes and services for

consumers, resulting in increased effectiveness and efficiency. (Aziz et al., 2022; Oseni & Ali, 2019; Sukardi, 2021).

Digital banking in Indonesia is a rapidly growing industry that has revolutionized how banking services are offered to customers. Thanks to technology, consumers can now access various financial services through digital channels, including internet and mobile banking, e-wallets and mobile payment services (Hayani & Alsukri, 2021). Several online applications the bank has created can also be used to make it easier for customers to access digital services. The application provides convenience and time efficiency to be used anytime and anywhere (Febrianta & Indrawati, 2016).

The development of digital banking in Indonesia is driven by the country's economic growth and the increasing number of mobile phone and internet users. According to Bank Indonesia (BI), Indonesia will have around 134 million mobile banking users by 2021, about 45 per cent of the population. It is a significant increase from last year, which only had 67 million mobile banking users (Mufarih et al., 2020). The growth in mobile banking users is influenced by the growing popularity of mobile banking applications that offer various financial services such as bill payments, money transfers, and microcredit (Khan et al., 2021).

One of the main advantages of digital banking in Indonesia is its ability

to reach more customers, especially banked or unbanked ones. Digital banking services can be accessed anytime and anywhere via smartphone or computer (Adeola et al., 2020). It is very important for Indonesia because it has many unbanked and non-banked people who may not have access to traditional banking services. By offering digital banking services, financial institutions can reach these customers and provide them access to financial services, including savings and loan products (Muis et al., 2021).

Another advantage of digital banking in Indonesia is the opportunity to reduce the cost of banking services. Digital banking services are more cost-effective than traditional ones because they do not require the same physical infrastructure and personnel (Vindi Hardianti, 2017). It is important for financial institutions because it can help them increase profitability by reducing operational costs. In addition, digital banking services can help financial institutions expand their customer base by reaching new customers through digital channels such as social media and online marketing (Hollebeek et al., 2021; Septiani et al., 2022).

Along with the benefits of digital banking in Indonesia, some challenges must be overcome. One of the biggest challenges is consumers' lack of trust in digital banking services. Because many people are concerned about the security of their personal and financial data when using digital banking services (Alkhazaleh & Haddad, 2021).

To combat this, financial institutions must implement strict security measures such as encryption and multi-factor authentication to ensure the security of their customers' information (Munawar et al., 2020).

Another challenge is the lack of digital literacy among some consumers. The reason is that many Indonesians are not used to digital technology, especially in terms of financial services (Geebren et al., 2021). Financial institutions should invest in educational programs to help consumers understand how to use digital banking services (George & Paul, 2020; Klapper & Lusardi, 2020; Lusardi, 2019). It can be done through customer support centers, online courses, and customer service representatives who can help with customers' digital banking needs (Geebren et al., 2021).

In short, digital banking in Indonesia can potentially revolutionize how financial services are delivered to customers. The ability of digital banking to reach more customers, reduce costs and increase profitability can bring many benefits to Indonesia's financial sector (Bellis et al., 2022; George & Paul, 2020). However, to ensure its success, financial institutions must address the challenges of consumer trust and digital literacy. It can be achieved by implementing strong security measures and investing in training programs (Maulidya & Afifah, 2021).

Several factors influence the success of digital banking in Indonesia.

First, the availability of adequate information technology. Currently, many Indonesians already have internet access and mobile devices. It makes digital banking easier and more user-friendly (Sasono et al., 2021).

Second, the government provides support for banks' digital processes. The Indonesian government has begun encouraging people to use digital banking (Muis et al., 2021). It offers various incentives, such as reduced transaction fees and free access to digital banking services. Third, the development of the digital economy. Today, the digital economy is growing, and many companies are starting to do business through the internet. It makes digital banking even more necessary (Riyanto et al., 2019).

Along with the development of technology in the banking world, banks make innovations under the needs of society in the modern era like today (Arjunwadkar, 2018). Human necessities today prioritize effectiveness and time efficiency, the number of activities carried out by humans, banks provide convenience, speed and practicality in transacting using online smartphone systems (Moşteanu et al., 2020). Electronic banking can be interpreted as a portal so customers can access financial services remotely using devices such as computers, tablets, or smartphones (Al-Alawi & Al-Bassam, 2019).

Banks provide various smart phone services to facilitate payment transactions, account opening, portfolio

management and others (Mufarikh et al., 2020). One of the benefits of banking digitalization is to increase customer satisfaction through the services provided by these services (Pratiwi et al., 2020). Reputation competition between banks in Indonesia regarding the development of capital or budget used to improve digital technology is estimated at 20 billion rupiahs to 20 billion rupiahs to 2.4 trillion rupiahs (Riyanto et al., 2019).

First, banks must improve system security. It is done to reduce the possibility of fraud or hacking by irresponsible parties (Qadri & Bhatti, 2021). Second, banks must improve server quality to reduce frequent server downs interfering with ongoing transaction processes (Vindi Hardianti, 2017). Third, banks must speed up the transaction process (Candraningrat et al., 2021). Users of digital banking services want their transactions to run quickly and smoothly. Therefore, banks must improve the quality of their services so that the transaction process can run quickly and smoothly. Fourth, banks should improve their services to make them easier to use. It is done so that users of digital banking services do not find it difficult to use these services (Pratiwi et al., 2020).

The digital system is considered not yet aggressively implemented by Islamic banks compared to conventional banks (Lubis et al., 2021). Islamic banks need to update their digital-based service innovations to attract customers to use them because

customer satisfaction is an important factor in banking as a service industry to maintain the company's reputation (Muflih, 2021; Wu et al., 2018). Suppose the digital services of Islamic banks in the city of Surakarta do not meet customer expectations, it is feared that customers will give a bad review and move to another bank.

After COVID-19, the needs of the community, especially students in the city of Surakarta, are using digital services to facilitate access to financial services and transactions. However, along with the digital development of Islamic banks, there was a ransomware attack on Bank Syariah Indonesia (BSI) some time ago, which hindered and stigmatized people from switching to other banks. There have also been several things such as the intrusion or loss of customer funds through internet banking and mobile banking, theft of customer data.

Research problems related to efficiency, reliability, fulfilment, privacy, responsiveness, and contact quality of banking digitalization services affect the retention of Sharia bank customers in Surakarta City. This research provides benefits in learning and knowledge of scientific theoretical studies related to satisfaction and retention using Islamic digital banks in Indonesia.

THEORETICAL STUDIES

Banking Digitalization

Digitization converts non-digital information into digital (Putriana et al., 2022; Schniederjans et al., 2020). If a

company uses such digital data to improve business, generate revenue, or simplify some business processes, it is called digitization (George & Paul, 2020; Omar, 2020). The result of the digitization and digitization process is called digital transformation.

The existence of the Financial Services Authority (OJK) Regulation No. 12/POJK.03/2018 on the implementation of digital banking services for commercial banks has a great goal (OJK RI, 2018). This goal considers the increasing competition in the financial services industry, improving the quality of services, promoting the efficiency and effectiveness of sustainable services to customers. Also, as an effort to improve bank capabilities and optimal use of information technology in supporting bank service innovation.

Digitization and digitalization are stages or parts of the process of digital transformation. Digital transformation covers all aspects of business, and its application is not only about utilizing technology, including human resources (Kitsios et al., 2021; Shehadeh et al., 2023). Digitalization refers to using digital technology and data to increase business income and create new digital habits (George & Paul, 2020; Kliestik et al., 2021; Shehadeh et al., 2023).

Digitalization has an important goal, namely creating new business opportunities, controlling risks, and developing efficiency and effectiveness, which is used to gain new knowledge that can be used to develop products

and improve customer service strategies (Khussainova et al., 2023). Digital transformation requires banks to change their management and operational patterns. The shift from the traditional concept of banks to future banks encourages banks, among others, to adjust business strategies, rearrange distribution networks, and promote banking transactions through digital channels (mobile apps and the internet), including the use of the latest electronic banking devices, to improve customer experience (end-to-end digital solution) (Firdaus & Ahmad, 2023; Kliestik et al., 2021; Lestari et al., 2023).

Quality of Service

Service quality is a dynamic condition related to service products and human environmental processes that meet or exceed customers (Abror et al., 2019; Fandy, 2000; Tjiptono & Chandra, 2016). Service quality is a process or activity carried out by the company that can be felt directly as a result, which can ultimately meet customer expectations. Service is not only listening and answering consumer complaints, but more than that, quality service is a means to identify and meet consumer needs (Lyhe, 1996; Othman et al., 2020; Parasuraman et al., 1985)

Four of the seven dimensions of online service quality are the core online service scale, namely efficiency, reliability, fulfilment, and privacy, which are used to measure customer perceptions of the quality of services delivered (Ali & Raza, 2017; Lestari et

al., 2023; Raza et al., 2020) These dimensions also include criteria that customers use to evaluate routine online services when they do not experience problems with the use of a particular site. Meanwhile, the other three dimensions, responsiveness, compensation, and contact, constitute online recovery service (Putriana et al., 2022). These dimensions only play an important role when the customer experiences a problem or has several questions to which he wants to find a solution.

Customer Retention

The definition of customer retention is the relationship between customer loyalty and profitability (Cheng et al., 2020; Paradise & Ahmad, 2023; Gao et al., 2022). According to Gao et al. (2022), a customer retention is a form of loyalty related to behavior (behavioral loyalty) measured based on consumer buying behavior indicated by the high frequency of consumers buying a product. Meanwhile, loyalty refers more to attitudinal loyalty, measured based on attitudes, beliefs, feelings, and willingness to purchase (Shahbandi & Farrokhshad, 2021). According to Lestari et al. (2023), maintaining customer loyalty or retention is maintaining customers to continue buying the same product or using the same service for a long time. Customer retention can also be considered an effort to prioritize the company's marketing efforts against the existing customer base (Faraj Aldaihani et al., 2020).

Customer retention has become more significant in competitive markets than customer acquisition (Firdaus & Ahmad, 2023). Customer retention has been studied due to four main factors: satisfaction, positive word of mouth, repeat purchase intent and loyalty to the company (Cheraghalizadeh & Dědková, 2022; Mohammed & Mahmood, 2022). Researchers have seen customer satisfaction as an important determinant of customer retention (Aityassine, 2022; Khwaja & Yang, 2022). Service companies will be more successful if they implement customer retention rather than customer satisfaction strategies (Sasono et al., 2021).

RESEARCH METHODS

The type of research used is quantitative research, which uses data in the form of numbers or questions that are assessed and analyzed using statistical analysis (Creswell & Creswell, 2018). The research was conducted on customers who use digital services at several Sharia banks in Surakarta City. The research population is students who use Islamic bank digital services. The sample size amounted to 100 respondents using the survey. The sample size was determined using the Lemeshow formula because the proportion of the ideal population to represent the sample was unknown (Levy & Lemeshow, 2008). Primary data sources use questionnaires or questionnaires, and secondary data are

sourced from books, journals, articles, and the internet related to research.

The sampling method uses the non-probability sampling method, where random sampling is a random sampling technique (Wekke et al., 2019). It means that anyone who randomly meets with the researcher and meets the criteria according to the study can be sampled. Quantitative data can be calculated or measured, presented in the form of information and described in numbers or numbers using Likert scale instruments, which estimate attitudes and perceptions of a person or group of people regarding social phenomena (Alabi & Jelili, 2023).

There are seven variables to be studied, namely six independent variables (X), namely Efficiency (X1), Reliability (X2), Fulfillment (X3), Privacy (X4), Responsiveness (X5), and Contact (X6), and one dependent variable (Y), namely Customer Retention (Y), where service quality is the benchmark of customer retention (Mohammed & Mahmood, 2022). The data analysis technique uses an economic model represented numerically using multiple regression analysis methods with the help of SPSS.

RESULTS AND DISCUSSION

This study uses a sample of college students who use Islamic bank internet banking in Surakarta City. Research data collection using questionnaires distributed to customers face-to-face. One important factor in using digital bank services is

age. The older a person is, the lower his interest in using digital bank services (Puteri et al., 2022). The age of respondents: 18 years is one person, 19 years old is seven people, 20 years old is 19 people, 21 years old is 25 people, 22 years old is 43, 23 years old is four people, and 24 years old is one person. It was concluded that this study was dominated by respondents aged 22 years, with a percentage of 43%.

This statement is supported by a survey conducted by APJII 2022, which states that the productive age group is the largest internet user in Indonesia. The penetration rate of research conducted by APJII is based on the user's age. Almost half (99.16%) of all internet users in Indonesia are 13-18 years old (Putriana et al., 2022). The second highest use was in the age group 19-34 years (98.64%), the age group 35-54 years (87.3%), and the age group over 54 years (51.73%).

The number of male respondents was 39, with a percentage of 39%. Female respondents were 61 with a percentage of 61%, so it can be concluded that the respondents of this study were dominated by women with a percentage of 61%. When distributing questionnaires, women are the most enthusiastic and willing to complete the questionnaire. Respondents came from UIN Raden Mas Said with as many as 41 respondents, Sebelas Maret University with as many as 36 respondents, Muhammadiyah University of Surakarta with as many as 17 respondents, ITS PKU Muhammadiyah with as many as

two respondents, Kusuma Husada University as many as two respondents, Poltekkes Kemenkes Surakarta as many as one respondent, STIE Surakarta as many as one respondent. UIN Raden Mas Said dominated the study's respondents as many as 41 respondents with a percentage of 41%. 45 users of bank digital services using services from Bank Syariah Indonesia (BSI), 23 people from BCA Syariah, 17 from Bank Jateng Syariah, four from Bank Muamalat, four from Bank BTN Syariah, one from CIMB Niaga Syariah, one from Bank Mega Syariah, one from Bank Syariah Bukopin, one person from Dubai Syariah, BTPN Syariah as many as one person. So, it can be concluded that of the 10 Sharia Banks in Surakarta City, digital services from Bank Syariah Indonesia (BSI) are most widely used in this study, with a percentage of 45%.

Validity Test

The service quality variable has six variables with 30 indicators (statements) and customer retention variables with 7 question items declared valid, based on the criteria of r value calculated $> r$ table (0.1292). All statement items indicate that each statement is reliable and worthy of research.

Reliability Test

A variable is said to have and is considered reliable if it gives Cronbach's Alpha value greater than 0.60. The reliability test results are seen in Table 1, all variables have Cronbach's Alpha value greater than 0.60, so it is

stated that the construction of the research variable is very reliable.

Table 1
Reliability Test

Variable	Cronbach's Alpha	Result
Efficiency (X1)	0,943	Reliable
Reliability (X2)	0,807	Reliable
Fulfillment (X3)	0,853	Reliable
Privacy (X4)	0,918	Reliable
Responsiveness (X5)	0,902	Reliable
Contact (X6)	0,831	Reliable
Customer Retention (Y)	0,841	Reliable

Source: Primary Data (processed), 2023

Normality Test

The Normality Test aims to determine whether the residual value is normally distributed. This test can be performed with a histogram test, normal P-P Plot test, Chi-Square test, Skewness and Kolmogorov Smirnov test (Sunjoyo et al., 2013). It is said to be normal if the significance value > 0.05 and abnormal if the significance value < 0.05 .

Table 2
Normality Test

Normality Test	Criterion	Result
0.894	$> 0,05$	Normal distributed data

Source: Primary Data (processed), 2023

Table 2 of normality test results using the Kolmogorov-Smirnov One-Sample Test shows that the significance value of 0.894 is greater than 0.05, so it can be concluded that the data in this

study are normally distributed, and regression models are feasible to use.

Multicollinearity Test

The Multicollinearity Test tests whether the regression model found a correlation between independent variables. Indications of Multicollinearity include looking at the Variance Inflation Factor (VIF) value Tolerance and Condition Index (CI). If the VIF value is smaller than ten and the Tolerance value is greater than 0.1, multicollinearity does not occur (Budiastuti & Bandur, 2018).

Table 3
Multicollinearity Test

Variable	Tolerance	VIF
Efficiency X1	,323	3,093
Reliability X2	,252	3,971
Fulfillment (X3)	,223	4,475
Privacy (X4)	,273	3,657
Responsiveness (X5)	,261	3,828
Contact (X6)	,299	3,342

Source: Primary Data (processed), 2023

Table 3 shows that the variables Efficiency, Reliability, Fulfillment, Privacy, Responsiveness, Contact and Retention all values at tolerance > 0.1 and all VIF variables < 10 . It can be concluded that the variables efficiency, reliability, fulfilment, privacy, responsiveness, contact and retention do not occur multicollinearity.

Multiple Linear Regression Analysis

Regression analysis is used to analyze the relationship between the dependent and independent variables. This analysis aims to determine the significance of the influence between

dependent variables on independent variables so that it can contain the right predictions (Wisudaningsi et al., 2019).

Table 4

Multiple Linear Regression

Variable	β	e
Constant	3,835	2,737
Efficiency X1	-,052	,171
Reliability X2	-,080	,228
Fulfillment (X3)	,397	,226
Privacy (X4)	,215	,176
Responsiveness (X5)	,295	,174
Contact (X6)	,512	,199

Source: Primary Data (processed), 2023

Based on the management of output results, a multiple linear regression equation is obtained as follows:

$$Y = a + b_1 X_1 + b_2 X_2 + b_3 X_3 + b_4 X_4 + b_5 X_5 + b_6 X_6 + e$$

$$Y = 3,835 + -,052 X_1 + 3,835 + -,080 X_2 + 3,835 + 0,397 X_3 + 3,835 + 0,215 X_4 + 3,835 + 0,295 X_5 + 3,835 + 0,512 X_6 + e$$

The interpretation of the results of the multiple linear regression equation above is a constant (α) of 3.835, meaning that if the independent variable (Efficiency, Reliability, Fulfillment, Privacy, Responsiveness, Contact) is considered constant (0), then the customer retention value of bank digital service users is 3.835. The regression coefficient of Efficiency (X1) is -0.52, indicating that every increase in efficiency by 1 level will be followed by an increase in customer retention using the bank's digital services by -0.52. The regression coefficient of Reliability (X2) is -0.80, which means that every time there is an increase in

reliability by 1 level, there will be an increase in customer retention using the bank's digital services by -0.80. The Fulfillment regression coefficient (X3) is 0.397, which means that every time there is an increase in fulfilment by 1 level, there will be an increase in customer retention using the bank's digital services by 0.397. The Privacy regression coefficient (X4) is 0.215, indicating that every increase in privacy by 1 level will be followed by an increase in customer retention using the bank's digital services by 0.215. The regression coefficient of Responsiveness (X5) is 0.295 means that it shows that every increase in responsiveness by 1 level will be followed by an increase in customer retention using the bank's digital services by 0.295. The Contact regression coefficient (X6) of 0.512 means that every increase in contact by 1 level will be followed by an increase in customer retention using the bank's digital services by 0.512.

Model Precision Test (F Test, t-test, R²)

The Simultaneous Significance Test (F-test) aims to determine whether the independent variables together have a significant effect on the dependent variable (Mardiatmoko, 2020). The decision-making criteria are: If the F value is calculated $< F$ table and the significance level (α) < 0.05 , then H_0 is rejected. That is, simultaneously, all independent variables affect significantly on the dependent variable. Suppose F counts $<$

F of the table and the significance level (α) > 0.05, then H_0 is accepted. That is, simultaneously, all independent variables do not significantly affect the dependent variable. The F of the research table is 3.094, obtained from N = number of samples, k = number of dependent and independent variables, $df_1 = k-1$ ($7-1$) = 6 and $df_2 = n-k$ ($100-7$) = 93.

A partial test (t-test) is used to determine whether the regression model of the independent variable partially has a significant effect on the dependent variable (Mardiatmoko, 2020). The decision-making criterion is that if t-counts > t-table, then H_0 is rejected. H_a is accepted, meaning that the independent variable partially has a significant effect on the dependent variable with a confidence level of 5%. If t-counts < t-table, then H_0 is accepted, and H_a is rejected, meaning that the partially independent variable has no significant effect on the dependent variable with a confidence level of 5%. The value of $df = n - k - 1 = (100 - 3 - 1) = 96$, n = number of samples, k = number of variables, with a two-sided significance level of 0.025. The table t value is 1.98498.

The Coefficient of Determination (R^2) is a measure that knows how much the independent variable (X) together contributes to the dependent variable (Y). The value of the coefficient of determination or adjusted R^2 is between 0 and 1. If the value is close to 1, it means that the independent variable has a large influence on the

dependent variable. However, if the value is smaller, it means that the independent variable has little effect on the dependent variable (Mardiatmoko, 2020).

Table 5
F Test, t-test, and R^2

Variable	t	Sig.	Result
Efficiency X1	-,303	0,763	Insignificant
Reliability X2	-,350	0,727	Insignificant
Fulfillment (X3)	1,755	0,083	Insignificant
Privacy (X4)	1,221	0,225	Insignificant
Responsiveness (X5)	1,696	0,093	Insignificant
Contact (X6)	2,570	0,012	Significant
F count	23,228	R Square	0,600
F Significance	0,000	Adjusted R Square	0,574

Source: Primary Data (processed), 2023

Table 5 shows the results of the F statistical test, showing that the calculated f value is 23.228 while the F table is 3.094. Therefore, F count > F table ($23.228 > 3.094$), with significance values of $0.000 < 0.05$. It shows that H_0 is rejected, and H_a is accepted, meaning that together the variables efficiency, reliability, fulfillment, privacy, responsiveness, contact affect customer retention of users of Sharia bank digital services in Surakarta City.

The results of the study explain the hypothetical evidence that efficiency, reliability, fulfilment, privacy, and responsiveness do not have a significant effect on customer retention in using Islamic bank digital services. Meanwhile, contact has a significant effect on customer retention in using Sharia bank digital services. Table 4

shows the results of the summary model obtained R^2 number of 0.600 or 60%. It shows that the variables of Efficiency, Reliability, Fulfillment, Privacy, Responsiveness, and contact on customer retention in using Islamic bank digital services are 60%. In comparison, the remaining 40% are influenced by other variables that are not included in this research model.

The Effect of Efficiency on Customer Retention

The use of Islamic Bank digital services in Surakarta City has proven by research that efficiency does not have a significant effect on customer retention in using Sharia bank digital services in Surakarta City. This is evidenced by the fact that the t-count value (0.303) is less than the t-table value (1.984) and the significance value of 0.763 is greater than 0.05. This research is in line with Hayani & Alsukri (2021), stating that efficiency has no effect and is significant on e-satisfaction for mobile banking customers at UIN Suska Riau. This research is also contrary to the opinion of Khwaja & Yang (2022), explaining that efficiency affects consumer retention because the more the level of good production efficiency will continue to increase consumer retention into high purchasing power. The level of efficiency is a benchmark in determining consumer behavior. In this case, Islamic bank digital services in the city of Surakarta are considered not efficient enough in providing the service features needed or in accordance with customer expectations.

The Effect of Reliability on Customer Retention

This study shows that reliability does not have a significant effect on customer retention in using bank digital services. This is evidenced by the fact that the t-count value (0.350) is less than the t-table (1.984) and the significance value of 0.727 is greater than 0.05. This research is in line with Febrianta & Indrawati (2016) that reliability does not have a significant effect on customer retention in using bank digital services. This study disagrees with Mohammed & Mahmood (2022), which proves that reliability affects consumer retention. It can be said that the bank's digital services are still experiencing transaction disruptions. It shows that many customers still feel bugs or errors, and it seems that this service is not working optimally.

The Effect of Fulfillment on Customer Retention

Research shows that fulfilment does not have a significant effect on customer retention in using bank digital services. This is evidenced by the fact that the t-count value (1.755) is less than the t-table (1.984) and the significance value of 0.083 is greater than 0.05. This study agrees with Resindra Widya (2022) that fulfilment variables do not affect customer satisfaction. It is because the availability of product information in online stores is not in accordance with consumer expectations, making customers dissatisfied when doing business in the

online shopping market. It can be said that the fulfilment variable in the digital services of Islamic banks in Surakarta city has not met the needs of transactions through the menus presented by digital bank services, even though it can be accessed online via smartphone.

The Effect of Privacy on Customer Retention

This research explains that privacy does not have a significant effect on customer retention in using bank digital services. This is evidenced by the fact that the t-count value (1.221) is less than the t-table (1.984) and the significance value of 0.225 is greater than 0.05. Research in line with Siti Zawiyah's research (2019) can be concluded that the privacy variable does not have a significant positive effect on satisfaction, according to respondents regarding the perception of privacy is considered not good for customer satisfaction. It can be said that customers or users have a perception that bank digital services have not been able to optimize the security of data and transactions of their users. It is feared that unwanted crimes will occur someday.

The Effect of Responsiveness on Customer Retention

This research means that responsiveness does not have a significant effect on customer retention in using the bank's digital services. This is evidenced by the fact that the t-count value (1.696) is less than the t-table

(1.984) and the significance value of 0.093 is greater than 0.05. This research is in line with Galih (2020), which means that the responsiveness variable has no effect and is significant between responsiveness to customer satisfaction of PT. Bank Mandiri KCP STIE YKPN. It can be tied to the response and responsiveness provided by the Islamic Bank of Surakarta City regarding complaints of bank digital services or responses to customer questions that have not received a maximum response. It is evidenced by customer complaints about digital services that are not responsive in responding to complaints or information to customers.

The Effect of Contact on Customer Retention

Research shows that contact has a significant effect on customer retention in using the bank's digital services. This is evidenced by the fact that the t-count value (2.570) is greater than the t-table value (1.984) and the significance value of 0.012 is less than 0.05. This research is in line with Liem et al. (2020), that contact has a significant influence on customer satisfaction of Mobile Banking users. It can be said that contact helps Islamic bank customers who use digital services in handling complaints or seeking information about digital banks. In online services, contact is an important component. With contact, all communication between customers and Customer Service related to problems will be responded to quickly. This is evidenced by the ease of communi

cation between customers and staff online or by telephone when customers need information related to products and services.

CONCLUSION

Research shows that efficiency, reliability, fulfillment, privacy, and responsiveness do not have a significant effect on customer retention in using the bank's digital services. Proven by the probability value of each variable efficiency (0.763), reliability (0.727), fulfillment (0.083), privacy (0.225), and responsiveness (0.093) as a whole greater than the significance value of 0.05. Contact has a positive and significant effect on customer retention in using the bank's digital services, which is evidenced by the statistical value, namely the probability value of 0.012 is smaller than 0.05.

This research provides suggestions to improve good strategies in the implementation of digital FinTech by Islamic banks. The next researcher should examine the factors of increasing customer retention through digital finance and the relationship with community behavior. Efforts must be made to measure satisfaction with service quality. In addition to using the E-SERVQUAL dimensions (Efficiency, Reliability, Fulfillment, Privacy, Responsiveness, Contact), other dimensions such as competence, access, courtesy, communication, credibility, and ability to understand customers should be added.

The sample of the population is still small because the students still reside in their respective areas, and the distribution of questionnaires during the lecture holiday period. This study only focused on samples in the local area, namely Solo Raya, and needed to expand the sample of Islamic banks by taking global or national populations.

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