

# MOBILE BANKING SERVICE QUALITY AND CUSTOMER RELATIONSHIP QUALITY IN INDONESIAN ISLAMIC BANKS: THE MODERATING EFFECT OF GENDER

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## Abstract

*The Islamic banking sector in Indonesia has been expanding rapidly, intensifying competition within the industry. Technological advancements are reshaping customer expectations, creating new challenges as competition increases. As a result, digital services such as mobile banking have become essential to meet evolving consumer demands for modern banking solutions. This study examines the impact of mobile banking service quality on customer relationship quality and investigates the moderating role of demographic factors, specifically gender. A quantitative approach was employed, with data collected through surveys distributed to a targeted sample of respondents. Descriptive analysis and Structural Equation Modeling using Partial Least Squares (SEM-PLS) were used to analyze the data. The findings reveal a positive relationship between mobile banking service quality and customer relationship quality. Furthermore, demographic factors, particularly gender, were found to significantly moderate this relationship.*

**Keywords:** *Customer Relationship Quality, Consumer Demographics, Gender, Mobile Banking Service Quality*

## 1. INTRODUCTION

The rapid growth of digital services and payments in Indonesia is expected to continue between 2024 and 2028, with 60.7 million users, or approximately 42.07% of the population (Romero, 2024). This growth, coupled with technological advancements, reflects evolving customer needs and heightened competition in the banking sector (Pakurár et al., 2019). As a result, digital services, particularly mobile banking, have become critical components of banking offerings and play a pivotal role in the success of banks (Trabelsi-Zoghلامي et al., 2018). In 2023, mobile banking apps in Indonesia were downloaded 82.64 million times by smartphone and tablet users (Santika, 2024), reinforcing the importance of mobile banking in a bank's competitive edge (Del Giudice et al., 2016). Banks must invest in high-quality mobile banking systems, as customer evaluations directly impact the organization's success.

Therefore, evaluating mobile banking services is crucial as part of a market penetration strategy (Yusfiarto, 2021).

Building and maintaining strong customer relationships is crucial, particularly in the service industry, where customers tend to form stronger connections with service providers when actively engaged in the service process (Kotler & Keller, 2016). Service quality is essential for retaining customers in the service industry, as businesses continually strive to improve their offerings (Ayo et al., 2016). Lin (2013) defines mobile banking service quality as the overall assessment of the excellence and quality of the service offerings. Seongho et al. (2023) describe it as consumers' evaluation of the service's superiority relative to competing offerings. Given its widespread adoption, mobile banking is one of the most promising innovations in the banking industry (Zhou et al., 2021), making the understanding of service quality in this context ever more important.

In modern marketing, relationship marketing plays a central role in customer satisfaction by fostering long-term relationships between banks and their clients (Kotler & Armstrong, 2018). Relationship quality is a multi-dimensional construct that reflects the strength of the bond between the organization and the customer (Hennig-thurau et al., 2002). Hossain et al. (2020) define relationship quality as the strength of the relationship, based on the customer's overall evaluation of the service provider. With the rise of mobile banking, new insights are necessary to fully understand the evolving nature of customer-bank relationships in the digital banking environment (Lin et al., 2014).

The expanding Islamic banking sector in Indonesia has intensified competition, prompting banks to develop a deeper understanding of customer perceptions regarding service quality. Channa et al. (2020) emphasize the significance of demographic factors, particularly gender, in shaping customer relationship quality. While demographics are recognized as influencing service quality in banking (Gupta & Bansal, 2011; Meng & Elliott, 2006), this aspect has not been thoroughly examined in the context of Islamic banks in Indonesia. Gender, in particular, has been identified as a critical factor in studies on mobile banking adoption (Arcand et al., 2017). Additionally, research (Chawla, 2018; Zhang et al., 2020) and studies conducted in the UAE (Alshurideh et al., 2021) demonstrate that gender significantly moderates the adoption of electronic services.

According to the consumer value framework, perceived value can be categorized into utilitarian (functional and rational) and hedonic/social (emotional and affective) values (Scarpi, 2020). Bhatt (2016) emphasizes that mobile banking service quality should address both utilitarian aspects (security/privacy, practicality) and hedonic/social aspects (design/aesthetics, sociality, and enjoyment) (Chemingui & Lallouna, 2013). This study measures mobile banking service quality across two areas: 1) Perceived utilitarian value, which evaluates how much consumers believe mobile banking helps them achieve their goals, and 2) Perceived hedonic/social value, which assesses the emotional satisfaction derived from the experience of using the service (Seongho et al., 2023). Previous studies have demonstrated that higher perceived utilitarian value—particularly in security/privacy

and practicality—positively influences customer relationship quality, specifically trust and satisfaction (Petrović et al., 2022; Siahaan et al., 2021; Fianto et al., 2021; Navavongsathian et al., 2020; Meiyantika & Rusdianto, 2024).

Based on several relevant studies related to mobile banking service quality, consumer demographics, and customer relationship quality, it can be concluded that there are gaps in the existing research findings. This study aims to present further research results and explore the relationships between these variables within a different context. Therefore, the hypotheses and model in this study are as follows:

H<sub>1</sub>: Mobile banking service quality (perceived utilitarian value) has an effect on customer relationship quality in Islamic banks in Indonesia.

H<sub>2</sub>: Mobile banking service quality (perceived hedonic/social value) has an effect on customer relationship quality in Islamic banks in Indonesia.

H<sub>3</sub>: Consumer demographics moderate the impact of mobile banking service quality (perceived utilitarian value) on customer relationship quality in Islamic banks in Indonesia.

H<sub>4</sub>: Consumer demographics moderate the impact of mobile banking service quality (perceived hedonic/social value) on customer relationship quality in Islamic banks in Indonesia.

## 2. IMPLEMENTATION METHOD

This research is a quantitative study with both descriptive and verificative approaches. It will use primary data (questionnaires) and secondary data (previous research). The variable measurement in this study employs a Likert scale, ranging from strongly disagree to strongly agree, using an ordinal scale for positive statements (Hermawan & Amirullah, 2016). The verificative analysis will be conducted using Structural Equation Modeling (SEM) with SmartPLS version 4 software. The study population consists of mobile banking users from Islamic banks in Indonesia. As of June 2024, BSI Mobile had 7.12 million users, (Bank Syariah Indonesia, 2024), BCA Syariah Mobile had 398,000 users (Simamora, 2024), and Muamalat DIN had around 500,000 users (Bank Muamalat Indonesia, 2024). These banks were selected due to their significant customer base. The sampling technique used will be non-probability sampling, with purposive sampling criteria: 1) Islamic bank customers using mobile banking; 2) Aged 18 or above; 3) Active mobile banking users for at least the past 6 months; 4) No affiliation with the banking industry. To determine the minimum sample size, G\*Power software will be used, yielding a minimum sample of 107 respondents. However, considering the significance level of 5%, the sample size should range from 155 to 619 respondents, as recommended by Hair et al. (2022), to ensure reliable results.

An outer model analysis assesses the validity and reliability of the model (Hair et al., (2022)). A loading factor above 0,7 is recommended for convergent validity, while a loading factor between 0,4–0,699 may indicate the need for removal, depending on further analysis

steps. If the AVE is  $\geq 0,50$  and composite reliability is  $\geq 0,70$ , indicators with a loading factor between 0,4–0,699 do not need to be removed. Discriminant validity is measured using the Heterotrait-Monotrait (HTMT) approach, with required values below 0,85.  $Q^2$  Square Predictive Relevance tests and validates a model's predictive ability. A  $Q^2$  value greater than 0 indicates that the model has predictive relevance, meaning it accurately reflects observed outcomes and parameter estimates. If  $Q^2$  is less than 0, the model lacks predictive relevance. The inner model utilizes R-square and Q-square to measure its impact of the independent variables. Using p-values and t-statistics, direct effect and moderating effect of variables are measured and evaluated through hypothesis testing.

### 3. RESULTS AND DISCUSSION

#### Outer Model Testing

**Table 1 Outer Loading**

|       | Loading Factor |
|-------|----------------|
| X1.1  | 0,766          |
| X1.2  | 0,821          |
| X1.3  | 0,755          |
| X1.4  | 0,806          |
| X1.5  | 0,793          |
| X1.6  | 0,796          |
| X1.7  | 0,837          |
| X1.8  | 0,823          |
| X2.1  | 0,780          |
| X2.2  | 0,792          |
| X2.3  | 0,824          |
| X2.4  | 0,783          |
| X2.5  | 0,779          |
| X2.6  | 0,809          |
| X2.7  | 0,814          |
| X2.8  | 0,791          |
| X2.9  | 0,793          |
| X2.10 | 0,825          |
| X2.11 | 0,794          |
| Z1.1  | 0,743          |
| Z1.2  | 0,876          |
| Z1.3  | 0,833          |
| Z1.4  | 0,850          |
| Y1.1  | 0,804          |
| Y1.2  | 0,817          |

|      |       |
|------|-------|
| Y1.3 | 0,800 |
| Y1.4 | 0,790 |
| Y1.5 | 0,777 |
| Y1.6 | 0,818 |
| Y1.7 | 0,812 |
| Y1.8 | 0,809 |

*Source: Data processed by the author (2024)*

As shown in the table above, all outer loading factors for the constructs exceed the threshold of 0.7, confirming the validity of the questionnaire items representing each indicator. This demonstrates that the items used in the research instrument effectively capture the indicators and dimensions, offering a robust representation of the research variables. Convergent validity was further evaluated through the Average Variance Extracted (AVE) for each construct. All constructs in the PLS model meet the required threshold for convergent validity, with AVE values exceeding 0.5. The detailed AVE values for each construct are provided in the table below:

**Table 2 Average Variance Extracted (AVE) Value**

| Variabel | AVE   | Model Evaluation |
|----------|-------|------------------|
| X1       | 0,640 | Valid            |
| X2       | 0,638 | Valid            |
| Z        | 0,684 | Valid            |
| Y        | 0,645 | Valid            |

*Source: Data processed by the author (2024)*

The Average Variance Extracted (AVE) values for all variables exceed 0.5. This indicates that all indicators used in the study are valid in representing their respective latent variables and meet the criteria for convergent validity.

**Table 3 Average Variance Extracted (AVE) Value**

|      | X1    | X2    | Y     | Z     |
|------|-------|-------|-------|-------|
| X1.1 | 0,766 | 0,448 | 0,640 | 0,217 |
| X1.2 | 0,821 | 0,254 | 0,659 | 0,167 |
| X1.3 | 0,755 | 0,307 | 0,616 | 0,224 |
| X1.4 | 0,806 | 0,221 | 0,615 | 0,132 |
| X1.5 | 0,793 | 0,353 | 0,623 | 0,223 |
| X1.6 | 0,796 | 0,263 | 0,537 | 0,110 |
| X1.7 | 0,837 | 0,308 | 0,660 | 0,153 |

|       |       |       |       |       |
|-------|-------|-------|-------|-------|
| X1.8  | 0,823 | 0,255 | 0,583 | 0,147 |
| X2.1  | 0,251 | 0,780 | 0,459 | 0,560 |
| X2.2  | 0,281 | 0,792 | 0,441 | 0,457 |
| X2.3  | 0,329 | 0,824 | 0,466 | 0,559 |
| X2.4  | 0,306 | 0,783 | 0,401 | 0,492 |
| X2.5  | 0,194 | 0,779 | 0,310 | 0,527 |
| X2.6  | 0,326 | 0,809 | 0,471 | 0,490 |
| X2.7  | 0,348 | 0,814 | 0,489 | 0,596 |
| X2.8  | 0,289 | 0,791 | 0,433 | 0,453 |
| X2.9  | 0,271 | 0,793 | 0,472 | 0,550 |
| X2.10 | 0,294 | 0,825 | 0,506 | 0,530 |
| X2.11 | 0,393 | 0,794 | 0,490 | 0,432 |
| Y1.1  | 0,664 | 0,439 | 0,804 | 0,333 |
| Y1.2  | 0,704 | 0,435 | 0,817 | 0,330 |
| Y1.3  | 0,599 | 0,372 | 0,800 | 0,235 |
| Y1.4  | 0,560 | 0,363 | 0,790 | 0,215 |
| Y1.5  | 0,603 | 0,505 | 0,777 | 0,475 |
| Y1.6  | 0,617 | 0,445 | 0,818 | 0,358 |
| Y1.7  | 0,621 | 0,488 | 0,812 | 0,342 |
| Y1.8  | 0,589 | 0,585 | 0,809 | 0,446 |
| Z1.1  | 0,169 | 0,460 | 0,288 | 0,743 |
| Z1.2  | 0,260 | 0,549 | 0,420 | 0,876 |
| Z1.3  | 0,113 | 0,542 | 0,312 | 0,833 |
| Z1.4  | 0,155 | 0,570 | 0,380 | 0,850 |

Source: Data processed by the author (2024)

All variable items meet the criteria for discriminant validity. The correlation value of each construct is greater than the correlation with other constructs. Therefore, the items or indicators used in this study are considered valid.

**Table 4 Heterotrait–monotrait ratio (HTMT):**

| Variabel | X1    | X2    | Y     | Z |
|----------|-------|-------|-------|---|
| X1       | -     |       |       |   |
| X2       | 0,399 | -     |       |   |
| Y        | 0,835 | 0,599 | -     |   |
| Z        | 0,237 | 0,717 | 0,474 | - |

Source: Data processed by the author (2024)

The HTMT analysis presented in Table 4 confirms that all values are below the recommended threshold of 0.85. This indicates that the constructs in this study demonstrate sufficient discriminant validity, ensuring that each variable is empirically distinct from the others.

**Table 5 Reliability Test Results**

| Variabel | Cronbach's Alpha | Composite Reliability | Model Evaluation |
|----------|------------------|-----------------------|------------------|
| X1       | 0,919            | 0,934                 | Reliable         |
| X2       | 0,943            | 0,951                 | Reliable         |
| Y        | 0,922            | 0,936                 | Reliable         |
| Z        | 0,846            | 0,896                 | Reliable         |

*Source: Data processed by the author (2024)*

The results of the reliability test for each variable are presented above. The findings indicate that both the composite reliability and Cronbach's alpha values for each variable exceed 0.7. Therefore, the data in this study can be considered reliable.

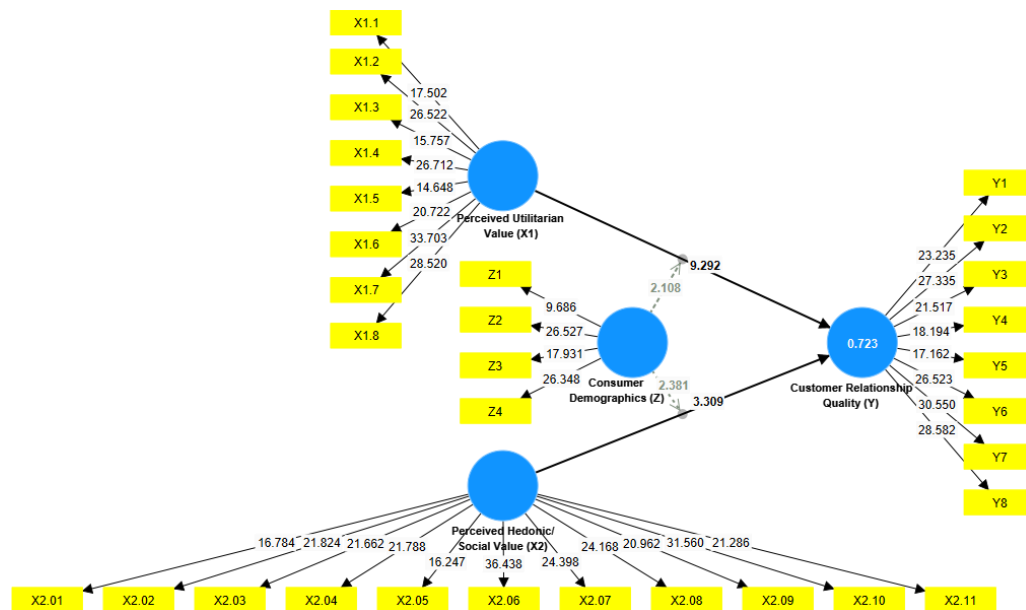
### Inner Model Testing

**Table 6 Q-Square Predictive Relevance**

| Variabel | SSO      | SSE      | Q <sup>2</sup> |
|----------|----------|----------|----------------|
| X1       | 1440,000 | 1440,000 |                |
| X2       | 1980,000 | 1980,000 |                |
| Z        | 720,000  | 720,000  |                |
| Y        | 1440,000 | 793,014  | <b>0,449</b>   |

*Source: Data processed by the author (2024)*

The Q-Square Predictive Relevance analysis presented in Table 6 evaluates the model's ability to predict the endogenous variable Y. The Q<sup>2</sup> value for Y is calculated at 0.449, which translates to 44.9%. This indicates moderate predictive relevance. Thus, the result demonstrates that the model explains 44.9% of the variance in Y, highlighting its capacity to make meaningful predictions.



**Figure 1 Path Diagram Inner Model (Bootstrapping)**

Source: Data processed by the author (2024)

**Table 7 Test Results**

|                                   | Original Sample (O) | Standard Deviation (STDEV) | T-Statistics | P-Value |
|-----------------------------------|---------------------|----------------------------|--------------|---------|
| $X1 \rightarrow Y$                | 0,604               | 0,065                      | 9,292        | 0,000   |
| $X2 \rightarrow Y$                | 0,297               | 0,090                      | 3,309        | 0,001   |
| Moderation $Z * X1 \rightarrow Y$ | 0,118               | 0,056                      | 2,108        | 0,035   |
| Moderation $Z * X2 \rightarrow Y$ | 0,091               | 0,090                      | 2,381        | 0,017   |

Source: Data processed by the author (2024)

Based on table above, it can be stated that:

1. Mobile banking service quality (utilitarian value) has a significant effect on customer relationship quality. The original sample value of 0.604 indicates a positive relationship, meaning that for every increase in mobile banking service quality (utilitarian value), customer relationship quality increases by 0.604 among customers of Islamic banks in Indonesia who use mobile banking.
2. Mobile banking service quality (hedonic/social value) also significantly impacts customer relationship quality. The original sample value of 0.297 suggests a positive relationship, meaning that every increase in mobile banking service quality



(hedonic/social value) leads to a 0.297 increase in customer relationship quality among customers of Islamic banks in Indonesia who use mobile banking. While the hedonic/social aspect has a lesser impact compared to the utilitarian aspect, it still plays an essential role in improving customer relationships. Functional aspects, such as security and efficiency, are the main priorities for mobile banking users due to its transactional nature. However, hedonic/social aspects, such as aesthetics and social interaction, contribute significantly to building an emotional connection between customers and the bank.

3. Consumer demographics, particularly gender, moderate the relationship between mobile banking service quality (utilitarian value) and customer relationship quality, supporting Hypothesis 3. The original sample value of 0.118, which is positive, suggests that gender strengthens the impact of mobile banking service quality (utilitarian value) on customer relationship quality. Gender differences in mobile banking preferences and usage behavior play a crucial role in enhancing the positive effects of service quality.
4. Gender also moderates the relationship between mobile banking service quality (hedonic/social value) and customer relationship quality, supporting Hypothesis 4. The original sample value of 0.091, positive in direction, indicates that gender strengthens the effect of mobile banking service quality (hedonic/social value) on customer relationship quality. Gender differences in preferences and experiences with mobile banking suggest that gender plays a significant role in shaping the quality of customer relationships with banking institutions.

#### 4. CONCLUSION

Based on the findings discussed in the previous chapter, it can be concluded that both the utilitarian and hedonic/social values of mobile banking service quality significantly and positively impact customer relationship quality. Among these, the utilitarian value of mobile banking service quality has the most substantial influence. Functional aspects, such as security and efficiency, are the primary factors sought by users in mobile banking, as the service is transactional in nature. However, the added value of hedonic/social aspects, such as aesthetics and social interaction, still plays a role in fostering emotional attachment between customers and banking services. This aligns with the research by Fianto et al. (2021), which suggests that when customers enjoy using mobile banking, it enhances the quality of their relationship with the bank. Furthermore, consumer demographics, specifically gender, significantly moderate the effect of both utilitarian and hedonic/social values of mobile banking service quality on customer relationship quality. This indicates that gender differences influence how customers respond to the functional value of mobile banking services provided by Islamic banks, as well as how they perceive the social and hedonic value of these services.

Future research is encouraged to explore additional factors that may influence customer relationship quality, beyond the impact of mobile banking service quality. Further studies could also be conducted across other Islamic banks in Indonesia that were not included in this sample, in order to provide a more comprehensive understanding. Additionally, expanding the scope to include non-Islamic banks could offer valuable insights into how both types of banks manage mobile banking services and cultivate customer relationship quality. Such research could also examine strategies employed by Islamic banks to enhance customer satisfaction and loyalty.

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