

## THE INFLUENCE OF NON-CASH PAYMENTS AND TRANSACTION COSTS ON SHARIA BANK CUSTOMER LOYALTY IN USING M-BANKING



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### Abstract

Although m-banking offers convenience and efficiency, challenges appear when cost transaction rated too high by customers, which can reduce satisfaction them. In addition, the effectiveness feature payment non-cash in increase experience users also need evaluated. If the customer feels No satisfied with fees charged or available features, they Possible will switch to competitors. Research This aiming for analyze connection between second factor and its impact to loyalty Islamic bank customers. Research This aiming for analyze influence variable payment non-cash (X1), variable cost transaction (X2) against loyalty Islamic bank customers in using M-banking (Y). The research conducted using approach quantitative, with use application SmartPLS in data processing is carried out. Data obtained from results distribution questionnaire conducted to Respondent research, with method share google form to Respondent research. The results obtained that in a way partial There is influence significant variable X1 against Y is 52.39%, then variable X2 against Y has influence in a way significant by 19.80%. Then in a way simultaneous variable Payment Non-cash (X1), and Transaction Cost Variables (X2) can influence variable Loyalty of Sharia Bank Customers in Using M-Banking (Y) strong amounting to 77%, and the remaining 23 % is influenced variable others who don't under review in study.

**Keywords:** Payment Non-Cash, Transaction Fee, Loyalty Customer, Islamic Bank

## INTRODUCTION

In the increasingly digital era rapid , industry Islamic banking also participates experience transformation significant with adoption technology *mobile banking* (m-banking) (Pradesyah & Ismail, 2024) (Pradesyah et al., 2016) . Convenience access , efficiency time , and various features offered make m-banking as choice main for Customer in do transaction finance everyday . However , in the middle of growth m-banking usage , loyalty Customer become issue crucial thing that needs to be done get attention serious . Customer moment This own diverse choice and tendency more easy switch to another bank if feel No satisfied with services provided . One of the feature The main things offered by m-banking are payment non-cash (Wahyuni et al., 2016) . This feature allow Customer For do various transaction without must using cash , starting from payment bill , purchase credit , to fund transfers. Although payment non-cash offer convenience and practicality , its effectiveness in increase loyalty Customer Still become questions that need to be asked answered .

In addition to payments non-cash , fees transactions also become consideration important for Customer in using m-banking. Islamic banks, although operate based on sharia principles , remain need wearing cost For cover cost operational and provide reasonable profit . The amount cost transaction can influence perception Customer to the values they get from use of m-banking (Hasanah, 2023) (Sihotang et al., 2021) . Transaction costs are too high tall can make Customer feel No appreciated and switched to another bank that offers more costs low (Ismail, 2022) (Ismail, 2024) . Therefore that , Islamic banks need balancing between sharia principles with need For wearing reasonable costs , so that Customer still feel comfortable and loyal. Problems the more complex Because lack of understanding deep about How payment non-cash and fees transaction in a way specific influence loyalty sharia m-banking customers . Research more carry on required For identify factors the key that can increase loyalty customers , such as perception value , satisfaction customers , trust , and commitment (Yarimoglu, 2020) (Rodríguez, 2020) . With understand factors this , Islamic banks can formulate the right strategy For increase loyalty m-banking customers , so that can compete in a way effective in the increasingly digital era competitive .

Apart from that , sharia banks are also needed notice other factors that can influence loyalty customers , such as quality service customer , security transactions , and innovation products (Sarkar, 2020) (Ismagilova, 2021) . Services responsive and friendly customer service can increase satisfaction customers and build more relationship Tight . Guaranteed transaction security can increase trust Customer towards m-banking. And innovation sustainable products can give mark plus for customers and make they still interested For use m-banking services from Islamic banks. With overcome problems said , Islamic banks can increase loyalty m-banking customers and strengthen position them in the digital banking market . Fierce competition and expectations customers who continue develop demand Islamic banks to more innovative , responsive and customer oriented in give quality and affordable m-banking services . (Lee, 2020) Only with Thus , Islamic banks can maintain and improve their market share in this digital era .

In an attempt increase loyalty sharia m-banking customers , important For consider aspect experience user . Intuitive interface design , easy navigation understood , and responsiveness fast application can give a pleasant experience for customers (Koay, 2022) . Experience positive user will increase satisfaction customers and encourage they For Keep going using m-banking as choice main in transact . In addition , personalization services can

also be an effective strategy For increase loyalty (Zhou, 2021) . With By utilizing customer data , Islamic banks can offer customized service with the needs and preferences of each customer . For example , providing offer special For product or relevant services with profile customers , or give notification reminder payment bill in a way automatic .

Furthermore , education and literacy Islamic finance also plays a role important in build loyalty customers . Islamic banks can organize educational programs that aim to For increase understanding Customer about sharia principles in banking , as well as benefits and risks use of m-banking (Raza, 2020)(Peltier, 2020) . With good understanding , customer will feel more believe self and comfort in use m-banking services , so that increase loyalty they towards Islamic banks. Transparency is also a key in build trust customers . Islamic banks need give clear and accurate information about cost transactions , m-banking features , and possible risks arise . With transparency , customers will feel appreciated and treated in a way fair , so that increase loyalty they towards Islamic banks.

Next , collaboration with party third , such as *e-commerce* or provider other digital services , can open opportunity new For increase loyalty customers (Mustak, 2021). Islamic banks can to weave cooperation with party third For offering attractive promotions for m-banking customers , such as discount special or cashback For every transactions made via m-banking (Kizildag, 2020). this collaboration No only give mark plus for customers , but also increase visibility of Islamic banks among user e-commerce and other digital services . In the context of increasingly fierce competition strict , Islamic banks need Keep going innovate and develop Features new relevant with need customers . For example , features integrated sharia investment with m-banking, zakat and infak features online , or feature planning finance that helps Customer manage finance they in a way more effective . This innovation No only interesting attention Customer new , but also maintain loyalty customers who have There is .

Lastly , it is important for Islamic banks to in a way active listen bait come back from customers . Through surveys , discussion forums , or social media , Islamic banks can to obtain information valuable about what to like and what not to like liked Customer about m-banking (Atulkar, 2020)(Snijders, 2020)(Schwarz, 2020). Feed come back This can used For do continuous improvement and enhancement , so that m-banking services are increasingly in accordance with needs and expectations customers . With listen customers , Islamic banks show that they caring and committed For give the best service , so increase loyalty Customer in term length (Seth, 2020).

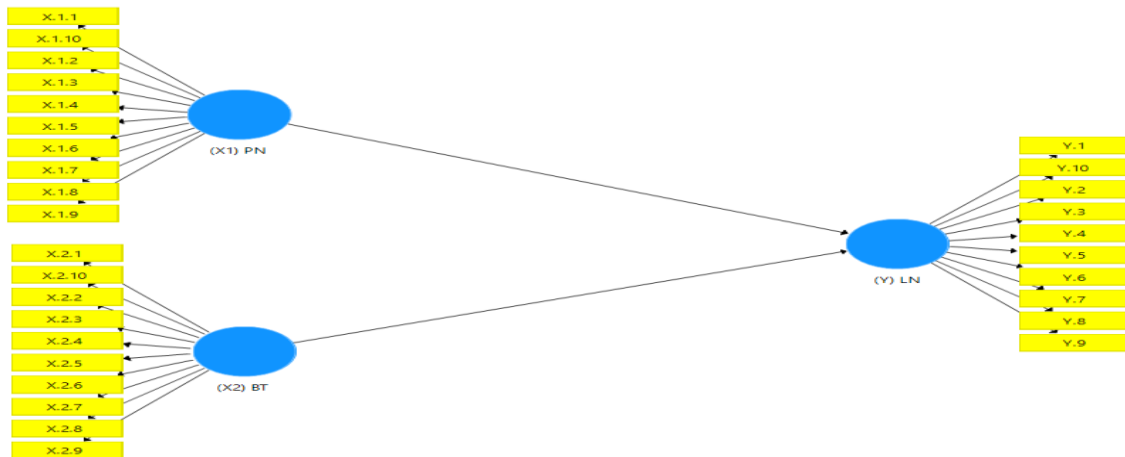
Study related with loyalty No become new research For done , but There is a number of researchers who have do study related loyalty . So from That researcher look for a number of related research with loyalty customers , with method puffing journal through publish or perish application , then map it out with use vosViewer , As for the results mapping obtained by researchers related with loyalty is as following :



- 1 H<sub>0</sub> : n't any influence Payment Non-cash to loyalty Islamic bank customers in using M-Banking  
 Ha : There is influence Payment Non-cash to loyalty Islamic bank customers in using M-Banking
- 2 H<sub>0</sub> : n't any the influence of Transaction Costs on loyalty Islamic bank customers in using M-Banking  
 Ha : There is an influence of Transaction Fees on loyalty Islamic bank customers in using M-Banking
- 3 H<sub>0</sub> : n't any influence in a way simultaneous Payment Non-cash and Transaction Fees against loyalty Islamic bank customers in using M-Banking  
 Ha : There is influence in a way simultaneous Payment Non-cash and Transaction Fees against loyalty Islamic bank customers in using M-Banking

**RESULTS AND DISCUSSION**

Approach research used in to finish study This use method quantitative , with tool Smart PLS analysis . Variables used that is Payment Non-cash (X1), Transaction Costs (X2) and Loyalty of Sharia Bank Customers in Using M- Banking (Y). Each variable has 10 statements distributed to sample research , then After the data is obtained , the data is processed with use Smart PLS application , As for the initial model in data processing as following :



**Figure 2.**  
**Initial Data Processing Model**

The image above shows that each of the variables own ten statements , then each statement will done testing outerloading , for see whether statement the fulfil criteria evaluation or no . As for the conditions in testing outerloading , that outer loading value > 0.7, if outer loading value <0.7, then statement the stated invalid , so statement the No Can used . As for the results from the test is as following :

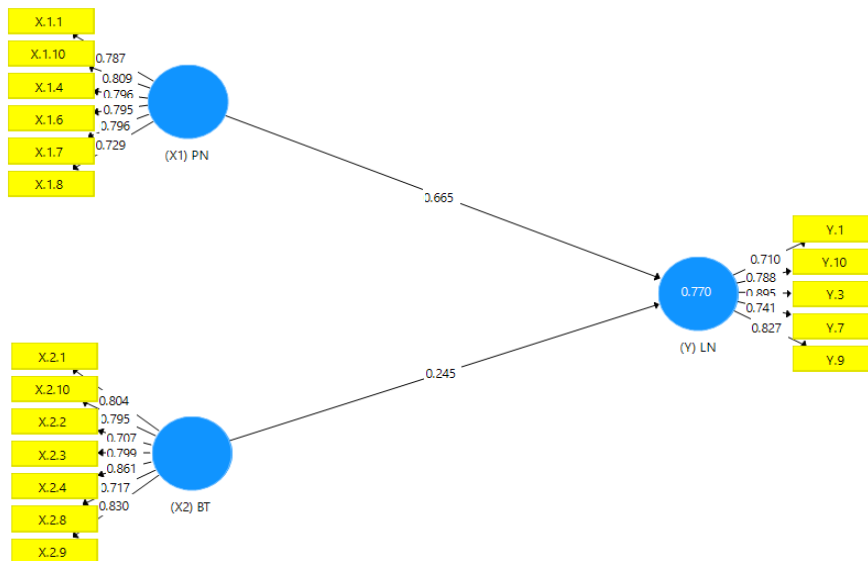
**Table 1.**  
**Validity Test (Outer Loading)**

	(X1) PN	(X2) BT	(Y) LN
X.1.1	0.787		

X.1.10	0.809		
X.1.4	0.796		
X.1.6	0.795		
X.1.7	0.796		
X.1.8	0.729		
X.2.1		0.804	
X.2.10		0.795	
X.2.2		0.707	
X.2.3		0.799	
X.2.4		0.861	
X.2.8		0.717	
X.2.9		0.830	
Y.1			0.710
Y.10			0.788
Y.3			0.895
Y.7			0.741
Y.9			0.827

Source : Data Processing Results

The table above show that , there is a number of statement that meets the requirements outer loading value , or outer loading value > 0.7. If analyzed , in the variable X1 the statement that meets condition or mark outerloading > 0.7 as many as 6 statements . Then , on the variable X2 as many as 7 statements , and the last on the variable Y as many as 5 statements . So this the can be confirmed with The image produced in the outer loading test, The image produced in the outer loading test is as following :



**Figure 3.**  
**Outerloading Test Value**

The image above to inform mark from each statement that is declared valid in the outer loading test. The next step conduct reliability testing , by method see mark Cronbach's Alpha and Composite Reliability . Cronbach's value  $> 0.70$  then stated reliable , whereas composite reliability value  $> 0.6$ , for stated reliable . For can stated the model okay then value that must be seen is AVE value  $> 0.5$ . The results obtained are from data processing is as following :

**Table 2.**  
**Reliability Construct**

	<b>Cronbach's Alpha</b>	<b>rho_A</b>	<b>Composite Reliability</b>	<b>Average Variance Extracted (AVE)</b>
<b>(X1) PN</b>	<b>0.876</b>	<b>0.877</b>	<b>0.906</b>	<b>0.617</b>
<b>(X2) BT</b>	<b>0.899</b>	<b>0.907</b>	<b>0.920</b>	<b>0.623</b>
<b>(Y) LN</b>	<b>0.852</b>	<b>0.862</b>	<b>0.895</b>	<b>0.632</b>

Source: Data processing results

The table above show that mark Cronbach's Alpha on each variable  $> 0.7$ , meaning all variables are declared valid. Then If seen in the column Composite Reliability of each variable also has value  $> 0.6$ , p this is also stated reliable on each variable . Then final see AVE value for each variables that indicate that AVE value  $> 0.5$ , meaning the model stated good , and can to be continued For testing hypothesis .

Testing hypothesis done For see , whether the hypothesis offered in study can accepted or no . For take decision said , there is some must seen , namely see t- statistic value Then compared to with t- table ( t- statistic  $>$  t- table ) for stated influential . The t - table value obtained of 1.66 obtained from t table with with use the formula that has been determined . Then next For see significant , must see or compare P- value  $< 0.05$  can stated significant . The results obtained from results data processing as following :

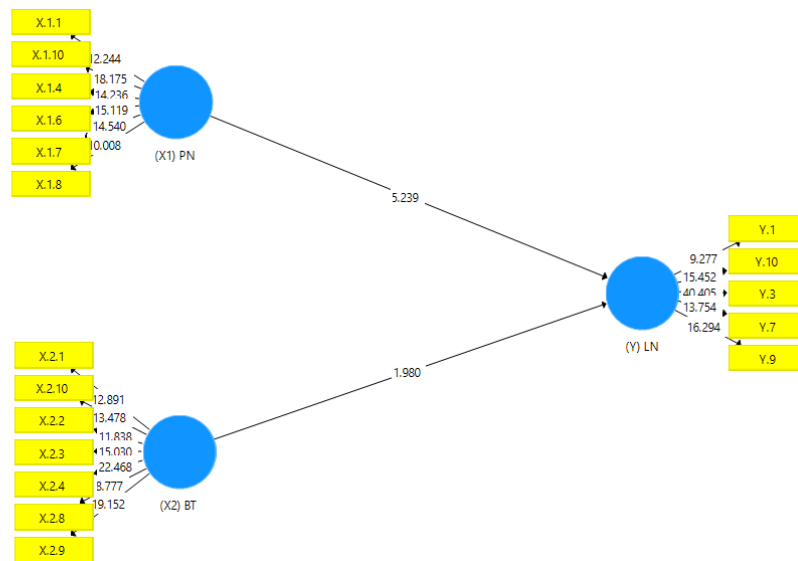
**Table 3.**  
**Path Coefficients**

	<b>Original Sample (O)</b>	<b>Sample Mean (M)</b>	<b>Standard Deviation (STDEV)</b>	<b>T Statistics ( O/STDEV )</b>	<b>P Values</b>
<b>(X1) PN -&gt; (Y) LN</b>	0.665	0.654	0.127	5,239	<b>0,000</b>
<b>(X2) BT -&gt; (Y) LN</b>	0.245	0.259	0.124	1,980	<b>0,048</b>

Source : Data Processing Results

The table above is results from data processing is carried out in testing hypothesis , then can seen that variable Non- cash payments (X1) have value  $5.239 > 1.66$ , meaning that variable Payment Non-cash (X1) has influence against variable Loyalty of Sharia Bank Customers in Using M-Banking (Y). Then can looking back, that P-Value value obtained of  $0.00 < 0.05$ , stated significant . So in matter this , variable Payment Non-cash (X1) has influence significant against variable Loyalty of Sharia Bank Customers in Using M-Banking (Y). For analysis hypothesis next , can seen that Transaction Cost variable (X2) has value  $1.980 > 1.66$ , where matter the stated that Transaction Cost variable (X2) has influence to variable Loyalty of Sharia Bank Customers in Using M-Banking (Y), and the P-Value of  $0.048 < 0.05$  is stated significant , then the Transaction Cost (X2) has influence significant to

variable Loyalty of Sharia Bank Customers in Using M-Banking (Y). For confirm matter said , then can seen from the inner model obtained in the image under This :



**Figure 4.**  
**Inner Model**

The image above confirm that The values obtained in table 3 are appropriate with the inner model generated in data processing , where matter the can substituted with equality  $\eta_1 = 5.239 \xi_1 + 1.980 \xi_2 + \zeta$ . So you can means , that There is influence in a way significant variable X1 against Y is 52.39%, then variable X2 against Y has influence in a way significant by 19.80%. Next do testing hypothesis in a way simultaneously , with notice R-square value , if R- Square value more from 0.67 then stated strong , then If R- Square value more from 0.33 then stated moderate , and if R- Square value 0.19 then stated weak (Mart & Mart, 2021)(Hair, J. F., Hult, G. T. M., Ringle, C. M., & Sarstedt, 2021). So for That results from data processing is carried out is as following :

**Table 4.**  
**R-Square**

	R Square	R Square Adjusted
(Y) LN	0.770	0.765

If you look at it from The table above R-Square has value 0.770 which means that variable exogenous strong in influence variable Y is 77.0%. Where the variable Payment Non-cash (X1), and Transaction Cost Variables (X2) can influence variable Loyalty of Sharia Bank Customers in Using M-Banking (Y) strong , and the remaining 23 % are influenced variable others who don't under review in study.

**CONCLUSION**

Discussion related with payment non-cash (X1), costs transactions (X2) and Loyalty Islamic bank customers in using M-banking (Y) already done described , then can concluded , that in a way partial There is influence significant variable X1 against Y is 52.39%, then variable X2 against Y has influence in a way significant by 19.80%. Then in a way

simultaneous variable Payment Non-cash (X1), and Transaction Cost Variables (X2) can influence variable Loyalty of Sharia Bank Customers in Using M-Banking (Y) strong amounting to 77%, and the remaining 23 % is influenced variable others who don't under review in study.

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