ISLAMIC AND TECHNOLOGICAL FACTORS IN ISLAMIC BANK CUSTOMERS' SATISFACTION

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Abstract

This study examines the influence of Islamic branding, Islamic service quality, internet banking, mobile banking, and automatic teller machine (ATM) facilities on Islamic bank customers' satisfaction. This study adopted a quantitative approach with primary data sources in questionnaires obtained from 332 respondents and analyzed using multiple linear regressions. The main result shows that Islamic branding, Islamic service quality, internet banking, mobile banking, and ATM facilities affect Islamic bank customers' satisfaction. The dominant factor influencing Islamic bank customers' satisfaction is internet banking. This study can complement existing theories and be used as a reference in implementing Islamic banking market development strategies. Meanwhile, from a managerial perspective, this study can be used as a reference for improving brand image and quality of service in an Islamic way, as well as technological facilities.

1. INTRODUCTION

The development of world Islamic banking from year to year shows a positive trend, which can be seen from the growth of its assets in 2015 of US$ 1.6 billion; by 2021, it will have reached US$ 2.8 billion with a total of 566 Islamic banks. In 2026, its assets are projected to increase to US$ 4 billion (ICD_PS & Refinitiv, 2022). Many factors influenced this development, but on the other hand, there are problems with the strategy for developing the Islamic banking market, one of which is meeting customer satisfaction (Dahliani *et al*., 2021; Wahyoedi *et al*., 2021). Customer satisfaction is a phenomenon that must be faced and becomes a challenge for Islamic banking. Therefore, studying customer satisfaction is an exciting matter for researchers worldwide. In recent years, studies of customer satisfaction in banking have been carried out by many world researchers, including Ahmed & Kahf (2018), who compared customer satisfaction in Islamic and conventional banks in Qatar. Tabash *et al* (2019) examined the impact of Islamic bank service quality on customer satisfaction in Saudi Arabia. Alam & Al-Amri (2020) examine the customer satisfaction of Islamic banks in Oman. Kamarudin & Kassim (2020) compared customer satisfaction in Islamic and conventional banking in Malaysia. Safi *et al*. (2020) examine the customer satisfaction of Islamic banks in Afghanistan. Omofowa *et al* (2021) studied customer satisfaction in Southern Nigeria. Buja *et al* (2022) reviewed comparing customer satisfaction of foreign banks with that of domestic banks in Kosovo. Shin (2022) examines the comparison of customer satisfaction between digital banks and traditional banks in South Korea. Rahman *et al* (2023) examined the predictions of customer satisfaction of Islamic banks in Bangladesh. These studies use different methods and produce different

results. Then this study also has differences from this study in terms of method, place, and study variables.

Customer satisfaction is an essential aspect of Islamic banking, so it cannot be ignored because satisfied customers automatically give a domino effect, namely the emergence of customer trust and loyalty to products or institutions, and talking about it with other parties will have a positive impact on the development of Islamic banking (Abror *et al*., 2019; Usman *et al*., 2017; Zouari & Abdelhedi, 2021; Devi & Firmansyah, 2020). Islamic bank customers' satisfaction is allegedly influenced by many factors, including Islamic branding, Islamic service quality, internet banking, mobile banking, and ATM facilities. Studies on the influence of branding on customer satisfaction have been carried out by Balmer & Chen (2017); Schepers & Nijssen (2018); Iglesias *et al* (2019); Abadi *et al* (2021); however, this study did not examine branding from an Islamic point of view, Islamic service quality, internet banking, mobile banking, or ATM facilities. Meanwhile, a study of the influence of Islamic branding on customer satisfaction has been carried out by Jan & Shafiq (2021); however, this study did not examine the Islamic services quality, internet banking, mobile banking, or ATM facilities.

Studies on the influence of service quality have been carried out by Alnaser *et al* (2018); Afthanorhan *et al* (2019); Alam & Al-Amri (2020); Hossain *et al* (2021); however, this study did not examine service quality from an Islamic point of view, including Islamic branding, internet banking, mobile banking, and ATM facilities. Meanwhile, studies on the influence of Islamic service quality on customer satisfaction have been carried out by Asnawi *et al* (2019), but they have yet to examine Islamic branding, internet banking, mobile banking, and ATM facilities. Then a study on the influence of internet banking on customer satisfaction was carried out by Taghavipour & Fallahi (2016); Alawneh (2017); Hammoud *et al* (2018); Indrayani *et al* (2019); Ahmed *et al* (2020); Omofowa *et al* (2021); Tahtamouni (2022), but this study has different results and does not examine Islamic branding, Islamic service quality, or mobile banking.

Studies on the influence of mobile banking on customer satisfaction have been carried out by Al-Otaibi *et al* (2018); Baabdullah *et al* (2019); Garzaro *et al* (2020); Kamboj *et al* (2022); however, this study did not examine Islamic branding, Islamic service quality, or ATM facilities. Then a study on the influence of ATM facilities on customer satisfaction was carried out by Aslam *et al* (2019); Giao (2019); Sohail & Nabaz (2019); however, this study did not examine Islamic branding, Islamic service quality, internet banking, or mobile banking. Based on the facts in the literature, there is a research gap. Then, there were only a few previous studies regarding branding and service quality that conducted studies from an Islamic point of view; therefore, the position of this study is different from previous studies, so it is essential to carry out further studies. Based on this, this study examines the influence of Islamic branding, Islamic service quality, internet banking, mobile banking, and ATM facilities on Islamic bank customers' satisfaction. This study is expected to contribute as a reference in planning a strategy for developing the Islamic banking market through customer satisfaction by improving the quality of Islamic branding, quality of Islamic services, internet banking, mobile banking, and ATM facilities.

2.   LITERATURE REVIEW
2.1.   Behavior Theory

Behavior is part of the dynamic psychology of an individual, which can be identified through the causes and effects of a situation in the surrounding environment, which are poured out in the form of imagination, communication, and physical activity (Woodruff, 1949). When interpreting behavior, the theory of planned behavior is often used as the fundamental theory (Bashir *et al.*, 2019). The theory of planned behavior can be used to predict whether a person will perform or not perform a behavior (Ajzen, 2020). Behavior that is planned uses a model of the object of behavior, namely feelings about the ability to control everything that affects the desire to do that behavior (Ajzen, 2002). Forms of behavior consist of needs, motivation, search, interest or intention, perception, decision, use, adoption, satisfaction, sensitivity, evaluation, loyalty, and word of mouth (Fauzan *et al.*, 2022).

2.2. Customer Satisfaction

Customer satisfaction is what customers feel about a particular service or product after using it (Churchill & Surprenant, 1982; Solomon, 1996). Customers' feelings about service or product performance will be compared with their expectations (Murali *et al.*, 2016). The customer will feel satisfied if the performance of the service or product meets or exceeds his expectations (Meesala & Paul, 2018). Therefore, customer satisfaction is the extent to which customer expectations of a product or service are met or exceeded compared to their perceived performance (Murali *et al.*, 2016). Customer satisfaction has indicators: suitability of expectations, intention to reuse, and willingness to recommend (Hawkins *et al.*, 1997).

2.3. Islamic Branding

Islamic branding is a brand that uses an Islamic or halal label, which must comply with sharia (Alserhan, 2010). The brand represents an institution, product, or service that must meet Sharia compliance. Each party involved in halal certification must consistently implement strict procedures for those who wish to obtain a halal logo (Yusof & Jusoh, 2014). Islamic branding has indicators: compliance, origin, and customers (Alserhan, 2010). Specific compliance indicators must be applied to religious and halal-based brands. The origin indicator is based on Islamic brands originating from Islamic countries where most of the population is Muslim. The customer indicator describes brands originating from non-Islamic countries with Muslim customers and, conversely, brands from Islamic countries with non-Islamic customers (Alserhan, 2010).

2.4. Islamic Service Quality

Islamic service quality is the quality of service in Islamic culture; in this case, it involves dimensions of service quality in general that are combined with Islamic culture (Gayatri & Chew, 2013). Service quality measures how well the service level matches customer expectations (Lewis & Booms, 1983; Parasuraman *et al.*, 1985). Delivering quality service means consistently meeting customer expectations (Lewis & Booms, 1983). Service quality depends on two aspects, namely expected service and perceived service. Expected service is influenced by previous experience, while perceived service is an evaluation of the service received based on previous expectations (Grönroos, 1990). Islamic culture comprises Islamic values such as halal or haram, sharia compliance, honesty, decency, humanity, and trust (Asnawi *et al.*, 2019; Gayatri & Chew, 2013). Service quality indicators generally include physical form, reliability, responsiveness, assurance, and empathy (Parasuraman *et al.*, 1988). Meanwhile, Islamic

service quality indicators include physical form, reliability, responsiveness, assurance, empathy, and compliance (Othman & Owen, 2001).

2.5.   Internet Banking

Internet banking is the use of banking services through the internet network, which offers more expansive potential and benefits to financial institutions due to easier accessibility and user-friendly technology (Aladwani, 2001). Internet banking provides web-based banking access to customers via the internet network using a computer or mobile device (Al-Khalaf & Choe, 2020). The literature suggests several terms to identify internet banking: electronic banking, online banking, and e-banking (Martins *et al*., 2014). Internet banking makes it easy for customers to carry out various transactions electronically, such as paying bills, transferring funds, printing reports, and checking account balances through banking websites (Martins *et al*., 2014). Internet banking has several indicators: independence, convenience, and security (Firdous & Farooqi, 2017; Nasri, 2011).

2.6.   Mobile Banking

Mobile banking can be defined as a channel where customers interact with banks through mobile devices or smartphones (Barnes & Corbitt, 2003). Mobile banking is a banking service that provides access to customers using applications on mobile devices via the internet (Al-Khalaf & Choe, 2020). Mobile banking is more user-friendly and attractive than internet banking (Khan & Khan, 2012). Mobile banking provides additional services, such as location-based and customized services, and is more convenient than physical banking or internet banking (Shankar *et al*., 2019). Mobile banking has several indicators: efficiency, fulfillment, and privacy (Shankar *et al*., 2019; Yusfiarto, 2021).

2.7.   ATM Facilities

ATMs are automated teller machines for bank customers who identify themselves via cards (debit or credit) or compatible devices (Giao, 2019). ATMs are electronic devices that allow customers to deposit, withdraw, transfer money, pay bills, and carry out other financial transactions without the help of branch representatives or tellers (Aslam *et al*., 2019). Before making a transaction, first the ATM card is inserted into the ATM; the customer will be asked to enter a PIN (personal identification number), then it will be read by the magnetic or chip reader in the ATM, and the data is sent to the bank's computer system (Indrayani *et al*., 2019). Debit cards can be used for financial transactions if the customer already has available funds, the card status is active, and the customer can only withdraw funds within certain limits according to bank regulations (Giao, 2019). ATM facilities have several indicators: effectiveness, accessibility, and tangibles (Hosen *et al*., 2021; Narteh, 2018).

2.8.   Hypothesis Development

Islamic branding in Islamic banking is closely related to the image of a product or institution based on Islamic values (Amin *et al*., 2013). When a customer uses a brand, it will involve his feelings, which will later be expressed as behavior, one of which is satisfaction (MacInnis & de Mello, 2005). Good brands that are superior, trusted, and tailored to customer needs can satisfy customers (Bishnoi & Singh, 2022). The study conducted by Balmer & Chen (2017) found that corporate heritage brands

significantly affect customer satisfaction. Schepers & Nijssen (2018); Rather *et al* (2019); Abadi *et al* (2021) found that brand identification positively and significantly affect customer satisfaction. Iglesias *et al* (2019) found that sensory brand experiences positively and significantly affect customer satisfaction. Jan & Shafiq (2021) found that Islamic brand personality positively and significantly affects customer satisfaction. Therefore, H_1: Islamic branding positively and significantly affects customer satisfaction.

Service quality is closely related to service levels in meeting customer expectations and needs (Dean, 2004). Islamic service quality means the level of service that meets the expectations and needs of customers in an Islamic manner (Othman & Owen, 2001). When a customer uses a service, he will involve his feelings in assessing the quality of the service and then devote them to the form of behavior, one of which is the level of satisfaction (Sweeney *et al.*, 2015). Good service quality increases customer satisfaction (Qomariah *et al.*, 2021). The study conducted by Alnaser *et al* (2018); Abror *et al* (2019); Afthanorhan *et al* (2019); Laxmi *et al* (2019); Rita *et al* (2019); Alam & Al-Amri (2020); Fida *et al* (2020); Rahaman *et al* (2020); Dam & Dam (2021); Hossain *et al* (2021); Supriyanto *et al* (2021); Zouari & Abdelhedi (2021) found that service quality positively and significantly affect customer satisfaction. Hult *et al* (2019) found that service quality positively and significantly affects customer satisfaction. Asnawi *et al* (2019) found that Islamic service quality positively and significantly affects customer satisfaction. Therefore, H_2: Islamic service quality positively and significantly affects customer satisfaction.

Internet banking is a service or facility banks provide for banking transactions via the internet network (Arif *et al.*, 2020). When customers use internet banking facilities provided by banks, they will involve their feelings in assessing these facilities so that later they will provide output in the form of a level of satisfaction with the facilities that have been used (Aldas-Manzano *et al.*, 2011). Banking customers are satisfied with the facilities available on internet banking (Polatoglu & Ekin, 2001). It is proven that the number of internet banking users worldwide has experienced significant growth from year to year (Statista, 2023). Previous studies conducted by Amin (2016); Taghavipour & Fallahi (2016); Alawneh (2017); Hammoud *et al.* (2018); Nazeri *et al* (2019); Ahmed *et al* (2020); Garzaro *et al* (2020); Khatoon *et al* (2020); Raza *et al* (2020); Vetrivel *et al* (2020); Omofowa *et al* (2021); Balbin-Romero *et al* (2022); Supra & Hendarsyah (2022); Tahtamouni (2022) found that internet banking positively and significantly affects customer satisfaction. Therefore, H_3: Internet banking positively and significantly affects customer satisfaction.

Mobile banking is a service or facility banks provide to carry out banking transactions through smartphone applications (Al-Dmour *et al.*, 2020). When customers use mobile banking facilities that banks have provided, they will involve their feelings in assessing these facilities so that later they will provide output in the form of a level of satisfaction with the facilities that have been used (Raza *et al.*, 2020). Banking customers are satisfied with the facilities available in mobile banking (Garzaro *et al.*, 2020). This proves that mobile banking users worldwide continue to experience significant growth annually; as of January 2023, it has reached 5.44 billion users (Spajic, 2023). The previous study conducted by Al-Otaibi *et al* (2018); Masrek *et al* (2018); Baabdullah *et al* (2019); Hamidi & Safareeyeh (2019); Kamboj *et al* (2022); Nguyen & Phan (2022); Ali *et al* (2019) found that mobile banking positively and

significantly affects customer satisfaction. Therefore, H_4: Mobile banking positively and significantly affects customer satisfaction.

ATM is a machine facility banks provide to facilitate customers' financial transactions, especially cash withdrawals and deposits (Omar *et al.*, 2011). When customers use ATM facilities, they will involve their feelings in assessing the facility so that later it will provide output in the form of a level of satisfaction with the facilities that have been used (Asante-Gyabaah *et al.*, 2015). Banking customers are satisfied and still use ATM facilities (Iberahim *et al.*, 2016). This is illustrated in data on the growth in the number of ATMs in the world until 2021, which has experienced a significant increase (Statista, 2021). The previous study conducted by Aslam *et al* (2019); Giao (2019); Indrayani *et al* (2019); Sohail & Nabaz (2019); Hafia *et al* (2019) found that ATM facilities positively and significantly affect customer satisfaction. Therefore, H_5: ATM facilities positively and significantly affect customer satisfaction.

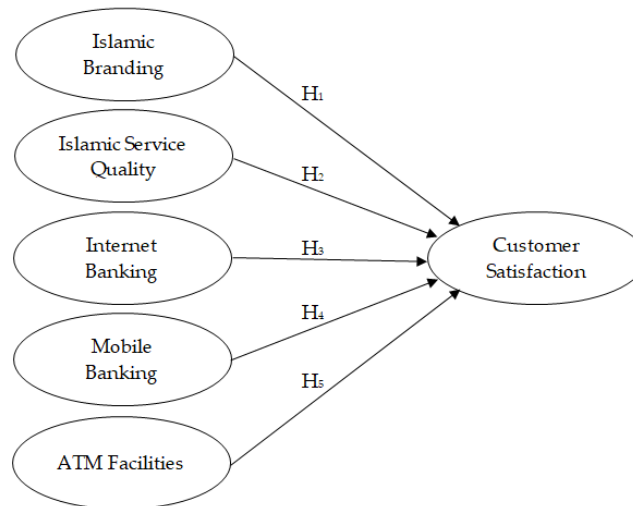The conceptual framework of this study can be seen in Figure 1.

Figure 1. Conceptual Framework

3. METHODOLOGY

This study was conducted at Bank Syariah Indonesia, Duri Hangtuah 1 sub-branch office Bengkalis, Riau, Indonesia. This study was built with a quantitative approach. The population of this study is all active customers until the first quarter of 2022, which are 7,000 people. The sampling technique uses simple random sampling. The sample measurement used the Isaac & Michael (1995) approach to obtain a total sample of 332 respondents. This study uses data sources in the form of primary data, namely questionnaires as data collection tools. The questionnaire was built using a Likert scale approach with weights, namely: strongly agree (5), agree (4), neutral (3), disagree (2), and strongly disagree (1). Questionnaire data is used as the primary data to be analyzed.

This study has six variables: Islamic branding, Islamic service quality, internet banking, mobile banking, and ATM Facilities as independent variables, and customer satisfaction as the dependent variable. Islamic branding has indicators of compliance (3 items), origin (3 items), and customers (2 items). Islamic service quality has indicators of physical form (5 items), reliability (3 items), responsiveness (2 items), assurance (5 items), empathy (3 items), and compliance (3 items). Internet banking has indicators of

independence (2 items), convenience (2 items), and security (2 items). Mobile banking has indicators of efficiency (2 items), fulfillment (2 items), and privacy (2 items). ATM facilities have indicators of effectiveness (3 items), accessibility (2 items), and tangibles (3 items). Customer satisfaction has indicators of suitability of expectations (5 items), intention to reuse (4 items), and willingness to recommend (1 item). This study uses data analysis techniques in multiple linear regressions with the help of IBM SPSS Statistics version 22 software. Testing validity, reliability, classical assumptions, and hypotheses carry out data analysis activities.

4.   RESULTS AND ANALYSIS
4.1.   Results
4.1.1.   Respondent Demographics

Respondent demographics are the classification of respondents based on specific characteristics. The characteristics of the respondents were classified based on gender, age range, level of education, and occupation. Table 1 show that there were 332 respondents. Based on the gender of the male respondents, there were 184 people (55%) and 146 women (45%), where the number was quite balanced between men and women. Based on the age range, the number of respondents aged 15 to 20 years was 27 people (8%), ages 21 to 30 years were 98 people (30%), ages 31 to 40 years were 98 people (30%), ages 41 to 50 years were 76 people (22%), and aged over 50 years amounted to 33 people (10%), so the majority of respondents were between 21 and 40 years old.

Table 1. Respondent Demographic Results

Characteristics	Information	Amount	Percentage (%)
Gender	Male	184	55
	Female	148	45
Age Range	15-20	27	8
	21-30	98	30
	31-40	98	30
	41-50	76	22
	>50	33	10
Education Level	Elementary School	5	2
	Junior High School	13	4
	Senior High School	167	50
	Diploma	22	7
	Bachelor and Postgraduate	125	37
Occupation	Student	51	15
	Employees	72	22
	Entrepreneur	23	7
	Lecturer	2	1
	Army / Police	3	1
	Government Employees	61	18
	Self-Employed	55	16
	Other	65	20

Based on the level of education, the number of respondents with elementary school education level was 5 people (2%), junior high school was 13 people (4%), senior high school was 167 people (50%), a diploma was 22 people (7%), and bachelor to postgraduate, there were 125 people (37%), so the most of respondents had senior

high school and bachelor to postgraduate. Based on the work of student respondents, there are 51 people (15%), 72 employees (22%), 23 entrepreneurs (7%), 2 lecturers (1%), 3 armies or policies (1%), 61 government employees (18%), 55 self-employed (16%), and 65 others (20%), so the most of respondents work as employees and government employees.

4.1.2. Validity and Reliability

Validity testing is used to test the validity of the data, while reliability is used to test the reliability level of data. Table 2 is the result of validity and reliability testing, which shows that Customer satisfaction has 10 statement items with the lowest R-Stat value of 0.692 and the highest of 0.939. Islamic branding has 8 statement items with the lowest R-Stat value of 0.722 and the highest of 0.956. Islamic service quality has 21 statement items with the lowest R-Stat value of 0.835 and the highest of 0.973. Internet banking has 6 statement items with the lowest R-Stat value of 0.756 and the highest of 0.954. Mobile banking has 6 statement items with the lowest R-Stat value of 0.771 and the highest of 0.893. ATM facilities have 8 statement items with the lowest R-Stat value of 0.544 and the highest of 0.903. The R-Stat value of all variables is greater than the R-Table value of 0.108, meaning that the questionnaire data is valid.

Table 2. Validity and Reliability Test Results

Variables	Items	Lowest R-Stat	Highest R-Stat	Cronbach's Alpha
Customer Satisfaction (CST)	10	0.692	0.939	0.964
Islamic Branding (IBR)	8	0.722	0.956	0.967
Islamic Service Quality (ISQ)	21	0.835	0.973	0.992
Internet Banking (IBK)	6	0.756	0.954	0.945
Mobile Banking (MBK)	6	0.771	0.893	0.920
ATM Facilities (ATM)	8	0.544	0.903	0.930
R-Table			0.108	
Reliability				0.600

Customer satisfaction has a Cronbach's alpha value of 0.964. Islamic branding has a Cronbach's alpha value of 0.967. Islamic service quality has a Cronbach's alpha value of 0.992. Internet banking has a Cronbach's alpha value of 0.945. Mobile banking has a Cronbach's alpha value of 0.920. ATM facilities have a Cronbach's alpha value of 0.930. The Cronbach's alpha value for all variables is greater than 0.60, meaning the questionnaire data is reliable.

4.1.3. Normality

The normality test is used to determine whether the data distribution is normal by using the Kolmogorov-Smirnov test and the Normal P-P Plot. Based on the Kolmogorov-Smirnov test results, the Asymp Sig value of 0.200 is greater than 0.05, meaning the data is normally distributed. Then based on the results of the Normal P-P Plot in Figure 2 shows that the plot is near and follows the diagonal line; it can be said that the questionnaire data is normally distributed.
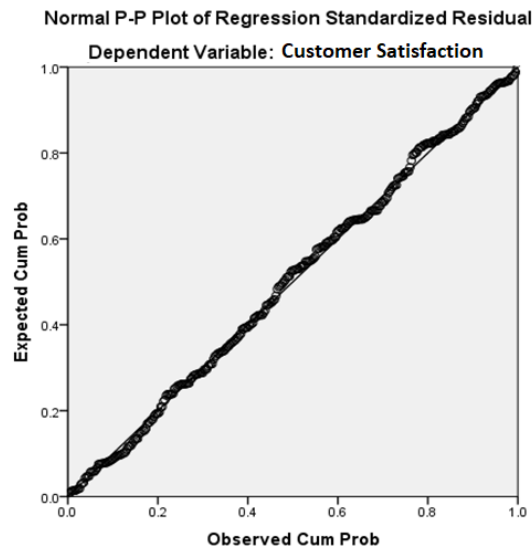
Figure 2. P-P Plot Normal Results

4.1.4. Multicollinearity

Multicollinearity is used to test the regression model to determine whether there is a correlation between the independent variables. A good regression model does not correlate with independent variables, or multicollinearity does not occur. Table 3 is the result of multicollinearity testing, which shows that the tolerance value for Islamic branding is 0.350, Islamic service quality is 0.324, internet banking is 0.354, mobile banking is 0.362, and ATM facilities are 0.493. Then the value of VIF Islamic branding is 2,860, Islamic service quality is 3,091, internet banking is 2,826, mobile banking is 2,761, and ATM facilities are 2,030. The tolerance value of all variables is greater than 0.1, and the VIF value of all variables is less than 10, meaning that there is no multicollinearity in the independent variables.

Table 3. Multicollinearity Test Results

Variables	Tolerance	VIF
Islamic Branding (IBR)	0.350	2.860
Islamic Service Quality (ISQ)	0.324	3.091
Internet Banking (IBK)	0.354	2.826
Mobile Banking (MBK)	0.362	2.761
ATM Facilities (ATM)	0.493	2.030

4.1.5. Heteroscedasticity

Heteroscedasticity testing was carried out to determine whether the variables have the same variance. Table 4 shows the results of the Glejser-test that the significance value of Islamic branding is 0.183, Islamic service quality 0.246, internet banking 0.873, mobile banking 0.848, and ATM facilities 0.424. All the significance values of the independent variables are greater than 0.05, and the results of the Scatterplot test in Figure 3 show that the plot patterns do not have a clear pattern and are spread evenly on the positive and negative sides so that it can be said that there is no symptom of heteroscedasticity.

Table 4. Heteroscedasticity Test Results

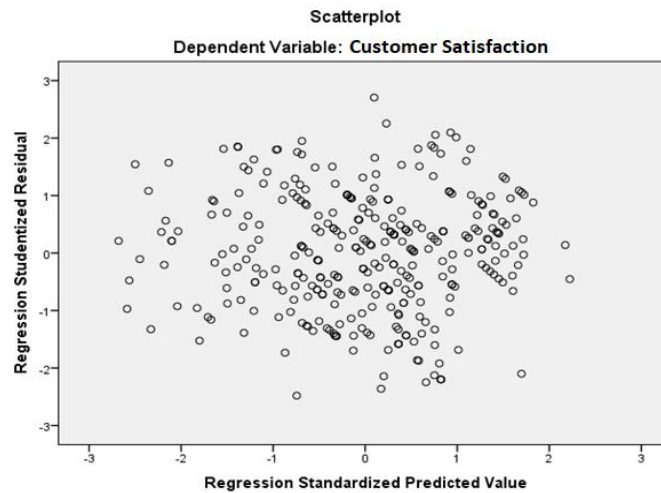| Variables	Sig.
Islamic Branding (IBR)	0.183
Islamic Service Quality (ISQ)	0.246
Internet Banking (IBK)	0.873
Mobile Banking (MBK)	0.848
ATM Facilities (ATM)	0.424

Figure 3. Scatterplot Results

4.1.6. Hypothesis Results

Hypothesis testing is used to determine the influence of independent variables on the dependent variable. The test has a scope in the form of a T-test, F-test, and a coefficient of determination, with the results in Table 5.

Table 5. Hypothesis Test Results

Hypothesis	Coefficient	T-Stat	Sig.	R-Square
H_1: IBR → CST	0.151	2.802	0.005	0.483
H_2: ISQ → CST	0.059	2.671	0.008	0.499
H_3: IBK → CST	0.285	3.927	0.000	0.507
H_4: MBK → CST	0.231	3.387	0.001	0.486
H_5: ATM → CST	0.247	4.849	0.000	0.453
F-Stat		121.471	0.000	0.645
T-Table		1.967		
F-Table		2.242		

Table 5 shows that partially, Islamic branding on customer satisfaction (IBR → CST) has a coefficient of 0.151 (positive), T-Stat 2.802, sig. 0.005, and R-Square 0.483. The T-Stat value (2.802) is greater than the T-Table value (1.976), sig. (0.005) is smaller than 0.05, so H_1 is supported. Islamic service quality on customer satisfaction (ISQ → CST) has a coefficient of 0.059 (positive), T-Stat 2.671, sig. 0.008, and R-Square 0.499. The T-Stat value (2.671) is greater than the T-Table value (1.976), sig. (0.008) is smaller than 0.05, so H_2 is supported. Internet banking on customer

satisfaction (IBK → CST) has a coefficient of 0.285 (positive), T-Stat 3.927, sig. 0.000, R-Square 0.507. The T-Stat value (3.927) is greater than the T-Table value (1.976), sig. (0.000) is smaller than 0.05, so H_3 is supported. Mobile banking on customer satisfaction (MBK → CST) has a coefficient of 0.231 (positive), T-Stat 3.387, sig. 0.001, and R-Square 0.486. The T-Stat value (3.387) is greater than the T-Table value (1.976), sig. (0.001) is smaller than 0.05, so H_4 is supported. The ATM facilities on customer satisfaction (ATM → CST) has a coefficient of 0.247 (positive), T-Stat 4.849, sig. 0.000, and R-Square 0.453. The T-Stat value (4,849) is greater than the T-Table value (1,976), sig. (0.000) is smaller than 0.05, so H_5 is supported. The F-Stat value (121.471) is greater than the F-Table value (2.242), sig. (0.000) is smaller than 0.05, and Adjusted R-Square is 0.645, meaning that simultaneously, Islamic branding, Islamic service quality, internet banking, mobile banking, and ATM facilities significantly affect customer satisfaction, with a considerable influence of 64.5%.

4.2. Analysis
4.2.1. Influence of Islamic Branding on Customer Satisfaction

The findings show that H_1 is supported meaning Islamic branding positively and significantly affects customer satisfaction. Islamic branding is a marketing concept that reflects that branding contains Islamic principles, which embody Islamic values (Jan & Shafiq, 2021). The better the level of Islamic branding, the higher the customer satisfaction, conversely customer satisfaction will decrease. This follows the theory of behavior where a behavior arises because of a cause, namely the use of Islamic branding, so that the result arises, namely influencing customers' feelings. Customers feel the quality of Islamic branding, and if it matches or exceeds their expectations regarding Islamic values in the brand, the customer will feel satisfied with the brand. The findings of this study, when viewed from brands in general, are supported by the study of Balmer & Chen (2017); Schepers & Nijssen (2018); Iglesias *et al* (2019); Rather *et al* (2019); Abadi *et al* (2021) which states that brand positively and significantly affect customer satisfaction. Then the findings of this study are also supported by Jan & Shafiq (2021), which states that Islamic brand personality positively and significantly affects customer satisfaction.

4.2.2. Influence of Islamic Service Quality on Customer Satisfaction

The findings show that H_2 is supported meaning that Islamic service quality positively and significantly affects customer satisfaction. Islamic banking services are identical to the services provided by their human resources to customers (Butt *et al*., 2018). For this reason, the quality of human resources must be qualified, both in terms of knowledge and understanding of the Islamic religion, as well as the expertise required to meet customer needs and satisfaction. Islamic banking must provide services following Islamic principles and values. Therefore, the better the Islamic service quality provided; the level of customer satisfaction will also increase, conversely customer satisfaction will decrease. This follows the theory of behavior, where a behavior arises because of a cause, namely using Islamic services, so that the result arises, namely influencing the customer's feelings. Customers will feel Islamic service quality if it matches or exceeds their expectations regarding Islamic values in service quality, then customers will be satisfied with the quality of service. The findings of this study, when viewed from the general quality of service, are supported by the study of Alnaser *et al* (2018); Abror *et al* (2019); Afthanorhan *et al* (2019); Hult *et al* (2019); Laxmi *et al*

(2019); Rita *et al* (2019); Alam & Al-Amri (2020); Fida *et al* (2020); Rahaman *et al* (2020); Dam & Dam (2021); Hossain *et al* (2021); Supriyanto *et al* (2021); Zouari & Abdelhedi (2021), Devi *et al* (2023) which states that service quality positively and significantly affect customer satisfaction. Then the findings of this study are also supported by Asnawi *et al* (2019), which stated that Islamic service quality positively and significantly affects customer satisfaction.

4.2.3. Influence of Internet Banking on Customer Satisfaction

The findings show that H_3 is supported meaning that internet banking positively and significantly affects customer satisfaction. Internet banking provides convenient facilities for customers to obtain information and complete various banking transactions quickly, easily, and without time and place limits through web technology (Raza *et al.*, 2020). The better and more complete the internet banking facilities, the higher the level of customer satisfaction, conversely customer satisfaction will decrease. This follows the theory of behavior where a behavior arises because of a cause, namely the use of internet banking facilities, so that the result arises, namely influencing customers' feelings. Customers will feel Internet banking facilities if they match or exceed expectations, customers will be satisfied with these facilities. The findings of this study are supported by Amin (2016); Taghavipour & Fallahi (2016); Alawneh (2017); Hammoud *et al* (2018); Nazeri *et al* (2019); Ahmed *et al* (2020); Garzaro *et al* (2020); Khatoon *et al* (2020); Raza *et al* (2020); Vetrivel *et al* (2020); Omofowa *et al* (2021); Balbin-Romero *et al* (2022); Supra & Hendarsyah (2022); Tahtamouni (2022) which states that internet banking positively and significantly affects customer satisfaction. Then the findings of this study are also supported by data that states that the number of internet banking users worldwide has experienced significant growth from year to year (Statista, 2023). This growth occurred because it was following the current needs of banking customers, and customers were also satisfied with internet banking facilities. However, the findings of this study are in contrast to the study of Indrayani *et al.* (2019), which states that internet banking does not affect customer satisfaction.

4.2.4. Influence of Mobile Banking on Customer Satisfaction

The findings show that H_4 is supported meaning that mobile banking positively and significantly affects customer satisfaction. Mobile banking provides convenience and innovative features according to customer needs (Chawla & Joshi, 2017). Therefore, the better and more complete the mobile banking facilities, the higher the level of customer satisfaction, conversely customer satisfaction will decrease. This follows the theory of behavior where a behavior arises due to a cause, namely the use of mobile banking facilities, so that the result arises, namely affecting the customer's feelings. The customer will feel the mobile banking facility if it meets or exceeds expectations and will be satisfied with the facility. The findings of this study are supported by the study of Al-Otaibi *et al* (2018); Masrek *et al* (2018); Baabdullah *et al* (2019); Hamidi & Safareeyeh (2019); Kamboj *et al* (2022); Nguyen & Phan (2022) which states that mobile banking positively and significantly affect customer satisfaction. Then the findings of this study are also supported by data that states that mobile banking users worldwide continue to experience significant growth from year to year; as of January 2023, it has reached 5.44 billion users (Spajic, 2023). This growth occurred because mobile banking has become a customer need today, and customers are also satisfied with mobile banking facilities.

4.2.5. Influence of ATM Facilities on Customer Satisfaction

The findings show that H_5 is supported meaning that ATM facilities positively and significantly affect customer satisfaction. ATM is a service system provided to customers electronically by using a computer machine to automatically complete some of the functions usually performed by tellers (Aslam *et al.*, 2019). ATMs allow customers to withdraw money in cash, check balances, transfer, and pay without the need to be served by a teller, making it easier for customers without queuing at the bank. The more accessible ATM facilities are, the higher the level of customer satisfaction, conversely customer satisfaction will decrease. This follows the theory of behavior where a behavior arises because of a cause, namely the use of ATM facilities, so that the result arises, namely affecting the customer's feelings. Customers will feel the convenience of ATM facilities, if it matches or exceeds their expectations, they will be satisfied with the facility. The findings of this study are supported by the study of Aslam *et al* (2019); Giao (2019); Indrayani *et al* (2019); Sohail & Nabaz (2019), which states that ATM facilities positively and significantly affect customer satisfaction. Then the findings of this study are also supported by data that explains that the growth in the number of ATMs in the world until 2021 has increased significantly (Statista, 2021). This confirms that many bank customers still need and use cash to meet their daily needs. When the need for cash is met through an ATM facility, the customer will feel satisfied.

5. CONCLUSION AND RECOMMENDATION

The findings of this study show that Islamic branding can positively and significantly influence customer satisfaction by 48.3%. Islamic service quality can positively and significantly affect customer satisfaction by 49.9%. Internet banking can positively and significantly influence customer satisfaction by 50.7%. Mobile banking can positively and significantly affect customer satisfaction by 48.6%. ATM Facilities can positively and significantly influence customer satisfaction by 45.3%. The most dominant factor influencing customer satisfaction is Internet Banking. Simultaneously Islamic branding, Islamic service quality, internet banking, mobile banking, and ATM facilities can significantly influence customer satisfaction by 64.5%, while other factors outside this study influence the remaining 35.5%. The better the Islamic factors and technology provided, the more customer satisfaction will be achieved by Islamic banking.

This study can complement existing theories and be used as a reference in implementing Islamic banking market development strategies. Meanwhile, from a managerial point of view, this study can be used to improve and enhance brand image and quality of service in an Islamic way as well as technological facilities. This study has limitations in terms of factors affecting customer satisfaction because there is still room for 35.5% for other factors influencing customer satisfaction, such as trust, location access, relationships, and commitment as well as other factors. Then in terms of variable indicators, it also has limitations, especially from Islamic factors, because studies on this matter still need to be improved. Hence, it needs to be explored and further developed. This study was conducted at one of the sub-branch offices of Bank Syariah Indonesia in Bengkalis, so the respondents were only limited to the people of the Bengkalis district; therefore, a follow-up study could expand the number of banks and regions both regional, nationally, and internationally.

Based on the study's findings, several recommendations can be suggested for Islamic banking. First, Islamic banking must consistently apply Islamic values to its brands and services. Second, Islamic banking must innovated technology to support financial transactions according to customer needs and world technological developments. Third, Islamic banking needs to increase ATM facilities, especially in strategic places, because many customers still need cash in their daily financial transactions. Fourth, Islamic banking must continuously improve data and system security and routinely socialize the importance of data security and privacy to customers. If these four things are implemented by Islamic banking, customer satisfaction will be achieved so that the strategy for developing the Islamic banking market can be achieved.

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