



The Influence of Feature Completeness, Ease of Use and Convenience of Digital Products on Customer Loyalty of PT Bank NTB Syariah Mobile Banking Users with Self-Efficacy as a Moderating Variable

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Abstract

This research aims to examine the influence of feature completeness, digital product convenience, and digital product convenience on customer loyalty of PT mobile banking users. Bank NTB Syariah with self-efficacy as a moderating variable. The sampling technique used the Slovin formula to obtain a sample of 395 Bank NTB Syariah customers (respondents). The statistical tool used in the research is SEM-PLS version 3.0. Data analysis techniques use descriptive statistics, outer model testing, inner model testing, and hypothesis testing. The results of this research show that the completeness of features directly and partially has a negative and insignificant influence on customer loyalty of Bank NTB Syariah mobile banking users; The ease of use of mobile banking directly and partially has a positive and significant influence on the loyalty of customers using Bank NTB Syariah mobile banking; The convenience of mobile banking products directly and partially has a positive and significant influence on customer loyalty of Bank NTB Syariah mobile banking users; Self-efficacy weakens the influence of feature completeness on customer loyalty; Self-efficacy does not moderate the effect of ease of use on customer loyalty; and Self-efficacy does not moderate the effect of product convenience on customer loyalty.

Keywords: feature completeness, ease of use, convenience of digital products, customer loyalty, self efficacy.





1. INTRODUCTION

Amid this era of globalization, the development of information, communication and internet technology is proliferating in all sectors of human life, including the banking industry. Banks are business entities that collect funds from the public in the form of savings and distribute them to the public through credit and other forms to improve people's living standards. According to Article 21 of Law No. 21 of 2008 concerning Sharia Banks, Sharia Banks are banks that carry out their business activities based on Sharia principles and according to their type consist of Sharia general banks and Sharia people's financing banks. Now, banking transactions are shifting from manual where customers can only make transactions at the bank to digital.

Bank NTB Syariah is one of the banking companies implementing a mobile banking system. This is a step to adapt to current conditions, namely optimising the use of existing technology. Technology is the right tool for customers to use to meet their needs in the current era. The Bank NTB Syariah mobile banking application is known as Bank NTB Syariah mBanking and can be downloaded from the Play Store or App Store platforms. The mobile banking application or service provided by Bank NTB Syariah aims to enable Bank NTB Syariah customers to quickly carry out various digital-based transactions multi-activity and multi-payment just by using a mobile phone that has an Android or IOS operating system practically anywhere and at any time.

Bank NTB Syariah is aware of the needs of its customers and continues to develop and provide sharia-based services, especially mobile banking services. Bank NTB Syariah's mobile banking products have adequate digital features in transaction services using QR Codes or Cardless. Other exciting features contained in Bank NTB Syariah mobile banking include:

- a. Inter-bank transfer via BI Fast with an administration fee of IDR 2,500
- b. Recurring Transfers / Scheduled transfers via mobile banking between banks and fellow NTB Syariah Banks.
- c. Payment Features (Electricity, Telephone, PDAM, BPJS, PBB, Internet, MPN and Credit Card Bills).
- d. Purchase Features (Electric Credit, Data Packages, Prepaid Electricity).
- e. Digital Wallet / E-Wallet (ShopeePay, LinkAja, OVO, GoPay, DANA)
- f. Educational Payment Features from Kindergarten, Elementary, Middle School and High School to College/State/Private)
- g. Ziswaf (Zakat, Infaq, Alms and Waqf)
- h. Information features and transaction limits, ATM locations and nearest branch offices and FAQ





- i. Supporting features include Islamic features, such as a 5-time prayer schedule, Qibla direction and other Islamic information.

The services provided at Bank NTB Syariah's mobile banking have received positive responses from various customers, as seen from the increase in mobile banking users every year. The following is the increase in the number of mobile banking users:

Table 1. Mobile Banking Users Bank NTB Syariah

	Year	Mobile Banking Users
1	2017	2.701
2	2018	5.311
3	2019	10.573
4	2020	18.312
5	2021	31.517

Source: Bank NTB Syariah Annual Report 2021.

This cannot be separated from the loyalty of mobile banking customers. Customers' loyalty using mobile banking has long been recognized as one of the dominant factors in achieving success in a company's business. In this case, loyalty is a tendency for customers to use mobile banking repeatedly for a product or service in the long term (Ameraldo & Ghazali, 2021). Several indicators that determine customer loyalty for mobile banking users are: Satisfaction Level; The existence of an emotional bond (Emotional Bonding); The existence of Trust; Convenience (Choice Reduction and Habit) and Experience with the Company (History with The Company).

One of the factors that influences customer loyalty using mobile banking is the completeness of features. According to Tjiptono & Chandra (2016), complete features are product elements considered necessary by users and used as a basis for decision-making. Poon (2008) divides five indicators into the completeness or feature availability of an Internet banking system which consists of Ease of access to information about products and services, Diversity of transaction services, Service features that have a variety of services to facilitate customer transactions, Diversity of features, and product innovation. Several previous studies that examined the relationship between feature completeness and customer loyalty include research from Mardiana, Utomo, & Amaliah (2022); Khoirunnisa & Dwijayanti, (2020); Berlianto, (2019); Umar, (2015); and Yoon, (2010) who stated that feature completeness has a direct influence on customer loyalty.





Ease of use is another factor that can influence customer loyalty using mobile banking. According to Jogiyanto in Pambudi, B. S. (2014), perceived ease is a belief in the decision-making process. Indicators of ease according to Davis and Vankatesh in Irmadhani & Adhi, (2012) reveal that three indicators measure a person's perception of ease of use of a product, namely: Easy to learn (easy to learn); Easy to get (easy to get); and easy to operate (easy to operate). Several previous studies relating ease of use to customer loyalty include Mardiana, et al (2022); Juliana, Noval, Hubner, & Bernardo, (2020); and Khoirunnisa & Dwijayanti, (2020) who found that ease of use influences customer loyalty. Meanwhile, Yoon (2010) found different results where ease of use did not influence loyalty.

Convenience of digital products is a feature that also affects client loyalty when it comes to mobile banking. Customers may use mobile banking anytime, anyplace, and avoid having to wait in line at the closest branch office or ATM (Automated Teller Machine) for financial transactions. This is convenient (Kotler & Keller, 2009). Nasri (2011) identifies five metrics that can be used to gauge convenience: 24-hour availability of online banking services; home or mobile access to online banking services; time-saving capabilities of online banking services; and variety of services offered by online banking. Several previous studies relating the convenience of digital products to customer loyalty include Putri & Soegesti (2021); Sanjaya (2018); Umar (2015); and Yoon (2010) who found that the convenience of digital products influences user loyalty.

Compeau and Higgins (2015) define *self-efficacy* as a person's capability and expertise to carry out tasks related to information technology. Caprara et al. (2005) stated that self-efficacy plays a major role in the regulatory process through individual motivation and predetermined work achievements. Self-efficacy is divided into three dimensions: level or magnitude dimension, Generality Dimension, and Strength Dimension.

2. LITERATURE REVIEW

2.1 Consumer Behavior

The American Marketing Association, in Peter and Olson (2013), defines *consumer behaviour* as the dynamic interaction between influence and awareness of behaviour and the environment in which humans exchange aspects of life. Meanwhile, according to Engel (2010), consumer behaviour is actions that are directly involved in obtaining, consuming and using products and services, including processes that precede and follow core actions.

According to Kotler and Keller (2012), the factors that influence consumer behaviour are as follows:

- a. Cultural Factors: Culture is a composition of basic values, perceptions, desires and behavior that members of a society learn from their families and important institutions.





Cultural factors are the first important group of factors that influence consumer decision-making.

- b. Social Factors: Social class not only reflects income but also other indicators such as employment, education and residence. Social class is defined as a group consisting of people who have an equal position in society. Social class shows the existence of groups that generally have differences in income, lifestyle and consumption tendencies.
- c. Psychological factors influence Psychological Factors, then a person's purchasing choices:
 - 1) Motivation
A person always has many needs. One is biological needs from certain groups, such as hunger, thirst and discomfort. Motives or needs are driven by solid pressure that encourages a person to seek satisfaction for these needs.
 - 2) Perception
Perception is how people select, organize, and interpret information to form a meaningful world picture.
 - 3) Learning
When people act, they learn. Learning describes changes in a person's behaviour that arise from experience.
 - 4) Beliefs and Attitudes
Through implementation and learning, people gain beliefs and attitudes. Ultimately, these beliefs influence their purchasing behaviour.
- d. Personal factors and characteristics that influence purchasing decisions include age and period in the life cycle, work or economic environment and personality, self-concept, lifestyle and values.

2.2 Customer Loyalty of Mobile Banking Users

In business marketing, loyalty can be seen in consumer behaviour towards a brand or company (Setiaji, 2019). The following are several characteristics of customer loyalty of mobile banking users or consumers:

1. Consumers purchase a product regularly.
2. Consumers buy between product lines and services of a brand.
3. Consumers provide positive support for the company.
4. Consumers tend to be independent of the appeal of other brands.
5. Consumers want to refer a product or brand to other people.





So, based on this explanation, customer loyalty using mobile banking is something that cannot be bought with money. A person's loyalty is obtained due to emotional factors, so the person behaves and acts loyally or obediently towards other parties (Sari, 2020). Several general factors determining customer loyalty of mobile banking users are:

1. Level of Satisfaction

The level of satisfaction consumers feel is a factor that influences customers' loyalty to mobile banking.

2. The existence of an emotional bond (Emotional Bonding)

An emotional bond between consumers and a product also determines their loyalty. For example: a brand can reflect consumer characteristics.

3. The existence of trust (Trust)

There is trust among consumers in a company or brand to perform a specific function.

4. Convenience (Choice Reduction and Habit)

The convenience consumers feel will make them feel comfortable, and they will become loyal. For example, they will be able to access the products they provide easily.

5. Experience with the Company (History with The Company)

A person's experience with a company can influence that person's behavior. When customers have a relaxing experience with a company or brand, customers will tend to want to repeat that experience.

2.3 Completeness of Features

According to Poon (2008) four constructs are indicators of the completeness or feature availability of an Internet banking system, namely:

a. Easy access to information about products and services

Service features make it easy for service users to access information about the products and services they will use.

b. Diversity of transaction services

Service features that have a variety of services to make customer transactions easier

c. Diversity of features

The bank's various features can help customers carry out transactions according to their needs.

d. Product innovation

The many additional innovation features increase customers' interest in mobile banking services.





2.4 Ease of Use

Indicators of Convenience according to Davis and Venkatesh in Irmadhani & Adhi, (2012) reveal that three indicators measure a person's perception of ease of use of a product, the reasons are:

- 1) Easy to learn is a condition that is felt if a system is easy to understand.
- 2) Easy to get is a condition where a new system is easy to get.
- 3) Easy to operate is a condition where the new system is easy to use.

2.5 Digital Product Convenience

Convenience in using a product is defined as how well it is distributed and how little time, physical and mental effort it takes to purchase the product. Several other definitions state that convenience focuses on resources, such as the time and effort consumers require to shop for products (Kazi, 2013).

According to Nasri, (2011) there are five indicators to measure comfort including:

1. Internet banking services are available within 24 hours;
2. Internet banking services can be accessed from home;
3. Internet banking services can be accessed anywhere;
4. Internet banking services can save customers time;
5. Internet banking provides various services.

2.6 Self Efficacy

Dimensions that can be used to measure self-efficacy. Caprara et al., (2005) divide the dimensions of self-efficacy into three dimensions, namely:

1. Level or magnitude dimensions. Relates to the perceived amount of work difficulty that a person can accomplish. The degree of self-efficacy varies throughout individuals. Self-efficacy is determined by the task's difficulty level, whether it is easy or challenging. If there aren't any major challenges in a task or activity, everyone will have strong self-efficacy in solving the problem and the work will be relatively straightforward to complete.
2. Generality Dimension. Refers to the range of circumstances in which assessments of self-efficacy may be used. An individual can evaluate their effectiveness over a wide range of activities or just a select few. An individual's level of self-efficacy increases with the number of situations to which it can be applied. People may have confidence in different contexts or in certain functional domains. The degree of activity similarity, the emotions in which abilities are demonstrated (behavioural, cognitive, affective), the situation's





qualitative features, and the traits of the person towards whom the behaviour is demonstrated are some of the dimensions along which general circumstances vary.

3. Strength Dimension. They are related to how confident a person is in their ability to do tasks or solve problems. Unsettling events can quickly counteract low self-efficacy while tackling a job. Conversely, those with strong beliefs will not give up on their goals in the face of innumerable difficulties and setbacks. He is not susceptible to bad luck. The degree of personal consistency in his beliefs is included in this level. Resilience and tenacity are determined by this stability in a person.

2.7 Hypothesis

H1: Completeness of features has a positive effect on Customer Loyalty of Mobile Banking Users.

H2: Ease of Use has a positive effect on Customer Loyalty of Mobile Banking Users.

H3: Product Convenience has a positive effect on Customer Loyalty of Mobile Banking Users.

H4: Self Efficacy strengthens the influence of Feature Completeness on Customer Loyalty of Mobile Banking Users.

H5: Self Efficacy strengthens the influence of Ease of Use on Customer Loyalty of Mobile Banking Users.

H6: Self Efficacy strengthens the influence of Digital Product Convenience on Customer Loyalty of Mobile Banking Users.

3. RESEARCH METHOD

3.1 Research Location and Time

This research was conducted on customers using mobile banking at PT. Bank NTB Syariah is located at the Head Office, Branch Offices, Sub-Branch Offices, Cash Offices and Service Offices with a total of 45 Office Networks (Source: Annual Report PT. Bank NTB Syariah 2021). The research is planned to last for three months (December 2022 to March 2022). The planned research activities are data collection, data selection, and input of research data in the form of questionnaires to form one complete research study.

3.2 Research Population and Sample

The population in this research is all customers using mobile banking at PT. Bank NTB Syariah which uses mobile banking. Number of customers at PT. There are 31,517 customers at Bank NTB Syariah who use mobile banking (Source: Annual Report PT. Bank NTB Syariah 2021).





The sample used in this research was customers who used PT mobile banking. Bank NTB Syariah. Sample selection uses a simple random sampling method, namely sampling members of the population is carried out randomly without paying attention to the criteria that exist in the population. Researchers focused the sample on Bank NTB Syariah customers with a sample size of 395 customers.

In determining the sample size in this study, it was based on the calculations found by Slovin with the following formula:

$$n = \frac{N}{1 + N (\epsilon)^2}$$

Information:

n = Number of Samples

N = Number of Population

ϵ = Standard Error 0.05 (5%)

By using the formula above, the number of research samples can be calculated in the following way:

$$n = \frac{31.517}{1 + 31.517 (0,05)^2} = 394,987 \text{ rounded to } 395 \text{ customers}$$

3.3 Data Collection Tools

The tool used in the data collection process is distributing and collecting questionnaires directly by the researcher by distributing them via the Google Form tool.

Questionnaires distributed to customers at PT. Bank NTB Syariah will use a link containing the statements which are the object of this research. In this questionnaire, the statement model is closed, where the statement is accompanied by several alternative answers so that respondents can choose one of the alternative answers.

3.4 Data Analysis Technique

This research uses the Partial Least Squares (PLS) method. The PLS method is a method that combines the properties of principal components and multiple linear regression. Estimating and analysing the dependent variable from the independent factors is the goal of the PLS approach. Here, PLS creates new variables that are linear combinations of independent variables with reduced dimensions, hence reducing the dimensions of the independent variables (Abdi, 2010). PLS analysis is applied in line with the problem under study, provided that the sample size is small enough and does not necessitate normality criteria or other stringent requirements in accordance with other parameteric statistical





methodologies. Both formative and reflective markers—reflective indicators in our study—can be used with PLS analysis. In other words, indicators seem to be variables that are affected by latent variables. As a result, modifications to one indication cause modifications to other indicators in the same manner. The process for PLS analysis is as follows. (Ghozali, 2011: 18).

1) Designing a structural model (inner model)

An overview of the relationship between independent/exogenous variables and dependent/endogenous variables is given by the structural model, also known as the inner model. Customer loyalty is the dependent variable in this study, while self-efficacy is the moderating variable. The independent factors include the convenience, simplicity of use, and completeness of features of digital products. The parameters created for every external variable compared to the endogenous variable describe the inner model analysis.

2) Designing a measurement model (outer model)

The outer model, which aims to explain each variable, is essentially a measurement analysis connected to the reliability of each manifest variable. Each variable's indications in this study are reflective. evaluated by the use of discriminant validity, which is determined by how well the measurement aligns with the concept.

3) Reconstruct the Path Diagram

The path diagram of the outer model and inner model equations in the research is modeled in image form in the Smart PLS 3.0 application program.

4) Reconstruct the Path Diagram to Eq

In SEM PLS analysis, two models are produced, namely the inner model (structural model) and the outer model (measurement model). The inner model provides information on the influence of the explanatory variables on the dependent variable, but is limited to the direction of influence and significance. The parameters in the model do not receive much attention, in contrast to models formed using parameteric statistical approaches, such as SEM (Structural Equation Model) and regression analysis. Each analysis has its own advantages, but the most important thing is accuracy in its use.

5) Evaluation of Factor Loading Values (Convergent Validity)

According to Chin in Ghozali (2016), if an indicator's value is more than 0.70, it is considered to have excellent validity when testing the convergent validity of each construct indicator. In the interim, a loading factor of 0.50 to 0.60 is deemed enough.

6) Evaluation of Goodness of Fit

Convergent validity and composite reliability are assessed for the measurement model (outer model) constructed using reflection indicators (Ghozali, 2011: 24). The structural model, also known as the inner model, is assessed by calculating the structural path





coefficient, the Stone-Geisser Q square measure, and the proportion of variance explained by examining R2 for the endogenous latent variable.

7) Hypothesis Testing (resampling bootstrapping)

In the structural model, the projected value for the path connection needs to be substantial. Bootstrapping techniques can be used to retrieve this important value. By examining the parameter coefficient values and the t statistical significance value in the bootstrapping report algorithm, one may determine the significance of the hypothesis. Either the t statistical value is more than the t-table value, or the significance is less than 0.05.

4. RESULT AND DISCUSSION

4.1 Description of Respondent Characteristics

The description of the characteristics of respondents in this study consists of gender, age, education level, respondent's occupation, length of time using Bank NTB Syariah mobile banking, amount of income per month, and number of transactions carried out per month. The respondents for this research consisted of 395 respondents. The following is a table detailing the characteristics of research respondents:

Table 1 Questionnaire Characteristics

Information	Amount	Percentage
Gender		
Man	232	58,73%
Woman	163	41,27%
Age		
< 25 years old	31	7,85%
25-34 years old	163	41,27%
35-40 years old	108	27,34%
> 41 years old	93	23,54%
Last education		
< Junior High School	0	0%
Senior High School	48	12,15%
Diploma (D1, DII, DIII)	25	6,33%
Bachelor's 1 (S1)	252	63,80%
> Master (> S2)	70	17,72%
Respondent's Occupation		



Civil Servants/TNI	86	21,77%
Private Employees	115	29,11%
Self-Employed	102	25,82%
Others.....	92	23,29%
Long Time Using Bank NTB Syariah Mobile Banking		
< 1 year	59	14,94%
1-3 years	173	43,80%
3-5years	74	18,73%
> 5 year	89	22,53%
Total Income per Month		
< IDR 1.000.000	22	5,57%
IDR1.000.000-IDR2.000.000	59	14,94%
IDR2.000.000-IDR4.000.000	147	37,22%
> IDR4.000.000	167	42,28%
Number of transactions carried out per month		
< 1x /month	18	4,56%
2x - 5x /month	104	26,33%
6x - 10x /month	96	24,30%
> 11x/month	177	44,81%

Source: Processed data (2024)

4.2 Descriptive Statistics

Descriptive statistics in research present information containing the number of research samples, minimum value, maximum value, average and standard deviation of each research variable. The following is a data table of descriptive statistical results from the variables completeness of features (X1), ease of use (X2), convenience of digital products (X3), self-efficacy (Z), and customer loyalty (Y):

Table 2 Research Descriptive Statistics

Variables	N	Minimum	Maximum	Average	Standard Deviation
Completeness of features (X1)	395	8.00	40.00	31.9848	6.4803



Ease of use (X2)	395	8.00	40.00	32.4709	5.8575
Convenience of digital products (X3)	395	8.00	40.00	34.4278	5.5949
Self efficacy (Z)	395	7.00	30.00	24.5696	4.4434
Customer loyalty (Y)	395	5.00	25.00	21.5595	3.5017

Source: Primary Data, Processed

4.3 SEM Partial Least Square Analysis Results

1. Evaluation Measurement (Outer Model)

Three criteria are used to evaluate the outer model: composite reliability for the indicator block, as well as convergent and discriminant validity of the indicators.

a. Convergent Validity Test

Indicators with a loading value of less than 0.5 will be excluded from the analysis, in accordance with the standards established by Hair et al. (2013) in Ibrahim (2017). Convergent validity test results are displayed in the following table:

Table 3 Outer Loadings (Measurement Model)

No	Variables	Items	Outer Loadings
1.	Completeness of features (X1)	X1.1	0,941
		X1.2	0,973
		X1.3	0,961
		X1.4	0,902
		X1.5	0,963
		X1.6	0,945
		X1.7	0,974
		X1.8	0,965
2.	Ease of use (X2)	X2.1	0,942
		X2.2	0,948
		X2.3	0,964
		X2.4	0,945
		X2.5	0,927





No	Variables	Items	<i>Outer Loadings</i>
		X2.6	0,878
		X2.7	0,953
		X2.8	0,855
3.	Convenience of digital products (X3)	X3.1	0,960
		X3.2	0,964
		X3.3	0,969
		X3.4	0,967
		X3.5	0,922
		X3.6	0,947
		X3.7	0,943
		X3.8	0,968
4.	Self Efficacy (Z)	Z1.1	0,927
		Z1.2	0,719
		Z1.3	0,931
		Z1.4	0,944
		Z1.5	0,939
		Z1.6	0,885
5.	Customer loyalty (Y)	Y1.1	0,955
		Y1.2	0,763
		Y1.3	0,970
		Y1.4	0,965
		Y1.5	0,915

Source: Primary Data, Processed

The components from the variable completeness of features, simplicity of use, convenience of digital products, self-efficacy, and customer loyalty have an outside loading value of higher than 0.5, as can be seen from the outer loadings table above. This demonstrates the validity of each and every indication employed.



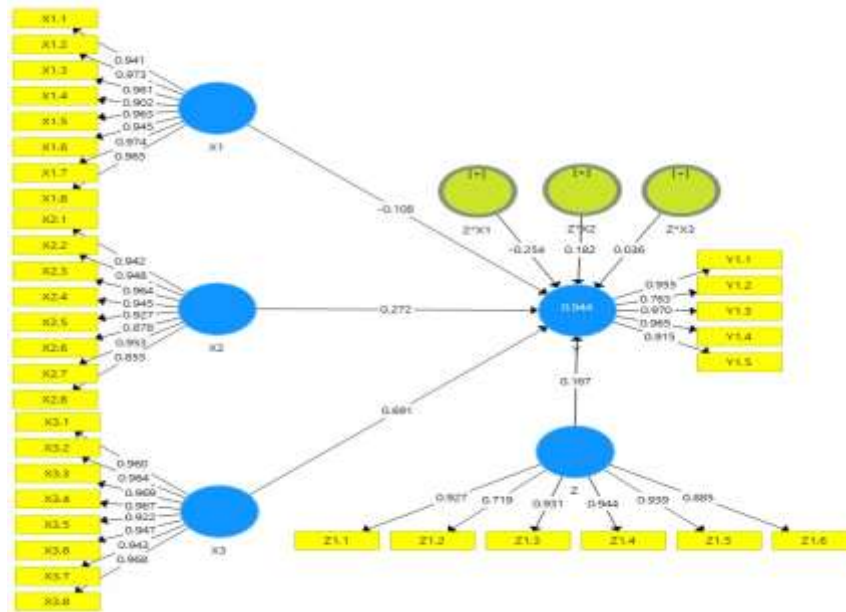


Figure 1 Modeling Path Diagram and Outer Loadings Values

b. Discriminant Validity Test

To determine whether an indicator of one latent variable is suitable for explaining another latent variable, it is necessary to determine whether it differs from indicators of other latent variables using the discriminant validity test. The square root average variance extracted (AVE) values for each construct are compared to the correlation between the construct and other constructs (between fellow latent variables) in order to perform the discriminant validity test. Indicators are said to possess discriminant validity when the correlation is less than the root of AVE.

Table 4. Square Root of Average Variance Extracted (AVE) Value

Variables	Average Variance Extracted
Completeness of features (X1)	0,909
Ease of use (X2)	0,806
Convenience of digital products (X3)	0,912
Self Efficacy (Z)	0,800
Customer loyalty (Y)	0,841

Source: Primary Data, Processed



According to the Square Root of Average Variance Extracted (AVE) values table, one must either have a cross loading value larger than 0.7 in one variable or the AVE root (rooted *) of each variable has a value greater than the corresponding correlation between variables. So, with self-efficacy acting as a moderating variable, it can be concluded that all the variables in the study model pertaining to the impact of feature completeness, usability, and convenience of digital goods on customer loyalty are legitimate.

c. Composite Reliability Test

The Cronbach's Alpha value and the Composite Reliability value show the results of the composite reliability test. If a construct has a Composite Reliability score > 0.70 and a Cronbach's Alpha value > 0.60, it is considered dependable. The following table displays the composite reliability test results:

Table 5 Construct Reliability Test Results

Variables	Cronbach's Alpha	Composite Reliability	Information
Completeness of features (X1)	0,986	0,988	Reliable
Ease of use (X2)	0,977	0,980	Reliable
Convenience of digital products (X3)	0,986	0,988	Reliable
Self Efficacy (Z)	0,948	0,960	Reliable
Customer loyalty (Y)	0,951	0,963	Reliable

Source: Primary Data, Processed

The table above shows that the Cronbach's Alpha value is > 0.60 and the Composite Reliability value for each research variable is > 0.70. So it can be concluded that all the variables in the research, namely completeness of features, ease of use, convenience of digital products, self-efficacy and customer loyalty, are reliable.

2. Structural Model Testing (Inner Model)

The R-Square value is a measure of predictive significance that assesses the quality of both the parameter estimates and the observation values generated by the model. A model is said to have predictive relevance if its R-Square value is more than zero, while smaller than zero implies that the model has less predictive significance.



Table 6 R Square Endogen Variable

Dependent Variable	R Square	Adj R Square
Customer loyalty (Y)	0,944	0,943

Source: Primary Data, Processed

The Customer Loyalty variable (Y) has an R-Square value of 0.944 and an adjuctive R-square value of 0.943, according to the computation above. This indicates that the predictive relevance of the model illustrating the relationship between feature completeness, ease of use, and convenience of digital products and customer loyalty, with self-efficacy acting as a moderating variable, is 0.944, or 94.4%. The remaining 5.6% is influenced by variables not examined in this study. It can be said to be appropriate for use in forecasts because its value is larger than zero.

3. Hypothesis Test

The results of the structural model testing can be seen in the image below:

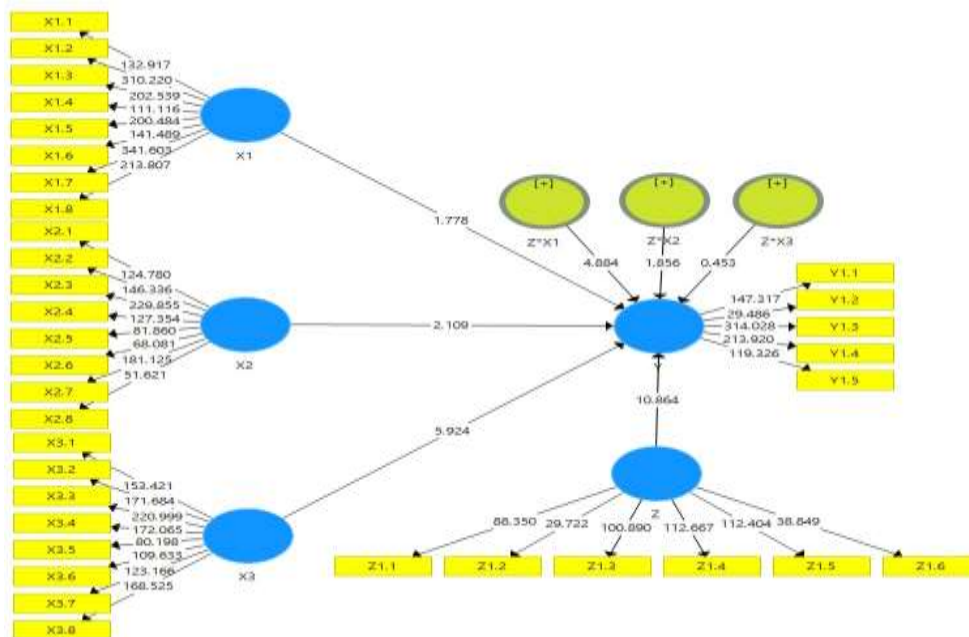


Figure 2 Model Significance Test Results



Next, apart from comparing the t-table and t-statistic values, the supported hypothesis can also be proven by looking at the p-value of each relationship between variables. If the p-value is lower than alpha 5% or 0.05 then the hypothesis can be declared acceptable. The influence between each variable in this study is summarized in the following table:

Table 7 Structural Model (Inner Model)

Hypothesis	Relationship Between Variables	Path Coefficient	T Statistic	P Values	Information
H1	Completeness of Features (X1) → Customer Loyalty (Y)	-0,108	1,778	0,076	Negative and insignificant
H2	Ease of Use (X2) → Customer Loyalty (Y)	0,272	2,109	0,036	Positive and significant
H3	Product Convenience (X3) → Customer Loyalty (Y)	0,691	5,924	0,000	Positive and significant
H4	Self Efficacy (Z) * Completeness of Features (X1) → Customer Loyalty (Y)	-0,254	4,884	0,000	Negative and significant
H5	Self Efficacy (Z) * Ease of Use (X2) → Customer Loyalty (Y)	0,182	1,856	0,064	Positive and insignificant
H6	Self Efficacy (Z) * Product Convenience (X3) → Customer Loyalty (Y)	0,036	0,453	0,651	Positive and insignificant

Source: Primary Data, Processed

According to Hypothesis 1, customers who utilise mobile banking are more likely to remain loyal to a company when features are comprehensive. The test findings indicate that there is no relationship between feature completeness and customer loyalty. The coefficient value of -0.108 and the p value of 0.076 indicate that the relationship is negative and not significant. P value is greater than $\alpha = 0.05$. Ha is therefore disapproved. This demonstrates that mobile banking customers' customer loyalty is not much impacted by the features' completeness.





According to hypothesis number two, client loyalty is positively impacted by simplicity of use. A positive and substantial effect is shown by the test results on the parameter coefficient between customer loyalty and ease of use, with a coefficient value of 0.272 and a p value of 0.036. The value of p is less than $\alpha = 0.05$. H_a is therefore approved. This demonstrates that customer loyalty among mobile banking customers is positively and significantly impacted by simplicity of use.

Based on the third hypothesis, consumer loyalty is positively impacted by product convenience. With a coefficient value of 0.691 and a p value of 0.000, representing a positive and substantial effect, the test findings on the parameter coefficient between the convenience of digital products and customer loyalty reveal a favourable relationship. Below the value of $\alpha = 0.05$ is the p-value. So, H_a is acknowledged. It can be seen from this that customers who use mobile banking are more likely to remain loyal to a brand when the product is convenient.

The fourth hypothesis indicates that the impact of feature completeness on customer loyalty among users of mobile banking is mitigated by self-efficacy. With a coefficient value of -0.254 and a p value of 0.000, the test findings on the parameter coefficient between self-efficacy moderating the impact of feature completeness on customer loyalty demonstrate a negative influence. This suggests the influence is substantial and unfavourable. The value of p is less than $\alpha = 0.05$. H_a is therefore approved. This demonstrates how feature completeness's impact on mobile banking customers' customer loyalty is mitigated by self-efficacy.

According to Hypothesis 5, self-efficacy moderates the impact of ease of use on mobile banking customers' customer loyalty. The test findings indicate a positive relationship with a coefficient value of 0.182 and a p value of 0.064 suggesting the influence is positive and not significant between self-efficacy moderating the influence of ease of use on customer loyalty. Over $\alpha = 0.05$, the p-value is found. Consequently, H_a is disapproved. This demonstrates that simplicity of use has a positive impact on customers' loyalty to mobile banking users, regardless of self-efficacy.

The sixth hypothesis argues that the impact of product ease on customer loyalty among users of mobile banking is moderated by self-efficacy. With a coefficient value of 0.036 and a p value of 0.651, the test findings on the parameter coefficient between self-efficacy moderating the impact of product convenience on customer loyalty demonstrate a positive influence that is not statistically significant. P value is greater than $\alpha = 0.05$. H_a is therefore disapproved. This demonstrates that the impact of product ease on customer loyalty among mobile banking users is not mitigated by self-efficacy.





5. CONCLUSIONS AND SUGGESTIONS

5.1 Conclusions

1. Customers' loyalty to Bank NTB Syariah mobile banking is negatively and marginally impacted by the completeness of features, both directly and indirectly. These findings clarify that consumers utilising Bank NTB Syariah's mobile banking will remain loyal regardless of how comprehensive Bank NTB Syariah's services are.
2. Customers' loyalty to Bank NTB Syariah mobile banking is positively and significantly impacted by the convenience of use of mobile banking, both directly and partially. These findings clarify that consumers' loyalty to Bank NTB Syariah mobile banking may be influenced by how simple it is to use.
3. Customers' loyalty to Bank NTB Syariah mobile banking is positively and significantly impacted by the ease of mobile banking products, both directly and indirectly. These findings clarify how consumers' loyalty to Bank NTB Syariah mobile banking may be influenced by how convenient mobile banking solutions are.
4. Customer loyalty is less affected by feature completeness when self-efficacy is high. Accordingly, it makes sense that self-efficacy plays a significant part in regulating the connection between feature completeness and client loyalty among Bank NTB Syariah mobile banking customers.
5. The influence of user-friendliness on client loyalty is not moderated by self-efficacy. It is therefore clear that self-efficacy has no bearing on how easily users of Bank NTB Syariah mobile banking relate to one another in terms of loyalty.
6. The impact of product convenience on consumer loyalty is not moderated by self-efficacy. Therefore, it makes sense that among Bank NTB Syariah mobile banking customers, self-efficacy had no effect on moderating the link between product convenience and customer loyalty.

5.2 Suggestions

1. For Bank NTB Syariah:
 - a. Bank NTB Syariah can continue to improve and create complete features, ease of use and convenience of digital products so that customers who use PT's mobile banking are loyal. Bank NTB Syariah is getting higher.
 - b. Bank NTB Syariah needs to always understand the condition of its mobile banking so that it continues to update so that it is not left behind by its competitors and is in line with customer needs.
 - c. Bank NTB Syariah to create better customer loyalty in using mobile banking must be supported by completeness of features, ease of use and convenience of better





- digital products and for this reason it must be based on consumer (customer) needs which must be implemented better, evaluated periodically by the relevant department and report the results to management, indicating the resulting recommendations.
- d. Bank NTB Syariah can ensure that services via mobile banking are based on the existing SOPs at Bank NTB Syariah.
2. For Bank NTB Syariah Customers:
 - a. Customers of Bank NTB Syariah should always utilise Bank NTB Syariah mobile banking because of its extensive feature set, user-friendly interface, and convenient digital goods, which are all part of PT mobile banking. Bank NTB Syariah is increasing in value.
 - b. As a reward for their patronage of Bank NTB Syariah mobile banking, consumers are invited to offer feedback, recommendations, and other contributions during the development process.
 3. For further researchers:
 - a. It is recommended that future researchers wishing to investigate this subject seek for other variables beyond those included in this study in order to uncover additional elements that boost customer loyalty. There are further contributing factors that can be found.
 - b. To increase the diversity of the study findings, it is envisaged that in future studies, the data gathering instrument would include interviews in addition to questionnaires.

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