

Digital and Non-Digital Services Influence on Costumers Satisfaction Through Syariah Bank Transactions

Indah Tri Adisti Nst¹, Salman Nasution²

^{1,2}Universitas Muhammadiyah Sumatera Utara

^{1,2}Medan, Sumatera Utara, Indonesia

E-mail : indahtriadisti@gmail.com¹, salmannasution@umsu.ac.id²

Abstrak

Penelitian ini bertujuan untuk menilai pengaruh layanan digital, seperti mobile banking, e-commerce, dan pembayaran cashless fleksibel, di samping layanan non-digital seperti layanan teller, layanan pelanggan, dan kotak deposit, terhadap kepuasan pelanggan. Lebih khusus lagi, dengan fokus pada badan mahasiswa Universitas Muhammadiyah Sumatera Utara (UMSU), penelitian ini menggunakan sampling dengan memilih mahasiswa FAI yang telah memanfaatkan mobile banking dan layanan digital lainnya dalam perbankan syariah. Analisis data dilakukan dengan menggunakan SPSS dalam tiga tahap utama: uji instrumen, uji asumsi klasik, dan uji hipotesis. Hasil penelitian ini menunjukkan bahwa layanan digital dan non-digital memberikan efek parsial dan simultan pada kepuasan pelanggan. Sesuai dengan hasil ini, ada permintaan yang ditunjukkan untuk layanan digital bank syariah di antara pengguna. Dengan demikian, lembaga keuangan disarankan untuk meningkatkan layanan digital dan non-digital sebagai langkah strategis untuk menarik pelanggan yang lebih besar dan meningkatkan kualitas layanan secara keseluruhan. Penggunaan transaksi digital seharusnya lebih ditingkatkan dengan melihat peminatnya.

Kata Kunci: Kepuasan Nasabah, Layanan Digital, Perbankan Syariah, Strategi

Abstract

This study seeks to determine the impact of digital services, such as mobile banking, e-commerce, and flexible cashless payments, as well as non-digital services like teller services, customer services, and deposit boxes, on customer satisfaction. Specifically focusing on the university students at Muhammadiyah University of North Sumatera (UMSU), the study employed purposive sampling by selecting FAI students who have used mobile banking and other digital services in Islamic banking. The data analysis was conducted using SPSS through three main steps: instrument test, classical assumption test, and hypothesis test. The findings of this research reveal that both digital and non-digital services have a partial and simultaneous impact on customer satisfaction. In line with these results, Islamic bank digital services were found to be in demand among users. Therefore, banks are encouraged to enhance both digital and non-digital services as a strategic approach to attract more customers and enhance overall service quality.

Keywords: Costumers Satisfaction, Digital Services, Islamic Banking, Strategy

Introduction

Indonesia, home to the most Muslims globally, possesses a substantial market presence in the sharia banking industry. Sharia banking encompasses all aspects pertaining to sharia banks and sharia business entities, including institutions, including business

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Indah Tri Adisti Nst, Salman Nasution activities, processes, and procedures utilized in the execution of such activities. Sharia Chambers of Commerce (BUS), Sharia Business Units (UUS), and Sharia People's Financing Banks (BPRS) are the three classifications of sharia banks, which conduct business in accordance with sharia principles (Ramadan & Nasution, 2022). Law no. 21 of 2008 defines banks as commercial entities tasked with the responsibility of receiving savings from the general public and redistributing those funds to the public in the form of credit or alternative means, all with the intention of enhancing the standard of living for the human race. Customers including those who are occupied with work or other commitments require digital technology to facilitate transactions. Digital transactions are now used regularly in any business, in which people often wanted or prefer this form of payment instead any other payment (Agit, Aisyah Julyana, et al., 2023; Wahid et al., 2023). Further the demand of digital transactions also originated from its function and convenience, in which people often wait in line just to wait for their change, or often forget to bring cash, also minimalize chance of getting rob or drop their money on the street were also some of the disadvantages that can be solve by using digital wallet to perform any form of transaction(Agit, Hasmawati, et al., 2023; Oktaviany & Agit, 2023). These reflections illustrated why digital technology is important especially if it were integrated with banks and any other financial firm that facilitates transactions in any form.

Although digital services such as digital transactions and financial technology that facilitates many other forms of transactions, this method are still in between in which some customers prefer offline transactions and other might find digital services to be very useful and convenience, this often happen due to many factors such as digital literation and lack of technology adaptation and acceptance among individuals. Commonly we often found this lack of adaptability among elders, causing dissatisfaction and even rejection to use digital transactions, however this may not be a problem among the youth such as university. Even though it can be assumed in that way, dissatisfaction is still a probability by considering not everyone is fluent in using technology. In term of banking services, the result of costumers' satisfaction can be varied in both digital and non-digital services especially in transactions, therefore study focusing on this matter will reveal the effectiveness of both digital and non-digital services, and which of both have the greater influence toward customer satisfaction.

Financial Services Authority (OJK) regulation number 12/POJK.03/2018 refers to the Implementation of Digital Banking Services by Commercial Banks. Digital banking is defined as an electronic banking service that is designed to optimize the utilization of customer data for the purpose of serving and informing customers more conveniently, promptly, and in alignment with their requirements (customer experience). Furthermore, it

can function autonomously. A considerable number of students refrain from utilising digital technologies developed by sharia institutions, such as mobile banking, due to their limited understanding of modern technological and digital advancements. Patrons have the flexibility to conduct transactions through mobile banking at their convenience, irrespective of time constraints and geographical location (Makmuriyah & Vanni, 2020).

Despite the ongoing digital revolution, it is possible that non-digital services or direct customer service will continue to be offered, considering that not all customers are well-informed about modern technological developments. As a result, there is a persistent demand for non-digital services. Technological developments is growing like the world and have become more rapid over the year, this indicates that sooner or later every institution and firm will have adapt toward technological transformation, so as the financial institutions such as Islamic bank, digital innovation in term of Islamic banking refers to a better performance in distributing and offering services digitally which is more efficient and potentially increase costumers satisfaction (Yasin et al., 2021a). Not only stops at customers satisfactions, enhancing digital services will be enable banks capability to reach wider range of customers, provide better services, and increase the bank quality in general, this can also be one of many ways the bank displays their promotions, form a partnership, and sells more financial products.

Corporation's primary goal is to maximize potential profits. Businesses have the capacity to make substantial contributions to the welfare of their owners, staff, and investors through profit maximization, which also encompasses improving product quality and funding new ventures. As a result, incorporating profit stability is critical when calculating corporate profits (Dahrani & Syahfitri, 2022). The goal is to maintain the financial sector's profitability while reducing its exposure to risk. Bank Indonesia plans to stabilize the banking system by implementing a regulatory stimulus that promotes sharia banking (Nasution, 2022).

The Muhammadiyah University of North Sumatra (UMSU) Islamic Faculty divides its students into four academic disciplines: Sharia Banking, Sharia Business Management, Early Childhood Islamic Education, and Islamic Religious Education. 18% of FAI UMSU students used non-digital services, whereas 82% used digital services, according to a survey of 94 respondents from which I took a sample. Maximising the quality of digital services is essential for facilitating consumers' exploration and selection of desired products and services. When a company fails to provide satisfactory customer service, it often discourages customers from making use of its products (Atmaja, 2018).

Reflecting from this finding, indicating that digital services were highly used by students, using this information, Islamic banking can compete in developing mobile banking

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Indah Tri Adisti Nst, Salman Nasution application that have competing ability as other conventional bank mobile app, this will attract more customers especially those who need flexibility such as young people. Not only toward mobile application, but other digital services can also be provided by using customer feedback as references in developing new product and enhance the quality of the older product. One of empirical research explain the high demand of mobile banking apps, due to its mobility and flexibility and by utilizing this bank can promote their product and gain more costumers as they go (Aripin et al., 2022).

There are numerous reasons why numerous students utilize digital services, including the fact that they facilitate the execution of a variety of transactions without requiring the assistance of bank employees. Students prefer digital services for transactions due to a number of advantages they offer, including the public confidence that is placed in each bank via digital services, as well as the flexibility issues that digital services incorporate to facilitate users' access to enjoyable and suitable services. Aside from that, digital services facilitate student access, thereby instilling in them a sense of secure privacy. Put simply, contemporary digital advancements have the capability to facilitate financial transactions with both convenience and liberty.

As a result, banks are able to offer a multitude of conveniences for banking transactions, thereby enhancing students' gratification, by granting them the freedom, security, and comfort to utilize digital services. Conversely, students' reluctance to utilize non-digital services can be attributed to habitual factors; students utilize digital services more frequently for daily transactions, and transactions involving non-digital services are reportedly more complicated because they must be conducted directly at the bank. The financial industry faces a challenge in identifying the determinants that impact students' adoption of digital services, as there remains a substantial opportunity to penetrate this market segment.

Methods

This research uses quantitative research methods. According to Sugiyono, it is called a quantitative method because in the research data numbers are found and statistics are used in analyzing the data. The research data used is primary data. According to Sugiyono, primary data can provide data directly to researchers (Sugiyono, 2019). In this research, a data collection method was used in the form of distributing questionnaires, which were arranged based on variable indicators contained in the dimensions and would be measured and then used as question items, so that Likert scale measurements were used and statements were structured online using Google. form, the Likert scale is often referred to as

a summation scale because respondents' scores are calculated by adding up the responses they have given (Agustianti, 2022). With an error rate of 10%, the population used in this study consists of 1,500 active students, which is sufficient to represent the population; therefore, the sample size was determined as follows:

$$n = \frac{N}{1+N(e)^2} = \frac{1500}{1+1500(0,1)^2} = \frac{1500}{1+1500(0,01)} = \frac{1500}{16} = 93,75 \quad (1)$$

Details:

- n : The Value of Sample
- N : The Value of Population
- e : Sampling Error (error term)

The sample size for this study was determined to be 94 respondents using the Slovin formula calculation presented previously. The research employed a simple random sampling technique, which involves selecting sample members from the population at random without considering the stratification within the population. The present study was carried out at Muhammadiyah University of North Sumatra's Faculty of Islamic Religion, with students serving as the subjects. In the interim, this study was conducted between February and March of 2024. The data analysis approach employed in this study involves the utilization of multiple linear regression tests in conjunction with the SPSS software. Following this, the following tests were conducted: validity, reliability, normality, heteroscedasticity, multicollinearity, T-test, F-test, and simultaneous test. Each test have its own purpose in accordance with the result of this paper, in which (1) Validity and Reliability test conducted to ensure that the instrument of this paper were aligned with the theory used to construct the questionnaire, further this test will also spot the consistency of this instrument aligned with the location, time and place of the research; (2) Classical assumptions test such as normality test used to ensure data is distributed normally before processing to linear regression test, heteroscedasticity test conducted to identify and ensure there are no similarities between residual from one observation to another, lastly multicollinearity test performed to test out the high correlation or perfect correlation between independent variables or not; and (3) T-Test, and F-Test are conducted as hypotheses test, in which this test will determine the influence of each independent variable toward dependent variables partially (t-test) and simultaneously (f-test).

Digital Services (X₁) can be defined are accumulation of information combine with automation technology which allow customers to self-service by choosing and execute the service they desire such as digital transactions, changing personal information, buying financial product, and pay numbers of bills and purchase item on shopping platforms, in which this are pack into a mobile banking application. Non-Digital Services (X₂) referred as

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Indah Tri Adisti Nst, Salman Nasution services that required costumers to be physically present to obtain the services, in which this service is teller services, costumer services, deposit box, and various transactions that required direct signature and authorization. Customer satisfaction, represented as Y, pertains to the level of contentment acquired from the digital and non-digital services rendered by the bank. These services have the potential to enhance customer satisfaction. A hypothesis serves as a provisional response to a formulation of a research problem, which is a question sentence in nature (Agustianti, 2022). The following are several possible formulations of research hypotheses:

- H₀ : Digital service does not have a significant effect on costumers' satisfaction.
- H₁ : Digital services have a significant effect on costumers' satisfaction.
- H₀ : Non-digital services do not have a significant effect on costumers' satisfaction.
- H₂ : Non-digital services have a significant effect on costumers' satisfaction.
- H₀ : Digital and non-digital services do not have a significant effect on costumers' satisfaction.
- H₃ : Digital and non-digital services have a significant effect on costumers' satisfaction.

Result And Discussion

Validity Test

Bagian The assessment of validity is conducted by examining statistical correlations. When R-value is greater than r-table, the questionnaire is deemed valid. When r-count is less than r-table, the questionnaire is deemed invalid. The following are the outcomes of the validity assessment conducted on the variables Customer Satisfaction (Y), Non-Digital Services (X2), and Digital Services (X1): The sample consists of 94 participants (N = 94), and the r-table value is 0.2028; the significance level is 5%, and Df = 94- 2 = 92.

Table 1. Validity Test Result

Variable	Variable Numbers	r-value	r-table	Details
Digital Services	X1.1	0.549	0.2028	Valid
	X1.2	0.707	0.2028	Valid
	X1.3	0.560	0.2028	Valid
	X1.4	0.583	0.2028	Valid
	X1.5	0.694	0.2028	Valid
	X1.6	0.581	0.2028	Valid
Non-Digital Services	X2.1	0.455	0.2028	Valid
	X2.2	0.685	0.2028	Valid
	X2.3	0.553	0.2028	Valid
	X2.4	0.612	0.2028	Valid
	X2.5	0.606	0.2028	Valid

	X2.6	0.608	0.2028	Valid
Costumers Satisfaction	Y.1	0.725	0.2028	Valid
	Y.2	0.672	0.2028	Valid
	Y.3	0.599	0.2028	Valid
	Y.4	0.599	0.2028	Valid
	Y.5	0.568	0.2028	Valid
	Y.6	0.651	0.2028	Valid

Sources: SPSS Output (2024)

The results of the validity test conducted on 18 statement items—6 statements from the Non-Digital Service variable (X2), 6 statements from the Digital Service variable (X1), and 6 statements from the Customer Satisfaction variable (Y)—are as follows: These 18 statements are valid, as shown in the table above.

Reliability Test

The Cronbach Alpha test was employed to evaluate the questionnaire's variable indicator reliability. An indicator of reliability is a Cronbach Alpha value greater than 0.60, whereas one less than 0.60 is deemed unreliable. An indicator's responses are considered more consistent when the Cronbach Alpha value approaches 1. The subsequent figure illustrates the outcomes of the reliability assessment pertaining to the following variables: Customer Satisfaction (Y), Non-Digital Services (X2), (X1) Digital Services).

Table 2. Reliability Test for Digital Services (X1)

Reliability Statistics

Cronbach's Alpha	N of Items
.662	6

Sources: SPSS Output (2024)

As shown in the table above, the Cronbach Alpha value for the digital service variable is 0.701. Furthermore, the Cronbach Alpha value for digital services is 0.662, which is greater than 0.60. As a result, this research instrument can be deemed dependable.

Table 3. Reliability Test for Non-Digital Services (X2)

Reliability Statistics

Cronbach's Alpha	N of Items
.612	6

Sources: SPSS Output (2024)

As shown in the table above, the Cronbach Alpha value for the digital service variable is 0.701. Furthermore, the Cronbach Alpha value for digital services is 0.662, which is greater than 0.60. As a result, this research instrument can be deemed dependable.

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Table 4. Reliability Test for Costumers Satisfaction (Y)

Reliability Statistics	
Cronbach's Alpha	N of Items
.703	6

Sources: SPSS Output (2024)

As shown in the table above, the Cronbach Alpha value for the customer satisfaction variable is 0.701. Furthermore, the Cronbach Alpha value for customer satisfaction is 0.703, which is greater than 0.60. As a result, this research instrument can be deemed dependable.

Classical Assumption Test

Prior to conducting additional analysis of the gathered data, this traditional assumption test executes a prerequisite test. In order to ascertain whether the model satisfies the BLUE assumption (best unbiased linear estimator), it is necessary to conduct analyses for multicollinearity, heteroscedasticity, and normality.

Normality Test

Utilizing the Kolmogorov-Smirnov test, normality at the 0.05 level was assessed. Data with a normal distribution exhibits significantly large values above 5% and 0.05, whereas data with an abnormal distribution exhibits significant values below 5% and 0.05, as indicated by the test results. The aforementioned values are displayed in the Research Table for Results of the Normality Test.

Table 5. Normality Test (Kolmogorov-Smirnov Test)

One-Sample Kolmogorov-Smirnov Test		Unstandardized Residual
N		94
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	1.42263229
Most Extreme Differences	Absolute	.124
	Positive	.106
	Negative	-.124
Test Statistic		.124
Asymp. Sig. (2-tailed)		.001 ^c
Exact Sig. (2-tailed)		.103
Point Probability		.000

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

Sources: SPSS Output (2024)

The presence of a regular distribution of data is demonstrated in the Normality Test Table. The significance threshold is exceeded when the Kolmogorov-Smirnov exact point

value is $0.103 > 0.05$, which is equivalent to $\alpha=5\%$. It is assumed that every variable utilized in the analysis follows a normal data distribution. Due to the incongruity between the data collected and the Asymptotically Distinguished P Values approach, the researcher opted to test normality using the Exact P Values method. This decision was based on the researcher's belief that the data tested was more appropriate and that the results followed a normal distribution (Sugiyono, 2019).

Multicollinearity Test

Table 6. Multicollinearity Test Result

Coefficients ^a								
Model	Unstandardized Coefficients		Standardized Coefficients Beta	t	Sig.	Collinearity Statistics		VIF
	B	Std. Error				Tolerance		
1 (Constant)	4.554	2.368		1.923	.058			
Pelayanan Digital	.512	.091	.494	5.613	.000	.717		1.394
Pelayanan Non Digital	.322	.093	.304	3.452	.001	.717		1.394

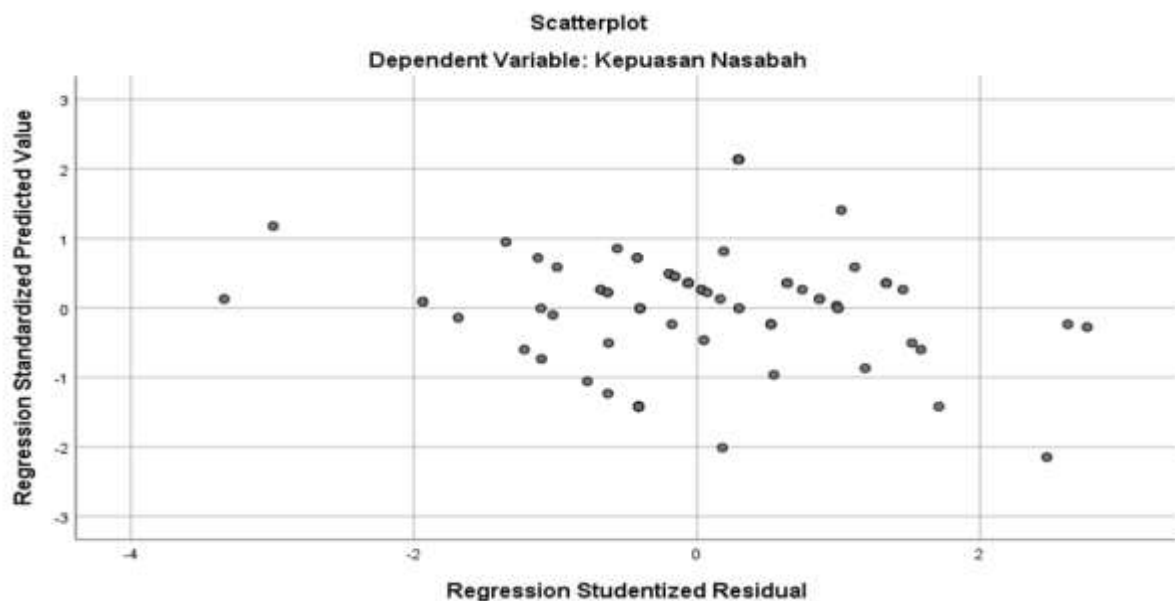
a. Dependent Variable: Kepuasan Nasabah

Sources: SPSS Output (2024)

As determined by the calculation of the independent variables pertaining to digital and non-digital services, the tolerance value is 0.717, which indicates that a value of 0.717 is greater than 0.10 and a VIF of 1.394 is less than 10. As a result, it can be deduced that the independent variables in the regression model do not exhibit multicollinearity.

Heteroscedasticity Test

Table 7. Heteroscedasticity Test Result (Scatterplot)



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Sources: SPSS Output (2024)

The results of the heteroscedasticity test are presented in the Heteroscedasticity Test Results Table, as mentioned earlier. The variables mentioned above do not exhibit heteroscedasticity due to the lack of discernible pattern and the dispersion of data points both above and below zero on the y-axis.

Multiple Linear Regression Test

By employing multiple linear regression analysis and the statistical software SPSS, this study will examine the hypothesis regarding the correlation between two variables.

Table 8. Multiple Linear Regression Test

		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	T	Sig.
1	(Constant)	4.554	2.368		1.923	.058
	Pelayanan Digital	.512	.091	.494	5.613	.000
	Pelayanan Non Digital	.322	.093	.304	3.452	.001

a) Dependent Variable: Kepuasan Nasabah

Sources: SPSS Output (2024)

Based on the table of multiple linear regression test results above, it is found that the multiple linear regression test can determine the regression equation as follows:

$$Y = 4.554 + 0.512 (X_1) + 0.322 (X_2) + e \quad (2)$$

The regression equation above can be concluded as follows:

The value of 4,554 is assigned to the independent variable, which indicates the level of satisfaction experienced by customers. Should each and every value of the dependent variables (X_1 , X_2) be zero or not change at all, taking into account both digital and non-digital services together? Because the constant value is positive, it is clear that there is a one-way influence between the variables that are dependent and those that are independent. The value of the digital service coefficient (X_1) is 0.512, which is a positive sign. This implies that the value is positive. This result indicates that the consumption of digital services will increase by 51.2%, which is equal to 0.512, if each increment is executed once, presuming that all other variables remain constant. There is a positive result of 0.322 for the non-digital service coefficient (X_2), which indicates that it is positive. If each increase is executed once, this number suggests that the consumption of non-digital service variables will grow by 0.322, which is equivalent to 32.2% of non-digital services. This estimation is based on the assumption that all other variables will remain unchanged.

Coefficient of Determination Test (R²)

This test was carried out to understand the relative weight of all independent variables on all dependent variables or users, namely: digital services (X1) and non-digital services (X2).

Table 9. Coefficient of Determination Test Result

Model Summary ^b				
Model	R	R Square	Adjusted Square	Std. Error of the Estimate
1	.704 ^a	.495	.484	1.438

a. Predictors: (Constant), Pelayanan Non Digital, Pelayanan Digital
 b. Dependent Variable: Kepuasan Nasabah

Sources: SPSS Output (2024)

The R-square value, denoted as the R-squared test or coefficient of determination, is computed to be 0.495 in the table of coefficient of determination (R-square) sample outcomes. By employing the Model Summary output in SPSS, this value was acquired via testing. 49.5 percent is the value of R-square, which indicates what proportion of the variance in the dependent variable can be accounted for by the independent variable. This indicates that digital service variables (X1) and non-digital services (X2) have a concurrent impact on customer satisfaction (Y), accounting for a variance of 49.5%. Despite this, 50.5% of the variance remains inexplicable, indicating that customer satisfaction (Y) is influenced by factors other than digital and non-digital services.

Partial Correlation Test (T)

Table 10. Partial Correlation Test Result

		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	T	Sig.
1	(Constant)	4.554	2.368		1.923	.058
	Pelayanan Digital	.512	.091	.494	5.613	.000
	Pelayanan Non Digital	.322	.093	.304	3.452	.001

a. Dependent Variable: Kepuasan Nasabah

Sources: SPSS Output (2024)

The t test is carried out to find out whether there is an impact between the independent variable (X) and the dependent variable (Y). From the results of the t test above, it can be explained from the various factors in the partial test which are explained as follows:

The relationship between the level of customer satisfaction (Y) and the digital service variable (X1) is substantial and statistically significant. This is evident from the t value of 5.613 that was computed and the t value of 1.986 from the t table. This indicates that the

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computed t value (5.613) is greater than the critical t value (1.986) from the t table. Furthermore, the significance value (0.000) signifies a substantial degree of confidence. Customer satisfaction is significantly influenced by digital services, as demonstrated by these results.

The relationship between the level of customer satisfaction (Y) and the non-digital service variable (X2) is material and statistically significant. It is evident from the t table entry of 1.986 and the calculated t value of 3.452. Based on the results, the calculated t value is 3.452, which is greater than the critical t value from the t table (1.986). Additionally, a significance value of 0.001 indicates a high degree of confidence. Non-digital services appear to have a significant impact on consumer satisfaction, as demonstrated by these results.

Simultaneous Correlation Test (F)

Table 11. Simultaneous Correlation Test Result

		ANOVA^a				
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	184.598	2	92.299	44.624	.000 ^b
	Residual	188.221	91	2.068		
	Total	372.819	93			

a. Dependent Variable: Kepuasan Nasabah

b. Predictors: (Constant), Pelayanan Non Digital, Pelayanan Digital

Sources: SPSS Output (2024)

The F test is conducted as part of the regression analysis test to evaluate the combined impact of the dependent and independent variables. As indicated in the F Test Results Table, the computed F value of 44.624 surpasses the critical F value of 3.097 from the F table. The critical F value is determined to be less than 0.05 at $\alpha = 0.05$. Hence, drawing from the regression model's result that 0.000 is less than 0.05, it is possible to conclude that both digital and non-digital services exert a substantial concurrent impact on the inclination to utilize this research. From the findings of the analysis above, the following research results can be seen:

Customer satisfaction with Sharia Bank transactions is substantially influenced by the digital service variable. Customers who conduct business with sharia banks are significantly impacted by digital services, as demonstrated by the aforementioned factors. Furthermore, this notion is supported by prior investigations carried out by (Chairunisa & Rahmayati, 2022), and (Ummah et al., 2022), which assert that customer satisfaction in sharia bank transactions is significantly influenced by digital services.

Customer satisfaction in transactions utilizing Sharia Bank is substantially influenced by non-digital service variables. This finding suggests that there are signs suggesting that transactions at Islamic institutions are impacted by non-digital services. Additionally, this is

supported by prior investigations carried out by (Septiana, 2023) and (Hambali, 2023), which assert that customer satisfaction in transactions facilitated by sharia banks is significantly influenced by non-digital services.

Discussion

The Influence of Digital Services on Costumers Satisfaction

The results of the hypothesis testing that was conducted using the t test demonstrated that digital services have a significant and influential impact on the level of satisfaction experienced by customers. The null hypothesis (H_0) is rejected in favor of the alternative hypothesis (H_1), which states that the Digital Service variable has a substantial impact on Satisfaction. This conclusion is reached due to the fact that the computed t value of 5.613 is higher than 1.986 and the significance value of 0.000 is lower than 0.05. The customer. The research that was conducted by (Yasin et al., 2021b) titled "Analysis of the Influence of Sharia Banking Digital Services on the Sharia Financial Literacy of the Millennial Generation" was published in the year 2021. That is to say, the availability of digital m-banking services offered by sharia banks may make it easier for members of the millennial age to comprehend sharia finance. Mobile banking services, often known as m-banking, make it possible for members of the millennial age to get the knowledge they seek regarding banking features. Both time and money savings are possible as a result of the services that are provided.

The Influence of Non-Digital Services on Costumers Satisfaction

Based on the estimated t value of 3.452, which is greater than 1.986, and a significant value of 0.001 that is less than 0.05, it can be concluded that Non-Digital Services have a significant and persuasive influence on Customer Satisfaction. It is for this reason that the null hypothesis (H_0) is rejected in favour of the alternative hypothesis (H_2), which states that the variable of Non-Digital Services has a large and influential impact on Customer Satisfaction. Previous research by (Istiqomah et al., 2024) titled "The Influence of Customer Service Quality and Customer Satisfaction on Customer Loyalty at the Indonesian Sharia Bank, IAIN Sulthan Thaha Saifuddin Cash Office, Jambi City" further supports these findings. Consisting of pleasant and appealing customer service, information delivery that is straightforward to comprehend, and the use of polite language, the findings of this study indicate that the standard of customer service is satisfactory. Customer loyalty is significantly and positively influenced by service quality, as indicated by the calculated t value for the service quality variable (2,160), a significant value of 0.033 (less than 0.05), and a service quality coefficient value of 0.180.

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The Influence of Digital and Non-Digital Services on Costumers Satisfaction

According to the findings of the F test, the computed F value of 44.624 is higher than the F table of 3,097, which is located at $\alpha = 0.05$ and has a significance value of less than 0.05. Thus, based on the regression model, which shows that 0.000 is less than 0.05, it can be inferred that both digital and non-digital services concurrently have a considerable impact on customer satisfaction. The impact of digital and non-digital services on customer satisfaction, on the other hand, is 49.5%, according to the R-squared value of 0.495. Nonetheless, the unexplained variance remains at 50.5%, indicating the existence of additional factors that impact consumer satisfaction in addition to digital and non-digital services.

Conclusion

Drawing from the preceding study and discourse, the author is able to derive the following conclusions: In a partial test (t test), Digital Services (X1) have a significant and significant impact on Customer Satisfaction (Y). This is intended to reach a calculated t value of $5.613 > 1.986$ and a significant value at $0.000 < 0.05$. At this point, H_0 is rejected and H_1 is accepted, indicating that the variable (X1) Digital Services has a significant impact on Customer Satisfaction (Y). In a partial test (t test), non-digital services (X2) have a significant and influential effect on customer satisfaction (Y). This is intended to achieve a calculated t value of $3.452 > 1.986$ and a significant value of $0.001 < 0.05$, which means that H_0 is rejected and H_2 is accepted, indicating that the variable (*) has an impact on customer satisfaction (Y) at the same time. The significant value of 0.000 is smaller than 0.05, indicating that both variables influence customer satisfaction (Y) simultaneously. These results show that practically aligning with the condition during observation, many students prefer using digital services especially one that commonly known as mobile banking, which mean following this bank should increase their quality especially in term of digital services. As for non-digital services, the significant and influential effect indicates that this variable also influences costumers' satisfaction, in which despite of only focusing on digital services, bank should increase their quality of service in general considering both digital and non-digital services were fundamentally needed in everyday life.

In this instance, the author offers the following recommendations in light of the previously mentioned conclusions: In order to continue making customer transactions at Sharia Banks easier, the author advises Sharia Banks to keep up their ongoing improvement of high-quality digital services. To make Sharia Banks more appealing to clients, both digital

and non-digital services should be enhanced. Future researchers are advised by the author to build on this work by doing more thorough studies on the effects of additional variables on customer satisfaction with both digital and non-digital services. Future research should highlight and provide a strategy in enhancing both digital and non-digital services as this current research only addresses its influence toward costumers' satisfaction, therefore research analysing what innovation might increase bank quality through their services namely digital and non-digital services is crucial and needed for the development of banking sectors especially Islamic.

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