

# THE EFFECT OF RELATIONSHIP QUALITY ON CONTINUITY IN THE USE OF SHARIA M BANKING: THE ROLE OF ACCESS CONVENIENCE, SERVICE QUALITY AND STRUCTURE ASSURANCE



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## Abstrak

Penelitian ini menyelidiki dampak kualitas hubungan (RQ) terhadap pemanfaatan mobile banking (m-banking) syariah yang sedang berlangsung. Studi ini mengacu pada Theory of Planned Behavior (TPB) dan perilaku masa lalu sebagai kerangka teoritis untuk menguji bagaimana sikap keberlanjutan mempengaruhi penggunaan m-banking syariah, dengan mempertimbangkan kualitas hubungan nasabah dengan bank dalam menentukan niat berkelanjutan dalam penggunaan m-banking syariah. Dengan menggunakan pendekatan kuantitatif, penelitian ini melibatkan pengumpulan, interpretasi, dan penyajian data berdasarkan sampel 100 pengguna m-banking syariah di Daerah Istimewa Yogyakarta, dengan menggunakan Snowball Sampling. Kuesioner disebar untuk pengumpulan data, dan analisisnya menggunakan metode Structural Equation Modeling (SEM) dengan program Partial Least Square (PLS). Temuan ini mendukung keempat hipotesis, yang menunjukkan dampak signifikan terhadap niat keberlanjutan dalam penggunaan m-banking syariah. Studi ini juga melakukan pengujian mediasi, yang menunjukkan bahwa variabel seperti Kenyamanan Akses dan Kualitas Layanan tidak berdampak langsung terhadap niat keberlanjutan. Sebaliknya, hubungan berkualitas baik dengan penyedia layanan sangat penting untuk niat berkelanjutan dalam m-banking syariah, sedangkan variabel Jaminan Struktural secara langsung mempengaruhi niat berkelanjutan tanpa memerlukan hubungan berkualitas tinggi dengan bank.

This research delves into the impact of relationship quality (RQ) on the ongoing utilization of sharia mobile banking (m–banking). The study draws upon the Theory of Planned Behaviour (TPB) and past behaviour as theoretical frameworks to examine how sustainability attitudes influence the use of m–banking, considering the quality of customer relationships with banks in determining sustainable intentions in sharia m–banking usage. Employing a quantitative approach, the research involves data collection, interpretation, and presentation based on a sample of 100 sharia m–banking users in the Special Region of Yogyakarta, using Snowball Sampling. Questionnaires were distributed for data collection, and the analysis utilized the Structural Equation Modelling (SEM) method with the Partial Least Square (PLS) program. The findings support all four hypotheses, indicating significant effects on sustainability intentions in sharia m–banking usage. The study also conducted mediation testing, revealing that variables such as Access Convenience and Service Quality do not directly impact sustainability intentions. Instead, a good–quality relationship with the provider is essential for sustainable intentions in sharia m–banking, while the Structural Assurance variable directly influences sustainable intentions without necessitating a high–quality relationship with the bank.

## INTRODUCTION

M–banking is short for mobile banking. M–banking is the use of an application that handles banking transactions when the application is linked to a bank account. Understandably with regards to m–banking, the banks and financial institutions can cut



down on operational costs whilst retaining client satisfaction, in view of its ease, flexibility, and speed of access (Abu – Taieh et al., 2022). Nonetheless, (Albort – Morant et al., 2022) reports that 50% of smartphone owners admit that they do not use m – banking due to security, trust, and privacy concerns, as said by Abdus Salam 2021 (Salam et al., 2021) As this shows, many factors hinder the continued intention to use m – banking; likewise, (Abdus Salam et al., 2021) listed several challenges that face m – banking, i.e., privacy, security, input mistakes, and use anxiety. Sharia mobile banking requires special attention as it targets a different market segment compared to conventional mobile banking, without any exceptions. Therefore, we would like to retest whether the satisfaction, trust, and commitment of m – banking users, specifically, sharia m – banking users will have an impact on the intention to continue using it (Puteri et al., 2022).

According to Gartner's predictions of 2012's leading trends in mobile apps, mobile commerce remains the most important thing. Gartner further estimates that mobile devices will replace PCs as the main device for accessing the internet. As for the third quarter of 2012, IPSOS indicated that "The Multi – Screen Era has arrived, and smartphones are responsible for the buying behavior of 65% of mobile device users." According to the report, 66 percent of smartphone holders in Taiwan access the internet via smartphone at least once a day; about 57 percent of customers perform mobile searches; and 40 percent of customers shop via mobile phones (Facchinetti et al., 2019). As an effective means of accessing financial business services for consumers (Basyirah et al., 2023).

Previous studies also explained that satisfaction and trust will lead to customer loyalty in the continued use of m – banking (Widianita et al., 2023). This was explained in previous research that the use of m – banking had a direct and significant effect on the interest in using internet banking (Ud – Dean & Gunawan, 2014). Meanwhile, Pinontoan, 2013 also found that trust has a positive and significant effect on customer loyalty at PT. Mandiri Bank Manado Branch. In contrast to previous research, this research is one of the few studies that discuss Relationship Quality with several dimensions of relationship quality in continuing to use m – banking (Continuance to Use M – Banking). The purpose of this study is empirically to assess the quality of the relationship (Relationship Quality) and its dimensions towards m – banking and the model of continuous intention (Continuance to Use), including service quality (Service Quality), the convenience of access (Access Convenience), and security guarantees (Structural Assurance) into the research model. Therefore, we attempted to search the related literature to develop a conceptual framework to examine and predict m – banking adoption and related issues.

This study focuses on the influence of relationship quality (Relationship Quality) on the continued use of sharia m – banking. In this study, some sections will be presented. In Section 2, we offer a theoretical understanding of the variables regarding relationship quality and continuing intention to use sharia m – banking by concurrently considering service quality, the convenience of access, and security guarantees as exogenous variables or in other words variables that influence other variables. It then develops hypotheses according to the framework we have compiled in Section 3. Furthermore, this study demonstrates the research methodology in Section 4 and discusses the findings from the empirical data analysis in Section 5. Finally, Sections 6,7.

## Theory of Planned Behavior

The theory of Planned Behavior (TPB) explains that consumer behavior is formed by attitudes, subjective norms, and perceived behavioral control (PBC) which form intentions (Zahra & Anoraga, 2021). This theory postulates that attitudes, subjective norms, and perceptions control behavior and past behavior towards intention in continuing to use m – banking. In simple terms, TPB is a theory of interest/intention that is influenced by three factors, namely attitudes, subjective norms, and behavioral control (Hasyim & Purnasari, 2021). In the TPB model, it is more directed to how individual behavior is towards tendencies or intentions to take an action. Ajzen put forward the Theory of Planned Behavior (TPB) which explains that human action is guided by 3 kinds of factors, namely (1) beliefs about behavioral outcomes and evaluation of behavioral outcomes (behavior beliefs), (2) beliefs about normative expectations from other people and motivation to comply with these expectations (normative beliefs), and (3) beliefs about the presence of factors that facilitate or inhibit behavior, as well as perceptions of power over these factors (control beliefs) (Ajzen, 2005). Customer intention towards sustainability in the use of m – banking can be predicted using TPB because of its ability to deal with complex behaviors that describe the mechanisms that make people support sustainable practices (Yazdanpanah & Forouzani, 2015). In addition, when a person is unable to access attitudes, then past behavior is a predictor for further behavior. Past behavior can be used as a predictor to influence individual behavioral intentions, but it can also weaken behavioral intentions (Cong Doanh et al., 2021).

## Access Conveniences

Berry, et al in identified five dimensions of service convenience, namely: decision convenience, access convenience, transaction convenience, benefit convenience, and post – benefit convenience. Benefit (Quintania et al., 2023). Access convenience, namely consumer perception of the cost of time and effort to initiate service delivery. This includes the actions that the customer must take to order or request services/services and in some cases, the customer must be present to receive the company's services/services. This literature explains that customer convenience in a service is a multidimensional construct (Duarte et al., 2018).

This concept has also led to online convenience being added to the marketing literature in recent years (Parasuraman et al., 1991; Reimers & Chao, 2014). Causes of this Although very little research has investigated online convenience on a customer's reaction, this study also considers convenience in online service activities as a second – order construct and raises online activity convenience in its entirety to customer response (Duarte et al., 2018; Jiang et al., 2013). Likewise, consumers' perception of online convenience is a context – specific phenomenon and can vary from one context to another (Jiang et al., 2013). Based on the explanation above, it is revealed that ease of access is used to measure the extent to which users feel the benefits and conveniences provided from the use of mobile banking (Antony et al., 2022).

## Service Quality

Service quality is one of the key factors in determining the success or failure of an e – commerce service quality model. E – service can be defined as a service role in cyberspace (Rust & Lemon, 2001). So far, rural communities have utilized mobile banking services, including financial transactions, peer – to – peer transfers, remittances, bill payments, online purchase payments, microcredit receipts, and social program benefits. Indeed, many governments are using mobile banking services to provide social assistance to their people in this period of great need (Davidovic, 2021)

In addition, Gefen (2002) notes that m – banking gateways in particular present some problems due to the physical constraints of mobile devices such as usability and comprehension issues, and thus as observed by Kuo, Wu, and Deng, (2009), services are therefore, quality can impact the m – banking user experience as the enjoyment a user feels from the mobile payment system may decrease due to the unreliability of the system and slow response. Thus, if service personnel are available and trained to listen to, understand and address user concerns,

It is thus thought that a focus on the service quality of m – banking systems can improve overall user satisfaction and experience. Banks can only achieve success and recover their large investments in m – banking services by retaining their users (Foroughi et al., 2019). In fact, despite the advantages of m – banking services, many bank users still prefer ATM banking services and bank physical branch offices. Based on the explanation above, it is revealed that service quality is used to measure the extent of the influence exerted by the service dimension on the mediator variables that match the expectations of m banking use (S. – C. Chen et al., 2012).

### **Reliability**

According to (Parasuraman et al., 1991) Reliability or reliability is the company's ability to provide the right service from the first time without making mistakes and delivering services following the specified time. In this case, marketing is required to provide reliable products/services. Products/services should not be damaged. Employees of a company must also be honest in solving problems so that consumers do not feel cheated.

### **Empathy**

Empathy is a company's attitude in understanding the problems of its customers and behaving in the interests of consumers, as well as paying personal attention to customers and having comfortable operating hours. Empathy is the ability of people and companies to pay attention to understanding what consumers feel and serve well. Companies know and understand consumer feelings. But more than that, people and companies can provide solutions through the best service. Empathy includes aspects of accessibility & sensitivity and efforts to understand consumer needs (Pena et al., 2013). Empathy demands an understanding of the company, which is carried out by company employees to understand and provide the best service to consumers. These services are at the level of needs (needs) as well as wants (wants).

### **Responsiveness**

Responsiveness relates to the ability of employees to help consumers and respond to their requests, as well as convey when services will be distributed and then provide services quickly. Another element that is also important in the Responsiveness element is that the company's employees are always ready to help consumers. Whatever one's position in the company, one should always pay attention to customers who contact the company. Responsiveness is the company's ability to carry out services in a responsible manner by providing fast, precise responses to help overcome problems faced by consumers. Responsiveness shows the company's ability to voluntarily attend to consumers, and provide service and attention as a form of responsibility (Pena et al., 2013).

Park and Kim suggest an indicator of structural assurance is a guarantee of data security and confidentiality. According to (McKnight et al., 2002), structural assurance is in the form of security appraisal on e – commerce networks. Consumers' or users' perceptions of good structural assurance reflect good confidence in internet technology so that there is a sense of security when transacting through e – commerce. According to

McKnight et al. (2002), structural assurance means that there is a security system in e – commerce that is used, based on consumer or user ratings. This assessment arises as a result of consumers or users feeling safe about the technology used in their e – commerce systems. *structural Assurance* refers to an assessment of the security of electronic commerce networks such as guarantees, contracts, or other procedures that work well (McKnight et al., 2002). Someone who has a high perception of Structural Assurance believes that internet technology (eg data encryption) provides protection, so someone believes that transactions via the internet run safely. Based on the explanation above, it is said that structural guarantees are used to measure the extent of the influence of the m-banking security system in providing confidence in the use of m – banking (Asnakew, 2020).

### **Relationship Quality**

Relationship Quality. Consumers are partners and part of the value creation chain in a business (Schroeder et al., 2002). Therefore, a business needs to understand its consumers (Rauyruen & Miller, 2007), and creating relationship marketing is necessary. Relationship quality as an important factor in the relationship marketing literature is closely related to several factors; this can affect the level of loyalty to a business (Carrara et al., 2021). Relationship quality can be defined in various categories. However, almost all of them focus on trust, commitment, and relationship satisfaction (Malik & Rafiq, 2022). Relationship quality in the online context can be categorized into several vendor characteristics and behaviors (Malik & Rafiq, 2022). E – vendors promote relationship quality in a variety of ways including investing in building relationships with customers, customer relationship management, and social support (Hajli, 2014).

Relationship quality refers to the closeness of the relationship and this is a key determinant of customer loyalty (Handayani et al., 2019). Relationship quality is a key concept of relationship marketing. Previous research has shown that relationship quality has three dimensions; trust, relationship satisfaction, and relationship commitment (Zafar et al., 2021). In addition, (J. Cohen, 1960) revealed that Relationship quality is the overall assessment of the strength of the relationship, conceptualized as a combination or multidimensional construct that is built from different but related and interrelated aspects. The notion of Relationship quality contains three main components, namely customer satisfaction, customer trust, and customer commitment to the company. Based on the explanation above, it is revealed that the quality of relationships is used to measure the extent of a relationship between a bank or company and users regarding the elements and dimensions in it to form a quality relationship (Ulrich & Blut, 2015).

### **Satisfaction**

Satisfaction or it can be called consumer satisfaction with the services provided by a company so that a feeling of great pleasure and trust is given to companies that provide satisfying services according to what is desired, the company can also easily raise a good corporate image to consumers. as well as other companies. An updated version of the model ("The DeLone and McLean Model of Information Systems Success: A Ten – Year Update," 2003) defines that the construct 'user satisfaction' is preceded by 'use' in the process sense but in the informal sense, 'user satisfaction' is achieved by positive experiences with 'use'. Many researchers (Gu et al., 2019; Hiele et al., 2019; Nukeriana, 2018) than predicted satisfaction as a strong predictor of continued use (Zhou et al., 2014) found that users cannot continue mobile payment services if they are not satisfied so (Yiu et al., 2007) also investigated that intention to use can be considered as a key construct for banking transactions. (Au et al., 2008) observed that satisfied users show determination towards intention to use.

Where to (U. R. de Oliveira et al., 2018), Trust represents an important element of success in multi-channel and online retail channels (Toufaily & Pons, 2017). Previous research has demonstrated trust as a cornerstone for building long-term relationships between customers and companies, especially in risk-prone e-banking and mobile banking environments further establishing a positive relationship between user satisfaction and intentions to use m-services. banking and they develop a knowledge base by emphasizing user satisfaction as a result of the overall quality provided by service providers in the context of m banking.

### **Trusts**

Where the consumer can trust that what he will buy and use is an item or product that he will never regret, usually someone who is carrying out buying and selling activities will deal with consumer trust in what we offer, or it can also be called Trust. as in this study intends to focus on the dependence and privacy of m-banking application providers to carry out m-commerce activities feels that concerns regarding security and privacy risks tend to be higher with monetary transactions via mobile devices because individual and personal information is stored on the user's mobile phone. M-banking is a very personal service, user concerns generally arise about the confidentiality and security of data stored on their respective devices (Chong, 2013). Therefore decision makers and service providers are advised to focus on a relationship based on trust during the initial stages of the relationship to facilitate continued use (Shareef et al., 2018; Zhang et al., 2018). Thus trust stands as an important construct to increase intention to use and bring satisfaction among mobile users to perform m-commerce activities through m-banking.

### **Commitment**

A feeling that arises for consumers when a company provides what they need and makes the right decisions and protects consumers very well and accordingly, consumers will not hesitate to return to the store or company that they visited earlier because consumers are very sure that the service provided available is very good if he returns to the company that makes you want to return to buying goods at the same place. Commitment shows a psychological attachment to the service provider which ensures the continuity of the relationship from time to time because consumers are motivated to devote the effort necessary to maintain and strengthen the bonds forged (Theron & Terblanche, 2010; Yuliani & Fithria, 2022).

This understanding is generally conceptualized based on three dimensions. More specifically, the affective dimension relies on positive emotional attachment or bond with the business, whereas calculative commitment is the degree to which the consumer feels the need to maintain the relationship due to significant anticipated switching costs. or the lack of a calculative commitment alternative is the relationship to be terminated. Normative commitment means that consumers stay in a relationship because they feel they 'should' and refers to a morally based attachment or obligation to the organization (Rosihana et al., 2024).

### **Continuance to use**

Continuance to use is the user's intention to continue using related application services and willingness to pay (Bhattacharjee et al., 2008). Continuing intention refers to an individual's intention to continue participating in an activity after previously adopting it suggests that technology readiness and service quality indirectly have a significant effect on intentions to continue m-banking (M. Chen & Qi, 2015). Chen and Liu (2012) argue that the continuous improvement of mobile content services has a positive impact on user expectations note that perceived usefulness, channel preference,

and perceived value are the three main determinants of continued m – banking use. Popy and Bappy (2022) explored the effect of service quality and fairness on user satisfaction, which in turn, affects the intention to continue cellular value – added services (Popy & Bappy, 2022). Zhou (2013) used an information system success model and theory flow to examine the influence of extrinsic and intrinsic factors on the intention to continue mobile payment services (Zhou et al., 2014).

The continued intention to use m – banking is equally beneficial for both customers and banks. For banks and financial institutions, the gains are savings in overhead costs, increased availability, and an increase in the number of customers, whilst for customers, the benefits include time flexibility, convenience, 24/7 service accessibility, anonymity, security, avoiding in – person risks, health concerns (including but not limited to concerns related to pandemics), transaction cost and effort, and optimizing money with features related to organizing digital expenditures versus savings (Alalwan et al., 2020). Whilst using m – banking has benefits and drawbacks, the question regarding continuance intention to use is whether the customer will continue to use such applications (Sarker et al., 2022). Based on the discussion above, it can be concluded that the intention of continuation is used to measure the extent of satisfaction, trust, and commitment of m – banking users which is a dimension of the quality of the relationship to continue to use the m banking application as an option to carry out transaction activities (Jones & Leonard, 2007).

**Table 1.** Operational Definition

Variable	Definition	Reference
Access convenience	Access Convenience is used to measure the extent to which users experience the benefits and convenience provided by using sharia mobile banking.	(Shanker et al., 2020)
Service Quality	Service quality is used to measure the extent to which the influence exerted by service dimensions on intermediary variables is following the expectations of using sharia mobile banking.	(Ahlawat et al., 2023)
Structural Assurance	Structural guarantees are used to measure the extent to which the influence of the banking security system in giving confidence to the use of sharia m – banking.	(Asnakew, 2020)
Relationship Quality	Relationship quality is used to measure the extent of a relationship between a bank or company and users regarding the elements and dimensions in it to form a quality relationship.	(Rauyruen & Miller, 2007)
Continuance to Use	Continuation intention is used to measure the extent to which sharia m – banking user satisfaction, trust, and commitment are dimensions of relationship quality to continue using the m – banking application as an option for conducting transaction activities.	(Foroughi et al., 2019)

### Hypothesis Development

The hypothesis is a provisional allegation of the previous research problem formulation which is stated in the form of a sentence statement that is still based on relevant theory and not yet based on empirical facts obtained from the results of data testing. In this study, Relationship Quality plays an important role in continuing the use of M – Banking. Because Relationship Quality contains the general concept that customer perception refers to several different but related dimensions (Kuo et al., 2009). So, Relationship Quality is very influential for the continued use of M – Banking. This research is similar to previous research Wang ang Ha which says Relationship Quality is an important factor influencing consumers to maintain continuance intentions with M – Banking providers (Cheng et al., 2019).

#### ***Hypothesis 1: Relationship Quality has a significant effect on Continuance to Use***

The results of previous studies conceptualized relationship quality as consisting of at least two factors satisfaction and trust(Tam & Wong, 2001). The results of research conducted by Chen (2012) show that relationship quality is the most important prerequisite for a successful long – term relationship between users and M – Banking service providers (S. – C. Chen et al., 2012). Consistent with previous research Chiu (2009) relationship quality is an important factor influencing users to maintain intentions to sustainability to providers. For this reason, this study proposes H1 based on the discussion above.

#### ***Hypothesis 2 : Access Convenience has a positive effect on Relationship Quality***

Banks provide flexible time and space to use all banking services through the m – banking platform, consumers will prefer to use the m – banking platform to take advantage of banking services. So that the ease of access affects the quality of the relationship with m – banking users. The existence of online access makes it easy for m – banking users without having to leave the house. From previous research conducted by Shankar (2020) the results show that easy access significantly increases the intention to use m – banking with the mediator, namely the quality of the relationship (Shankar & Rishi, 2020). Therefore this study proposes H2 as a further discussion.

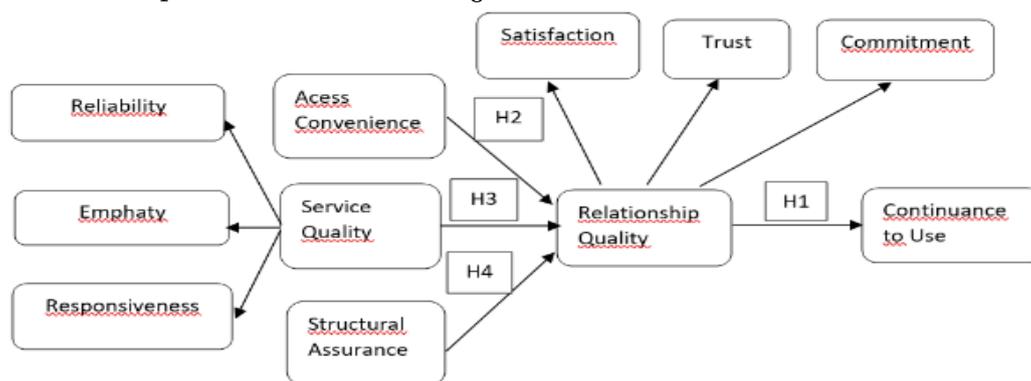
**Hypothesis 3: Service Quality has a significant effect on Relationship Quality**

Non – Internet – based service quality is expected to be a determinant of satisfaction, behavioral intention, and continuance intention not only in traditional environments but also in electronic service environments (Shala & Balaj, 2018). The hypothetical relationship between service quality and satisfaction is very important and has been examined in many studies (Boulding et al., 1993; Kuo et al., 2009; Tas et al., 2019). In addition, empirical studies show that service quality has a direct effect on relationship quality (Giovanis et al., 2015). The results of a similar study conducted by Shih Chih Chen, 2012 show that Service Quality has a positive effect on Relationship Quality.

**Hypothesis 4: Structural Assurance has a significant effect on Continuance to Use**

McKnight (2002) Search convenience has a significant effect on the intention to use m – banking. The relationship between structural assurance and relationship quality has also been stated by several researchers, namely that ease of access is defined as "the speed and ease with which consumers can reach retailers" (Seiders et al., 2000). According to research Quintania (2023) shows that the results of structural guarantees have a significant relationship to the trust of Mbanking users by mediating the relationship between trust, satisfaction, and user commitment which can increase the intention to continue using Banking. So this research proposes H4 as a further discussion.

Based on the previous discussion, Figure 1 illustrates the framework of this study.



**METHOD**

The type of research used in this study is quantitative. Arikunto suggests that quantitative research is a multi – numeric research approach that begins with data collection, interpreting the data obtained and presenting the results. In this study, to collect sample data, an online assessment questionnaire survey was carried out within 15 days (Arikunto, 2002). The sampling technique used in this study is Snowball Sampling.

Snowball sampling is an approach to finding key informants who have a lot of information. Using this approach, several potential respondents were contacted and asked if they knew anyone else with the characteristics in question for research purposes.

Participants in this study were users who had experience using mobile sharia m – banking in the DI Yogyakarta Province area. The sharia m – banking payment system has improved. Meanwhile, electronic money transactions increased in the second quarter of 2022 driven by the increasingly massive use of digital transactions and QRIS. This increase was also driven by the increasing number of MSMEs collaborating with payment system service providers (PJSP) thereby expanding the range of products and services that accept payments via electronic money. E – commerce transactions have also increased, where non – cash payments or m – banking have become people's preferences in making transactions on e – commerce.

### Data Collection and Sample profile

This study used a questionnaire survey that was carried out on Wednesday, December 14, 2022 – Wednesday, December 21, 2022. This study used 7 Likert scales which contained choice 1 "Strongly Agree", choice 2 "Agree", choice 3 "Somewhat Agree", choice 4 "Neutral", choice 5 "Disagree", Choice 6 "Disagree", Option 7 "Strongly Disagree". Respondents in this study focused on ages 17 – 35 years with a total sample of 100 respondents who have been selected according to the feasibility of our research. The samples needed in this study are m – banking users who have used mobile banking in the special region of Yogyakarta within the past year, as well as anyone who has used m – banking but only recently. By the criteria of being expected to be aged 20 – 40 years, gender was randomly selected to ensure gaps at the same time.

Based on the results of the questionnaire, 100 respondents with age criteria <17 years were 1 respondent, then at the age of 18 – 31 years there were 95 people and those aged over 31 years were 4 people. Then from the educational background criteria of m – banking users, it was found that 22.70% had high school/vocational high school education, and those with Diploma/Bachelor education were 70.10%, while the rest had Masters's education as much as 2.10%. And from the results of the respondents, it was found that 47.50% of the questionnaire fillers came from the Bantul region and the remaining 52.6% came from the Sleman, Gunungkidul, Kulonprogo, Yogyakarta City areas.

**Table 2** Demographic Analysis

Characteristic	Item	Frequency	Percentage
Age	<17	1	1%
	18 – 22	76	75.2%
	23 – 27	16	15.8%
	27 – 31	3	3%
	32 – 35	3	3%
	>36	1	2%
Residence	Sleman	22	21.8%
	Bantul	48	47.5%
	Kulon Progo	3	3%
	Gunung Kidul	4	4%
	Kota Yogyakarta	24	23.8%
Education	High School	22	22.7%
	Diploma/Bachelor's	68	70.1%
	Master's	2	2.1%

Characteristic	Item	Frequency	Percentage
Occupation	Student	76	75.2%
	Private Sector Employee	14	13.9%
	Civil Servant (ASN)	1	1%
	Entrepreneur	5	5%

The measurement items used in this study were derived from previous research measurement items. Items for measuring Access Convenience are taken from research (Shankar et al., 2020). For Service Quality items and their dimensions are taken from the research (Rosihana et al., 2024). Then Structural Assurance measurement items (Structural Assurance) are taken from the study (Basyirah et al., 2023; Rahman et al., 2023). And the last item, namely Continuance to Use, was taken from research. (Luarn & Lin, 2005). Table 3 explains the items that are being measured in this study. This study explores the correlational interaction between Access Convenience, Service Quality, Structural Assurance, Relationship Quality, and Continuance to Use, each of which contains various measurement items discussed in previous research.

### Data analysis

In this study, the results of data analysis are presented in detail using the Smart PLS version 3 application to measure SEM (Structural Equation Modeling). SEM is used to test complex models with a series of dependent variables (C. Cohen & Luostarinen, 2017). The main goal of SmartPLS is to maximize the variance explained in the dependent construct but also to evaluate the quality of the data based on the characteristics of the measurement model . In addition, PLS–SEM also measures the degree of change in endogenous constructs due to a set of exogenous constructs (Zafar et al., 2021). In SEM PLS there are two models, namely Outer Model or Measurement Analysis and Inner Model or Structure Analysis.

### RESULT

In the formative external model, indicators represent independent causes of theoretical concepts (latent variables) and do not need to be correlated. Thus, in evaluating formative external models, it is not necessary, nor does it make sense, to evaluate the reliability and validity, as in the reflective external model. On the other hand, in evaluating these models, the first aspect that matters is their theoretical rationality and expert opinion (Diamantopoulos & Winklhofer, 2001)

External model evaluations such as significance tests and multicollinearity assessments cast doubt on the quality of the measurements and thus the research findings. This can be explained by the fact that, unlike PLS–SEM, CB–SEM does not require the use of formative constructs in causal modeling. With CB–SEM, formative constructs are rarely modeled and require special conditions to be met. As such, the authors are not fully aware of the model's analytical methodology which includes the use of formative constructs (Assaker, Huang, and Hallak 2012). In addition, it is important to note that removing formative indicators that do not meet the threshold in terms of their contribution has, from an empirical perspective, had almost no effect on the parameter estimates when re–estimating the model. However, formative indicators should not be discarded solely based on statistical results. In this context, Einhorn's (1972, p. 87) conclusion that "just as alchemists failed to convert base metals into gold, modern researchers cannot rely on 'computers' to turn their data into meaningful and valuable scientific information" still holds today. . Therefore, before removing indicators from the formative external model, researchers need to carefully examine their relevance from a content validity standpoint,

which was not provided for in any of the 17 review articles that used the formative model in their analysis. to turn their data into meaningful and valuable scientific information" is still true today. Therefore, before removing indicators from the formative external model, researchers need to carefully examine their relevance from a content validity standpoint, which was not provided for in any of the 17 review articles that used the formative model in their analysis. to turn their data into meaningful and valuable scientific information" is still true today. Therefore, before removing indicators from the formative external model, researchers need to carefully examine their relevance from a content validity standpoint, which was not provided for in any of the 17 review articles that used the formative model in their analysis.

In measurement analysis, what is tested is Factor Loading, Indicator Multicolinery, Reliability Analysis, and construct Validity. In Construct Validity there are 2 tests namely Convergent Validity and Discriminant Validity. To verify whether the latent variables are well explained by the observed variables, a convergent validity test is performed. Construct reliability and convergent validity were measured by testing the standard loading coefficient, Cronbach alpha, composite reliability (CR), and average variance extract (AVE)(Hair Jr et al., 2020). The measurement scale will receive good convergent validity if the item load standardized on the appropriate construction exceeds 0.7 (Hair et al., 2014). Factor loading is the initial stage in validating a model, the condition for factor loading is  $> 0,7$  so that the indicator is said to be valid. Then the Multicolinery Indicator functions to check multicollinearity between constructs and make sure the model is relevant. And to determine it using VIF analysis. Hair (2014) stated that the VIF value for variables must be  $< 5$ . To measure the extent to which system measurement items are stable and consistent. The data will be said to be valid if the results are  $> 0.5$ . Has 2 tests, namely Convergent Validity to find out the extent to which items, when repeated continuously, still produce the same concept. Data will be considered valid if AVE is equal to or more than 0.50. The second test, namely Discriminant Validity measures the extent to which each measurement item differs from the concept. In this test, there are 3 types, namely Fornell and Lacker Criterion, HTMT, and Cross – Loading.

**Table 4** Factor Loading, Reliability Analysis, and convergent Validity

Item Material	Factor Loading	Cronbach's Alpha	Composite Reliability	Average Variance Extracted (AVE)
ACC1	0.826			
ACC2	0.748			
ACC3	0.760	0.864	0.902	0.648
ACC4	0.844			
ACC5	0.841			
COM1	0.806	0.744	0.854	0.662
COM2	0.805			
COM3	0.829			
CTU1	0.642	0.826	0.879	0.596
CTU2	0.817			
CTU3	0.801			

CTU4	0.848			
CTU5	0.730			
EMP1	0.802			
EMP2	0.859	0.776	0.870	0.690
EMP3	0.830			
REL1	0.864			
REL2	0.506	0.623	0.794	0.575
REL3	0.849			
RES1	0.854			
RES2	0.858	0.721	0.845	0.648
RES3	0.691			
SAT 1	0.867			
SAT2	0.806	0.856	0.896	0.634
SAT3	0.833			
STA1	0.798			
STA2	0.817			
STA3	0.768	0.783	0.874	0.698
STA4	0.832			
STA5	0.762			

Note: ACC =Access Convenience COM= Commitment CTU=Continance to Use EMP= Empathy REL=Realibility RES=Responsibility, STA= Satisfaction.

Fornell & Lacker, (2018) states that discriminant validity is determined when the square root of the AVE for each idea is greater than its correlation with all other conceptions. The Fornell – Larcker test in Table 5 shows that the square root of the AVE construct (bold character) is stronger than the other correlations. These results, it is proven to be substantial in determining discriminant validity.

**Table 5** Forner and Lacker Discriminant Validity

	ACC	CTU	REQ	SEQ	STA
ACC	<b>0.909</b>				
CTU	0.621	<b>0.771</b>			
REQ	0.678	0.636	<b>0.805</b>		
SEQ	0.757	0.562	0.642	<b>0.903</b>	
STA	0.728	0.660	0.697	0.649	<b>0.835</b>

Note 1 : ACC =Access Convenience COM= Commitment CTU=Continance to Use EMP= Empathy REL=Realibility RES=Responsibility , STA= Satisfication. Note 2 bold characters represent the square root of AVE

As part of the external model evaluation, the high –level constructs, namely REQ and SEQ, are also evaluated by validating the external weights and external loadings of their dimensions. The external model evaluation analysis is presented in Table 6.

**Table 6** Higher – order construct reliability and convergence validity, as well as the discriminant validity of Fornell and Larcker criterion

	Cronbach's Alpha	Composite Reliability	AVE	REQ	SEQ
REQ	0.864	0.902	0.648	<b>0.805</b>	
SEQ	0.887	0.930	0.815	0.642	<b>0.903</b>

Note 1: REQ = Relationship Quality; SEQ = Service Quality. Note 2 bold characters represent the square root of AVE

**Structural Analysis (inner model)**

The inner model, or structural model, displays the relationships between the constructs being evaluated. In Structure Analysis the things tested based on the latest guidelines (Hair et al., 2020) recommend the following steps to assess the structural model: (1) check the model for collinearity; (2) evaluate the size and importance of the pathways; (3) the value of the coefficient of determination (R2); (4) examine the out – of – sample predictive power, using the PLSpredict method.

Table 7 presents the hypotheses tested in this study. Based on the results of testing hypothesis 1, it shows that Relationship Quality has a significant effect on Continuance to Use ( $\alpha = 0.265$ ; t – value = 2,520;  $p < 0.01$ ). Then also for hypothesis 2, namely Access Convenience has a significant effect on Relationship Quality ( $\alpha = 0.234$ ; t – value = 2.109;  $p < 0.05$ ). Furthermore, hypotheses 3 and 4, namely Service Quality and Structural Assurance have a significant influence on Relationship Quality ( $\alpha = 0.214$ ; t – value = 1907;  $p < 0.05$ ;  $\alpha = 0.387$ ; t – value = 3,689;  $p < 0.001$ ).

**Table 7** Hypothesis Results

Hypothesis	Path	Standardized Coefficient	T – Value	Conclusion
H1	REQ –> CTU	0.265**	2,520	supported
H2	ACC –> REQ	0.234*	2.109	supported
H3	SEQ –> REQ	0.214*	1907	supported
H4	STA –> REQ	0.387***	3,689	supported

Note 1 : ACC =Access Convenience COM= Commitment CTU=Continenace to Use EMP= Empathy REL=Realibility RES=Responsibility , STA= Satisfication.; Description : \*\*\* =  $p < 0.001$  ; \*\* =  $p < 0.01$  ; \* =  $p < 0.05$

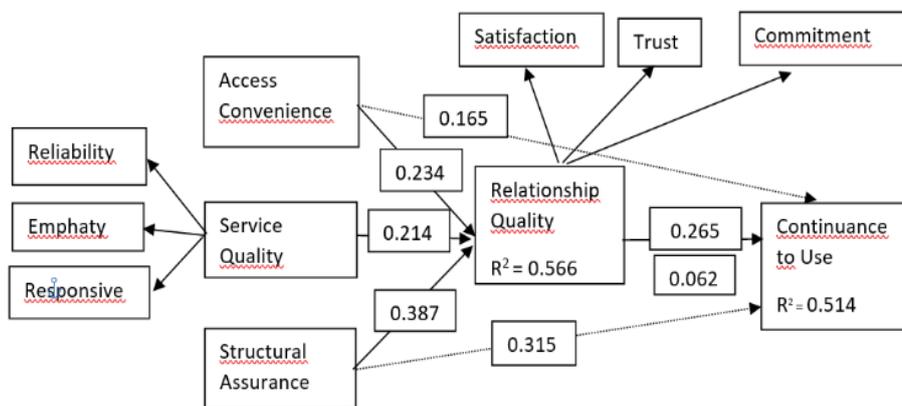


Figure 2. R–Square and Path Coefficient values

The analysis structure we use can also estimate R–Square and Path Coefficient. Figure 2 below displays the R–Square and Path Coefficient values from the structural model used in this study. R–Square shows that the independent variable can classify variations in the dependent variable, which means that R–Square shows one or more independent variables that can explain the conversion of the dependent variable. So this research shows that Access Convenience, Service Quality, and Structural Assurance affect Relationship Quality by R: 0.566. These results indicate a significant change in Relationship Quality when influenced by Access Convenience, Service Quality, and Structural Assurance.

According to Sarstedt et al., (2016), R–square values of 0.75, 0.50, and 0.25 for the dependent latent variable can be categorized as moderately large, moderate, and weak, respectively. As a result, the results imply that Access Convenience, Service Quality, and Structural Assurance have a moderate explanation of Relationship Quality. Then, the influence of Relationship Quality also has a moderate explanation of the Continuance of the Use of variables.

Table 8 Mediation Results

	TOTAL EFFECTS		DIRECT EFFECTS		INDIRECT EFFECT			RESULTS
	B	T–Value	B	T–Value	Mediators	B	T–Value	
ACC –>CTU	0.227*	1,721	0.165	1,190	REQ	0.062*	1669	Fully Mediation
SEQ –>CTU	0.119	0.980	0.062	0.503	REQ	0.057*	1,320	Fully Mediation
STA –>CTU	0.418***	3,499	0.314**	2,347	REQ	0.103*	1980	Partial Mediation

ACC = Access Convenience ; SEQ = Service Quality ; STA = Structural Assurance; CTU = Continuance to Use. Description : \*\*\* =  $p < 0.001$  ; \*\* =  $p < 0.01$  ; \* =  $p < 0.05$

Mediation analysis tries to explore the consequences of mediation to determine whether the mediation model given in this study can be considered statistically. Seeing the results presented in Table 8 shows that ACC has a significant total effect on CTU ( $\beta = 0.227$ ;  $t$ -value = 1,721;  $p < 0.05$ ). Meanwhile, ACC has no direct effect on CTU ( $\beta = 0.165$ ;  $t$ -value = 1,190;  $p > 0.05$ ). Then test the indirect effect of the ACC variable on

CTU ( $\beta = 0.062$ ;  $t$ -value = 1669;  $p < 0.05$ ) With the mediating variable, namely REQ, it means that indirectly the ACC variable is not able to directly influence the dependent variable without going through/involving the intermediary variable. While SEQ has a total effect that is not significant on CTU ( $\beta = 0.119$ ;  $t$ -value = 0.980;  $p > 0.05$ ). Then SEQ also has no direct effect on CTU ( $\beta = 0.062$ ;  $t$ -value = 0.503;  $p > 0.05$ ). Then test the indirect effect of the SEQ variable on CTU ( $\beta = 0.057$ ;  $t$ -value = 1,320;  $p < 0.05$ ) with the mediating variable, namely REQ, meaning indirectly the SEQ variable is not able to directly influence the dependent variable without going through/involving the intermediary variable. While STA has a significant total effect on CTU ( $\beta = 0.418$ ;  $t$ -value = 3,189 ;  $p < 0.05$ ). While STA has a direct influence on CTU ( $\beta = 0.314$ ;  $t$ -value = 2,347;  $p < 0.01$ ). Then test the indirect effect of the STA variable on CTU ( $\beta = 0.103$ ;  $t$ -value = 1980;  $p < 0.05$ ) with the mediating variable, namely REQ, meaning indirectly able to directly influence the dependent variable without going through/involving mediator variables. In other words, Structural Assurance has a significant direct and indirect influence on the Continuance to Use of variables.

## DISCUSSION

Sharia m-banking is one of the emerging channels to provide banking services, and banks want to know the factors that influence the behavior of intention to continue using sharia m-banking. To find out these factors, it is necessary to increase the quality of the relationship between the bank and sharia m-banking users. This study reveals that satisfaction, trust, and commitment which are dimensions of relationship quality are the factors that most influence the intention to continue using sharia m-banking. However, in this study, the ease of access and service quality factors did not significantly influence sustainability in the use of sharia m-banking. This study also reveals that the quality of the relationship acts as a mediator variable between ease of access, quality of service, structural guarantees, and the intention to continue using sharia m-banking. This research shows that sustainability in using sharia m-banking can increase if the bank has a good quality relationship with sharia m-banking users. In this study, the theoretical and managerial implications are discussed further.

## THEORETICAL IMPLICATIONS

This study was designed to test a customer's continuance intention model to use mobile banking services. The variables of relationship quality and its dimensions are added to the independent variables to gain a more comprehensive understanding of the basic factors responsible for customers' continuing intentions toward mobile banking services. Further studies examined the indirect relationship that existed between the antecedent variables and outcomes through mediation analysis.

First, the high intensity of interest from sharia m-banking users proves that the community fully supports the continuity of the application service. Individuals with a perception of service support provided by Sharia m-banking who can maintain comfort and satisfaction also show greater trust in users, believing that risks can be taken without fear of being exploited. Thus, fostering a sustainability intention to continue using sharia m-banking for these service providers.

Second, Relationship quality is the most important prerequisite for a successful long-term relationship between a consumer and a banking service provider. Sharia m-banking providers must understand the threat of neglecting satisfaction and trust. Consistent with previous similar studies (eg Chiu, 2009), relationship quality is an important factor influencing consumers to maintain continuance intentions to providers. Moreover, relationship quality plays a key mediating role in this study. In terms of increasing the level of trust in sharia m-banking, customers will facilitate the intention to continue using sharia m-banking.

Third, the results show that ease of access and service quality have no significant impact on the adoption intention and usage behavior of sharia m-banking. The results of the mediation analysis indicate that relationship quality mediates the relationship

between ease of access (full mediation) and service quality (full mediation) and intention to continue (S. – C. Chen et al., 2012; Foroughi et al., 2019) It is different from structural guarantees which have a significant impact on the intention to continue using sharia m – banking. Previous work has emphasized the importance of structural guarantees in building confidence in the sustainable use of sharia m – banking (T. Oliveira et al., 2014).

Based on the results of the data analysis above, the Bank can build and develop services on sharia m – banking following the form of service desired by sharia m – banking users. Banks must pay attention to structural guarantees as the first step so that users choose sharia m – banking services. Then provide services that pay attention to variables in the form of the convenience of access and service quality and develop structural guarantees for sharia m – banking users through improving the quality of the relationship (REQ) between the Bank and users.

### Managerial Implications

This study provides a better understanding of the causal correlation between Relationship Quality and users of Sharia m – banking, Service Quality, Access Convenience, and Structural Assurance based on theoretical contributions and empirical analysis. Therefore, the use of Sharia m – banking in the Yogyakarta region can use this research as a guide for implementing Relationship Quality, Improving Service Quality, and Access Convenience, as well as Structural Assurance capabilities. –Banking and Access Convenience, Service Quality,

**Hypothesis 1**, shows that REQ has a positive influence on CTU where during the use of sharia m – banking, users cannot be separated from the quality of services obtained from service providers, for example, as the benefits received by users. Service providers can improve the quality of relationships with users in various ways and pay attention to developments in the current digital age. Bella Maharani (2020) explains the use of sharia m – banking to make transactions faster where users can feel the features that are clear, easy to use, easy to understand, and easy to master will increase someone's interest in using sharia m – banking. This situation can be used as a forum for service providers to improve the quality of relationships by understanding usage needs along with the times.

**Hypothesis 2**, shows the convenience of using sharia m – banking on the quality of the relationship between users and sharia m – banking providers. Service providers strive to provide convenience so that sharia m – banking users will always use their sharia m – banking. This can be done by service providers by providing one – tap buy – on e – commerce features that are integrated with online shops. This service feature provides comfortable access to users without having to make complicated transactions from the user's smartphone. Service providers must be consistent to maintain improving the quality of the relationship with users so that the convenience of use gives positive results towards the use of sustainability.

**Hypothesis 3**, showing the quality of service to the quality of the relationship between service providers and sharia m – banking users affects the use of sharia m – banking sustainability. For example, the high number of online shop transactions today cannot be separated from sharia m – banking transactions, from here service providers must improve service quality through quality relationships so that sharia m – banking users continue to give positive responses and continue to use sharia m – banking in the future. Hadi and Novi (2014) explain that the quality of this service is related to the benefits received by customers, the more customers benefit from the quality of sharia m – banking services, the more interested they will be to use sharia m – banking.

**Hypothesis 4**, structural guarantees become a critical point as a determinant of sharia m – banking users in choosing and using sharia m – banking on an ongoing basis due to privacy factors and security risks. Service providers must be able to provide guarantees to users against this factor so that users want to use their sharia m – banking.

For example, banks protect the form of identity verification as a form of user privacy to avoid the risk of theft in every transaction made on sharia m–banking. In addition, the Bank can improve the quality of relations with users by discussing or suggesting improvements in sharia m–banking structural guarantees that aim to protect the privacy and security risks of sharia m–banking users. Hadi and Novi (2014) explain security guarantees in the sharia m–banking structure that the higher the customer's perception of security, the higher he will use sharia m–banking services. The more customers feel guaranteed about the security of transactions through sharia m–banking and the confidentiality of personal data, the higher the impact on the use of these services.

## CONCLUSION

The purpose of this study is to clarify the relationship between access convenience, service quality, structural guarantee, relationship quality, and intention to continue using sharia m–banking. Based on the results and discussion that has been done previously, it can be concluded that four hypotheses are all accepted and have a significant effect on the intention to continue using sharia m–banking. The following are the results of testing the hypothesis in this study: 1). Relationship Quality and its dimensions have a significant effect on the intention to continue use. 2). Access Convenience can significantly influence Relationship Quality. 3). Service Quality along with its dimensions have a significant effect on Relationship Quality. 4). Structural Assurance has a significant effect on Relationship Quality. While the results of mediation testing in this study: 1). Access Convenience is not able to directly influence the intention of sustainability in the use of sharia m–banking, which means that Access Convenient must involve or go through a mediator variable, namely Relationship Quality 2). Meanwhile, Service Quality does not have a direct effect, but has an indirect effect on the Continuance to Use variable, meaning that Service Quality must involve or go through a mediating variable so that it has a significant and positive effect on Continuance to Use. 3). It is different from Structural Assurance which has a significant influence on the results of the mediation test in the form of total effects, direct effects, and indirect effects on Continuance to Use, meaning that Structural Assurance is capable without involving or through mediating variables

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