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ANTECEDENTS OF BANK PERFORMANCE THROUGH CUSTOMER JOURNEY IN PRIVATE BANK

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Abstract

This study aims to determine the role of Customer Journey as a variable in mediating Perceived Ease of Use, Perceived Risk and Intention to reuse self-service Technology towards Bank Performance to private bank customers. The analysis method used to answer the research problem using Structural Equation Modeling (SEM), where the data processing uses the Analysis of Moment Structures (AMOS) 24 program. The number of samples in this study was 226 respondents who were private bank customers. The results of this study found that in the Perceived Ease of Use hypothesis, Intention to Reuse Self Service Technology supports Bank Performance , and in the Perceived Ease of Use hypothesis, Perceived Risk and Intention to Reuse Self Service Technology also support Customer Journey . However, there is a hypothesis that does not support Perceived Risk which does not support Bank Performance. The novelty of this study lies in the discovery of the Customer Journey variable as a mediator that supports the hypothesis of Perceived Ease of Use, Perceived Usefulness, Perceived Risk and Intention to Reuse Self Service Technology towards Customer Journey .

Keywords: Perceived Ease to Use, Perceived Usefulness, Perceived Risk, Intention to Reuse Self Service Technology, Customer Journey, Bank Performance.

INTRODUCTION

Financial institutions play a crucial role in a country's economic growth. A booming economy creates opportunities for entrepreneurs and companies in both national and international business to thrive . A bank's financial performance reflects how well it is managed and its financial health. Good financial performance indicates a bank's health, efficiency, and ability to generate profits for shareholders and fulfill its obligations to customers and other stakeholders (Goswani & Malik, 2024). A bank's financial performance is a crucial indicator of its business health and sustainability. Understanding a bank's financial performance in managing risk, generating profits, and making a positive contribution to the economy is crucial . This indicator is crucial for assessing how well a bank operates and achieves its business objectives: maximizing profits for shareholders, fulfilling obligations to customers, and maintaining financial system stability (Annor et al., 2024). Therefore, various bank financial performance indicators are used to evaluate the effectiveness of the bank's business strategy, identify areas for improvement, and provide a basis for short- and long-term

management decision-making. Therefore, bank performance serves as a barometer of the health of the financial system . Digitalization has become a catalyst for fundamental transformation in the banking industry. The integration of digital technology into all aspects of bank operations has significantly changed the way banks operate and interact with their customers. In this modern and convenient era, various financial industries in a country's economy are experiencing rapid growth and progress. Technology has created numerous opportunities for service industries and financial companies, one of which is banking.

The increasingly sophisticated development of information technology has enabled private banks to offer a variety of innovative services that can be accessed anytime and anywhere. One of the determining factors for a bank's success in this digital era is the extent to which its services are perceived by customers as easy to use. Perceived ease of use, perceived risk, intention to reuse self-service technology, and the customer journey in using banking services have an influence on customer decisions in selecting and using banking services. This study aims to uncover how these perceptions can differentiate private banks in winning the competition and improving their business performance.

LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

This study aims to understand how customers' intention to reuse self-service technology affects bank performance, based on the grand theory of bank performance. The primary focus is to uncover the mechanisms behind this intention. It is expected that perceived ease of use, perceived usefulness, and perceived risk will shape users' perceived value. This perceived value will then trigger positive experiences throughout the customer journey, ultimately increasing the intention to reuse self-service technology. This increased intention will directly impact the bank's financial performance.

Self-service technology has become an integral part of modern banking, revolutionizing the way banks interact with customers. In this context, the Technology Acceptance Model (TAM), developed by Davis (1989), is a relevant grand theory. According to Naeem et al. (2023), TAM is a widely recognized model for defining customer behavior towards technology acceptance, assuming that technology usage behavior can be measured by perceived ease of use. This framework is very useful for banks to develop effective strategies to increase the adoption and use of self-service technology.

Hypothetically, perceived ease of use and usefulness of self-service technology will increase usage intention. High usage intention will encourage usage frequency, which in turn will create a positive customer experience throughout the customer journey. This positive experience is expected to increase customer satisfaction and loyalty, ultimately contributing to improved bank performance. A smooth *customer*

journey using a mobile banking app, for example, with easy navigation and fast transactions, will increase the app's perceived usefulness and ease of use. This will encourage customers' continued use, which has positive implications for increasing fee-based revenue and the overall performance of private banks.

Perceived ease of use

Perceived ease of use or belief convenience use is as far as where a person or user believes they will find the use of a particular system or technology free from efforts in Therefore, the ease of use of this technology is a system designed to be user-friendly and not complicated. This ease of use means that a service will be easy to understand and easy to operate, so consumers will easily learn how to use the service (Florenthal, 2019) . According to (Foroughi et al., 2019) perceived ease of use is as the user's level of confidence that using a particular technology will be free from mental effort, with say other perceived ease of use referring to on how much big users feel that a technology is easy to learn and use.

Perceived ease of use is something term Which show belief in ease user or customers in use a technology or tools to achieve objective certain, where users expect system new Which will be used free from difficulties (Chaouali et al., 2019) . So convenience use refers to the level of ease with which a person can learn, understand, and use a system. This relates to how intuitive it is. and efficient system in completing tasks and achieving user goals.

Perceived Risk

E-banking, a general term describing the provision of banking products and services through electronic channels, offers a number of benefits to consumers. However, it also poses potential risks that contribute to consumers' risk perceptions, which in turn make these risks a major determinant of their intention to adopt e-banking technology . Perceived risk is the potential loss in pursuing desired outcomes from using electronic services (Abikari, 2024). The application of risk perception as a multidimensional concept in the context of e-banking adoption has yielded mixed findings in terms of the number and order of dimensions. However, these dimensions do not encompass all concerns, especially those related to the influence of psychological concerns on risk perception. Psychological risk relates to the risk that a product's performance may negatively impact consumers' peace of mind, potentially resulting in a loss of self-esteem due to frustration at not meeting purchase objectives (Trinh et al., 2020).

The factors that influence perceived risk include customer character (seen from customer age, education level, technology experience), technology design (seen from... convenience usage, reliability And security self-service technology), quality service And support Which given bank to customers, experience positive or negative users (Ramlall,

2018). So that private banks can take it several steps to mitigate perceived risk related with use technology in a way independent like making sure reliability And security technology, providing education and training to customers on how to use self-service technology, providing easily accessible services and support for customers experiencing difficulties and monitoring and evaluating the level of perceived risk periodically .

Intention to Reuse self-Service Technology

E-banking is a general term that describes the provision of banking products and services through electronic channels and offers a number of benefits to consumers . to reuse self service technology is a technology that allows customers to perform various services banking independently without the need for help from tellers or bank staff (Curran & Meuter, 2005). Technology can be accessed through various channels such as application mobile banking , internet banking services Banking services are available through the bank's website , ATMs that can be used for cash withdrawals, balance checks, and money transfers. This bank offers technology services. also can go through EDC is an Electronic Data Capture machine that can be used for payment bills , purchasing credit and so on. Apart from that, Can through Chatbot is service banking Which can accessible through messaging applications such as WhatsApp , Telegram and Facebook Messenger (Prodanova et al., 2019).

Intention reuse self service technology represents the possibility of reuse self-service technology reported Alone by Customers' continued use of self-service technology is critical to its continued existence. Due to the high costs of acquiring new customers and initiating them to use self-service technology again , it is important to maintain customer Which Already There is And influence continuation their use (Robertson et al, 2016a). With investment big in time and money to design, implement and maintain reuse services independently, it is important for private banks to understand the decision of users/customers or private bank clients to continue using them.

Customer Journey

The customer journey can be thought of as the internal and mental responses of customers arising from their overall evaluation of an organization. This encompasses the customer's cognitive, emotional, behavioral, sensory, and social evaluations. to What Which offered company to they throughout their shopping journey, during the pre-purchase, purchase and post-purchase phases and during direct or indirect contact with an organization that causes perceptions to arise in their minds and influences satisfaction, trust, revisit, reuse and repurchase (Mousavi et al. , 2024) .

The customer journey is a series of interactions a customer has with a brand, product or business from the moment they become aware of a problem. until make decision purchase, so that customer journey refer to experience specific every

customer. The dimensions of customer experience value are defined as the perceived benefits obtained from alternative capacities for functional, utility or physical performance (Fuller et al., 2023). The dimensions of Customer Journey when customers interact with private banks are awareness , consideration , acquisition, use, maintenance, and advocacy.

Bank Performance

The Bank is actively involved in environmental protection measures organization they And to partners business And customers. Build management system environment Which comprehensive can facilitate implementation internal environmental strategies , thus benefiting borrowers and other customers. Bank performance is an indicator that describes how well a bank carries out its operational activities in achieving its stated goals. This performance reflects the bank's efficiency and effectiveness in managing assets, liabilities, and capital, as well as its ability in produce profit Which sustainable (Shabir et al. , 2024) .

Banking governance in bank performance is a central concept that measures how effectively and efficiently a bank carries out its operations. This performance is not only seen from profitability alone, but also from the bank's ability to manage its costs and resources. Measuring bank performance is more than just numbers and profits, but also efficiency in managing controllable expenses is an important aspect because it shows the bank's ability to operate more leanly and avoid unnecessary costs, so that banks can maintain operational efficiency in a dynamic business environment (Azad et al., 2025). Traditionally, bank performance is measured through financial indicators that reflect profitability and efficiency. Profitability indicates how efficiently a bank's assets and capital are in generating profits. However, the modern understanding of bank performance has evolved into a dimensional construct that is not only limited to profit figures but also includes non-financial aspects that are equally important for sustainability. Bank performance is also reflected in the speed and quality of innovation produced, which is strongly influenced by knowledge management and customer experience (Jaiwani & Gopalkrishnan, 2023).

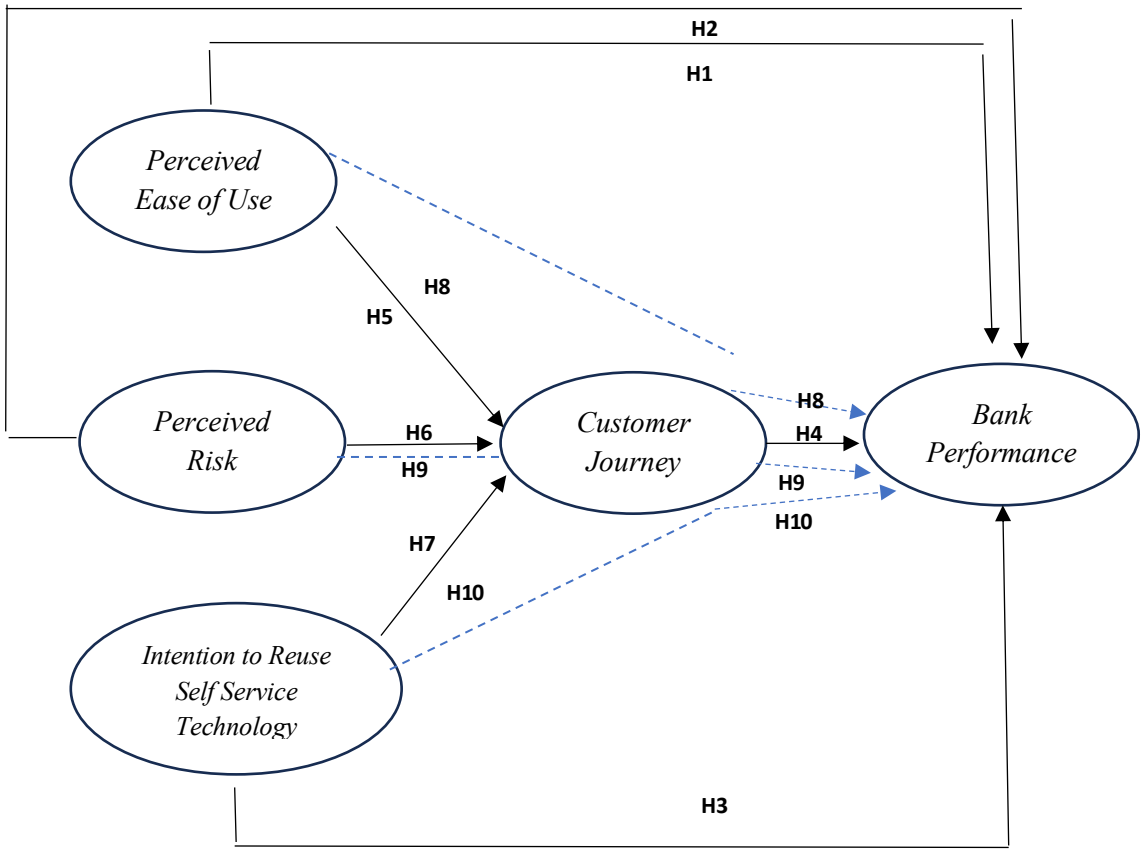

Figure 1. Research Framework

RESEARCH METHOD

This research was conducted using a quantitative method that focuses on collecting and analyzing data in the form of numbers (Hair et al, 2018) and analyzed descriptively using SEM AMOS 24. The primary data source, namely the direct data source obtained directly (Sekaran & Bougie, 2017) in this study is a questionnaire and will be used as the main data in this study.

RESULT AND DISCUSSION

Variance Extracted (AVE) and Composite Reliability (CR) Test

Reliability testing in this study was evaluated using the Composite Reliability approach which aims to assess the internal consistency of the indicators that form each latent variable. A variable meets the Composite Reliability criteria standard if the value obtained is greater than 0.70. The results of the reliability evaluation, both based on the variance extracted test value and the composite reliability , for all variables used in this study are explained in the following table:

Table 1. Variance Extracted (AVE) and Composite Reliability (CR) Test Results

Variable Variance Extracted Composite Reliability Conclusion
Perceived Ease of Use 0.580 0.871 Reliable
Perceived Risk 0.505 0.827 Reliable
Intention Reuse SST 0.558 0.833 Reliable
Customer Journey 0.530 0.848 Reliable
Bank Performance 0.648 0.901 Reliable

Source: Results of SEM AMOS 24 data processing

Based on the results of Variance Extracted and Composite Reliability presented in the table above, the results obtained are that all latent variables have a value of > 0.5 and Composite Reliability > 0.7 so that it can be concluded that all latent variables meet the reliability test or in other words all variables are declared reliable.

Goodness of Fit Test

Goodness of Fit / GOF model test in this study uses GOF parameters, the following are the results of the *Goodness of Fit* model test:

Table 2. Goodness of Fit Model Parameters

Goodness of Fit	Cut-Off Value	Model Results	Information
Chi-square	The calculated χ^2 of 373.592 is smaller than the table χ^2 of 379.89.	373,592 < 379,89	Good Fit
Probability	≥0.05	0.108	Good Fit
GFI	≥0.90	0.874	Marginal Fit
AGFI	≥0.90	0.989	Good Fit
CFI	≥0.90	0.989	Good Fit
TLI	≥0.90	0.987	Good Fit
RMSEA	≤0.08	0.021	Good Fit
NFI	≥0.90	0.892	Marginal Fit
HOELTER	≥200	244	Good Fit

Source: Results of SEM AMOS 24 data processing

Based on the table above, the results of the SEM AMOS analysis, the proposed research model shows good goodness of fit . This is indicated by the Chi-Square value of 373.592 , Probability 0.108, GFI 0.874, AGFI 0.989, CFI 0.989, TLI 0.987, RMSEA 0.021, NFI 0.892, HOELTER 244, all of which meet the model acceptance criteria. Thus, it can be concluded that the research model is valid and supported by empirical data to continue hypothesis testing.

Table 3. Results of Direct Effect Hypothesis Testing

Research Hypothesis	**Coefficient**	**P-*Values***	**Conclusion**
H1: Perceived Ease of Use has a significant influence on Bank Performance .	0.276	0,000	Supported
H2: Perceived Risk does not have a significant influence on Bank Performance .	0.009	0.758	Not supported
H3: Intention to Reuse Self Service Technology has a significant influence on Bank Performance.	0.298	0,000	Supported
H4: Customer Journey has a significant influence on Bank Performance .	0.309	0,000	Supported
H5: Perceived Ease of Use has a significant influence on Customer Journey.	0.190	0.019	Supported
H6: Perceived Risk has a significant influence on Customer Journey.	0.139	0.003	Supported
H7: Intention to Reuse Self Service Technology has a significant influence on Customer Journey .	0.351	0,000	Supported

The above hypothesis was conducted to test whether there is an influence between the independent variable (X) on the dependent variable (Y), namely bank performance. Based on the table above, the P- value is 0.000 < 0.05 (alpha 5%), so Ha is supported. Therefore, it can be concluded statistically at a 95% confidence level that there is a positive influence of perceived ease of use, perceived risk, and intention to reuse self-service technology on bank performance .

Based on the hypothesis testing above, it can be concluded:

Hypothesis 1 : P-value *is* 0.000 < 0.05 (alpha 5%), so Ha is supported. Therefore, it can be statistically concluded that at a 95% confidence level, there is a positive influence of Perceived Ease of Use on Bank Performance .

Hypothesis 2 : The P- value is 0.758 > 0.05 (alpha 5%), so Ha is not supported. Therefore, it is statistically concluded that at a 95% confidence level, there is no influence of Perceived Risk on Bank Performance .

Hypothesis 3 : The P- value is 0.000 < 0.05 (alpha 5%), so Ha is supported. Therefore, it can be statistically concluded that at a 95% confidence level, there is a positive influence of Intention to Reuse Self Service Technology on Bank Performance .

Hypothesis 4 : The P- value is 0.000 < 0.05 (alpha 5%), so Ha is supported. Therefore, it can be statistically concluded that at a 95% confidence level, there is a positive influence of Customer Journey on Bank Performance.

Hypothesis 5 : The P- value is 0.019 < 0.05 (alpha 5%), so Ha is supported. Therefore, it can be statistically concluded that at a 95% confidence level, there is a positive influence of Perceived Ease of Use on the Customer Journey.

Hypothesis 6: The P-value is 0.003 < 0.05 (alpha 5%), so Ha is supported. Therefore, it can be statistically concluded that at a 95% confidence level, there is a positive influence of Perceived Risk on Customer Journey.

Hypothesis 7: The P - value is 0.000 < 0.05 (alpha 5%), so Ha is supported. Therefore, it can be statistically concluded that at a 95% confidence level, there is a positive influence of Intention to Reuse Self-Service Technology on the Customer Journey.

Analysis of Indirect Influence Research Results

The following are the results of hypothesis testing to determine the indirect effect.

Table 2. Results of Direct Effect Hypothesis Testing

Hypothesis	Coefficient	Z Sobel	Z Table	Conclusion
H8: Perceived Ease of Use has an influence on Bank Performance through Customer Journey	0.141	4,460	1,960	Mediating
H9: Perceived Risk has an influence on Bank Performance through Customer Journey	O, 091	2,335	1,960	Mediating
H10: Intention to Reuse Self Service Technology has an influence on Bank Performance through Customer Journey	0.217	5,136	1,960	Mediating

Based on the hypothesis testing above, it can be concluded:

Hypothesis 8 : It is known that the Sobel Z value is 4.460 > Z Table 1.96 with a coefficient of 0.141, so Ha is supported, which means that Customer Journey mediates Perceived Ease of Use on Bank Performance.

Hypothesis 9 : It is known that the Sobel Z value is 2.335 > Z Table 1.96 with a coefficient of 0.091, so Ha is supported, which means that Customer Journey mediates Perceived Risk on Bank Performance.

Hypothesis 10: It is known that the Sobel Z value is 5.136 > Z Table 1.96 with a coefficient of 0.217, so Ha is supported, which means that Customer Journey mediates Intention to Reuse Self Service Technology on Bank Performance.

CONCLUSION

This study successfully uncovered the central role of the Customer Journey in linking customer perceptions of ease of use, usefulness, risk, and intention to reuse self-service technology with bank performance. The results indicate that a positive customer experience during interactions with banks is key to improving bank performance. These findings have significant implications for the banking industry, where banks need to focus on improving service quality and meeting customer expectations. Although this study makes a significant contribution, there are several limitations that need to be considered. Further research can be conducted to test the generalizability of this study's results to a larger sample and in different contexts. Specifically, perceived ease of use, perceived usefulness, perceived risk , and intention to reuse self-service technology are identified as key antecedents that influence bank performance through the mediation of the customer journey. Furthermore, future research can explore other factors that may influence the relationship between the studied variables.

Research Implications

This research makes a significant contribution to the field of strategic management, particularly in understanding the dynamics of customer interactions with self-service technology at a national private bank and how these experiences impact bank performance. Key findings from this study provide important insights for bank management. This research demonstrates how to design more effective strategies to improve service quality, ultimately improving overall bank performance. From a management perspective, this study significantly enhances the existing literature on the customer journey, self-service technology, and bank performance. It represents a significant step forward in understanding the complex relationship between these three elements in the banking sector.

Furthermore, this study successfully identified and empirically tested crucial factors that directly impact bank performance. These factors include perceived ease of use, perceived risk, and intention to reuse self-service technology. By understanding these variables, banks can focus their efforts on areas with the greatest positive impact.

Substantially, the results of this study strengthen established theories, such as the Technology Acceptance Model (TAM) developed by Davis (1989). This research not only extends but also validates these theories in the specific context of the banking industry. It provides strong empirical evidence on how customer perceptions and their intention to reuse self-service can significantly impact bank performance. Furthermore, this study also provides a deeper understanding of how a positive customer journey using self-service can directly impact bank performance. This underscores the importance of a seamless and satisfying customer experience.

Another interesting theoretical implication is that customers who find self-service technology easy and convenient are more likely to like, engage with, and choose

to use the various products and services offered by the bank. This aligns closely with other research on digital banking, which emphasizes that positive customer experiences are key to achieving profitability and building sustainable long-term bank performance.

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