



The Effect of Green Banking Performance and Service Quality on Customer Satisfaction Using Mobile Banking

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Abstract

Purpose – This inquiry aims to examine the impact of Green Banking performance and service quality on customer satisfaction using Mobile Banking.

Methodology - In this inquiry using the type of primary data by survey method, which makes a questionnaire with questions related to research. The data analysis technique used is multiple linear regression analysis. This technique is useful to find out the impact of several independent elements on the dependent element analyzed through SPSS version 29.

Findings – Based on the results obtained that the performance of green banking and service quality significantly affect customer satisfaction. Together, green banking performance and service quality have a significant influence on customer satisfaction using mobile banking.

Implications – The results of this inquiry will provide recommendations on the association between the performance of green banking and mobile banking is increasingly crucial in the context of digital transformation in the banking sector that focuses on sustainability.

Originality – This inquiry provides insights to increase attention to the concept of sustainability in the modern banking world, especially in the application of green banking.

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1. Introduction

In the modern banking world, the concept of sustainability has become a major concern in efforts to create an environmentally and socially responsible financial system. One implementation of this principle is green banking, which refers to banking practices that support environmentally friendly activities, reduce negative impacts on nature, and increase customer awareness of sustainability (Handajani et al., 2019). According to Cindi (2023) green banking includes various aspects, such as financing green projects, energy efficiency in banking operations, as well as



digitizing services to reduce paper use and reduce carbon emissions. Digitalization of banking, especially in the form of mobile banking, has become a key strategy in supporting the implementation of green banking by providing more efficient, fast, and environmentally friendly services (Julia, 2023). Banks that implement green banking tend to have more measure in the customer's view because they show social and environmental responsibility. Digitalization of banking services through mobile banking is also a form of green banking implementation because it allows paperless transactions and reduces the need for physical travel to branch offices, thereby contributing to the reduction of carbon emissions (Savitri, 2024).

In Islamic banking, green banking also has relevant implications. As a bank that operates based on sharia principles, Islamic banks have an ethical responsibility not only to economic aspects but also to social and environmental sustainability (Haikal et al., 2024). Bank Syariah Indonesia (BSI) as the largest Islamic bank in Indonesia has adopted several green banking initiatives, including digitization of services through BSI mobile. However, challenges still arise in the implementation and impactiveness of green banking in improving customer satisfaction, especially in the growing Islamic banking ecosystem. The following are social responsibility and social environment data that show the performance of green banking which can be seen from the environmental performance data listed in the BSI Sustainability Report 2021 – 2023 can be seen in the following table 1.

Table 1. BSI Green Banking performance 2021-2023

Year	Performance Aspects	Main Activities	Quantitative Impact
2021	Energy Efficiency	Solar Panel, water treatment, LED light, WFH.	1.947,119 kWh (Total electrical energy), 100%
	Paper Efficiency	Digitization, the use of recycled paper.	Save 4,228 reams.
	Water Efficiency	Water treatment, recycled water ablution.	Save 800.25 m ³ .
	Emission Reduction	WFH, report dating, vehicle servicing.	Vehicle emissions 96,625 tons CO ₂ .
	Biodiversity	Tree planting in Bakauheni and Bromo.	1000 tree seedlings
	Waste Management	B3 waste recycling and zero stock program	Non-B3 wastes 100 tons
2022	Energy Efficiency	Solar Panel, water treatment, LED light, WFH.	Save 5,155,191 kWh (Total electrical energy), 100%
	Paper Efficiency	Digitization, the use of recycled paper.	Save 7.042 reams.
	Water Efficiency	Water treatment, recycled water ablution.	Water consumption: 1,905 m ³ (PDAM).
	Emission Reduction	WFH, report dating, vehicle servicing.	Vehicle emissions 4385.65. ton CO ₂ .
	Biodiversity	Tree planting in Bakauheni and Bromo.	33,500 trees.
	Waste Management	Recycling of B3 waste and liquid waste with WWTP.	No significant waste spills.
	Energy Efficiency	Efficient use of electricity and implementation of LED lighting throughout BSI offices	5.155,191 kWh (Total electrical energy), 100%
	Use of BBM	Consumption management. Fuel oil for operations	97.672 liters

2023	Water Efficiency	Water treatment, recycled air ablu-tion.	Water consumption: 1.905 m ³ (PDAM).
	Emission Reduction	Reducing carbon emissions through energy efficiency and fuel	Vehicle emissions 4.385,65. ton CO ₂ -eq
	Plastic Waste Management	Collaboration Program with PlasticPay: collection of plastic bottle waste at Collection points.	2.376,84 kg plastic bottle waste
	Biodiversity	Planting trees in different locations.	33,500 trees planted

Source: BSI Sustainability Report 2021-2023

Based on Table 1, it describes the green banking performance of Bank Syariah Indonesia (BSI) in 2021 to 2023 reflected in various social and Environmental Responsibility initiatives reported in the Sustainability Report. Meanwhile, digitization and the use of recycled paper will contribute to paper savings of up to 7.042 rim in 2022, increasing to 5,155,191 kWh in 2022 and 2023. On the other hand, in 2022, paper savings amounted to 7,042 reams versus 4.228 rims in 2021. On the aspect of Water Efficiency, Water treatment Management and wudu water recycling helped reduce water consumption by up to 1,905 m³ BSI also contributed to reducing carbon emissions, especially through the implementation of work-from-home (WFH), online meetings, and energy efficiency, with vehicle emissions falling from 96,625 tons of CO₂ in 2021 to 4,385.65 tons of CO₂ in 2022 and 2023.

BSI also supports biodiversity by planting 33,500 trees in various locations in 2022 and 2023, a significant increase from the 1,000 seedlings planted in 2021. Waste management is prioritized through the B3 waste recycling program and wastewater treatment and collection in collaboration with WWTP as many as 2,376.84 kg of plastic bottles will be placed in collection points per year by 2023 the use of environmentally friendly materials such as Freon AC R-32 and LED lights complements BSI's consistent sustainability strategy. The phenomena that occur in the performance of green banking BSI listed in the BSI sustainability report in the 2021-2023 period can be examined because the performance of green banking BSI reflects the company's increasing attention to environmental sustainability, as part of its social responsibility and operational strategy.

In addition to sustainability factors, the quality of service in banking is also a key factor in building long-term associations with customers. According to (Hamzah et al., 2024) Service quality includes various aspects, such as system reliability, ease of access, speed of service, transaction security, and overall customer satisfaction. With the development of digital technology, banks are required to provide mobile banking services that are not only innovative but also meet customer expectations in terms of convenience and trust (Nisa, 2018).

Several studies have shown that the quality of mobile banking services has a significant impact on customer satisfaction. Inquiry by (Galih & Setiawan, 2024) finding that ease of access and efficiency of digital services are the main factors that keep customers using mobile banking services. Research by (Marziah, 2024) in Islamic banking shows that trust and compliance with Sharia principles in digital services is also an aspect that is very concerned by customers. In the implementation of mobile banking, various challenges are still faced by banks, such as technical glitches, data security threats, and lack of education to customers regarding the benefits of digital services (Fonda & Hoesein, 2025). Therefore, banks, including BSI, need to continue to improve the quality of their services to match customer expectations and remain competitive in the era of digitalization.

The Islamic banking industry is a service industry that from time to time improves the quality of services. Because the characteristic of the service lies in the speed, ease of Service and security. Next, the service with the aid of technology, speed and service convenience must be further improved. Since the Qur'an and Hadith serve as the foundation for all business operations and product development, the Islamic banking system, also known as Sharia banking, is founded on

the idea of sharing profits and losses (Nurdin et al., 2020). It is critical for banks to understand how clients view mobile banking services and whether they will profit from them. Because the convenience of getting financial information and doing transactions online without having to go to the bank where they are customers is what matters most to them (Sari et al., 2021).

Bank Syariah Indonesia (BSI) as the largest Islamic bank in Indonesia also seeks to adopt the principles of green banking and improve the quality of its digital services. BSI has developed BSI mobile, a mobile banking application that allows customers to make transactions without having to come to the branch office (Agustina & Krisnaningsih, 2023). This step is in line with the digital transformation and sustainability strategies adopted by many Islamic banks in the world (Qothrunnada et al., 2023). However, although this service has been implemented, the question that arises is to what extent the performance of green banking and the quality of services provided by BSI can improve customer satisfaction, especially in Bandar Lampung.

Customer satisfaction is the main indicator that determines the success of a banking service, both in conventional and digital systems (Susilawaty & Nicola, 2020). Customer satisfaction in digital banking services is influenced by various factors, including service quality, ease of use of technology, transaction speed, and the level of trust in the system used (Wangsanegara et al., 2024). Several previous studies have examined the association between mobile banking service quality and customer satisfaction. Inquiry by Nurdin et al. (2020) finding that the aspects of transaction speed and data security are the main factors that affect the satisfaction of mobile banking users. Research by Suaiban (2023) in Islamic banking shows that customer satisfaction is also influenced by the extent to which mobile banking services comply with Sharia principles and provide convenience in transactions.

However, in green banking, research on the association between the implementation of green strategies in banking and customer satisfaction is still relatively limited. Some studies such as those conducted by Gustya et al. (2023) indicates that customer awareness of green banking initiatives tend to have a positive impact on their satisfaction and loyalty. However, this research is still more widely conducted in countries with a more mature banking ecosystem in implementing green policies, so it still needs to be studied further in Indonesia, especially in Islamic banking such as BSI.

Mobile Banking or commonly referred to as m-banking is a service provided by banks to facilitate their customers in conducting banking transactions. Mobile Banking is a banking service that can be accessed by the customer using his / her mobile phone. Mobile banking feature allows each customer to transact comfortably using a mobile phone anytime and anywhere if the phone is connected to the Internet network. Mobile banking service is expected to provide convenience and benefits for customers in accessing banking without having to come directly to the bank) (Mukhtisar et al., 2021).

Mobile banking is a banking service that gives users the ability to communicate, get information, and conduct financial transactions over the internet. However, there are several issues with mobile banking, including a lack of knowledge about the viability and advantages of this service as well as the restrictions of the services that are now offered. Because of this, many customers still prefer to wait in queue and complete purchases directly. This occurs because of the services not living up to the expectations of the client. The degree of customer satisfaction also has a significant impact on a bank's success (Diva et al., 2022).

Mobile banking is also one of the banking services that allows customers to obtain information, communicate and conduct banking transactions through the internet network, and is not the only bank that only provides banking services through the internet. Mobile banking opens new paradigms, new structures and new strategies for retail banks, where banks face new opportunities and challenges. The following is the development of the number of BSI Mobile banking users registered in the BSI Quarterly Financial Report 2022-2023. Can be seen in the following table:

Table 2. Number of BSI Mobile banking users

Description	Q1 2022	Q2 2022	Q3 2022	Q4 2022	Q1 2023	Q2 2023
Number of BSI Mobile Banking users	3,77 million	4,07 million	4,44 million	4,81 million	5,18 million	5,39 million

Source: Quarterly Financial Report BSI 2022-2023

Table 2 explains based on data from BSI's 2022-2023 Quarterly Financial Report, the number of users of BSI's mobile banking service has increased significantly. In the first quarter of 2022, there were 3.77 million users, then increased to 5.39 million users in the second quarter of 2023. This increase reflects the high customer interest, which dominates the BSI customer age segment (18-35 years old), towards digital banking services. This shows the development of digital features that are easily accessible to meet the growing needs of customers.

This phenomenon shows that BSI's success in attracting more users depends on its ability to continuously innovate and deliver relevant digital solutions this phenomenon also presents challenges, such as maintaining customer data security, improving user experience, and maintaining loyalty amid fierce competition. BSI's success in capitalizing on these opportunities depends heavily on its ability to continuously innovate and provide digital solutions that are relevant to its customers needs.

Ideally, the implementation of green banking and the improvement of service quality in mobile banking should increase customer satisfaction. However, there are still some problems that indicate a gap between expectations and reality. According to (Prananda, 2024) although the use of mobile banking in Indonesia is increasing, there are still many customers who complain about aspects of system reliability, data security, and transparency in digital banking services. In Bandar Lampung, several BSI customers revealed that although they appreciated the green banking initiative, there were still obstacles in using BSI Mobile, such as technical glitches, limited features, and lack of education about the benefits of green banking. The difference in customer perceptions regarding the satisfaction of digital-based services compared to conventional services is also a challenge that needs to be studied further.

In the context of Sharia, the Qur'an provides guidance regarding the obligation to fulfill promises and agreements, which are reflected in the services of Islamic banks. In The Qur'an. Surat Al-Ma'idah Verse 1 Allah SWT says.

يَا أَيُّهَا الَّذِينَ آمَنُوا أَوْفُوا بِالْعُقُودِ ۗ أُحِلَّتْ لَكُمْ بَهِيمَةُ الْأَنْعَامِ إِلَّا مَا يُنْتَلَىٰ عَلَيْكُمْ غَيْرَ
مُجْلَىٰ الصَّيْدِ وَأَنْتُمْ حُرْمٌ ۗ إِنَّ اللَّهَ يَحْكُمُ مَا يُرِيدُ ﴿١﴾

It means: "O you who believe, fulfill the aqad-aqad lawful for your livestock, except what will be recited to you. it is not lawful for you to hunt while you are on the pilgrimage. Indeed, Allah judges as he wills. Aqad (covenant) includes: prasetia servant's promise to God and the Covenant made by man in the Association of others."

The convenience and quality offered to customers are the main indicators in assessing customer satisfaction based on Sharia standards. It also serves as a reference in the assessment. Verses of the Qur'an, such as in Surat Al-Ma'idah Verse 1, emphasize the importance of fulfilling the contract and providing fair service. This underscores that Islamic banks must be able to provide quality services that are not only financially beneficial, but also aligned with moral and sustainability principles. Factors that can affect customer satisfaction using mobile banking include green banking performance and service quality.

Based on previous research has discussed the impact of green banking on customer satisfaction. Research by (Hastuti & Kusumadewi, 2023) indicates that banks that apply the principles of green banking tend to have higher customer loyalty because they are considered more

socially and environmentally responsible. Another inquiry by (Khoiruddin, 2023) it also found that the adoption of digital technology in green banking was able to improve operational efficiency and customer satisfaction through faster and more transparent services. On the other hand, the quality of digital banking services has also been widely researched in relation to customer satisfaction. According to research conducted by (Adela, 2020), ease of Use and security of the mobile banking system are the main factors that affect customer satisfaction. Meanwhile, studies by Nikmah Dalimunthe & Aldi Bastian (2023) found that in Islamic banks, aspects of trust and compliance with Sharia principles are also a factor in customer satisfaction. However, although much research has been done on green banking and service quality, there is still a research gap in understanding how these two factors simultaneously affect mobile banking customer satisfaction, especially in Islamic banking in Indonesia. Most of the previous studies still focused on conventional banks or only examined one of the factors without integrating the two.

This research is very important because it can contribute to providing research novelty in the form of two main aspects. First, academically, this study will enrich the literature on the relationship between green banking performance, service quality, and customer satisfaction in Islamic banking. Second, in practical terms, the results of this inquiry can provide recommendations to BSI and other Islamic banks in developing more impactful service strategies to improve customer satisfaction.

The aim of this inquiry was to examine how customer satisfaction with mobile banking at Bank Syariah Indonesia (BSI) in Bandar Lampung was impacted by green banking performance. Additionally, this inquiry seeks to assess the degree to which customer happiness might be impacted by the calibre of services offered through mobile banking. To better understand the association between these two factors in enhancing a better digital banking experience, this inquiry will concurrently look at how customer happiness is affected by green banking performance and service quality. Therefore, it is anticipated that the findings of this inquiry would help banks—particularly BSI—implement green banking more impactively and optimise digital services to raise consumer satisfaction levels. As a result, the researcher wants to carry out a inquiry called "The impact of Green Banking performance and service quality on customer satisfaction using Mobile Banking"

2. Literature Review

2.1 Theory of Planned Behavior (TPB)

Theory of Planned Behavior (TPB) is a model used to analyze individual behavior and is recognized as impactful in understanding behavior change, including behavioral interest (Suryani et al., 2021). The TPB, developed by Ajzen, helps explain planned behavior. This inquiry examines the impact of green banking performance and service quality on customer satisfaction in the use of Mobile Banking. TPB emphasizes that an individual's decision to act, such as using Mobile Banking, is determined by three main elements, namely subjective norms of perception of control over behavior and attitudes.

2.2 Customer Satisfaction

Customer satisfaction is the level of feeling in which a person States the results of the comparison between the work of a product or service that has been received with the expected. In general, satisfaction is as a similarity between the performance of products or services received with what is expected by consumers (Aisyah & Murtaza, 2024). Satisfaction is a response from the customer to the fulfillment of needs which indicates that the customer's assessment of the goods or services provides a level of comfort related to the fulfillment of a need, including the fulfillment of needs that do not match expectations or fulfillment that exceeds customer expectations.

2.3 Mobile Banking

Mobile Banking is a banking service that uses communication terminals such as mobile phones, and provides almost the same functions as ATMs, except for cash withdrawals. Mobile Banking, often called Mobile Banking or M-Banking, is a banking service provided by banks to support the smooth and easy banking transactions by using mobile telecommunication devices such as mobile phones and tablets (Siregar, 2024).

2.4 Performance

Performance is a combination of three key elements: a worker's ability and interest, acceptance of the explanation of the task and role delegation, and level of motivation. Performance is the outcome of the work that a person does in carrying out his assigned duties based on his experience, seriousness, and time (Padang & Sihombing, 2020). Employee performance increases with the level of the criteria. Performance describes how well an activity, program, or policy is implemented in achieving the organization's goals, objectives, mission, and vision as outlined in the strategic planning (or strategic plans) of the organisation. (Tolu et al., 2021).

2.5 Green Banking

A new idea or paradigm in the global banking sector that has emerged in the last ten years is called "green banking." In the global banking sector that has been operating for the past ten years, green banking, also known as environmentally friendly banking, is a novel idea or paradigm (Aryani, 2020). The idea came up because of the international community's demands that the banking sector take an active role in attempts to address the environmental catastrophe and the growing severity of global warming.

2.6 Quality Of Service

Service quality is a dynamic state that can at least match or even beyond the expected level of service quality and is strongly correlated with goods, services, human resources, procedures, and the environment (Manengal et al., 2021). To meet the needs of customers, service quality is a strategic system that involves all organisational units, from leaders to employees. It is defined as the service that is rendered to customers in compliance with standardised service standards that serve as guidelines for service delivery (Oktaningtyas, 2022).

2.7 Hypotheses

Green banking performance refers to activities carried out in the banking sector that are environmentally friendly to reduce negative impacts on the ecosystem. It involves the use of energy-saving technologies, the reduction of paper use, and the financing of sustainable projects. In addition, green banking includes policies that support environmental conservation, such as renewable energy funding and waste management. According to the World Bank, this financial institution prioritizes sustainability in its business practices, by integrating the four elements of life: well-being, Nature, Society and economy. In this way, the "Green" bank contributes to the government's commitment to make Indonesia recognized as the lungs of the world through efforts to reduce greenhouse gas emissions. Research by Rezki Arianty Akob and Zulfikry Sukarno states that the quality of mobile banking services has a significant impact on customer satisfaction and loyalty, and that customer satisfaction affects their loyalty, with service quality mediated by customer satisfaction (Akob & Sukarno, 2022).

H₁: Green banking performance significantly affects customer satisfaction using Mobile banking

Services are a series of activities provided by individuals or organizations to customers that are intangible and cannot be physically owned. These services usually take place through direct interaction between providers and customers with the aim of meeting their needs. In KBBI, the term "service" is defined as an effort to meet the needs of others, while "serve" means to assist in preparing and taking care of one's needs. According to Lewis and Booms, service quality can be

measured based on the extent to which services are provided in accordance with customer expectations. Thus, the company's ability to meet customer expectations and needs is a major factor in determining service quality. Research by Irfan Nurahmadi Harish also shows that the quality of mobile banking services has a significant impact on the level of customer satisfaction at Bank Syariah Mandiri Depok (Harish, 2017).

H₂: Service quality significantly affects customer satisfaction using Mobile banking

Green banking performance aims to improve customer satisfaction by providing environmentally and socially oriented services. Quality of Service, which includes reliability, responsiveness, security, empathy, and care, is also considered important in improving the customer experience. Therefore, this hypothesis states that the combination of green banking performance and good service quality will have a positive impact on customer satisfaction in using mobile banking services. The impact of green banking performance and service quality on customer satisfaction can be seen from the efforts of Islamic banking in implementing environmental sustainability principles and providing optimal services. Research by (Mareta et al., 2024) shows that digital opportunities, digital behavior, and digital transactions significantly affect customer satisfaction. Digital opportunities include technological innovations, such as mobile banking applications and online payment systems. In addition, Khusna's research on the impact of mobile banking service quality at PT Bank Rakyat Indonesia Syariah KC Manado also found that service quality has a positive and significant impact on customer satisfaction (Khusna, 2020).

H₃: The impact of Green Banking performance and service quality together significantly affect customer satisfaction using Mobile banking

3. Research Methods

3.1 Types and approaches of research

This study uses a type of quantitative research with Ex post facto approach, which is a research approach that explains how the variables in the inquiry affect each other and find the symptoms that occur. The research method used in this study is descriptive verification method. The descriptive method is the investigation of independent elements without comparing and relating one variable to another (Abubakar, 2021). The verification method is an investigation of the population or sample that aims to test the provisional assumptions that have been established (Sugiyono, 2016). In this study the data sources come from various journals, books and previous research that strengthens the research, data collection in this study using the type of primary data taken from the First party or respondents (Jonathan, 2006). Primary data retrieval is done by survey method, which makes a questionnaire with questions related to research. The data analysis technique used is multiple linear regression analysis. This technique is useful to determine the impact of some independent elements on dependent elements.

3.2 Population and Sample

The population in the author's study is a customer of BSI KCP Rajabasa in Bandar Lampung. The location of this investigation is carried out within the scope of KCP Rajabasa Bandar Lampung customers of Bank Syariah Indonesia because the population or sample in this investigation is respondents who are domiciled or residing in Bandar Lampung and are permanent users or customers of Bank Syariah Indonesia (BSI) by taking data from the company's database. Sampling using the hair formula, so that the number of samples used at least 170 respondents. This study uses probability sampling with simple random sampling technique as a sampling technique. Data analysis methods used by SPSS version 29.

The following research instruments in this inquiry, the research instrument instrument is the definition of a variable by giving meaning or clarity, or providing an operational required to measure the variable:

Table 3. Research instruments

Variable	Definition	Indicators	Code	Scale
Green banking performance	There are indications used to determine green banking, according to a paper by Vikas Nath, Nitin Nayak, and Ankit Goel that was published in the International Journal of Green Banking Practice. Green Coin Rating (GCR) or green coin rating is a concept that incorporates the indication (Ningsih et al., 2020).	1. Carbon Emission 2. Green Rewards 3. Green Building 4. PaperWork /Paperless 5. Green Investment	1. GBP1 2. GBP2 3. GBP3 4. GBP4 5. GBP5	Likert
Quality Of Service	Any action or activity provided to another individual that is intangible and does not result in the acquisition of a good is referred to as quality of service (Fakhrudin, 2021).	1. Tangible. 2. Reliability. 3. Responsiveness. 4. Assurance. 5. Empathy.	1. QOS1 2. QOS2 3. QOS3 4. QOS4 5. QOS5	Likert
Customer Satisfaction	Customer satisfaction can be defined as positive or negative feelings felt by someone towards a product, after making a comparison between the performance of the product with the expectations it has (Monica & Ramadhan, 2022).	1. Compatibility Of Expectations 2. Interest in revisiting 3. Willingness to recommend	1. QS1 2. QS2 3. QS3	Likert

4. Results and Discussion

4.1 Descriptive Analysis

According to Sugiyono, descriptive analysis is a statistical analysis used to analyze data by describing or describing the data that has been collected.

Table 4. Descriptive Statistics

Variable	N	Minimum	Maximum	Mean	Std. Deviation
Green Banking Performance	170	25	47	35.26	5.841
Quality Of Service	170	32	50	42.19	4.308
Customer Satisfaction	170	18	30	25.1	3.319
Valid N (listwise)	170				

Source: data processed (2025)

Descriptive statistical analysis revealed that the performance of green banking has an average of 35.26 with a standard deviation of 5.841, which indicates a considerable variation in perception among respondents. On the other hand, Service Quality was recorded with an average of 42.19 and a standard deviation of 4.308, reflecting a generally high assessment. Meanwhile, the level of Customer Satisfaction showed an average of 25.1 with a standard deviation of 3.319, which indicates a variation in the level of customer satisfaction. This Data provides an important baseline before conducting deeper analysis.

4.2 Validity and Reliability Test

Any action or activity that is given to another individual that is intangible and does not result in the acquisition of a good is referred to as quality of Service. 2) If $R_{count} < R_{Table}$ (2-sided Test with significance 0.05) then the instrument or question items are not significantly correlated to the total score (declared invalid) (Ghozali, 2016). The findings of the validity test for green banking performance variables are shown in Table 5, and all statement items relating to those variables are shown in green banking performance. With the maximum dose of rhyme of 0.802 and the lowest dose of 0.701, then the dose obtained shows that the counter is greater than r_{table} . Thus, it can be said that each item on the green banking performance variable is valid.

Table 5. Validity Test Results of Green Banking Performance Questionnaire

Item Statement	r _{count}	r _{table}	Conditions	Conclusion
GBP1.1	0,795	0,150	$r_{count} > r_{table}$	Verified
GBP1.2	0,758	0,150	$r_{count} > r_{table}$	Verified
GBP2.3	0,761	0,150	$r_{count} > r_{table}$	Verified
GBP2.4	0,701	0,150	$r_{count} > r_{table}$	Verified
GBP3.5	0,802	0,150	$r_{count} > r_{table}$	Verified
GBP3.6	0,794	0,150	$r_{count} > r_{table}$	Verified
GBP4.7	0,783	0,150	$r_{count} > r_{table}$	Verified
GBP4.8	0,788	0,150	$r_{count} > r_{table}$	Verified
GBP5.9	0,784	0,150	$r_{count} > r_{table}$	Verified
GBP5.10	0,779	0,150	$r_{count} > r_{table}$	Verified

Source: data processed (2025)

Table 6. Validity Test Results of Service Quality Questionnaire

Item Statement	r _{count}	r _{table}	Conditions	Conclusion
QOS1.1	0,483	0,150	$r_{count} > r_{table}$	Valid
QOS1.2	0,620	0,150	$r_{count} > r_{table}$	Valid
QOS2.3	0,766	0,150	$r_{count} > r_{table}$	Valid
QOS2.4	0,690	0,150	$r_{count} > r_{table}$	Valid
QOS3.5	0,703	0,150	$r_{count} > r_{table}$	Valid
QOS3.6	0,695	0,150	$r_{count} > r_{table}$	Valid
QOS4.7	0,627	0,150	$r_{count} > r_{table}$	Valid
QOS4.8	0,670	0,150	$r_{count} > r_{table}$	Valid
QOS5.9	0,631	0,150	$r_{count} > r_{table}$	Valid
QOS5.10	0,587	0,150	$r_{count} > r_{table}$	Valid

Source: data processed (2025)

The validity test findings for the variable quality of service are displayed in Table 6 along with all the items associated with the variable statement. With the maximum measure of rhitung being

0.766 and the lowest being 0.483, the obtained measure indicates that r_{hitung} is greater than r_{tabel} . Consequently, it can be said that every item on the service quality variables is legitimate.

Table 7. Validity Test Result of Customer Satisfaction Questionnaire

Item Statement	r _{count}	r _{table}	Conditions	Conclusion
QS1.1	0,768	0,150	$r_{count} > r_{table}$	Valid
QS1.2	0,775	0,150	$r_{count} > r_{table}$	Valid
QS2.3	0,841	0,150	$r_{count} > r_{table}$	Valid
QS2.4	0,824	0,150	$r_{count} > r_{table}$	Valid
QS3.5	0,794	0,150	$r_{count} > r_{table}$	Valid
QS3.6	0,809	0,150	$r_{count} > r_{table}$	Valid

Source: data processed (2025)

The validity test findings for the customer satisfaction measures using mobile banking are displayed in Table 7 together with all statement items associated with these variables. With the maximum measure of r_{hitung} being 0.841 and the lowest being 0.768, the obtained measure indicates that r_{hitung} is greater than r_{tabel} . Thus, it can be said that every item on the variables pertaining to client satisfaction with mobile banking is legitimate.

Following the validity test, the Cronbach's Alpha formula, which is computed using the SPSS 29 software, is used to assess the instrument's reliability for variables green banking performance, quality of service, and customer satisfaction. The following table shows a list of interpretations of the coefficient r that are compared to the results of this reliability test.

Table 8. List of R interpretations

Coefficient r	Reliability
0,8000 – 1,0000	Very High
0,6000 – 0,7999	Height
0,4000 – 0,5999	Moderate / Sufficient
0,2000 – 0,3999	Low
0,0000 – 0,1999	Very Low

Source: data processed (2025)

Table 8 showing the reliability provisions above, the following are the results of the tests carried out:

Table 9. Reliability Test Results

Variable	Coefficient alpha chronbach	Coefficient r	Conclusion
Green Banking Performance	0,925	0,8000 – 1,0000	Very High
Quality Of Service	0,848	0,8000 – 1,0000	Very High
Customer Satisfaction	0,799	0,6000 – 0,7999	Height

Source: data processed (2025)

The reliability test results are shown in Table 9, where the green banking performance variable has a Cronbach's Alpha measure of 0.925, indicating a very high level of reliability. A very high degree of reliability is also demonstrated by the Cronbach's Alpha score of 0.848 for the service quality variable. In contrast, the Cronbach's Alpha measure for the customer satisfaction variable is 0.799, indicating a high degree of reliability.

4.3 Classical Assumption Test

The non-Parametric One-Sample Kolmogorov-Smirnov Test in SPSS version 29 can be used to determine whether the residual measure is normally distributed. These are the findings from the normalcy test computation.

Table 10. Normality Test Results

Unstandardized Residual	
N	170
Asymp. Sig. (2-tailed)	0,099

Source: data processed (2025)

The results of the Non-Parametric One-Sample Kolmogorov-Smirnov Test using SPSS version 29 are shown in Table 10 along with the results of the normality test. The significance measure of 0.099, which is greater than 0.05, is shown. Consequently, it can be said that the residual data is distributed normally. To ascertain whether two variables have a substantial linear association, a linearity test is conducted. The following conclusions were drawn from the linearity test results:

Table 11. Linearity Test Results

Variable	Sig	Alpha	Conditions	Description
Green Banking Performance to customer satisfaction	0,261	0,05	Sig>Alpha	Linear
Quality of Service to customer satisfaction	0,261	0,05	Sig>Alpha	Linear

Source: data processed (2025)

Table 11 is the result of linearity test calculation which can be concluded that the significance measure for green banking performance variable to customer satisfaction is 0.261, which is greater than 0.05. This shows that H_0 is approved. H_0 is approved since the service quality variable's significance measure for customer satisfaction with mobile banking (Y) is 0.261, which is likewise higher than 0.05. H_0 , which asserts that the regression model for the variable is linear, is thus admitted since the significance measure (Sig) is higher than alpha.

To test for multicollinearity, the Variance Inflation Factor (VIF) and tolerance measure are compared. The VIF measure must be fewer than 10, and the necessary tolerance measure must be more than 0.1. Using SPSS software version 29, multiple linear regression was used to perform multicollinearity analysis in this inquiry.

Table 12. Multicollinearity Test Results

Variable	Toleranc e	VIF	Description
Green Banking Performance	0,956	1,046	There is no multicollinearity
Quality Of Service	0,956	1,046	There is no multicollinearity

Source: data processed (2025)

The multicollinearity test result, shown in Table 12, indicates that the VIF measure is fewer than 10 and the tolerance measure for green banking performance factors and service quality is larger than 0.10. This demonstrates that neither of the inquiry's variables exhibited multicollinearity signs.

4.4 Multiple Linear Regression Analysis

Multiple linear regression tests with two or more independent elements are used to test the impact and predict the dependent element. In this inquiry, the test was used to determine the extent to which the impact of green banking performance and service quality on customer satisfaction using mobile banking at BSI KCP Rajabasa Bandar Lampung. This inquiry was conducted using SPSS 29 program for data analysis. Here is the regression equation used in this inquiry:

Table 13. Calculation of Regression Coefficients

Variable	Unstandardized Coefficients	
	B	Std. Error
(Constant)	8,379	2,394
Green Banking Performance	0,156	0,039
Quality Of Service	0,266	0,053

Source: data processed (2025)

Table 13 is, the results of multiple linear regression calculations performed using the SPSS shows the following regression equation:

$$Y = a + b_1 \cdot X_1 + b_2 \cdot X_2$$

Description :

Y = Customer Satisfaction

X1 = Green Banking Performance

X2 = Quality Of Service

$$Y = 8,379 + 0,156X_1 + 0,266X_2$$

Intercept (constant) = customer satisfaction variable of 8,379 one unit if the number of green banking performance variables and service quality is fixed or equal to zero (0). Coefficient X1 = 0,156: coefficient 0,156 on green banking performance means that every one unit increase in green banking performance, assuming service quality will still cause an increase in customer satisfaction using mobile banking (Y) of 0,156. This shows that there is a positive association between the performance of green banking and customer satisfaction using mobile banking, where the increase in green banking performance has an impact on increasing the measure of customer satisfaction.

Coefficient of service quality = 0.266: This coefficient shows that, if the performance of green banking stays the same, every unit increase in service quality will result in a 0.266 rise in the measure of consumer satisfaction with mobile banking. improvements in service quality have a more substantial influence on customer satisfaction than improvements in green banking performance, as the former has a bigger impact on customer satisfaction when using mobile banking.

To determine if the constant and the independent element have a significant impact on one another, the t-test is employed. The following information is derived from the T test data processing findings.

Table 14. Test Result Coefficients^a

Variable	t	Sig
Green Banking Performance	3,958	<.001
Quality of Service	4,989	<.001

Source: data processed (2025)

From Table 14 Partial Test above can be concluded as follows:

- 1) It can be seen that the variable Green Banking performance in Table 13 obtained results with a calculated value of 3.958 with a significant value of 0.001. This shows that $T_{hitung} > T_{table}$ or $3.958 > 1.653$ and the level is significantly smaller than 0.05 ($0.001 < 0.05$) which means that H1 is accepted so that statistically with ($\alpha=5\%$) Green Banking performance variables affect Customer Satisfaction.
- 2) It can be seen that the variable Quality of Service in Table 13 obtained results with a calculated value of 4.989 with a significant value of 0.001. This shows that the count $> T_{table}$ or $4,989 > 1,653$ and the level significantly less than 0.05 ($0.001 < 0.05$) which means that H1 is accepted so that statistically with ($\alpha=5\%$) variable Quality of Service affects Customer Satisfaction.

To ascertain whether the independent factors taken together significantly affect the dependent element, the F test is utilised.

Table 15. F Test

Variable	F	Sig
Green Banking Performance	25,547	<.001b
Quality Of Service		
Customer Satisfaction		

Source: data processed (2025)

The results of the ANOVA test, which was used to examine how much customer satisfaction characteristics and service quality jointly impact customer happiness with mobile banking (Y), are shown in Table 16. The degree of freedom of the denominator ($n - k$) = $170 - 3 = 167$, the degree of freedom of the numerator ($k - 1$) = $3 - 1 = 2$, and a significance level (alpha) of 0.05 are used when doing F testing. Based on Table 1.19, this computation yielded the measure of F table = 3.25; the analysis reveals that F count = 25.547 and significance = <0.001 . Based on the F test results, it can be inferred that customer satisfaction with mobile banking is significantly impacted by both service quality and green banking performance, since f count (25.547) $>$ F table (3.05) and GIS (<0.001 b) $<$ alpha (0.05). Consequently, the Ho hypothesis was disproved, and the Ha hypothesis was approved.

Table 16. Test Summary

Variable	R (correlation)	Rsquares (coefficient of determination)
Green Banking performance and service quality to customer satisfaction	0,484 ^a	0,234

Source: data processed (2025)

The coefficient of determination (R Square) measure of 0.234, as shown in Table 16, indicates that green banking performance variables and service quality account for 23.4% of customer satisfaction with mobile banking. This R Square measure suggests that there is a positive association between Customer satisfaction with mobile banking and Green Banking performance and service quality, meaning that if the performance of Green Banking and service quality improves, so will the customer satisfaction with mobile banking. However, other factors not covered in this inquiry account for the remaining 76.6%.

4.5 Discussion

The association between customer satisfaction and green banking performance has a T-statistics measure of 3.958, which is higher than T-table 1.653 ($df = 170 - 2 = 168, \alpha = 0.05$), and is fewer than 0.05, with a p-measure (sig) of fewer than 0.001. This indicates that H_0 is refused and H_1 is admitted since customer satisfaction with mobile banking is directly impacted by the impactiveness of green banking. The theory that supports this hypothesis is the Theory of Planned Behavior (TPB). The association between the theory (TPB) with the disclosure of green banking performance that a person's behavior is influenced by attitudes, subjective norms, and perceived behavioral control (PBC). In the context of green banking, a positive attitude of customers towards the bank's environmentally friendly practices can encourage the use of digital services such as mobile banking. Improved customer satisfaction has the potential to encourage more banks to adopt sustainable practices that are in line with the Sustainable Development Goals.

This is in line with research (Singh et al., 2022) which shows that the application of green banking and the performance of Islamic commercial banks have a significant influence on customer loyalty. Then the results of research from (Sari & Fasa, 2024) this inquiry aims to explore the association between the use of electronic banking in supporting operations and improving the quality of service to customers. Banks can also contribute to environmental conservation efforts, such as reducing the use of paper in transactions or utilizing recycled materials. These initiatives support improving the quality of service that customers can enjoy.

The association between customer happiness and service quality has a T-statistics measure of 4.989, which is higher than T-table 1.653 ($df = 170 - 2 = 168, \alpha = 0.05$), and is fewer than 0.05, with a p-measure (sig) of fewer than 0.001. This indicates that H_0 is refused and H_2 is allowed since consumer satisfaction with mobile banking is directly impacted by service quality. Good service quality can influence customer satisfaction and interest in using mobile banking, according to the Theory of Planned Behaviour (TPB), a theory with a foundation of trust that can persuade someone to take specific behaviours. In this context, a service is described as one that is provided by the service owner and is intended to influence purchasing decisions through ease, speed, association, ability, and hospitality.

In research by (Susanti et al., 2021) claims that this inquiry, which addresses how to ascertain the impact of m-banking on customer satisfaction, is consistent with other research. The findings indicate that customer happiness is significantly impacted by the calibre of mobile banking services. The findings of (Akob & Sukarno, 2022) inquiry then demonstrated that customer happiness and loyalty are significantly impacted by the quality of mobile banking services, and that customer satisfaction in turn significantly influences loyalty. Additionally, Mayang Julia Anggraini, Abdullah Sani, and Arfan Harahap's research supports the idea that customer happiness, which is mediated by the quality of mobile banking services, has a substantial impact on loyalty. The inquiry's findings by (Mayang Julia Anggraini et al., 2022) clarify that customer happiness is significantly impacted by mobile banking services.

The association between green banking performance and service quality to customer satisfaction has an F - count measure of 25.547 and significance = <0.001 . Because f count (25.547) $>$ F table (3.05) and GIS (<0.001 b) $<$ alpha (0.05), it can be concluded that green banking performance and service quality, taken together, have a significant influence on customer satisfaction using mobile banking. Therefore, the H_a hypothesis was admitted, while the H_0 hypothesis was refused. The Theory of Planned Behavior (TPB) is a model used to analyze individual behavior and is recognized as impactful in understanding behavioral changes, including behavioral interests. The TPB, developed by Ajzen, helps explain planned behavior. This inquiry examines the impact of green banking performance and service quality on customer satisfaction in the use of Mobile Banking. TPB emphasizes that the individual's decision to act, such as using mobile banking, is determined by three main elements, namely subjective norms of perception of control over behavior and attitudes.

This is in line with previous research showing that according to (Mareta et al., 2024) digital transformation plays an important role in improving customer satisfaction in green banking. Easily accessible digital services significantly increase customer satisfaction. Furthermore, there is a

significant impact of service quality (comfort, security, convenience, design and application system) simultaneously on customer satisfaction according to Hikmayanti huwaida the purpose of the inquiry was to determine the influence of simultaneous, partial and dominant dimensions of M - banking service quality (comfort, security, convenience, design, application system) on customer satisfaction (Imelda & Huwaida, 2019).

5. Conclusion

The purpose of this study was to examine how customer satisfaction with mobile banking at Bank Syariah Indonesia (BSI) in Bandar Lampung is influenced by the performance of green banking. The results of this study explain that H_1 is partially admitted and H_0 is refused since the inquiry shows that variable X_1 has a substantial impact on variable Y . The green banking performance variable has a T-statistic measure of 3.958 with a significance measure of $< 0.001 < 0.05$. With a T-statistic measure of 4.989 and a significance measure of $< 0.001 < 0.05$ for the service quality variable, H_0 is refused and H_2 is approved, indicating that variable Y is significantly impacted by partially variable X_2 . Customer satisfaction with mobile banking is greatly impacted by both Green Banking performance and service quality.

This research provides theoretical benefits by enriching the literature on green banking and service quality in the context of banking technology. In practical terms, the results of the inquiry can be used by BSI management to improve mobile banking services with a focus on aspects of green banking and service quality to improve customer satisfaction. In this study provides advice and assistance to BSI customers, this study can help them in choosing the right mobile banking services. In addition, academically, this goal can be a reference for future research that wants to explore aspects that affect customer satisfaction with Islamic banking services and financial technology.

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