

Integration Of Seabank Promotions And Service Features In Forming Digital Bank Customer Loyalty Through Satisfaction

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ABSTRACT

This study aims to analyze the influence of promotions and service features on customer satisfaction and their impact on loyalty of Islamic Banking students at UIN Madura who use the SeaBank digital banking application. This study uses a quantitative approach with a causal design. Primary data were obtained through an online questionnaire distributed to 94 respondents selected using a purposive sampling technique with the criteria of active SeaBank users. Data analysis was performed using the Partial Least Square-Structural Equation Modeling (PLS-SEM) method through SmartPLS software. The results showed that promotions and service features have a positive and significant effect on customer satisfaction. The promotion variable proved to be the most dominant variable in influencing customer

satisfaction with a path coefficient value of 0.708. Furthermore, customer satisfaction has a strong direct effect on customer loyalty ($\beta = 0.717$) and plays an important role as a mediating variable connecting promotions and service features to the formation of long-term loyalty.

A. INTRODUCTION

The rapid development of technology has changed the way people conduct transactions, especially for students who rely heavily on smartphones. The emergence of SeaBank is the answer to the need for fast and practical financial services. (Nur Jamil, Nandang, & Yusup, 2025) explain that service innovations, such as the SeaBank instant payment feature that is directly connected to Shopee, greatly facilitate users when shopping online. For Islamic banking students who already understand the basics of finance, this kind of feature is not just a payment tool, but a new standard in modern banking services. It is important to assess how effectively it benefits their needs.

Facts on the ground show that although the trend of using financial technology (fintech) is growing very rapidly in Indonesia, the main challenge is maintaining user intention so that it does not simply follow a momentary trend (Nugroho, 2025). In the Islamic digital banking ecosystem, bank credibility and social influence have proven to be very strong determining factors in influencing students' decisions to use these services (Valentino & Noven, n.d.). Real problems arise when sophisticated features are not accompanied by solid trust, resulting in unstable customer satisfaction. Therefore, this study is important to analyze whether the satisfaction felt by students is truly capable of building long-term loyalty amidst the current dynamics of digital transactions.

The main features of the SeaBank application such as free transfers, bill payments (PPOB), and e-wallet top-ups are important instruments supporting the effectiveness of promotions to attract customers (Palamidovska-Sterjadovska et al., 2025). SeaBank itself is a mobile-based digital banking application where all transaction operational mechanisms run automatically and in real-time. Technically, the completeness of these features is supported by a reliable security system in the form of layered protection that integrates customer data



encryption, biometric scanning (Fingerprint/Face ID), and OTP (One-Time Password) code verification to ensure that every promotional program provides a real sense of security and convenience for customers (Almaiah et al., 2023). The alignment between the attractiveness of promotions and the reliability of these secure features directly increases satisfaction, which ultimately plays an important role in building long-term service user loyalty.

Maintaining customer loyalty amidst the abundance of digital banking applications is a major challenge for banks. Customer loyalty is crucial because it is the key to a bank's continued survival and growth (Amalia, tt). (Azizah & Udayana, 2022). This loyalty typically stems from customer satisfaction. (Lisa & Selamat, 2023) in their research stated that a bank's primary focus is on creating customer satisfaction to prevent them from switching to another bank. This satisfaction is a strong reason why a customer is willing to continue using a bank's services over the long term.

In addition to these efforts, attractive promotions also play a significant role in customer satisfaction, particularly through the provision of tangible benefits. This is reflected in the high user enthusiasm for incentive programs such as transaction cashback, shopping discount vouchers in the digital ecosystem, and competitive savings interest rates. According to Kusuma, Kango, & Kusuma (2025), appropriate promotional strategies have been shown to positively impact user satisfaction in mobile banking applications. Furthermore, ease of use of the technology itself also determines the success of an application; as explained by Nasywa Nabil Oktaviani, Ratu Eprilla Maharani, Rifda Amaliatun Nisa, Hadi Peristiwo, & Wahyu Hidayat (2024), customers will be satisfied if the technology offered truly provides tangible benefits and is easy to operate.

Meanwhile, although features and promotions are often considered as determinants of loyalty, several previous studies have shown inconsistent results (research gap). Research by (Faridah, 2019) in the scientific journal of economics shows that in digital wallet objects, promotions do not have a significant influence on customer loyalty, while in other digital banking industries, it was also found that service features are sometimes not the main factor in retaining customers if system trust is not built. This phenomenon is interesting to study further in Islamic Banking students at UIN Madura, who actively use SeaBank because of its feature integration with the online shopping ecosystem, but their loyalty tends to still fluctuate (Ariyani, n.d.). The choice of location at UIN Madura is very crucial because Islamic Banking students have specific financial literacy, so their response to the effectiveness of promotions and feature quality will provide a different perspective. This is what distinguishes this study from previous studies, namely the re-examination of loyalty theory in a user segment with an academic background in banking amidst the finding that promotions and features do not always provide significant results in different research objects.

The purpose of this study is to analyze the influence of promotions and service features on the satisfaction and loyalty of Islamic Banking students at UIN Madura who use the SeaBank application. Specifically, this study aims to demonstrate the effectiveness of promotional strategies and feature completeness in increasing customer satisfaction in an academic environment. Furthermore, this study aims to examine the role of satisfaction as a mediator linking the influence of promotions and features on long-term service user loyalty. By achieving these objectives, the results of this study are expected to contribute to the development of marketing strategies in the digital banking sector.

B. THEORETICAL STUDY

Promotion is a strategic instrument used to stimulate rapid user response through various incentives that provide added value. According to (Amoa-Gyarteng, Dhiwayo, & Adekomaya, 2024), the effectiveness of a promotion is determined by the program's ability to address practical needs and provide tangible economic benefits to customers. In the context of SeaBank, promotional strategies serve as a key driver in shaping positive perceptions that directly impact customer satisfaction and loyalty. The dimensions of success of this promotional program can be identified, including clarity of information about the program offered, the attractiveness of the promotional content or message presented, the suitability of

the promotional target to customer needs, and the frequency or intensity of promotional displays on digital platforms.

Service features represent the quality of digital products that functionally provide convenience for customers. Innovative features, such as the integration of instant payment systems, provide a competitive advantage that directly impacts transaction convenience. (Nur Jamil et al., 2025) revealed that the superiority of digital service features significantly influences usage decisions, although their effectiveness depends largely on the extent to which these features are able to meet customers' needs and provide practical solutions in their daily lives. This review of the quality of banking service features is based on several operational aspects, including the completeness of transaction menus (such as transfers, top-ups, and bill payments), ease of access or navigation of application menus, and speed of system processing. transactions, as well as the reliability and security of features when used by students. Thus, optimal fulfillment of feature indicators not only supports daily operations but also serves as a strong stimulus in increasing customer satisfaction and loyalty in the digital banking ecosystem.

Customer satisfaction, from a digital banking perspective, is a post-use evaluation in which customers compare their initial expectations with the actual performance of the service they receive. Theoretically, satisfaction is achieved when service quality meets or exceeds user expectations, which then becomes the primary foundation for maintaining long-term customer retention. (Febriyani, 2025) emphasized that creating customer satisfaction is a strategic priority for banking institutions to mitigate the risk of customers switching to competitors amidst increasingly competitive industry conditions. This post-use assessment is based on key parameters including the suitability of application performance to customer expectations, satisfaction with the overall service provided, the absence of complaints while using transaction features, and willingness to recommend the service to others.

Customer loyalty is defined as a deep commitment to consistently reuse a product or service in the future. Loyalty is not only reflected in repeat usage behavior but also encompasses an advocacy aspect, where customers are willing to recommend the service to others. (Azizah & Udayana, 2022) explain that loyalty is the pinnacle of banking business achievement, where this relationship is very important. is influenced by the level of trust and satisfaction experienced by customers while interacting with digital platforms. The manifestation of long-term customer commitment is characterized by several behavioral tendencies, such as continued use of the application as the primary choice for transactions, resistance to offers or inducements from competing digital banks, and customer willingness to provide positive reviews and recommend the service to others (word of mouth).

Based on this description, it can be understood that promotions and service features are factors that can influence customer satisfaction, which in turn impacts loyalty. The relationship between these variables is important to further study, particularly in the context of digital banking, which continues to develop and is increasingly used by the public, particularly students.

C. RESEARCH METHODS

This study uses a quantitative approach with a research design to analyze the causal relationship between the variables studied. The selection of this approach is based on its objective to objectively test the hypothesis regarding the influence of promotions and service features on customer satisfaction and loyalty (Puspadewi, Fadila, Hanifah, & Hasanah, n.d.) . The study was conducted in 2026 with a focus on the location of the State Islamic University (UIN) Madura. The subjects of this study were students of the Sharia Banking Study Program with the criteria of active users of the SeaBank application, with the expectation that they have financial literacy and the intensity of use of digital banking services relevant to the study topic.

The population in this study were 460 Islamic Banking students of UIN Madura based on PDDIKTI data. The sampling technique was carried out using a non-probability sampling method, specifically a purposive sampling procedure with the criteria that respondents had made transactions using the SeaBank feature at least in the last three months. The number of



research samples was determined using the Slovin formula with a 10% error rate, resulting in 94 respondents. Primary data was collected through the distribution of online questionnaires using a Likert scale of 1-4. Each variable in this study was measured through 4 main indicators, so that the total instrument consisted of 16 indicators. The Promotion variable (X1) was measured through indicators of information clarity, message appeal, target suitability, and frequency of display. The Service Feature variable (X2) was measured through indicators of menu completeness, ease of navigation, processing speed, and feature reliability and security. The Customer Satisfaction variable (Y1) was measured through indicators of performance conformity with expectations, overall satisfaction, absence of complaints, and willingness to recommend. And the Customer Loyalty variable (Y2) was measured through indicators of continuity of use, resistance to competitors, positive reviews, and recommendations to others. (Kusuma et al., 2025) . The research instrument first underwent validity and reliability tests to ensure the consistency and accuracy of the data obtained (Lisa & Selamat, 2023) .

Data analysis in this study used two stages: descriptive analysis and inferential analysis. Descriptive analysis was used to describe the characteristics of respondents and the tendencies of their responses to the variables studied. Meanwhile, to test the hypothesis, this study applied the Partial Least Squares-Structural Equation Modeling (PLS-SEM) method using Smart-PLS software. PLS-SEM was considered appropriate because it is able to test complex structural relationships between variables and offers flexibility in sample size and data distribution. (Indayani, n.d.) .

D. RESULTS AND DISCUSSION

Respondent Characteristics

Primary data collection was conducted through an online questionnaire distributed to Islamic Banking students at UIN Madura who are active users of the SeaBank digital banking application. Based on the screening results , a sample of 94 respondents was obtained who met the criteria, and all answers were declared valid for further analysis.

The descriptive profiles of respondents are grouped based on several key demographics to provide a comprehensive picture of the background of the research subjects, as presented in table.

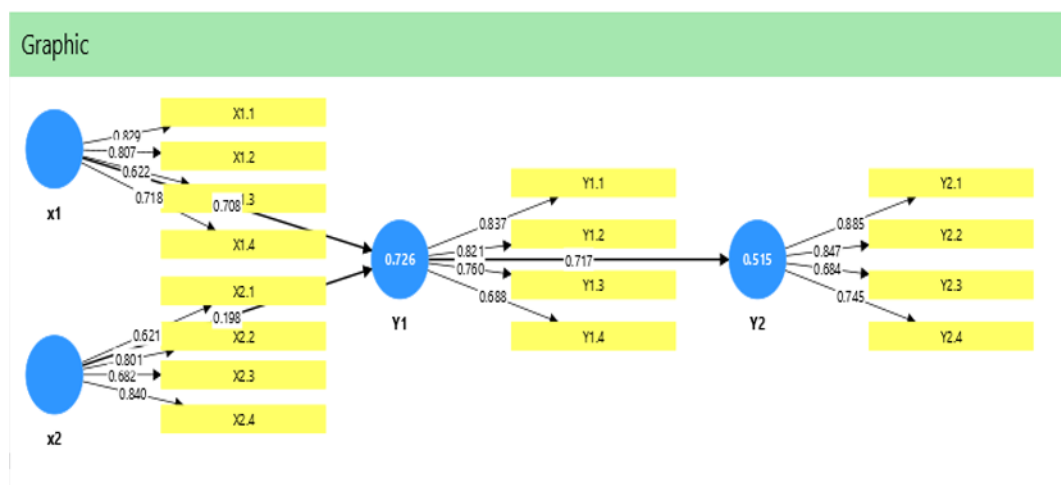
Table Demographic Profile of Respondents (N= 94)

Demographic Categories	Classification	Frequency (n)	Percentage (%)
Gender	Man	46	50.00
	Female	48	48.94
Batch / Semester	Class of 2022 (Semester 8)	22	23.40
	Class of 2023 (Semester 6)	30	31.91
	Class of 2024 (Semester 4)	28	29.79
	Class of 2025 (Semester 2)	14	14.89
Length of Use SeaBank	<6 Months	36	38.30
	6-12 Months	53	56.38
	>1 Year	3	3.19
Average Monthly Transactions	1-5 times	38	40.43
	6-10 times	42	44.68
	>10 times	14	14.89

Based on table, the demographic profile of respondents shows that the study sample was dominated by female students (48). This characteristic aligns with the composition of students in the Islamic Banking Study Program at UIN Madura, which has a higher proportion of female students. On the other hand, female students tend to be more responsive in utilizing *fintech applications* to manage daily transaction needs and hunt for digital promotions. In terms of year and semester level, the majority of respondents were in the middle to final semester, namely the 2023-2024 class. This illustrates that respondents have a fairly mature understanding and experience in evaluating the effectiveness of digital banking services. In terms of usage intensity, most respondents have used SeaBank for more than 6 months. with a transaction frequency of more than 5 times per month. This intensive transaction experience strengthens the validity of the data, as respondents assessed the reliability of service features, promotional appeal, satisfaction, and loyalty based on actual usage. Thus, this sample profile was confirmed to be representative for further analysis using PLS-SEM structural model testing.

Outer Model Test

Figure Final PLS-SEM Algorithm Model (Before Indicator Elimination)



Evaluation of the Measurement Model (outer model) is conducted to ensure that each indicator is able to measure the research construct validly. Convergent Validity is assessed based on **the Outer Loading** value, where an indicator is declared valid if it has a value > 0.70. Indicators that have an outer loading value < 0.70 or that cause *the Average Variance Extracted* (AVE) value below 0.50 must be eliminated (*dropped*) from the model to maintain convergent validity and overall construct reliability.

**Table Results of the Initial Convergent Validity Test
(Outer Loadings Before Elimination)**

Indicator	Loading Factor	Kesimpulan
X1.1	0,829	Valid
X1.2	0,807	Valid
X1.3	0,708	Tidak Valid
X1.4	0,718	Valid
X2.1	0,621	Tidak Valid
X2.2	0,801	Valid
X2.3	0,682	Tidak Valid



X2.4	0,840	Valid
Y1.1	0,837	Valid
Y1.2	0,821	Valid
Y1.3	0,760	Valid
Y1.4	0,688	Tidak Valid
Y2.1	0,885	Valid
Y2.2	0,847	Valid
Y2.3	0,684	Tidak Valid
Y2.4	0,745	Valid

Based on Table 2 above, the results of the initial *Outer Loading evaluation* show that there are 4 indicators that have values below the minimum criteria of 0.70, namely X2.1 (0.621), X2.3 (0.682), and Y1.4 (0.688), and Y2.3 (0.684). These four indicators were then evaluated and eliminated (dropped) from the model to minimize measurement error and increase the convergent validity of each construct.

After the first stage of elimination and re-estimation (re-run) of the PLS-SEM algorithm, the X1.3 indicator (0.616) also experienced a decrease in value below 0.70 due to changes in the model weight distribution, so X1.3 was eliminated in the second stage. Overall, there were 5 indicators eliminated (X2.1, X2.3, Y1.4, Y2.3, and X1.3). The elimination of these five indicators resulted in a clean final measurement model where all remaining indicators met the requirements for full convergent validity.

Figure Final PLS-SEM Algorithm Model (After Indicator Elimination)

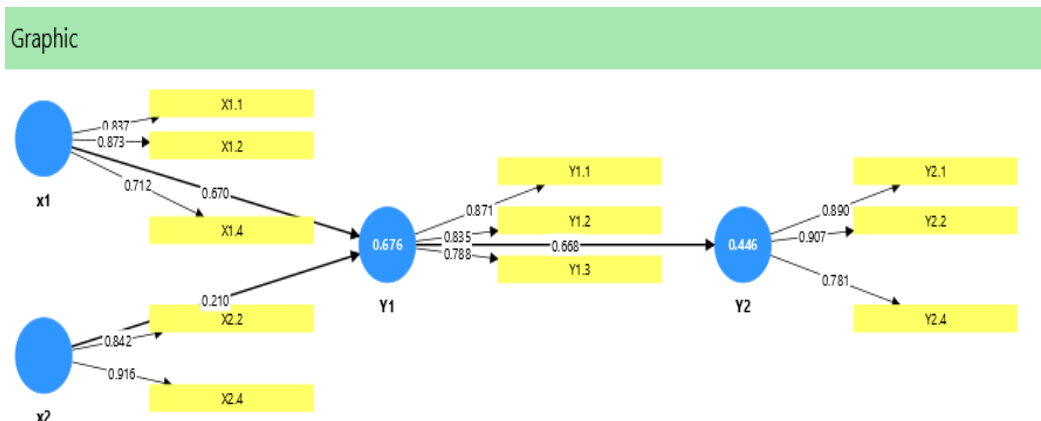


Table Results of Initial Convergent Validity Test (*Outer Loadings After Elimination*)

Variables	Indicator	Outer Loading	Information
Promotion (X1)	X1.1	0.835	Valid
	X1.2	0,813	Valid
	X1.4	0,706	Valid
Fitur Layanan (X2)	X2.2	0,842	Valid
	X2.4	0,916	Valid
Kepuasan (Y1)	Y1.1	0,862	Valid
	Y1.2	0,848	Valid
	Y1.3	0,796	Valid
Loyalitas (Y2)	Y2.1	0,898	Valid
	Y2.2	0,852	Valid
	Y2.4	0.754	Valid

Based on the results of the re-estimation (re-run) of the PLS-SEM algorithm in Figure 2 and table above, all remaining indicators now have *outer loading values* above 0.70. This indicates that all indicators in the final measurement model have perfectly met the requirements for convergent validity and do *not* There are further indicators that need to be eliminated. This measurement model is declared valid and can be continued to reliability and discriminant validity testing.

Table AVE & Composite Reliability Test Results

Variables	Cronbach's Alpha	Composite Reliability (rho_c)	Average Variance Extracted (AVE)	Information
Satisfaction (Y1)	0.783	0.860	0.606	Reliable & Valid
Loyalty (Y2)	0.800	0.871	0.631	Reliable & Valid
Promotion (X1)	0.735	0.834	0.560	Reliable & Valid
Service Features (X2)	0.729	0.828	0.549	Reliable & Valid

Outer model testing was conducted to ensure that all indicators in the Promotion (X1), Service Features (X2), Satisfaction (Y1), and Loyalty (Y2) variable instruments had validity and reliability that met the PLS-SEM method criteria. Based on the construct convergent validity test, all remaining *outer loading values* had values above 0.70, and *the Average Variance Extracted* (AVE) values for the four variables were above 0.50. The AVE value for Satisfaction was 0.606, Loyalty 0.631, Promotion 0.560, and Service Features 0.549. In addition, *the Cronbach's Alpha* and *Composite Reliability* (*rhp_c*) values for all variables exceeded 0.70. These results prove that all constructs in this study are statistically valid and reliable.

Table Results of the Determination Coefficient (R2) Test

Endogenous Variables	R-Square (R2)	R-Square Adjusted	Model Strength Category
Satisfaction (Y1)	0.726	0.720	Strong
Loyalty (Y2)	0.515	0.509	Moderate

The Inner Model test measures the extent to which the independent variables are able to explain the dependent variable. The evaluation results in table show an R2 value for the Satisfaction variable (Y1) of 0.726. This indicates that 72.6% of the Satisfaction variable can be explained by the integration of promotions (X1) and Service Features (X2), while the remaining 27.4% is influenced by other factors outside the model. Meanwhile, the R2 value for the Loyalty variable (Y2) of 0.515 indicates that Promotions, Service Features, and Satisfaction together contribute 51.5% in forming SeaBank Customer Loyalty .

Table Direct Influence Path Coefficients

Relationship between variables	Path Coefficient (B)	Direction of Influence	Information
Promotion (X1) Satisfaction (Y1)	0.708	Positive	Dominant Influence
Service Features (X2) Satisfaction (Y1)	0.198	Positive	Positive Influence
Satisfaction (Y1) Loyalty (Y2)	0.717	Positive	Dominant Influence

The results of the path coefficient estimation in table 6 show that promotion (X1) has a positive and significant influence on satisfaction (Y1) with a path coefficient value of 0.708 (**T-statistic** > 1.96 ; **p-value** < 0.05) . Service features (X2) also have a positive influence on satisfaction (Y1) of 0.198 (**T-statistic** > 1.96 ; **p-value** < 0.05). On the loyalty formation path, satisfaction (Y1) provides a very strong direct contribution to loyalty (Y2) with a coefficient of



0.717 (**T-statistic** > 1.96 ; **p-value** < 0.05). This finding confirms that an intensive promotional strategy and the ease of service features are directly proportional to increased customer satisfaction and loyalty.

Table Results of the Indirect Effect Test (Specific Indirect Effects)

Mediation Path	Indirect Influence Coefficient (B)	The Role of Mediation
Promotion (X1) Satisfaction (Y1) Loyalty (Y2)	0.508	Mediating (Intervening)
Service Features (X2) Satisfaction (Y1) Loyalty (Y2)	0.142	Mediating (Intervening)

Based on the Specific Indirect Effects test in table, the indirect coefficient value for the Promotion path to Loyalty through Satisfaction is 0.508 (**T-statistic** > 1.96 ; **p-value** < 0.05) . This proves that Customer Satisfaction plays an important role as a mediating (intervening) variable that bridges the relationship between promotions and the formation of customer loyalty. In addition, the value of the indirect effect of Service Features on Loyalty through Satisfaction of 0.142 (**T-statistic** > 1.96 ; **p-value** < 0.05) indicates that the availability of complete and efficient service features in the SeaBank application will be more optimal in forming loyalty if it is able to create a satisfying transaction experience for users.

The results of the structural model testing in this study prove that the integration between promotions and SeaBank service features plays a crucial role in shaping digital bank customer satisfaction and loyalty. This finding aligns with SeaBank's business model analysis, which emphasizes that SeaBank's primary advantage lies in its ecosystem's ability to provide a variety of convenient transaction features, such as free transfers, e-wallet top-ups, QRIS payments, and direct integration with the Shopee marketplace, combined with a robust promotional strategy (Angin, 2025) . The ease of application navigation (*user interface/user experience*) and attractive incentive offers have been proven to provide a pleasant transaction experience, significantly boosting customer satisfaction and becoming the main foundation for creating loyalty in the continued use of the SeaBank application.

The explanation for high customer satisfaction is supported by empirical findings (“[No Title Found],” tt) , which show that intensive promotional activities on social media platforms effectively shape positive attitudes toward behavior among potential users toward digital banking services. Interactive promotional content not only builds brand awareness but also fosters initial expectations of ease and benefits in transactions. However, achieving overall satisfaction cannot rely solely on the attractiveness of marketing strategies. To ensure this positive perception translates into sustained usage, banks must ensure consistent service quality and system reliability to build customer trust. (Putra & Latifah, 2025) . This synergy between informative promotions and a reliable app user experience is ultimately the key driver in converting initial interest into high levels of satisfaction.

The current competitive dynamics of the digital banking industry require financial institutions to continuously optimize the quality of their services to maintain customer satisfaction. As explained by (Ketaren, tt) The banking sector, including Islamic banking, still faces structural obstacles such as unequal market share, limited digital infrastructure in remote areas, and low levels of financial literacy. Furthermore, banking in general is also being tested by a crisis of customer confidence due to the rise of cybercrime (skimming) and the potential for personal data leaks. (Abidah & Rachmat, n.d.) . This industry challenge is particularly relevant for the student segment, which has a high technology adoption rate but is also highly sensitive to security risks and system reliability. Therefore, for digital banks like SeaBank, fulfilling the service quality dimension, particularly responsiveness in responding to complaints and ensuring security in its features, is an absolute prerequisite. Providing responsive and secure features, balanced with transparent promotions, has been proven to mitigate the risk of disappointment, create a sense of security, and strengthen student trust and satisfaction sustainably in the current era of digital transformation.

The development of appropriate service features and promotional strategies has been proven to be a key determinant in driving user interest and satisfaction in digital application-based services. Both partially and simultaneously, the availability of varied features and ease of promotion significantly contribute to shaping positive consumer perceptions of the platform used. Findings (Rofiudin, 2025) revealed that the availability of comprehensive and easily accessible service features is a crucial foundation that predominantly influences consumer transaction interest. This is in line with research results (Holis, Hidayat, Rahayu, & Fitrianty, 2025) which confirmed that promotion and completeness of service features can significantly increase user satisfaction, where these variables together have a strong influence on positive consumer experiences.

Overall, the successful adoption and continued use of digital banking applications depends heavily on strengthening service quality, ease of use, and guaranteed transaction security, supported by intensive promotions. The integration of these factors not only triggers the initial decision to use but also strengthens long-term customer satisfaction and loyalty. As demonstrated by (Zakiah & Abrianto, 2026), the combination of superior service quality and effective promotions has a direct and significant impact on customer decisions to utilize digital banking applications. Furthermore, research by (Siallagan, Taofiqurrochman, & Kusnandar, 2026) reinforces these findings by confirming that customer satisfaction plays a significant role as a mediating variable linking service quality, ease of use, and transaction security to the creation of sustainable customer loyalty.

E. CONCLUSION AND SUGGESTIONS

Conclusion

Based on the overall analysis and discussion, it can be concluded that the availability of varied, innovative, and easily accessible service features is a key determinant in driving interest and satisfaction among digital application users. The presence of comprehensive features provides operational convenience that directly shapes positive consumer perceptions of the platform used. This proves that developing an application's technical functions is a vital initial foundation in the consumer transaction decision-making process.

Furthermore, the success of digital banking adoption is influenced not only by the completeness of features, but also by the effectiveness of communicative promotional strategies and reliable service quality. The simultaneous integration of value-added promotional offers and easy system access can provide a strong incentive for customers to use digital banking applications. This combination of aspects has been proven to significantly contribute to increasing application usage volume on a sustainable basis.

More broadly, the sustainability of the relationship between customers and digital banking service providers is largely determined by ensuring a sense of security and transaction convenience. In this regard, customer satisfaction has been shown to play a crucial role as a predictor of service quality and ease of use, contributing to the formation of customer loyalty. Thus, long-term loyalty can only be achieved if customers consistently experience satisfaction with the quality and security of the services provided.

Suggestions

Based on the conclusions outlined, the management and developers of digital banking applications are advised to continue innovating and updating features regularly. Considering that the research results show that the Promotion variable (X1) has the most dominant influence on customer satisfaction (with a path coefficient value of 0.708), SeaBank management is advised to prioritize and optimize promotional strategies that are attractive, transparent, and provide direct added value to customers. Furthermore, service providers must ensure that each existing service feature is designed adaptively, user-friendly, and secure to maintain overall user satisfaction and loyalty.

Furthermore, digital marketing and promotional strategies should be designed to be more personalized and targeted. Banks are advised to use promotions not only as a tool to attract



new users but also to integrate them with security assurance programs and service quality improvements to maintain the satisfaction and loyalty of existing customers.

For future researchers interested in exploring similar topics, it is recommended to expand the sample size and research subjects to include other digital financial industries. Furthermore, future researchers could add new independent variables such as digital financial literacy, trust, or risk perception to provide a more comprehensive picture of the dynamics of digital banking consumer behavior in the modern financial era.

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