

## 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