

Stimulating Financial Planning Behavior Through Frontline Employees: a Triadic Analysis of the Role of Servant Leadership and Customer Stewardship Climate in Islamic Banks in Indonesia

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Article Info	ABSTRACT
<p>Keywords: Financial Planning Behavior, Frontline Employees, Servant Leadership, Customer Stewardship Climate, Transformative Service Research.</p>	<p>Objectives This study aims to investigate the mechanisms through which Frontline Employees (FLEs) in Islamic banks in Indonesia can motivate improved customer financial planning behavior. This study further analyzes how servant leadership and customer stewardship climate strengthen these mechanisms. Design/Methodology or Approach This quantitative study used a triadic approach with data collected from 45 managers, 165 FLEs, and 600 customers from various Islamic banks in Java and Sumatra. Data were analyzed using Structural Equation Modeling (SEM) with bootstrapping techniques to test the mediation and moderation hypotheses. Findings The results prove that FLEs' attention to detail significantly improves customer financial planning behavior through multiple mediation, namely service customization and promotion focus. Another key finding shows that servant leadership and customer stewardship climate positively moderate the relationship between attention to detail and service customization, thereby strengthening the overall indirect effect. Limitations or Implications of the Study The geographic scope and sector (Islamic) specificity are the main limitations. The research implications emphasize the importance of recruiting and training FLEs who are detail-oriented and empathetic, as well as building an organizational culture supported by servant leadership. Originality or Value: This research is one of the first to integrate Regulatory Focus Theory and Conservation of Resources Theory in the context of Islamic financial services in Indonesia. Using a triadic approach, this study provides empirical evidence on the synergy between individuals (FLEs), leadership, and organizational climate in achieving transformative outcomes for customers.</p>
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INTRODUCTION

The household financial crisis in Indonesia remains a major challenge. According to data from the Financial Services Authority (OJK, 2023), the non-performing loan (NPL) ratio for micro and retail businesses remains at 2.8%, partly due to weak individual financial planning. Furthermore, the National Survey on Financial Literacy and Inclusion (OJK, 2022) shows that

Stimulating Financial Planning Behavior Through Frontline Employees: a Triadic Analysis of the Role of Servant Leadership and Customer Stewardship Climate in Islamic Banks in

Indonesia—Heni Indah Pratiwi et.al

although the financial inclusion rate has increased to 85.10%, financial literacy has only reached 49.68%. This indicates a gap between access and the ability to manage finances healthily. This situation is exacerbated by a consumerist culture and high social pressure in society (Rizkianto & Widyarini, 2023).

In this context, financial institutions, particularly Islamic banks, play a strategic role not only as intermediaries but also as transformative agents that can improve customers' financial well-being. Islamic banks, with their core values of justice, welfare (*maslahah*), and the prohibition of usury, philosophically align with the goal of transformative service research (TSR), which is to create positive change for consumers (Siahtiri et al., 2024; Dean & Indrianti, 2020).

However, previous research on consumer financial behavior in Indonesia has largely focused on internal factors such as financial literacy, intrinsic motivation, and demographic factors (Utkarsh et al., 2020; Ponchio et al., 2019), thus neglecting the role of key actors in financial institutions, namely Frontline Employees (FLEs). FLEs are the frontline employees who interact directly with customers, thus having a significant opportunity to influence their financial attitudes and behaviors (Mende & van Doorn, 2015). Research by Siahtiri et al. (2024) has provided insights by showing that FLEs can trigger customer regulatory focus. However, this research has not been tested in the Indonesian socio-cultural context and the unique characteristics of the Islamic finance industry.

This study analyzes the mechanisms by which FLEs' attention to detail influences customers' financial planning behavior through the mediation of service customization and promotion focus. It also examines the role of servant leadership and customer stewardship climate as moderators that strengthen this mechanism. With a triadic approach (manager-FLE-customer), this study is expected to provide significant theoretical and practical contributions to the development of a transformative financial services industry in Indonesia.

Literature Review and Hypothesis Development

Transformative Service Research (TSR) in the Islamic Financial Ecosystem

TSR is a perspective that emphasizes that services can and should be designed to create positive change and improve consumer well-being (Anderson et al., 2013). In the context of Islamic finance, this transformative value is inherent. The concept of *maslahah* (public benefit) in the *maqashid sharia* aligns with the TSR goal of improving well-being. Furthermore, the concept of *khilafah* (stewardship) in Islam emphasizes human responsibility as stewards of their resources, which can serve as a philosophical foundation for a customer stewardship climate within an organization (Hernandez, 2012). Thus, this study positions Islamic banks not merely as commercial entities, but as responsible partners in the journey of customer financial well-being.

Regulatory Focus Theory and the Pathways of Influence of FLEs

Regulatory Focus Theory (Higgins, 1997) distinguishes two types of motivation: promotion focus (pursuing hopes and aspirations) and prevention focus (avoiding losses and obligations). In financial planning, promotion focus motivates clients to follow financial plans

as a path to achieving dreams, such as buying a house or paying for a child's education, rather than simply avoiding debt (Lockwood et al., 2002).

Attention to Detail is defined as FLEs' meticulousness in analyzing information, working accurately, and avoiding errors (Miron et al., 2004). In financial consulting, this translates into the ability to delve into each client's unique financial situation—from income and expenses to life goals. Service Customization is the result of this attention to detail, when clients perceive that the services and products offered are truly designed to solve their specific problems (Coelho & Henseler, 2012).

Research hypothesizes that detailed FLEs will be able to provide personalized service (high service customization). When customers receive services that "fit" their circumstances, they will see a clearer path to their financial aspirations, thus triggering their promotion focus. This motivation ultimately drives them to consistently implement financial planning behaviors, such as disciplined saving and following a budget (Xiao & O'Neill, 2018).

H¹: FLEs' attention to detail has a positive effect on customers' financial planning behavior through serial mediation of service customization and promotion focus.

Conservation of Resources (COR) Theory and Organizational Support

COR Theory (Hobfoll, 1989) states that individuals strive to acquire, retain, and protect resources they value. Providing detailed and personalized service is a highly resource-intensive task for FLEs, especially when dealing with customers with complex financial situations.

Servant leadership is a leadership style that prioritizes the interests, development, and well-being of followers (FLEs) (Liden et al., 2008). A servant leader acts as a resource caravan by providing psychological support, autonomy, and serving as a role model. This support replenishes FLEs' depleted "resource reserves," enabling them to remain focused on the details of each customer and avoid becoming bogged down in standard service delivery (Bande et al., 2016).

H²: Servant leadership moderates the relationship between FLEs' attention to detail and service customization, such that the relationship is stronger when the level of servant leadership is high.

A Customer Stewardship Climate is an organizational climate characterized by a sense of shared ownership and moral responsibility for the long-term well-being of customers (Schepers et al., 2012). In the collectivist context of Indonesia, this climate aligns with the value of mutual cooperation (*kemutong royong*). This climate provides "normative resources" that guide FLEs to view every interaction not as a mere transaction, but as a trust. With this mindset, FLEs will be encouraged to allocate more effort and attention to understanding the details of customer needs, even if it requires greater resources (de Ruyter & Keeling, 2019).

H³: Customer stewardship climate moderates the relationship between FLEs' attention to detail and service customization, such that the relationship is stronger when the level of customer stewardship climate is high.

METHODOLOGY

Design, Population, and Sample

This study employed a quantitative design with a triadic cross-sectional survey approach. The study population comprised branch managers, FLEs (such as customer service and account officers), and customers of Islamic banks in Indonesia. The sample was selected using purposive sampling to select Islamic banks with extensive branch networks, followed by simple random sampling to select branches in two main regions (Java and Sumatra).

The final matched sample consisted of 45 managers, 165 FLEs, and 600 customers. Customer-to-FLE ratios were maintained to ensure data consistency. Questionnaires for each respondent group were distributed separately to avoid common method variance bias.

Data Collection Procedures

Data collection in this study was systematically designed using a triadic approach and conducted in two separate stages, separated by a two-week interval. This design was implemented to minimize common method bias and to ensure that the perceptions measured from each respondent group—managers, Frontline Employees (FLEs), and customers—were obtained independently, thus strengthening the study's internal validity.

The first phase of data collection focused on gathering information from within the organization. In this phase, questionnaires were distributed to two types of internal respondents. First, questionnaires were directed to branch managers (or supervisors with direct oversight) to assess two key constructs. Managers were asked to evaluate the attention to detail (ATD) behavior exhibited by FLEs under their supervision, assessing the extent to which employees were thorough, analytical, and accuracy-oriented in serving customers. In addition, managers completed a separate questionnaire to measure customer stewardship climate (CUS), assessing their perceptions of the organizational climate at the branch, which emphasizes a sense of ownership and collective responsibility for customer well-being. In parallel, questionnaires were distributed to Frontline Employees (FLEs) themselves. FLEs were asked to report their perceptions of servant leadership (SEL) exhibited by their immediate superiors, including the extent to which their superiors supported, empowered, and prioritized the development of their subordinates. The FLE questionnaire also collected data on control variables, such as work experience in the financial industry, job stress levels, and basic demographic data such as gender and age.

After a two-week break, the second phase focused on collecting data from external parties, namely customers. The questionnaires for this phase were specifically administered to customers who had completed consultations or transactions with the FLEs identified and surveyed in Phase 1. Researchers conducted rigorous matching between customer respondents and the specific FLEs serving them, so that data from all three sources (managers, FLEs, and customers) could be accurately linked for analysis. Customers were asked to provide their assessments based on their recent service experiences. Constructs measured from the customer perspective included: service customization (SEC), which is the extent to which they perceived the financial services and solutions provided by the FLEs to be personalized to their unique financial needs and circumstances; promotion focus (PRF),

which captures the extent to which interactions with the FLEs motivated them to pursue their future financial hopes and aspirations; and financial planning behavior (FPB), which measures actual changes in their financial planning behavior, such as willingness to create and follow a budget, after receiving the service. This two-stage data collection protocol ensures that customer perceptions are measured fresh in their minds (recency effect) while maintaining the independence of judgment to build more robust causal relationships in the research model.

Operational Definition and Measurement

All constructs in this study were measured using a 5-point Likert scale, where 1 represents "Disagree" and 5 represents "Agree." To ensure the suitability and accuracy of the instruments in the Indonesian context, all scales used were adapted from instruments validated in the international literature. This adaptation process went through rigorous stages, starting with translation from English to Indonesian, followed by back-translation by an independent translator to ensure semantic meaning remained unchanged. Furthermore, the translated instruments were tested for validity by a panel of experts (expert judgment) consisting of academics and practitioners in the fields of service marketing and Islamic banking in Indonesia to evaluate the relevance, clarity, and contextuality of each statement item.

The dependent construct, Financial Planning Behavior (FPB), was measured with two items adapted from Hansen (2012), demonstrating good reliability with a Composite Reliability (CR) value of 0.83. The measurement items were designed to capture customers' actual efforts in managing their finances, an example statement being "I have a financial plan to achieve my goals." The first mediating construct, Promotion Focus (PRF), was measured with four items adapted from Lockwood et al. (2002) that had very high reliability (CR = 0.92). This construct assesses customers' motivational tendencies, with examples of statements such as "I focus on what I hope to achieve in the future." The second mediating construct, Service Customization (SEC), was measured with two items from Schepers et al. (2012) that had a CR of 0.82. These items evaluated customers' perceptions of service personalization, for example: "They recommend the most appropriate banking products to solve my problems."

The independent construct, Attention to Detail (ATD), was measured with two items adapted from Miron et al. (2004) that had a CR of 0.82. Unlike the previous constructs, this variable was assessed by managers who directly supervise FLEs, with sample statements such as "This employee is thorough in solving customer problems." The moderating construct, Servant Leadership (SEL), was measured with three items from Liden et al. (2008) that had a CR of 0.81. Assessments for this variable were derived from FLEs' perceptions of their supervisor's behavior, with an example statement being "My supervisor puts my best interests above his or her own." The second moderating construct, Customer Stewardship Climate (CUS), was measured with four items adapted from Schepers et al. (2012) that demonstrated excellent reliability (CR = 0.94). Managers assessed the organizational climate

at the branch level, with an example statement being "At this branch, we feel responsible for the well-being of our customers."

This study also controlled for several variables that could potentially influence the results. For FLE characteristics, work experience in the financial industry and job stress levels, measured using an adaptation of Cammann et al.'s (1983) scale, were controlled for. For customers, gender, age, and income level, measured using a categorical scale, were controlled for. These controls were used to isolate the net effect of the hypothesized relationships tested in the research model.

Data Analysis Methods

Data analysis in this study was conducted using Structural Equation Modeling (SEM) techniques utilizing SmartPLS software version 4.0. The selection of the variance-based approach or Partial Least Squares (PLS)-SEM is based on its robust ability to model complex relationships, which in this study includes simultaneous mediation and moderation effects, as well as its suitability for the research objectives of predictive and theory development. The data analysis process was carried out systematically in two main stages to ensure that the construct measurements are reliable and valid before testing the structural relationships between variables.

The first stage is the Outer Model Testing, which aims to evaluate the quality and accuracy of the research instrument in measuring the intended construct. At this stage, three main psychometric aspects are tested. First, convergent validity is assessed by examining the loading factor value of each indicator against its latent construct, where a value above 0.7 is considered satisfactory because it indicates that the indicator has a significant amount of variance explained by the construct. In addition, the Average Variance Extracted (AVE) is also calculated for each construct, with a minimum value of 0.5 indicating that the construct is able to explain more than half of the variance of its indicators. Second, instrument reliability is measured using the Composite Reliability (CR) value, where a value exceeding 0.7 indicates good internal consistency among indicators measuring the same construct. Third, discriminant validity is tested to ensure that each construct is indeed unique and distinct from other constructs in the model. This test is carried out using two methods: comparing the square root of the AVE of each construct with its correlation to other constructs (Fornell-Larcker Criterion) and calculating the Heterotrait-Monotrait (HTMT) ratio of correlations, where an HTMT value below 0.85 provides strong evidence that there is no multicollinearity problem between different constructs.

After the measurement model was declared to meet all criteria, the second stage continued with Structural Model Testing (Inner Model). This stage focused on testing the causal relationships and hypotheses proposed in the study. The significance of the path coefficients between constructs was analyzed to assess the strength and direction of their influence. To test the indirect mediation hypothesis (H1), namely the influence of Attention to Detail on Financial Planning Behavior through Service Customization and Promotion Focus, respectively, and the moderation hypothesis (H2 and H3) which tested the strengthening of the influence of Attention to Detail on Service Customization by Servant Leadership and

Customer Stewardship Climate, a bootstrapping procedure was used. This procedure was carried out by generating 5,000 subsamples from the original data to construct bias-corrected and accelerated confidence intervals. A mediation or interaction effect was declared statistically significant if the confidence interval at the 95% level did not cross zero. This approach is considered more powerful than the Sobel method because it does not assume a normal distribution of the test statistic, making it suitable for samples with a smaller size and complex models.

RESULTS AND DISCUSSION

Data Processing Results

The profile of internal respondents (Table 1), consisting of Frontline Employees (FLEs) and managers, in this study reflects the human resource dynamics commonly encountered in the Islamic banking industry in Indonesia. In terms of gender composition, male employees are predominant, which aligns with the characteristics of the Indonesian financial sector's still male-dominated workforce, particularly in positions requiring direct interaction with the wider community.

In terms of age distribution, the majority of respondents were in the young and early adult productive age categories. This indicates that the workforce in the Islamic banking industry is dominated by young people at the peak of their productivity, who tend to be psychologically more adaptable to the ever-evolving demands of dynamic banking services.

The respondents' educational attainment indicates adequate qualifications, with the majority holding a bachelor's degree. This finding reflects the stringent banking recruitment standards and the importance of a relevant formal educational background to effectively carry out functions and responsibilities, both as FLEs dealing directly with customers and as managers managing branch operations.

The length of service variable indicates that nearly half of the respondents had intermediate work experience. This combination of experienced and relatively fresh personnel creates a dynamic work environment, where practical knowledge from senior employees can be transferred to junior employees, while still allowing room for fresh ideas and approaches from younger employees. This composition also implicitly reflects the stability and relatively good employee retention rate in the Islamic banking industry.

Table 1. Characteristics of Frontline Employees (FLEs) and Manager Respondents

Variables	Category	Frequency	Percentage
Gender	Man	142	67.60%
	Woman	68	32.40%
Age	< 25 years	45	21.40%
	26 - 35 years old	112	53.30%
	36 - 45 years old	38	18.10%
	> 45 years	15	7.10%
Last education	Diploma	58	27.60%

Variables	Category	Frequency	Percentage
	Bachelor degree)	139	66.20%
	Postgraduate (S2/S3)	13	6.20%
Length of work	< 2 years	38	18.10%
	25 years	97	46.20%
	> 5 years	75	35.70%

The customer respondent profile (Table 2) in this study reflects the primary market segments of the Islamic banking industry in Indonesia. The gender composition shows a tendency toward higher representation among male customers, reflecting the pattern of ownership and access to formal financial services that remains male-dominated in Indonesia's socio-economic context.

The age structure clearly shows that the majority of customers fall into the young to middle-aged age group. This dominance of the younger generation indicates that Islamic banks have successfully attracted the interest of productive individuals who are building their financial foundations and preparing for long-term financial needs. This age distribution also reflects the significant market potential for future financial planning products such as education savings, investments, and retirement funds.

The income variable shows a fairly even distribution across categories, with the largest concentration in the middle class. This pattern confirms the position of Islamic banks as financial institutions serving various segments of society, from customers with limited financial means to the upper middle class. This diversity of income levels reinforces the relevance of this research in assessing the effectiveness of financial planning services, which must be tailored to the diverse financial characteristics of customers.

Overall, the demographic characteristics of these customer respondents provide a comprehensive picture of the Islamic banking consumer base, which is dominated by the productive young generation with varying income levels. Therefore, the findings of this study can provide practical implications that are applicable to the development of inclusive and transformative Islamic banking service strategies.

Table 2. Characteristics of Customer Respondents

Variables	Category	Frequency	Percentage
Gender	Man	352	58.70%
	Woman	248	41.30%
Age	< 30 years	276	46.00%
	30 - 40 years	215	35.80%
	> 40 years	109	18.20%
Income/Month	< Rp. 5 million	213	35.50%
	Rp. 5 - 10 million	237	39.50%
	> Rp. 10 million	150	25.00%

The results of the research instrument quality testing (Table 3) through outer model analysis revealed very strong empirical evidence regarding the measurement capability of all

constructs in the research model. The consistent achievement of factor loading values exceeding the established criteria indicates that each indicator has a very adequate ability to reflect the construct it is intended to measure. This finding also confirms the successful adaptation and translation of the instrument into the Indonesian context, where all items successfully captured the same conceptual meaning as the original version.

From a reliability perspective, achieving solid Composite Reliability values for all constructs indicates a very satisfactory level of internal consistency. This demonstrates that the indicators within each construct are closely interrelated and coherent in measuring the same phenomenon. The Customer Stewardship construct, in particular, achieved an exceptional level of reliability, demonstrating that this measurement scale operates with very high precision in the context of Indonesian Islamic banking.

The Average Variance Extracted aspects that all exceed the minimum threshold not only validate the measurement strength of each construct, but more importantly, indicate that each construct is able to explain most of the variance of its indicators. The high AVE values especially for the Customer Stewardship, Promotion Focus, and Financial Planning Behavior constructs indicate that these three constructs have a very strong concentration of variance, where the majority of measurement variance is explained by the constructs to be measured rather than by measurement error.

Several specific findings deserve closer attention. The Servant Leadership construct, while meeting all criteria, exhibits one indicator with a relatively lower factor loading compared to the others. This may reflect the complexity of the servant leadership dimension in the Indonesian cultural context, where nuances of leadership behavior may not be fully represented in the adapted instrument. Similarly, the Attention to Detail construct, with its two indicators, suggests that the characteristic of meticulousness in the context of Islamic banking services can be effectively measured through more focused dimensions.

The success of this convergent validity test carries significant theoretical implications. First, these findings support the applicability of the Regulatory Focus and Conservation of Resources theories in the context of Islamic financial services in Indonesia, demonstrating that the key constructs of these theories can be operationalized validly and reliably. Second, from a methodological perspective, these results provide strong justification for continuing the structural model analysis, as the measurement basis has proven solid and reliable.

Practically, these findings also confirm that the instruments developed in previous research in Western contexts remain applicable in Indonesian settings, with appropriate modifications and adaptations. This opens up opportunities for broader cross-cultural comparative research in future transformative service research studies.

Table 3. Results of Convergent Validity and Reliability Tests

Construct	Indicator	Loading Factor	Composite reliability	AVE
Attention to Detail (ATD)	ATD1	0.856	0.82	0.69
	ATD2	0.802		
Servant Leadership (SEL)	SEL1	0.811	0.81	0.59

Construct	Indicator	Loading Factor	Composite reliability	AVE
	SEL2	0.788		
	SEL3	0.702		
Customer Stewardship (CUS)	CUS1	0.921	0.94	0.81
	CUS2	0.895		
	CUS3	0.872		
	CUS4	0.889		
Service Customization (SEC)	SEC1	0.845	0.82	0.74
	SEC2	0.828		
Promotion Focus (PRF)	PRF1	0.881	0.92	0.75
	PRF2	0.894		
	PRF3	0.845		
	PRF4	0.851		
Financial Planning (FPB)	FPB1	0.841	0.83	0.71
	GCF2	0.845		

The results of the discriminant validity test (Table 4) using the Fornell-Larcker criterion and HTMT ratio reveal a very solid empirical foundation for the theoretical integrity of the research model. This analysis not only validates the uniqueness of each construct but, more importantly, confirms the conceptual structure underlying the theoretical framework.

A careful examination of the correlation matrix between constructs reveals a pattern of relationships consistent with theoretical propositions. Correlation values consistently lower than the square root of the AVE in the Fornell-Larcker criterion demonstrate that each construct has a discrete measurement domain and does not overlap with other constructs. This finding is crucial in ensuring that the measurements of each latent variable—from individual characteristics to behavioral outcomes—truly represent distinct conceptual domains.

The HTMT ratio analysis, all well below the conservative threshold of 0.85, provides additional strong confirmation of the discrimination between the constructs. These low HTMT values indicate that while there are theoretical relationships between the constructs, each maintains its own unique measurement identity. The observed pattern of relationships—where the highest correlation is in the path between service customization and financial planning behavior—strongly aligns with the theoretical logic that service customization should have a stronger relationship with behavioral outcomes than distal variables such as attention to detail.

The relationship structure observed in this correlation matrix actually reflects the complexity of the proposed theoretical mechanism. The relatively low correlation between attention to detail and financial planning behavior actually strengthens the proposition that its influence is indirect and mediated entirely through customer psychological mechanisms. Similarly, the pattern of relationships between servant leadership and customer stewardship

climate with other constructs suggests that these two variables function as conditional factors that moderate the relationship. as a direct determinant.

Table 4. Results of Discriminant Validity Test (Fornell-Larcker & HTMT)

Construct	ATD	CELL	CUS	SEC	PRF	FPB
ATD	0.831					
CELL	0.152 (0.168)	0.768				
CUS	0.118 (0.135)	0.204 (0.231)	0.894			
SEC	0.241 (0.269)	0.185 (0.210)	0.220 (0.248)	0.837		
PRF	0.095 (0.107)	0.074 (0.085)	0.102 (0.118)	0.285 (0.312)	0.866	
FPB	0.038 (0.045)	0.121 (0.139)	0.065 (0.076)	0.365 (0.401)	0.294 (0.322)	0.84 3

These highly satisfactory discriminant validity findings have significant methodological implications. First, these results confirm that the measurement model is free from serious multicollinearity issues, thus ensuring reliable parameter estimates in the structural model. Second, the successful distinction between conceptually related constructs—such as service customization and promotion focus—strengthens the construct validity of the instrument.

From a theoretical perspective, this confirmation of discriminant validity provides strong justification for interpreting the relationships between constructs in a structural model as accurately representing the hypothesized causal relationships. The ability to clearly distinguish between independent, mediating, moderating, and dependent variables is a fundamental prerequisite for valid hypothesis testing.

These results also indicate that the adaptation of the instrument to the Indonesian context has successfully maintained the original conceptual meaning of each construct without causing conceptual blurring between the measured variables. This achievement is crucial in cross-cultural research, which often faces challenges in ensuring measurement equivalence across different cultural contexts.

Interpretation of Main Findings

Table 5. Results of Direct Hypothesis Testing and Moderation Effects

Hypothesis Relationship	Path Coefficient (β)	Standard Deviation	T-Statistic	Decision
H1: ATD \rightarrow SEC	0.34	0.04	3.55	Supported
H2: ATD * SEL \rightarrow SEC	0.08	0.03	2.67	Supported
H3: ATD * CUS \rightarrow SEC	0.19	0.04	2.52	Supported

The results of the hypothesis testing (Table 5) reveal the complex dynamics of the mechanisms involved in transforming customer financial behavior, where organizational and interpersonal factors interact synergistically to create transformative impacts. Confirmation of the three tested hypotheses not only provides empirical validation for the theoretical framework but also reveals strategic nuances in financial services management.

The confirmation of the first hypothesis reveals a fundamental cognitive-behavioral mechanism in financial service interactions. The significant path coefficient indicates that Frontline Employees' (FLEs) conscientiousness serves as a critical enabler for service personalization. In a theoretical context, this finding supports the Resource-Based View proposition, which positions attention to detail as a strategically valuable micro-competence. Operationally, the transformation from conscientiousness to customization involves a complex mechanism of decoding customer needs—FLEs not only gather comprehensive information but, more importantly, synthesize these fragments into a holistic understanding of the customer's financial situation and aspirations. This capability represents a form of cognitive capitalization, where technical knowledge of financial products is integrated with a deep understanding of the customer's life context.

The significant moderating effect of Servant Leadership reveals the leadership dimension as a psychological catalyst in the service ecosystem. The positive interaction coefficient indicates that servant leadership functions as a psychological safety net that allows FLEs to optimally allocate their cognitive resources to tasks requiring high precision. The mechanisms at work here are multilevel: at the individual level, servant leadership creates psychological conditions that reduce FLEs' cognitive load through support and empathy; at the team level, this leadership style establishes social norms that encourage helping behavior and knowledge sharing. This finding is consistent with the COR (Conservation of Resources) theory, which emphasizes the importance of the work environment as an additional resource (resource caravan) that can strengthen individuals' capacity to face complex work demands.

The strong moderating effect of Customer Stewardship Climate reveals the role of organizational climate as a moral compass that directs FLEs' conscientiousness into high-value-added actions. The higher interaction coefficient compared to servant leadership moderation indicates that in the context of Islamic financial services, collective norms have a stronger influence than individual leadership factors. Stewardship climate creates a shared meaning system that transforms conscientiousness from mere technical compliance to a form of moral responsibility. This mechanism works through the internalization of values, where FLEs not only adapt due to procedural demands, but also because they internalize stewardship values as part of their professional identity. This phenomenon aligns with Social Identity Theory, which emphasizes the importance of alignment between organizational values and individual identity.

Integratively, these findings advocate a systemic approach to understanding the effectiveness of transformative service delivery. The demonstrated interaction between individual factors (attention to detail), leadership (servant leadership), and organizational climate (customer stewardship) supports the configurational theory perspective, which

emphasizes the importance of alignment between organizational elements. Practically, these findings suggest the need for integrated interventions—from FLE recruitment and training, leadership development, to organizational culture formation—to create sustainable, transformative impact.

These findings also make an important contribution to the transformative service research literature by demonstrating that customer behavior transformation is not solely the result of dyadic interactions between FLEs and customers, but rather an outcome of an organizational ecosystem that collectively creates value (value co-creation ecosystem). This perspective paves the way for the development of a more holistic model for understanding the mechanisms of behavior change in the financial services context.

The analysis results demonstrate significant support for H1. This confirms the theoretical proposition that the influence of FLEs on customer behavior is not a direct process, but rather a complex psychological sequence. Detailed FLEs do not automatically instill discipline in customers to save. They must first translate these details into personalized and relevant services (service customization). This customization then functions as a "motivational catalyst," convincing customers that their financial goals are achievable, thus triggering promotion focus. This hope-driven motivation ultimately drives concrete action in the form of financial planning behavior. These findings enrich Regulatory Focus Theory by demonstrating that promotion focus can be "activated" by external stimuli, in this case, service customization by FLEs.

Furthermore, H2 and H3 were also supported, underscoring the importance of the Conservation of Resources Theory perspective. The relationship between attention to detail and service customization is not automatic. This relationship is highly dependent on the availability of "supporting resources." Servant leadership functions as a vertical-top-down resource, where support and empowerment from superiors recharge FLEs, enabling them to remain conscientious and empathetic even when fatigued. Meanwhile, customer stewardship climate functions as a horizontal-collective resource, namely a social norm within the branch that makes every FLE feel that caring for customers is a shared value and responsibility. In the collective context of Indonesia, this kind of climate is very powerful because it aligns with the values of family and mutual cooperation.

CONCLUSION

This study concludes that frontline employees (FLEs) are a key pillar in driving the financial planning behavior of Islamic bank customers in Indonesia. However, their effectiveness depends heavily on their ability to provide personalized service, which in turn fuels customers' intrinsic motivation. This complex and resource-intensive process cannot run optimally without organizational support in the form of servant leadership and an organizational climate that emphasizes customer stewardship. Therefore, improving customer financial well-being is the synergistic result of an integrated organizational system, not solely the efforts of individual FLEs. This research advances TSR by demonstrating that customer transformation requires a systemic approach that integrates the individual level (FLEs), leadership, and

organizational climate. Change depends not only on the good intentions of FLEs, but also on the organizational ecosystem that supports them. This study successfully demonstrates the intersection of Regulatory Focus Theory and COR Theory. COR Theory explains why FLEs need support (because transformative services drain resources), while Regulatory Focus Theory explains how that support ultimately affects customers (by triggering promotion focus). The research provides rich contextualization by incorporating Islamic stewardship values, which have high convergence with the concepts of customer stewardship climate and servant leadership in Western literature. Recruitment criteria should encompass aspects of attention to detail and empathy. Training should encompass not only product technical skills but also soft skills to understand customer needs and communication skills that foster optimism (promotion focus). Manager development programs should be designed to instill servant leadership values. Managers should be assessed not only on branch financial targets but also on their ability to mentor and support their subordinates. Bank leadership should actively build and communicate a climate of customer stewardship as a core corporate value. This can be integrated into reward systems, company rituals, and internal communications, emphasizing that "we are trustees of our customers' well-being." The study was limited to Islamic banks in Java and Sumatra. Future research could expand to conventional banks and other regions in Eastern Indonesia. Causal relationships should be interpreted with caution. Future longitudinal research could provide stronger evidence for causal sequences. This study did not include variables such as workload or incentive systems, which may influence FLEs' behavior. Future research could incorporate these. This study only examined servant leadership. It would be interesting to compare its effectiveness with other leadership styles, such as transformational leadership, in the Indonesian context.

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