

The Effect of the Quality of Service and Sharia Banking Products to Consumer Satisfaction

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Abstract: In recent developments, the Sharia banking industry has declined in performance compared to conventional banking. Total customers of Sharia banking are still smaller than conventional banks. At present, the growth of customers in the Sharia Bank industry averages around 15-20 percent. The existence of Sharia Bank in Indonesia has not been fully supported by supporting factors that enable Sharia banking to continue to grow and run well. Many things are prepared by Bank Sharia to make them an option that will ultimately be trusted by its customers. The more alternatives that exist, the greater the customer's demand for high-quality service with a good and right approach. In reality, there is an imbalance between customer expectations and the reality of the services provided by the bank. Not a few customers who express criticism and complaints because the services provided are less or even unsatisfactory. Criticisms and complaints that can lead to negative perceptions of customers. If it is allowed to continue continuously can lower the level of customer confidence. This study aims to determine the effect of service quality and products of Sharia banking to customer satisfaction (Survey of Branch Office of Bank Jabar Banten Sharia Bandung). This study uses primary data. The research method used is descriptive method of causality with multiple linear regression analysis. Variable Dependent in this research is customer satisfaction. Furthermore, the independent variables in the research are the quality of services and products of Sharia banking. Based on the results of research known that the quality of service (X1) have a significant effect on customer satisfaction (Y). While Islamic banking products (X2) have a significant effect on customer satisfaction (Y). As well as independent variables (X1) quality of service and (X2) Sharia banking products simultaneously affect the dependent variable (Y) customer satisfaction.

1 INTRODUCTION

The Director of Research, Development, Arrangement and Licensing of Syariah Banking of Financial Services Authority (OJK), Dhani Gunawan Idat, said that total customers of sharia banking are still smaller than conventional banks. At present, the growth of customers in the Sharia Bank industry averages 15-20 percent (OJK, 2016).

Based on syariah banking statistics, the number of sharia banks has reached 12 Sharia Commercial Banks, 22 Sharia Business Units and 163 Sharia Rural Banks with a total office network of 2,301 offices throughout Indonesia. In the latest developments, the sharia banking industry has declined in performance compared to conventional banking (Rusyadiana, 2016). For example, reflected in non-performing financing or relatively high non-performing financing. Nor is the measurement of efficiency lower

than that of the conventional banking industry. The existence of Syariah Bank in Indonesia has not been fully supported by the supporting factors that enable sharia banking to keep growing and running well.

Many things are prepared by sharia banks to make them an option that will ultimately be trusted by its customers. The more alternatives that exist, the greater the customer's demand for high-quality service with a good and correct approach (Wijayaningratri & Budiyanto, 2015). Islamic banks can increase value to customers by generating products that have advantages and the benefits of the product. Increasing the value can be done through the quality of services provided by sharia banks to its customers (Tumangkeng, 2013). So as to create customer satisfaction as a consumer).

In reality, there is an imbalance between customer expectations and the reality of services provided by the bank (Khatimah & Rahardjo, 2011). Not a few

customers who express criticism and complaints because the services provided are less or even unsatisfactory. Criticisms and complaints that can lead to negative perceptions of customers. If it is allowed to continue continuously can lower the level of customer confidence. It is not impossible for customers to switch to other companies because they feel that other companies are better able to provide services that can satisfy them. This should be the focus of every banking concern. Because until now, the aspect of service in the banking world is a thing that must be managed very well.

Previous research has revealed that research on the effect of service quality on satisfaction has no significant effect and hypotheses are rejected by Harini (2015). Research on the quality of service to customer satisfaction in Malaysian banking sector is also done and the result that guarantee, reliability, empathy and responsiveness have positive relationship but no significant effect on customer satisfaction as service quality dimension (Munusamy, Chelliah, & Mun, 2010). In the study of Akhtar, et al (2016) conducted in Cairo, that there is a positive and significant relationship between service quality and customer satisfaction. The product quality significantly influence customer satisfaction (Ismail, 2014).

2 METHODS

The method used in this research is descriptive method of causality. According Sugiyono (2013) descriptive research method is a study conducted to determine the value of variables independently, either one variable or more (independent) without making a comparison or connect with other variables.

In causality research method that is causal relationship. So there are independent variables (variables that affect) and dependent (influenced). Therefore, the method of causality in this study aims to examine how the influence of service quality and products of Banking Syariah on customer satisfaction (Ferdinand, 2014).

The data used is the primary data obtained directly from the original source provided to customers of customers of Bank Jabar Branch Office Banten Syariah Bandung, the results of questionnaires or questionnaires by providing a set of questions or statements.

3 RESULT AND DISCUSSION

3.1 Quality of Service Affects Customer Satisfaction

Based on the result of hypothesis testing from the influence of service quality to customer satisfaction can be known the relation of independent variable to dependent variable. As for the acquisition of t-count value and the level of significance in the variable quality of service to customer satisfaction is the result of regression analysis obtained t count value of 3.629 greater than t table 1.988 and significance value (sig.) 0.000 smaller than 0.005. Then it can be concluded that H0 rejected dam H1 accepted, which means the quality of service (X1) significant effect on customer satisfaction (Y).

So it can be concluded that the higher the quality of service the higher the customer satisfaction. This conclusion is based on the results of the analysis which shows a significant value of 0.00 that is below 0.05.

3.2 Sharia Banking Products Affect Customer Satisfaction

Based on the result of hypothesis testing of the influence of Sharia banking products on customer satisfaction can be known the relevance of the independent variable to the dependent variable. The acquisition of t value and significance level on syariah banking product variables to customer satisfaction that shows that the regression analysis results obtained t count value of 3.511 greater than t table 1.988 and significance value (sig.) 0.001 is smaller than 0.005. Hence it can be concluded that H0 is rejected and H1 accepted, which means Islamic banking products (X2) have a significant effect on customer satisfaction (Y).

To know area that shows the ideal region of syariah banking product variables from the results of processing and data analysis through the distribution of questionnaires to 100 respondents Jabar Bank customers Banten Syariah obtained score of 3093 from the highest score 4000, it can be concluded that the product Bank Jabar Banten Syariah on satisfaction the customer as a whole belongs to the high category.

3.3 Quality of Service and Products of Sharia Banking Simultaneously Affects Customer Satisfaction

Based on the results of empirical research shows that the quality of service and products of Sharia banking affects customer satisfaction. This conclusion is obtained based on the interpretation in the table value of F table 3.94 which states that F arithmetic (70,524) is greater than F table (3.94), it can be concluded that the independent variables X1 service quality and X2 of Islamic banking products simultaneously affect the dependent variable Y customer satisfaction.

So it can be concluded that the higher the quality of service and Islamic banking products, the higher the customer satisfaction. This conclusion is based on an analysis result that shows a significant value of 0.000 under 0.05. The results of this study proves that the quality of service and Islamic banking products simultaneously affect customer satisfaction.

4 CONCLUSION

Quality of service on customer satisfaction as a whole fall into the high category. From the results of processing and data analysis obtained score score 3164 from the highest score 4000. Furthermore, Islamic banking products on customer satisfaction as a whole fall into the high category. From the results of processing and data analysis obtained score of 3093 from the highest score 4000. And on the satisfaction of Jabar Bank customers Banten Sharia as a whole fall into the category of being. From the results of processing and data analysis obtained score score 3186 from the highest score of 4500.

Quality of service (X1) has a significant effect on customer satisfaction (Y). So it can be concluded that the higher the quality of service the higher the customer satisfaction.

Sharia banking products (X2) have a significant effect on customer satisfaction (Y). In this case it can be concluded that the better the quality of the Sharia banking products provided by the Bank, the more customers will be satisfied with the Sharia banking products that have been given by the Bank. The independent variables (X1) service quality and (X2) of Islamic banking products simultaneously affect the dependent variable (Y) customer satisfaction. So it can be concluded that the higher the quality of service and Islamic banking products, the higher the customer satisfaction.

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