

THE INFLUENCE OF SERVICE QUALITY DIMENSIONS ON CUSTOMER SATISFACTION OF ISLAMIC PEOPLE'S FINANCING BANKS IN MEDAN CITY

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ABSTRACT

This study aims to determine the effect of the dimensions of service quality consisting of reliability, responsiveness, assurance, empathy, and tangibles on customer satisfaction of sharia people's financing banks in the city of Medan. The sample in this study was 85 customers. The test tool used is Multiple Linear Regression, based on the results of research analysis there is a significant influence of service quality at Islamic People's Financing Banks in Medan City which consists of Reliability, Responsiveness, Assurance, Empathy, Tangibles on customer satisfaction of Islamic people's financing banks in Medan city.

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1. INTRODUCTION

Islamic banks can be defined as monetary institutions that operate under the principles of Sharia Law and whose objectives and operations do not mix elements that are prohibited in Islam [1]. Syari'ah People's Financing Bank (BPRS) is a non-governmental group as a people's economic institution that seeks to develop productive businesses and investments based on Syari'ah principles [2]. The existence of BPRS in several regions in Indonesia is not supported by supporting factors that allow Islamic People's Financing Banks (BPRS) to continue to develop and run well. The facts on the ground show that many Syari'ah People's Financing Banks (BPRS) have closed [3]. The development of shari'ah bank assets nationally is still very far from the total assets of conventional banks. In terms of location, the majority of Indonesian people are Muslim. For shari'ah banks, the majority of Muslims should be a bright market for the development of shari'ah banking. This phenomenon provides the fact that the Indonesian people as a Muslim-majority society, only a small portion have become customers of Islamic banks.

When viewed from the objective of establishing the People's Sharia Bank (BPRS), the presence of the People's Sharia Bank (BPRS) can be a source of capital for the development of businesses for the economically weak community, so that in turn it can increase their income and welfare. In addition, the existence of the Sharia People's Financing Bank (BPRS) is to foster Islamic ukhuwah through economic activities in the context of increasing income towards an adequate quality of life. This implies that in the Syari'ah People's Financing Bank (BPRS) the value of ta'awun (mutual assistance) is grown between the owner of capital and the owner of the job. With this ta'awun value, togetherness between banks and customers will grow which is the most important factor in realizing Ukhuwah Islamiyah [4].

One of the objectives of the Syari'ah People's Financing Bank (BPRS) is to improve the economic welfare of Muslims, especially groups of economically weak communities, in general, especially the Small and Medium Enterprises (UKM) group. People who become customers of Islamic banks do not merely calculate profit and loss, they are no longer affected by worldly things. It is the calling of the soul that drives it because it contains spiritual/spiritual marketing values [5]. In shari'ah language, the whole process carried out by banks in the customer's perception does not conflict with the principles of muamalah, the activities of Islamic banks must contain religious values.

The decline occurred in the number of customers at BPRS in Medan City. Therefore, to maintain banking viability, a BPRS must be able to compete with other competitors. On the other hand, the needs and desires of customers are increasing as they compete to provide convenience and innovation in service to their customers. This cannot be separated from the task of a bank marketer or group who must continuously conduct market research to find out opportunities to what extent the current needs and desires of customers. Bank marketing must be managed professionally so that consumer needs and desires can be fulfilled [6].

Based on research conducted by [7] one way to retain customers is to provide quality service to provide customer satisfaction. Service quality is defined as the right way that fulfills customers' needs by providing the required products and services. This is also in line with research conducted by [8] namely service quality is one of the processes companies use to adapt to the growing competition, attract business opportunities, increase profitability, create better market access and improve customer satisfaction level. Realizing the reality that will be faced in this global era, the business world must build a modern quality system to be able to retain existing customers (customer loyalty) and attract consumers (potential customers) to become customers of banking companies. Focusing on listening to the voice of the customer means ensuring that quality can be built into new products or product versions that are already in the early design stages. Specifically, the importance of improving service quality is to create customer satisfaction by making customers the main focus. So, the issue of service quality and customer satisfaction is now increasingly critical for service companies. Therefore, companies need to build a service quality management system, identify gaps that may occur, and their impact on customer satisfaction and after-service consumer behavior.

According [9] found that there is a significant relationship between service quality to Islamic banks consisting of (tangible), reliability, responsiveness, assurance, and empathy. Furthermore, to satisfy customers, efforts to improve service quality are generally focused on measuring bank reliability, BPRS must be able to handle administration issues when customers want to borrow, guarantees and assurance from Islamic banks, tangible evidence, namely the condition a comfortable and clean bank room, empathy means bank officers must be able to understand the needs and desires of customers and responsiveness is the speed of customer service or tellers in serving customers and being responsive in assisting any customer complaints. So that in this section, the five dimensions will specifically be measured against customer satisfaction.

2. METHOD

This research was conducted at BPRS Medan City, the population in this study were all customers of the Syari'ah People's Financing Bank (BPRS) in Medan City totaling 580 customers. Based on the Slovin formula, the number of research samples is 85 customers. Data collection techniques using library research, observation, and questionnaire methods.

3. RESULT AND DISCUSSION

and the remaining respondents with male sex totaling 33 people (39%). Based on age, there were 47 respondents aged 50-40 years (55%), while those aged 39-20 were 37 people (44%) and those under 20 years were 1 person (1%). One of the requirements to be able to use multiple regression is the fulfillment of the classical assumption to obtain the examiner's value that cannot and efficiently from one multiple regression equation. In the classic assumption test in this study, 3 test tools were used, namely:

Normality Test

The normality test aims to determine whether, in the dependent variable regression model, the independent variable has a normal distribution or not. The data normality test in this study was carried out using several approaches, namely using histogram graphic analysis and normality probability plot graphs. The results of the normality test using the histogram can be seen in the image below

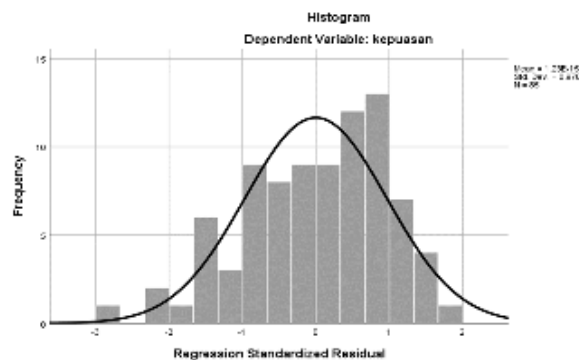


Figure 1. Histogram Graph

Based on the histogram above, it can be seen that the shape of the graph is clearly in the shape of a bell, so it can be concluded that the data in this study are normally distributed.

To detect whether the data is normally distributed in graphical analysis the Normality Probability Plot can be seen by the data spreading around the diagonal line and following the direction of the diagonal, the regression model can be stated to meet the assumption of normality, but if the data spreads far and does not follow the direction of the diagonal line, the regression model is declared not meet the assumption of normality.

The results of the normality test using the normality probability plot graph can be seen in the image below

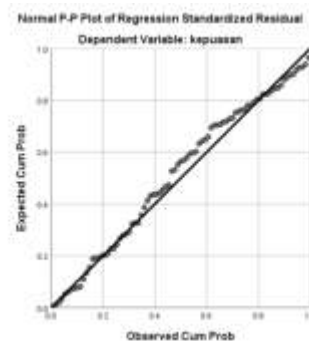


Figure 2 P-Plots curve

Based on the results of the Probability Plot graphic test in the figure above, it can be seen that the curve has a distribution pattern that spreads around the line and follows the direction of the diagonal line, so it can be concluded that the data in this study are normally distributed.

Multicollinearity Test

The multicollinearity test aims to determine whether there are independent variables that have similarities with other independent variables in the regression model or to determine whether there is a correlation among independent variables. The multicollinearity test is carried out by comparing tolerance values and variance inflation factor (VIF) values with values that hinted. The indicated value for the tolerance value is greater than 0.01 and for the VIF value of 10 (Ghozali, 2016: 68).

Based on the Multicollinearity Test Results it is known that:

1. The VIF value of X1 (Reliability) has a value of 5,413 < 10, X2 (Responsiveness) has a value of 5,167 < 10, X3 (Assurance) has a value of 3,235 < 10, X4 (Empathy) has a value of 4,550 < 10, X5 (Tangibles) found a value of 6,948 < 10.
2. The tolerance value of X1 (Reliability) has a value of 0.185 > 0.01, X2 (Responsiveness) has a value of 0.194 > 0.01, X3 (Assurance) has a value of 0.309 > 0.01, X4 (Empathy) has a value of 0.220 > 0.01, X5 (Tangibles) finds a value of 0.144 > 0.01
3. So it can be concluded that the regression model is free from multicollinearity symptoms and the regression model can be used as a basis for analysis.

Heteroscedasticity Test

The heteroscedasticity test aims to test whether there is an inequality of variance in the regression model. The results of the heteroscedasticity test are as follows:

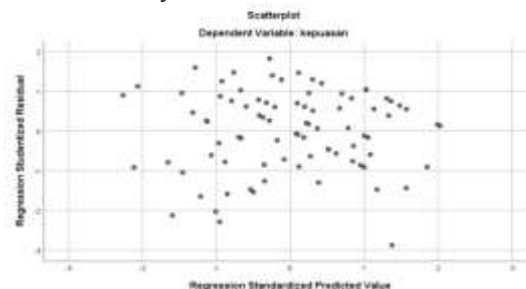


Figure 3. the scatterplot chart

Based on Figure 3, the scatterplot chart shows that there is no clear pattern, and the points spread above and below the number 0 on the Y axis. So it can be concluded that there is no heteroscedasticity in the regression model in this study.

Multiple Linear Regression Test

Regression results can be seen in the table below:

Table 1. Result Multiple Linear Regression Test

Model		Unstandardized Coefficients		Standardized Coefficients		t	Sig.
		B	Std. Error	Beta			
1	(Constant)	1.840	1.029			1.789	.005
	Reability	.629	.126	.329		1.233	.001
	Responsiveness	.299	.096	.380		3.127	.002
	Assurance	.111	.092	.412		2.120	.004
	Emphaty	.270	.140	.457		1.501	.001
	Tangibles	.477	.108	.622		1.411	.001

In the table it is not only an explanation of the t-test, but also an explanation related to multiple linear regression analysis, as follows:

$$Y = 1.840 + 0.629 X_1 + 0.299 X_2 + 0.111 X_3 + 0.270 X_4 + 0.477 X_5$$

The explanation of the multiple linear regression equation above is:

1. A constant of 1.840 means that if Reliability, Responsiveness, Assurance, Empathy, and Tangibles are ignored then satisfaction is worth 1.840.
2. The regression coefficient X1 is 0.629 indicating that the variable reliability factor has a positive effect on customer satisfaction. This means that any increase in the reliability variable will increase customer satisfaction.
3. The regression coefficient X2 is 0.299 indicating that the Responsiveness variable has a positive effect on customer satisfaction. This means that any increase in the Responsiveness variable will increase customer satisfaction
4. The regression coefficient X3 of 0.111 indicates that the Assurance variable factor has a positive effect on customer satisfaction. This means that any increase in the Assurance variable will increase customer satisfaction
5. The regression coefficient X4 of 0.270 indicates that the Empathy variable has a positive effect on customer satisfaction. This means that any increase in the Empathy variable will increase customer satisfaction
6. The X4 regression coefficient of 0.477 indicates that the Tangibles variable has a positive effect on customer satisfaction. This means that any increase in the Tangibles variable will increase customer satisfaction

Hypothesis Testing

Partial Test (t-test)

7. The t-test is intended to test the effect of the independent variables partially on the dependent variable with the assumption that other variables are considered constant, which is 95% confidence level ($\alpha = 0.05$). The criteria for this test are $t_{count} > t_{table}$, it can be stated that H_0 is rejected and H_a is accepted. The degree of error is $(df) = (n-k)$, $n = 85$, $k = 3$, $t_{table} = 1.988$.

The partial test results (t-test) in this study are:

1. In the X1 (Reliability) test, a positive value was found from the t_{count} value of 1.233 so it is known that the $t_{count} > t_{table}$ and the p-value in the Sig column. namely $0.001 < 0.05$ which means a positive and significant effect. So it can be stated that H_1 Accepted and H_0 rejected, so it can be interpreted that Reliability has a positive and significant effect on customer satisfaction of Islamic People's Financing Banks in Medan City.
2. In the X2 (Responsiveness) test, a positive value was found from the t_{count} value of 3.127 so it is known that the $t_{count} > t_{table}$ and the p-value in the Sig column. namely $0.002 < 0.05$ which means a positive and significant effect. So it can be stated that H_1 Accepted and H_0 rejected, so it can be interpreted that Responsiveness has a positive and significant effect on customer satisfaction of Islamic People's Banks in Medan City

3. In the X3 (Assurance) test, a positive value was found from the tcount value of 2.120 so it is known that the tcount > ttable and the p-value in the Sig column. namely 0.004 < 0.05 which means a positive and significant effect. So it can be stated that H₁ Accepted and H₀ rejected, so it can be interpreted that Assurance has a positive and significant effect on customer satisfaction of Islamic People's Financing Banks in Medan City
4. In the X4 (Empathy) test, a positive value was found from the tcount value of 1.501 so it is known that the tcount > ttable and the p-value in the Sig column. namely 0.001 < 0.05 which means a positive and significant effect. So it can be stated that H₁ Accepted and H₀ rejected, so it can be interpreted that Empathy has a positive and significant effect on customer satisfaction of Islamic People's Financing Banks in Medan City.
5. In the X5 (Tangibles) test, a positive value was found from the tcount value of 1.411 so it is known that the tcount > ttable and the p-value in the Sig column. namely 0.001 < 0.05 which means a positive and significant effect. So it can be stated that H₁ Accepted and H₀ rejected, so it can be interpreted that Tangibles have a positive and significant effect on customer satisfaction of Islamic People's Funding Banks in Medan City

Simultaneous Test (F-Test)

6. This test is conducted to determine whether all independent variables simultaneously (simultaneously) can affect the dependent variable. The method used is to compare the calculated F value with F table. The following is the simultaneous test in this study:

Table 2. Simultaneous Test Results

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	551.927	5	110.385	54.104	.000 ^b
	Residual	161.179	79	2.040		
	Total	713.106	84			

a. Dependent Variable: Kepuasan

b. Predictors: (Constant), Reability, Responsiveness, Assurance, Emphaty, Tangibles

From table 2, it is known that the test results in the table above found that the value of Fcount (54.104) > Ftable (2.72) with a value of Sig. 0.000 < 0.05, indicating that H_α is accepted. so that it can be concluded that Reliability, Responsiveness, Assurance, Empathy, and Tangibles together (simultaneously) have a positive and significant effect on customer satisfaction with Islamic People's Financing Banks in Medan City

Test of the Coefficient of Determination (R²)

The results of the test for the coefficient of determination (R²), the following table shows the results of the test for the coefficient of determination in this study:

Table 3. Test Results for the Coefficient of Determination

Model Summary ^b				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.880 ^a	.774	.760	1.428

a. Predictors: (Constant), Reability, Responsiveness, Assurance, Emphaty, Tangibles
 b. Dependent Variable: Kepuasan

Adjusted R square value (correlation number or r squared) of 0.760 Adjusted R square is also known as determination identification. This value means that 76.0% of satisfaction can be explained using the variables reliability, assurance, tangible, responsiveness, and empathy, and the remaining 24.0% is influenced by other variables not included in this study.

Effect of Reliability on customer satisfaction of Islamic People's Financing Banks in Medan City

Based on the results of the analysis, shows that reliability has a positive and significant effect on customer satisfaction with Islamic People's Financing Banks in Medan City. The results of this study

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corroborate the results of previous studies which state that reliability has a direct and significant effect on customer satisfaction [10][11][12].

The influence of Responsiveness on customer satisfaction of Islamic People's Financing Banks in Medan City

Based on the results of the analysis, shows that Responsiveness has a positive and significant effect on customer satisfaction with Islamic People's Financing Banks in Medan City. The results of this study are in line with the results of previous studies which state that responsiveness has a significant effect on customer satisfaction [13][14][15].

The influence of Assurance on customer satisfaction of Islamic People's Financing Banks in Medan City

Based on the results of the analysis, shows that Assurance has a positive and significant effect on customer satisfaction with Islamic People's Financing Banks in Medan City. The results of this study are in line with the results of previous studies which confirm that guarantees have a significant effect on customer satisfaction [16][17][18].

The influence of Empathy on customer satisfaction of Islamic People's Financing Banks in Medan City

Based on the results of the analysis, shows that Empathy has a positive and significant effect on customer satisfaction with Islamic People's Financing Banks in Medan City. The results of this study corroborate the results of previous studies which state that empathy directly has a significant effect on customer satisfaction [19][20][21].

The influence of Tangibles on customer satisfaction of Islamic People's Financing Banks in Medan City

Based on the results of the analysis, shows that tangibles have a positive and significant effect on customer satisfaction with Islamic People's Financing Banks in Medan City. The results of this study are in line with previous results which state that physical evidence has a significant effect on customer satisfaction [22][23][24].

The influence of Reliability, Responsiveness, Assurance, Empathy, and Tangibles on customer satisfaction of Islamic People's Financing Banks in Medan City

Based on the results of the analysis, shows that reliability, responsiveness, assurance, empathy, and tangibles affect customer satisfaction with Islamic People's Financing Banks in Medan City. The results of this study support the results of previous studies which state that reliability, responsiveness, assurance, empathy, and tangibles have a significant effect on customer satisfaction [25][26][27].

4. CONCLUSION

This study aims to contribute to the Islamic banking literature by examining the impact of various customer service quality factors on customer satisfaction. The results of the study show that all hypotheses are accepted and there is a significant influence of service quality at Islamic People's Financing Banks in Medan City consisting of Reliability, Responsiveness, Assurance, Empathy, and Tangibles on customer satisfaction.

Based on the calculation of the coefficient of determination test (R^2), it is found that the Adjusted R Square value on satisfaction (the dependent variable) can be explained by the variables reliability, assurance, tangible, responsiveness, and empathy (independent variable) of 0.760. This value means that 76.0% of satisfaction can be explained using the variables reliability, assurance, tangible, responsiveness, and empathy and the remaining 24.0% is influenced by other variables not included in this st

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