

# Effect of service quality on savings customer satisfaction at Bank Muamalat Indonesia Kediri

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## ABSTRACT

This study aims to analyze the significant influence of service quality variables simultaneously and partially on customer satisfaction and to analyze service quality variables that have the most dominant effect on customer satisfaction. The type of research used is survey research with five independent variables, namely: physical evidence (X1), reliability (X2), responsiveness (X3), assurance (X4), and empathy (X5) and the dependent variable, namely customer satisfaction (Y). This research was conducted at Bank Muamalat Indonesia Kediri using a sample of 100 customers. The sampling technique uses purposive sampling. The data source uses primary data, namely the results of questionnaires and secondary data, namely documentation materials. Methods of data collection using questionnaires and interviews. The data analysis tool used is multiple linear regression analysis. To determine the effect of each of these variables, multiple linear regression tests and other tests are used to strengthen the results of the analysis of this study. From this study it is known that each variable consists of physical evidence (X1), reliability (X2), responsiveness (X3), assurance (X4), and empathy (X5) which have a simultaneous and partial influence on customer satisfaction (Y). Responsiveness variable (X3) is a variable that has a dominant influence on customer satisfaction at Bank Muamalat Indonesia Kediri.

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## 1. INTRODUCTION

The economy is currently growing rapidly in the service and industrial sectors. There is a close relationship between industry and services, because basically industrial activities cannot be separated from service activities. Industrial activities will run optimally and smoothly if supported by services. Banking is a business engaged in services. In Indonesia there are two types of banks, namely conventional banks and Islamic banks. The rationale for developing Islamic banks is to provide banking services to some Indonesian people who do not want to use conventional bank services because they use an interest system. Some Muslim communities believe that banking activities that use the interest system are not in line with sharia principles.

Islamic banks use a profit sharing system that is in accordance with sharia principles, partnerships with customers, and the main goal is not just profit oriented but falah oriented, what is meant by falah oriented is seeking prosperity in the world and in the hereafter. It is hoped that the mobilization of funds and the economic potential of people who do not want to use conventional bank

services can be optimized which in turn will further enhance the capacity of the national economy. A good service program involves variables that influence the customer's assessment of the service received, such as: the appearance and tidiness of employees (physical evidence), the ability of employees to respond to problems experienced by customers (reliability), the seriousness of employees in responding to customers (responsiveness), professionalism employees at work (guarantee), friendliness and courtesy of employees in responding to customers (empathy), then service is the most important factor in determining customer satisfaction. Marketing is generally seen as the task of creating, introducing and delivering goods and services to consumers and other companies.

Marketing is one of the main functions that must be carried out by people in running a business to maintain its survival, to develop and earn profits. Thus, marketing activities have a very important role in the business world. In marketing, it is not only marketing commodities, but also marketing that provides services to consumers. Services are activities, benefits, or satisfactions offered for sale.

Services are often viewed as a complex phenomenon. The word service itself has many meanings, from personal service to service as a product. Services are activities, benefits, or satisfactions offered for sale. Services are often viewed as a complex phenomenon. The word service itself has many meanings, from personal service to service as a product. consumers basically need services and commodities, so it is necessary to learn about consumer behavior towards purchasing goods or services. Consumers have the right to make a purchasing decision based on their needs. So that the decisions made by consumers from one another will be different and form a certain behavior.

**Table 1.** Factors Influencing Consumer Behavior

Culture	Social	Personal	Psychological
Culture		Age And Life Cycle	Motivation
	Reference Group	Stage	Perception
Subculture	Family	Work	Learn
Social Class	Roles And Statuses	Economic Conditions	Trust and Attitude
		Lifestyle	Purchase
		Personality And Self Concept	

Based on the background of companies that implement consumer-oriented marketing supported by several existing theories, marketing that prioritizes optimal service to consumers can create satisfaction in consumers. The variables used to determine the relationship between service quality and customer satisfaction are carried out using qualitative methods which analyze the 5 dimensions of service quality, namely direct evidence, reliability, responsiveness, assurance, and empathy while the analysis tool (quantitative method) uses validity tests, linear regression tests multiple, multicollinearity assumption test, heteroscedasticity assumption test and normality assumption test. Then from the results which shows whether consumers are satisfied or not, namely whether the performance provided by the company has exceeded or fallen short of consumer expectations. So that the results of the service quality produce customer satisfaction or dissatisfaction which will directly become feedback (Feed Back) for the company as evidence of the success or failure of the goals set. These results can also be input for consumers who are already satisfied to repeat their experience.

## 2. METHOD

Basically the purpose of research is to solve problems that appears, so that the steps taken in the research must be in accordance with the problems that have been formulated. The research method is used as a reference about the plans and procedures for how the research is carried out. The type of research used in this research is explanatory research. According to Masri Singarimbun and Sofyan Effendi (1995), research explanatory research is research that explains the relationship between research variables and tests the hypotheses that have been formulated before, because through explanatory research what is formulated and what is the purpose of the research can be obtained.

While the method used for this research is a survey method. According to Masri Singarimbun and Sofyan Effendi (1995) survey research is research that takes samples from a population and uses a questionnaire as a data collection tool. The research location is the place where the research is carried out. In this research, the research was conducted at Bank Muamalat Indonesia Kediri. With an address at Jalan Hasanudin No. 26 RT.03 RW.05 Kelurahan Dandangan City of Kediri District No. Tel (0354) 671801. The population in this study are customers who have savings accounts at Bank Muamalat Indonesia Kediri. Because the number of customers for Bank Muamalat Indonesia Kediri is quite large, it is not possible to study it as a whole due to limited time, cost and manpower. So the solution is to take a sample for a questionnaire classified as representative representing a population of 2000 savings customers at Bank Muamalat Indonesia Kediri, namely 95 questionnaires, but to maintain the validity of the questionnaire answers, the researchers tolerated up to 100 respondents.

The technique used in this study was carried out using non-random sampling techniques or also known as non-probability sampling. In Marzuki (2002), non-random sampling, that is, not all individuals/elements in the population have the same opportunity to be sampled. The reason for taking respondents is that customers come from areas Kediri, this is because customers who come from the Kediri region have more composition large compared to customers who come from outside the Kediri area. The questionnaires were distributed after the respondents had finished making transactions at the bank. Data collectors use primary and secondary data and the variables used are 2 types of variables, namely the Independent Variable is a variable that is suspected as the cause or predecessor of other variables, in this case the independent variable is service quality and the dependent variable is a variable that is suspected as a result or that influenced by the variable that preceded it.

In this study, the dependent variable is customer satisfaction with savings, which is defined as the result of an evaluation of the suitability between expectations desired by the actual performance of the provision of services, namely Bank Muamalat Indonesia Kediri which is felt after service users feel the services provided. A good data instrument must meet two important requirements, namely valid and reliable and used several tests in research.

### 3. RESULTS AND DISCUSSION

Bank Muamalat Indonesia is the first Islamic bank and also the first economic institution to implement the sharia system in Indonesia.

#### 3.1 Characteristics of Respondents

After the questionnaire was distributed to 100 respondents, it was possible to obtain an overview of the characteristics of the respondents in terms of the respondent's age, gender, education level, occupation.

**Table 2.** By Age

No	Age	Number of people)	Percentage (%)
1	16 – 25 years	46	46
2	26 – 34 years	22	22
3	35 – 45 years	21	21
4	46 – 55 years	7	7
5	> 55 years	4	4
	TOTAL	100	100

It was concluded that most of the respondents who used this service were those aged 16-25 years. This is because at this age most of the customers work as private employees and students aged between 16-25 years, respondents use the services of Bank Muamalat Indonesia with regard to salary payments and school financial administration. it was concluded that most of the respondents who used this service were those aged 16-25 years. This is because at this age most of the customers work as private employees and students aged between 16-25 years, respondents use the services of Bank Muamalat Indonesia in connection with payment of salaries and school financial administration.

## 3.2 Test Results of the Validity and Reliability of Research Instruments

### 3.2.1 Validity test, Reliability

The results of testing the research instrument in terms of reliability can be said to be reliable if it has a reliability coefficient of 0.6 or more.

**Table 3.** Reliability Coefficient Index Criteria

No	INTERVAL	CRITERIAN
1	0.200	Very less
2	0.200 – 0.399	Not enough
3	0.400 – 0.599	Enough
4	0.600 – 0.700	Tall
5	0.800 – 1.00	Very high

The reliability test used is Alpha Cronbach. If Cronbach's Alpha is less than 0.06 then it is declared unreliable and vice versa it is declared reliable.

### 3.2.2 Regression Classical Assumptions Test

After testing the validity and reliability for all research instruments, the next step is to develop a regression equation related to the research. Each resulting equation must meet the classic assumption requirements of the regression equation, namely the regression equation which is BLUE (Best Linear Unbiased Estimated). The classic assumption tests carried out are the multicollinearity test, the heteroscedasticity test and the normality test.

**Table 4.** Multicollinearity Test Results

Variable	VIF	Information
X1	2,978	Non Multicollinearity
X2	3.005	Non Multicollinearity
X3	3.005	Non Multicollinearity
X4	3,398	Non Multicollinearity
X5	3,644	Non Multicollinearity

The independent variables used have a VIF value of less than 5, from these results it can be concluded that the linear regression model is free from multicollinearity or there is no correlation between one another.

## 4. CONCLUSION

Based on the results of the analysis and discussion regarding the effect of service quality on customer satisfaction of Bank Muamalat Indonesia Kediri savings, it can be concluded that based on hypothesis testing, namely the F Test analysis carried out on service quality variables which include physical evidence (X1), reliability (X2), responsiveness (X3), assurance (X4), and empathy (X5) have an effect simultaneously or jointly on the dependent change (Y), namely customer satisfaction on savings and based on the results of hypothesis testing, namely t test analysis, the results of the significance of t include the variable evidence physical (X1), reliability (X2), responsiveness (X3), assurance (X4), and empathy (X5) have a significant effect on savings customer satisfaction, based on multiple linear regression analysis, responsiveness variable (X3) has an influence dominant on savings customer satisfaction.

This proves that savings customers are satisfied with the services provided by Bank Muamalat Indonesia Kediri because employees always help customers and provide responsive and best possible service and the services provided by Bank Muamalat Indonesia Kediri as a whole can be said to have satisfied their customers and strived to be improved in connection with services. This can be used as one of the advantages of Bank Muamalat Indonesia Kediri in facing competition with fellow Islamic banks or with conventional banks.

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According to the results of the analysis that has been done, it shows that the responsiveness variable has a dominant influence on savings customer satisfaction. So in improving the service quality of Bank Muamalat Indonesia Kediri you should pay attention to items from other service quality variables such as services in using ATMs which are often problematic and often get

complaints from customers, with this in mind Bank Muamalat Indonesia Kediri should be able to improve facilities and infrastructure which supports in order to provide optimal service so that in the end can create customer satisfaction Bank Muamalat Indonesia Kediri and children Muamalat Indonesia are the pioneers of the establishment of sharia banks should continue to socialize sharia banking to all levels of society because some people still do not understand the existence of sharia banks, this is intended so that people can carry out economic activities in accordance with the demands or teachings of the religion they believe in. Sharia banking performs based on sharia principles or according to Islamic teachings, however, it does not rule out the possibility that non-Islamic people can become customers of Islamic banks and Bank Muamalat Indonesia should continue to maintain, maintain and improve service quality and must be able to compete with other Islamic banks or with other Islamic banks. another conventional.

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