THE EFFECT OF SHARIAH PRODUCTS AND PERCEPTION OF QUALITY OF SERVICES ON CUSTOMER SATISFACTION IN SHARIA BANKS PONOROGO

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ABSTRAK

The purpose of this study is to analyze the effect of shariah products and perception of quality of services on customer satisfaction in BRI sharia banks ponorogo. Type of this research is quantitative with the technique of purposive sampling. The population in the study is customer who have felt service in BRI shariah bank Ponorogo with the total sample 60 respondents. The data obtained through the respondents by using data collection tools in the form of question form/questionnaire which measured using the Likert scale. Data analysis techniques is multiple linear regression test. The results of this study indicate that tangiable, responsive and shariah products affect customer satisfaction, while reliability, assurance, empathy have no effect on customer satisfaction. As follows (1) BRI Shariah bank Ponorogo should enhance the factors that influence positive toward customer satisfaction such to improve service quality(2) evaluating and enhancing the factors which do not affect positive toward customer satisfaction such as giving accurate information, fast service, patient service and not to see social status, so that it can create customer satisfaction by providing maximum service.

Key Word : *Shariah Product, Service Quality, Customer Satisfaction.*

Introduction

Recently the development of bank in this universe experience a rapid advantage, it's proved by increasing the number of bank whether from conventional or shariah bank. According to bank's constitution that bank is an entereprise who collect fund from it's customer in the form of deposit and then to provide it's customer in the form of credit or the other thing in order to improve people's life[1]. The role of bank is most important for economic in a country, one of them are as institution who mobilize fund for economic infrastructure by collecting the fund from people to invest in state infrastructure, additionally the bank also provide benefit for people's economic such as providing various programs and facilities that offer in form of financing, credit, deposits, loan, and the other things. In the other side bank also providing some benefit for other party, therefore it makes almost every single sector need bank financial services.

In Indonesia, according to data from financial services authority (OJK) in 2017 there are 199 bank services that listed consist of shariah bank and convensional bank[2]. These both bank have different opperational priciple. According to constitution number 10 in 1998 conventional bank as bank that implement its operational with conventional principle it is like assignment of bank interest as price either for deposits or loan and also implement several fund in nominal or precentage. Meanwhile according to constitution number 10 in 1998 shariah bank is a bank that implement its operasional based on syariah principle one of them are financing based on dividing result, financing based on capital, and another things that related with Islamic law. For the first time shariah bank is established by Muamalat bank, then after few years appear another bank that based on shariah, yet in reality some other shariah bank it is a branch of conventional bank that was established for the long past years. Because the majority of Indonesian people are muslim, hence the need of shariah financial services is improving rapidly it is due to muslim people want get their transaction by using bank services must based on Islamic shariah. This thing become an occasion for shariah bank services to develop their services and providing their services optimally to their customers, in the middle of high rate competition with another convensional bank. In east Java precisely in Ponorogo there is bank namely Bank Rakyat Indonesia (BRI Syariah) located in Soekarno Hatta street number 2b Ponorogo. BRI shariah bank is one of bank that implement their

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[1] Kotler, Philip. 2000. Prinsip-Prinsip Pemasaran. Edisi 12 Jilid 1. Jakarta: Erlangga
[2] http://www.ojk.go.id

operasional with shariah principle. BRI shariah with their main produt these are deposits and financing based on shariah that make their product become solution for Ponorogo people. BRI shariah synergize with their mains bank it is BRI bank give some huge opportunity in developing their business networking from year to year. BRI shariah bank oriented to provide their services with high quality and their main product in order to attain customer satisfaction.

Satisfaction is a variable conceptualised in this observation. Satisfaction is an individual who felling either happy or unhappy when consuming some product or services and also to compare between performance in some product and services with the hope[3]. An individual will feel some satisfaction if they have some good services and satisfy for their own, and then will feel disappointment when they recieve unsatisfactory services and unsuitable with their hope.

One of variable that form a satisfaction is quality of service. Quality of services is perception of the differance between received services to individual against their hope[4]. Quality of services is perception of the differance between received services to individual against their hope. In this thing, a quality service depand on how the company or service provider to give their services to their customer. So this thing will shape the differance perception between one individu to the other individu. The quality services consist of five dimensions they are tangible, reliability, responsiveness, assurance, empathy.

Additionally, the product belong to bank become one of factor who shape customer satisfaction. Product offered by BRI shariah bank become one of choice for people to use the bank services. Shariah bank product is a product that has foundation in shariah economic principle one of them are not allowed to use a system depend on usury and also to put their capital to the company who have some profit related with usury system. Product that offered by BRI shariah bank Ponorogo one of them are al-wadi'ah, financing based on dividing result, ba'i al murabbahah, ba'i as-salam, ba'i al-istihna, al-ijarah, al-wakalah, al-kafalah, al-hawalah, ar-rahn. This various shariah bank product that distinguish between BRI shariah bank and conventional bank in

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[3] Kotler, Philip. 2000. Prinsip-Prinsip Pemasaran. Edisi 12 Jilid 1. Jakarta: Erlangga

[4] Parasuraman. 1988. "SERVQUAL: A Multiple-Item Scale for Measuring Consumer Perceptions of Service Quality". Jounal of Retailing. Vol 64

generally. Because of this thing many customers to use BRI shariah bank services as institution who able to provide a services accordance with Islamic shari'a.

Literature Review

a. Customer Satisfaction

Customer satisfaction basically arise from services of organization to customer. That customer will feel the services and so it appears satisfied feeling or disappointed [5]. Definition of satisfaction is satisfied feeling or disappointed that appear after feeling some performance of product [6] .As for the explain about customer satisfaction from several expert one of them that customer satisfaction is how far product performance fulfill purchaser's expectation. If product performance higher than customer's expectation, it means customer will feel satisfied or very exited and vice versa.

b. Shariah Product

According to Nailal, (2016), product in shariah marketing that is exchanged for useful in religion. Products has benefits to support performance and develop business. Shariah product variable analyzed by the following indicators[7] :

1. Avoid usury elements on any product
2. Use principle based on religion
3. Avoid the element of uncertainty (*gharar)* in product

c. The Dimenssion of Service Quality

There are 5 dimensions of service quality that must be fulfilled, namely: "Tangible, Reliability, Resposiveness, Empathy, Assurance.[8] With the quote above it can be concluded that there are dimensions of quality services such as:

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[5] Kotler and Armstrong, 2001. Prinsip-Prinsip Pemasaran. Edisi 12 Jilid 1. Jakarta: Erlangga

[6]Zeithaml and Bitner, 2000, *Service Marketing, First Edition, USA: Mc Graw Hill Co.Inc*
[7] Zainuddin Ali. 2008. *Hukum Perbankan Syariah.* Jakarta: Sinar Grafika

[8] Kotler, Philip 2012. Prinsip-Prinsip Pemasaran. Edisi 12 Jilid 1. Jakarta: Erlangga. P:284

a. Tangible

The appearance and abilities of physical facilities and infrastructure must be reliable. The state of the surrounding environment is tangible evidence of the services provided by the service givers. For example, the bank has a nice building as a place of services, and the waiting room.

b. Reliability

An ability to deliver the promised services accurately and reliably. Performance should be in accordance with customer expectations which means timeliness, of the same service to the customer and without error. Thus, the ability of service as promised, accurate, and satisfy customers who came to the company and also other place of work.

c. Responsivenes

A policy to provide fast service to customers, not to let customers waiting in the absence of an obvious reason that cause a negative perception in the quality of service. In the event of service failure, the ability to resolve immediately the matter in professional manner can give you a positive perception of the service quality. So the staff can assist customer and providing the responsive service in working, so the customer do not think negatively on quality are given.

d. Assurance

Knowledge, friendliness, and ability execute spontaneously which can guarantee good performance giving rise to the trust and confidence of customers. So, give apropriate influence with the knowledge that belongs to the service to the customer.

e. Empathy

Give attention individually or privately to the customer and attempt to understand the customer. Thus, it provide convenience in conducting relations with customers and attempting to understand customer who come.

Research Method

The approach used in this research is quantitative. As for the use of quantitative research aimed at measuring the free variables and bound variables through the use of statistical analysis. Data collection technique used is survey method by using a questionnaire. population in this

research is customer bank BRI shariah in Ponorogo. a population is a group of individuals with the quality and character that is already applied by the researchers[9]. The questionnaire will given to distributing to some respondents / customers of sharia BRI banks who come to the BRI sharia bank at the time of the study.

In this study sample who used is several customer of bank BRI shariah in Ponorogo. Sample is the part of number of characteristics owned by the population[10]. This research use a non probability sampling. Purposive sampling is the technique of determination of the sample with a certain consideratio. Data analysis techniques is multiple linear regression.

Result and Discussion

Normality Test

The regression model is good if the distribution is normal or close to normal. If the data is spread out around the diagonal line and follow the direction of a diagonal line or graphic its histogram shows the pattern of a normal distribution, then the regression models meet the assumptions of normality[11]. Following are the result of the test of normality for this research.

The result of Normality Test
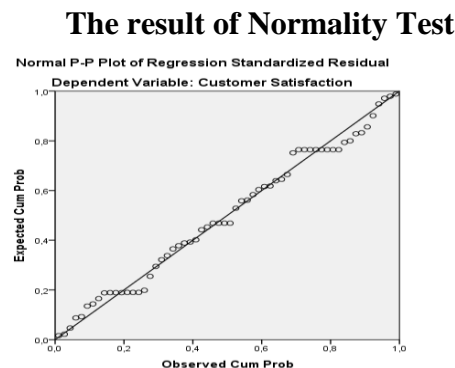
Based on the images it can be inferred that regression model are worthy to wear because of the above image indicates that data is spread around the diagonal line and follow diagonal line and the histogram graph shows a normal distribution pattern.

Autocorrelation Test

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[9] Nazir, Moh. 2005. *Metode Penelitian.* Jakarta: Ghalia Indonesia.
[10] Sugiyono, (2010): Statistika Untuk Penelitian, Alfabeta, Bandung. P:159
[11] Sugiyono, (2012): Statistika Untuk Penelitian, Alfabeta, Bandung.

Autocorrelation test used to find out the presence or absence of a classic assumption deviation it is correlation between residual on one observation with other observation in the regression model. The prerequisites that must be met is the absence of autocorrelation in regression model. The autocorrelation test method use is with Durbin-Waston test (DW test). Autocorrelation test and Durbin-Waston in this research can be seen below.

Result of Autocorrelation Test

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	,748^a	,559	,509	1,251	2,206

The result of table 4.10 above known values Durbin-Waston (DW) is 2,206 next compared to the value of 5% significance table total sample N = 6 and the number of independent variables 6 (K = 6) then retrieved value du 1,808 therefore it can be concluded that the value of DW is 2,206 greater than the upper limit (du) it is 1,808, which means there are no autocorrelation in this research.

The Result of Multiple Linear Regression Analysis

Model	B	Beta	T	Sig.	Hipotesis
(Constant)	1,723	-	1,137	,001	
Tangible	,428	,494	2,543	,014	Accepted
Reliability	-,310	-,364	-1,611	,113	Reject
Responsiveness	,291	,201	2,200	,038	Accepted
Assurance	,297	,314	1,865	,068	Reject
Emphaty	,267	,240	1,326	,191	Reject
Shariah products	,529	,490	4,869	,020	Accepted

R	= 0,748
R^2	= 0,559
Adjusted R^2	= 0,509
F_{count}	= 11,2
F_{sig}	= 0,00
T_{table}	=2,006

Y : $1{,}723 + 0{,}428\ X_1 + -0{,}310\ X_2 + 0{,}103\ X_3 + 0{,}297\ X_4 + 0{,}267$

Value of R^2 at BRI shraiah bank is 0.559. This means that 55.9% variable of decision making explained by variable of tangible, reliability, responsiveness, assurance, empathy, and Shariah products. While the rest of 44.1% are influenced by other variables included in the regression model.

The value of correlation (r) is totaled 0.748 or 74.8% which means that the relationship between the independent variable those are tangible, reliability, responsiveness, assurance, empathy, and shariah products against the customer satisfaction is quite close.

Based on the above table, the result T the show that :

- The coefficient of tangible seen from t count less than t table (2.543 > 2.006), then Ho rejected and Ha *accepted* or otherwise tangible there is significant influence towards the customer satisfaction.

- The coefficient of reliability seen from t count less than t table (-1,611 < 2,006), then Ho accepted and Ha *rejected* or in the other word reliability there is no significant influence towards the customer satisfaction.

- The coefficient of responsiveness seen from t count less than t table (2,200 > 2,006), then Ho *rejected* and Ha *accepted* or in the other word responsiveness there is significant influence towards the customer satisfaction.

- The coefficient of assurance seen from t count less than t table (1,865 < 2,006), then Ho accepted and Ha *rejected* or in the other word assurance there is no significant influence towards the customer satisfaction.

- The coefficient of empathy seen from t count less than t table (1,326 < 2,006), then Ho accepted and Ha *rejected* or in the other word empathy there is no significant influence towards the customer satisfaction.

- The coefficient of shariah product seen from t count less than t table (4,869 >2,006), then Ho *rejected* and Ha accepted or in the other word shariah product there is significant influence towards the customer satisfaction.

From result of statistics calculation show the value of F count is 11,200 meanwhile F table can be known from calculations of 5,06 then seen that F count 11,200 > F table 5,06 with error degree of 5%. So it can be inferred that simultaneously variable of Tangible, Reliability, Responsiveness, Assurance, Empathy, and Shariah Products effect significantly to customer satisfaction.

Influence on Dimensions of Service Quality to the Customer Satisfaction

There is a positive influence on tangible to the customer satisfaction it is based on the results of the analysis data above. Variable of tangible stated influential and considered by customer of BRI shariah bank that can increase customer satisfaction in BRI shariah bank. As for the similarity in the above statement with previous research, namely the influence on dimensions of quality service to the customer satisfaction[12]. The research revealed that there is a significant influence on the quality of service to the customer satisfaction.

There is no a positive influence on reliability to the customer satisfaction it is based on the results of the analysis data above. Variable of reliability stated not influential and considered by customer of BRI shariah bank that can not increase customer satisfaction in BRI shariah bank. As for the similarity in the above statement with previous research, namely analysis quality service to the customer satisfaction in restaurant mang engking at Surakarta[13]. The research revealed that there is no a significant influence on variable of reliability to the customer satisfaction.

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[12] Oktivinanto,Oski. 2012

[13] Hayu,Gilang Arifitama. 2016. Analisis Pngaruh kualitas Pelayanan Terhadap Kepuasan Konsumen pada Rumah Makan Mang Engking di Surakarta.

There is a positive influence on responsiveness to the customer satisfaction it is based on the results of the analysis data above. Variable of responsiveness stated not influential and considered by customer of BRI shariah bank that can not increase customer satisfaction in BRI shariah bank. As for the similarity in the above statement with previous research, namely analysis quality service to the customer satisfaction in restaurant mang engking at Surakarta[14]. The research revealed that there is no a significant influence on variable of responsiveness to the customer satisfaction.

There is no a positive influence on assurance to the customer satisfaction it is based on the results of the analysis data above. Variable of assurance stated not influential and considered by customer of BRI shariah bank that can not increase customer satisfaction in BRI shariah bank. As for the similarity in the above statement with previous research, namely analysis quality service to the customer satisfaction in restaurant mang engking at Surakarta[15]. The research revealed that there is no a significant influence on variable of assurance to the customer satisfaction.

There is no a positive influence on empathy to the customer satisfaction it is based on the results of the analysis data above. Variable of empathy stated not influential and considered by customer of BRI shariah bank that can not increase customer satisfaction in BRI shariah bank. As for the similarity in the above statement with previous research, namely analysis quality service to the customer satisfaction in restaurant mang engking at Surakarta. The research revealed that there is no a significant influence on variable of empathy to the customer satisfaction.

Influence on Sharia Products Against Customer Satisfaction

There is positive influence on shariah products against customer satisfaction at BRI shariah bank it is based on the results of the analysis data above. Shariah products is stated has effect and is considered by customer of BRI shariah bank Ponorogo that can increase customer satisfaction at bank BRI syariah Ponorogo. Here are the various products owned BRI shariah banksuch as: savings avail BRI syariah, Islamic Hajj dream savings BRI shariah, giro BRI

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[14] Hayu,Gilang Arifitama. 2016. Analisis Pngaruh kualitas Pelayanan Terhadap Kepuasan Konsumen pada Rumah Makan Mang Engking di Surakarta.
[15] Hayu,Gilang Arifitama. 2016. Analisis Pngaruh kualitas Pelayanan Terhadap Kepuasan Konsumen pada Rumah Makan Mang Engking di Surakarta.

syariah, deposits BRI shariah, fiduciary BRI Shariah, KPR (home payment Credit) BRI syariah, Hajj and Umrah financing BRI shariah.

Conclusion

At the end of the thesis, researcher will explain several conclusion and suggetions that can be taken based on the results of the research as consideration for an improvement in the service and for the progress at the bank in the future.

As for the conclusions that are drawn as follows:

1. Indicates that tangible variable (X1), responsiveness (X3), Sharia Products (X5) effect positively and significant against the customer satisfaction (Y) BRI shariah bank Ponorogo for the service given. In other words H0 is rejected and Ha is received.
2. Indicates that reliability variable (X 2), assurance variable (X 4), empathy variable (X 5) is not effect positively and significant against the customer satisfaction (Y) BRI shariah bank Ponorogo for the service given. In other words H0 is accepted and Ha is rejected.

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