Analyzing the effect of service quality on customer satisfaction of Islamic banking in west Java province, Indonesia

Deni Kamaludin Yusup[a*]

aDepartment of Islamic Financial Management, Faculty of Sharia and Law, UIN Sunan Gunung Djati Bandung, Indonesia

C H R O N I C L E	A B S T R A C T
	West Java is one of the largest Muslim provinces in Indonesia. Unfortunately, the growth of Islamic banking is low compared with other provinces with the growth of 4.9 percent. This may be influenced by the poor services of the quality in Islamic Banking which has caused dissatisfaction with Islamic banking customers. The purpose of this article is to analyze the effect of service quality on customer satisfaction in Islamic banking. The research method employs a quantitative approach and emphasizes on the type of explanatory research while the data analysis technique employs Multiple Linear Regression analysis. The result shows that the Service Quality variables proxies with tangible, reliability, responsiveness, assurance, and empathy simultaneously influence the level of customer satisfaction in Islamic Banking. This is indicated by F count > F table which is 56.794 > 2.274 or Sig. F (0.00) <α = 0.05. Partially influential factors are tangible, reliability, assurance, and empathy variables while the reliability variable has no effect and tangible maintains the most dominant influence on customer satisfaction. Based on the results of multiple linear analyses the effect of service quality on customers satisfaction of Islamic banking in West Java is 70.1% while the remaining 29.9% is influenced by other variables which are not examined in this study.

1. Introduction

The rapid growth of the world economy has increased the competition and requires marketers to always understand market conditions and think about their business strategies. The focus on customers is one of the important aspects that must be considered. Currently, the quality improvement is getting more attention from consumers (Rai & Srivastava, 2012). Consumers not only need services from a business entity but also require better quality services.

The world of banking is one of the fields which needs to maintain its existence as a financial institution in the economy. Banks as financial institutions are the largest intermediaries in financial systems, creating money, and are essential in determining economic activities. The banking world is required to show better performance and service (Bahia & Nantel, 2000). The development of the conditions of the banking industry will increasingly influence on competition. This is the maturation process of Indonesian banks towards professionalism because it is carried out through the creation of a fair competitive climate between state banks, national private and foreign banks (Wahyuni & Fitriani, 2017).

* Corresponding author.
E-mail address: dkyusup@uinsgd.ac.id (D. K. Yusup)

Service quality is a necessity for company to be able to survive and increase customer's trust (Dahari, Abduh, & Fam, 2015). The consumption patterns and lifestyle of the customers require companies to be able to provide quality services. Ali and Raza (2015) suggest that service quality focuses on efforts to fulfill customer's needs and the accuracy of delivery to offset customer expectations.

The existence of a good service quality in a company will create satisfaction for customers. One of the actions is to satisfy a customer by providing the best service (Othman & Owen, 2001). These services can be in the form of speed and timeliness in serving customers, being responsive to customer complaints, and providing the best choice of solutions. This fact can be measured from several factors that companies do by paying more attention to customer satisfaction (Bei & Chiao, 2001). Moreover, focusing on customer satisfaction is one of the efforts to retain customers (Amin, 2011).

In general, the main goal of a company is to get the maximum benefit. Companies are required to give a good impression to customers to maintain it. One of the valuable factors and leaving a deep impression on customers is a good service (Bloemer et al., 1998). Service is the main factor for the company for both service companies and manufacturing companies (Caruana, 2002). Therefore, improving service quality is significant for the company. This can increase the number of consumers who feel satisfied and continue to buy more products offered by the company so that the status of consumers will change to customers.

Companies need to pay attention to the 5 dimensions of service quality that are used by consumers as indicators in assessing customer satisfaction. According to Parasuraman et al. (1985), the five dimensions are tangible, reliability, responsiveness, assurance, and empathy. In this regards the five dimensions of service quality must be demonstrated and proven in order to give a good impression to the customer. As a result, this is a way of the customer trust so that customers are satisfied with the services provided by the company.

Meanwhile, the quality services will create customer satisfaction that will affect the progress of products and companies (Thaker et al., 2016). The various supporters of service quality are the form of tangible, reliability, responsiveness, assurance and empathy. The five variables can increase the value of service quality perceived by customers. Service quality has a close relationship with customer satisfaction and profitability (Zeithaml et al., 1996). It is increasingly recognized by service providers to always respond to every customer's needs and services. The application of five service quality variables is realized by achieving customer satisfaction or dissatisfaction. Satisfaction or dissatisfaction is the result of customer evaluations of services received compared with the expectations they have.

Satisfaction felt by customers will have a positive impact on the company including encouraging customer loyalty and company reputation. This aspect will have a positive impact on society in general and customers in particular (Lassar et al., 2000). Satisfaction in the world of banking is essential. Satisfaction can be in the form of confidentiality, security, pride, and convenience. Therefore, every company needs to an effort to understand the values expected by customers and on that basis try to meet these expectations to the maximum extent possible (Babin, 2005).

Banks are one form of business engaged in financial services that prioritizes customer satisfaction and strives to provide the best service. One of the bank's efforts to satisfy its customers is by providing high-quality services. Each bank competes to provide the best service or facilities to its customers. This is accomplished to attract new customers and customers from other banks. As a result, the customers do not move to other banks to fulfill their needs (Beerli et al., 2004). The bank is basically an entity that carries out funds from the community in the form of financing or in other words implementing the financial intermediation function. In Indonesia, the banking system includes two types of banking operations, namely conventional banks and Islamic banks (Husaeni, 2017). In accordance with Law No. 21 of 2008 concerning Islamic Banking, Islamic Bank is a bank that runs business activities based on sharia princi-

ples or Islamic legal principles regulated in the fatwa of the Indonesian Ulema Council such as the principles of justice and balance (*'adl wa tawazun*), benefit (*maslahah*), universalism (*alamyah*). However, it does not contain *gharar*, *maysir*, *usury, wrongdoers* and illicit objects. In addition, the Islamic Banking Law also mandates Islamic banks to carry out social functions by performing functions such as *baitul mal* institutions, namely receiving funds from *zakat*, *infaq*, alms, grants, or other social funds and distributing them to *waqf* managers according to their wishes called *waqf* (*wakif*) (Hidayat et al., 2015). The growth of Islamic banking in Indonesia is only 10 percent when it compared with conventional banking. One of the provinces in Indonesia which has a relatively low growth in Islamic banking is West Java province with a growth of 4.9 percent. Whereas the province of West Java is the province with the largest Muslims in Indonesia with 97 percent of the total population reaches 47,109,600. With a very large Muslim population, the growth of Islamic banking in West Java should also be high. This might be influenced by the service quality to the level of customer satisfaction in Islamic banking which is very low. Therefore, this article will discuss how the influence of service quality is explained by the variables of Tangible (X_1), Reliability (X_2), Responsiveness(X_3), Assurance (X_4), and Empathy (X_5) on Customer Satisfaction Level (Y).

2. Literature review

2.1. Service quality

Service quality is the level of expected excellence and control over excellence to meet customer desires. Holm (2000) explains that service quality focuses on efforts to fulfill customer needs and desires and the accuracy of delivery to offset customer expectations. According to Zeithaml et al. (1996), service quality means how consumers respond to services consumed or perceived. Meanwhile, according to Rahman (2004), service quality is the result of perception in the minds of customers after they compare between perceived service and expected service. It can be concluded that service quality is assessed from the ability to meet customer expectations. It is also a characteristic related to products, services, people, processes, and environments that have perceptions in meeting or exceeding expectations. According to Parasuraman et al. (1985), five dimensions of service quality are used by consumers to assess or determine service quality as details 1) Tangible means the ability of a company to show its existence to external parties. The appearance and capabilities of the company's physical facilities and infrastructure and the state of the surrounding environment are concrete evidence of services provided by service providers, including physical facilities (buildings and warehouses), equipment, employees, and means of communication; 2) Reliability functions the ability of the company to provide services according to the promised accurately and reliably; 3) Responsiveness suggest a willingness to help and provide services that are fast (responsive) and appropriate to customers, with the delivery of clear information; 4) Assurance, which is the ability and politeness of the employees where this can instill trust from the customers from the risks and doubts to the company; 5) Empathy aims to the company's ability to give sincere attention given to customers and understand what is needed by customers.

2.2 Customers Satisfactions

Customer satisfaction basically relates to the level of one's feelings after comparing the performance or results that customer feels with his/her expectations. Hamzah et al. (2015) defines satisfaction as a person's feelings of pleasure or disappointment arising after comparing perceptions or impressions of a product's performance and expectations. In this line, the level of satisfaction is a function of the difference between perceived performance and expectations. Customers can understand one level of general satisfaction that is if the performance is below expectations, then consumers will be disappointed, performance will be as expected, then consumers will be satisfied, then performance will exceed expectations and consumers will be very satisfied. According to Amin (2011) consumer satisfaction with a service is a comparison between perceptions of services received and expectations before using the service. If the expectations are over, it means that these services have provided an extraordinary quality and will give rise to very satisfy. On the other way around, if the expectations are not achieved, then the quality of the

service means that it does not meet what it wants or the company fails to serve its customers. If the expectations are the same as what he/she gets means consumers are satisfied. According to Hidayat et al. (2015), customer satisfaction is a full-time evaluation where the alternatives chosen at least provide the same outcome or exceed customer expectations, while dissatisfaction arises when the results do not meet expectations. According to Metawa and Almossawi (1998), customer satisfaction is an overall full-time evaluation that compares perceptions of product performance with pre-purchase expectations.

Based on the description above, it can be concluded that basically customers value their satisfaction or dissatisfaction with a product by comparing the performance they experience with a level of expectation that they have created or already contained in their minds. Dissatisfaction situations occur after consumers use the product or experience the services purchased and feel that product performance does not meet customer expectations.

3. Method

The type of research employs explanatory. According to Odin (2001) the explanatory research highlights the relationship between research variables and tests the hypotheses that have been formulated previously. The total population of this study was 63,824 people. Based on the Slovin formula the number of samples in this study were 156 people. The sampling technique used is accidental sampling. According to Husaeni (2018), accidental sampling is a technique for determining samples based on coincidence, that is, anyone who accidentally meets with a researcher can be used as a sample, if viewed by someone who happened to be found suitable as a data source. Data analysis techniques used are: 1) Descriptive analysis. This analysis employs to describe the characteristics of the study by describing an object consisting of the location or an area of research, the condition of the respondents studied and the items distributed from each variable. After all the data are collected then we process the data and tabulate them and the hypotheses are examined. The descriptive size is to give numbers, both in the number of respondents and in the percentage numbers; 2) Analysis of Multiple Linear Regression. This analysis is used to determine the effect of two or more independent variables together on the dependent variable indicated by regression. The equation for multiple linear regression analysis is $Y = a + b_1X_1 + b_2X_2 + b_3X_3 + b_4X_4 + b_5X_5$

Description:
Y = Customer Satisfaction, a = Constants, b = Regression coefficient, X_1 = Tangible, X_2 = Reliability, X_3 = Responsiveness, X_4 = Assurance, and X_5 = Empathy.

4. Results and discussion

4.1. Results

Multiple linear regression analysis in this study aims to calculate the magnitude of the influence between five independent variables namely tangible (X_1), reliability (X_2), responsiveness (X_3), assurance (X_4), and empathy (X_5) on the dependent variable; namely customer satisfaction (Y) conducted using the SPSS. The results of multiple linear regression analysis are shown in Table 1. Based on the results of multiple linear regression analysis in Table 1, the regression equation is obtained as follows:

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3 + b_4X_4 + b_5X_5$$
$$Y = 0.196 + 0.252\,X_1 + 0.088\,X_2 + 0.096\,X_3 + 0.173\,X_4 + 0.193\,X_5$$

From the results of the multiple linear regressions equation above it can be concluded that: 1) the value of the constant (a) is 0.196. That is, if the tangible variable (X_1), reliability (X_2), responsiveness (X_3), assurance (X_4), and empathy (X_5) values remained constant, the level of customer satisfaction is positive, which is 0.196; 2) The level of customer satisfaction will increase by 0.252 units for each additional one

unit increase X_1 (tangible). So if a tangible unit increases by 1 unit, then the level of customer satisfaction will increase by 0.252 units assuming other variables are considered constant; 3) The level of customer satisfaction will increase by 0.088 units for each additional increase in X_2 (reliability), so if reliability increases 1 unit, the level of customer satisfaction will increase by 0.088 assuming that other variables are considered constant; 4) The level of customer satisfaction will increase by 0.096 for each additional increase in X_3 (responsiveness). Therefore, if responsiveness has increased by 1 unit, then the level of customer satisfaction will increase by 0.096 assuming other variables are considered constant; 5) The level of customer satisfaction will increase by 0.173 for each additional increase in X_4 (assurance). Eventually, if the guarantee has an increase of 1 unit, then the level of customer satisfaction will increase by 0.173 assuming other variables are considered constant; 6) The level of customer satisfaction will increase by 0.193 for each additional increase in X_5 (empathy). In short, if empathy has increased by 1 unit, then the level of customer satisfaction will increase by 0.193 assuming the other variables are considered constant.

4.1.2. Hypothesis testing results

The magnitude of the influence of tangible (X_1), reliability (X_2), responsiveness (X_3), assurance (X_4), and empathy (X_5) together on the level of customer satisfaction (Y) can be seen from the R^2 (coefficient of determination), namely amounting to 0.701 or 70.1%. It means that 70.1% variable customer satisfaction (Y) will be influenced by the independent variables, namely tangible (X_1), reliability (X_2), responsiveness (X_3), assurance (X_4), and empathy (X_5). The remaining 29.9% variable customer satisfaction level (Y) is influenced by other variables are not discussed in this study. Based on Table 1, the calculated F value is 56.794. Whereas F table ($\alpha = 0.05$; db regression = 5: db residual = 150) is equal to 2.274. Because F count > F table is 56.794 > 2.274 or Sig. F (0.000) < $\alpha = 0.05$, the result is significant. This means that H_0 is rejected and H_1 is accepted. Thus, it can be concluded that the independent variables namely Tangible (X_1), Reliability (X_2), Responsiveness (X_3), Assurance (X_4), and Empathy (X_5) which are variables of Service Quality together have a significant effects on Customer Satisfaction (Y).

Table 1
Recapitulation Results of Linear Regression Test and Partial Regression between Tangible Variables (X_1), Reliability (X_2), Responsiveness (X_3), Assurance (X_4), Empathy (X_5) to Customer Satisfaction Rate (Y)

Model	Unstandardized Coefficients		Standardized Coefficients	tCount	Sig.	Decision on H_0
	B	Std. Error	Beta			
Constant	0.196	0.97		0.208	0.835	
X_1	0.252	0.085	0.191	3.877	0.000	Accepted
X_2	0.088	0.042	0.294	2.323	0.016	Accepted
X_3	0.096	0.084	0.113	1.097	0.406	Rejected
X_4	0.173	0.095	0.291	3.366	0.021	Accepted
X_5	0.193	0.097	0.281	3.265	0.011	Accepted

N=156, R= 0.882, R Square = 0.701, Adjusted R Square = 0.631, F-statistics 56.794 (0.000)

Partial regression test is used to determine the significant effect of the independent variable (X) on the dependent variable (Y) by using the t test and the results of regression coefficient (b). The most dominant variable can be seen based on the results of linear regression through the regression coefficient (b) which has the largest value and the smallest significant value. Can also be said if $t_{count} > t_{table}$ or $t_{count} < t_{table}$, the result is significant and means H_0 is rejected and H_1 is accepted. Whereas if $t_{count} < t_{table}$ or $t_{count} > t_{table}$ then the result is not significant and means H_0 is accepted and H_1 is rejected or significance value < α (0.05), then H_0 is rejected. The results of the *t* test can be seen in Table 1 which means: 1) There is a significant influence between tangible variables (X_1) with the variable customer satisfaction (Y); 2) There is a significant influence between the reliability variable (X_2) and the variable customer satisfac-

tion (Y); 3) There is no significant influence between responsiveness variables (X_3) and customer satisfaction variables (Y); 4) There is a significant influence between the guarantee variable (X_4) and the variable customer satisfaction (Y); 5) There is a significant influence between empathy variables (X_5) and customer satisfaction variables (Y).

From Table 1, it is known that among the five independent variables which have the most dominant influence on the Customer Satisfaction Level (Y), tangible (X_1) has the highest impact on customer satisfaction. Based on Table 1, it can be seen that the tangible variable (X_1) has a dominant influence on Customer Satisfaction (Y) with a regression coefficient (b) of 0.252, the t_{count} is 3.877 at a probability of 0.000 among the five independent variables.

4.1.3. Determination Coefficient Test (R^2)

The coefficient of determination (R^2) essentially measures how far the ability of a model explains the variation of the dependent variable. The coefficient of determination is between zero and one ($0 < R^2 < 1$). Based on Table 2 the amount of R^2 (coefficient of determination) is 0.701. This means that 70.1% of the Customer Satisfaction Level (Y) variable will be influenced by the independent variables, namely Tangible (X_1), Reliability (X_2), Responsiveness (X_3), Assurance (X_4), and Empathy (X_5). While the remaining 29.9% of the Customer Satisfaction Level (Y) variable will be influenced by other variables not discussed in this study.

Table 2

Correlation Coefficient and Determination

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.882[a]	.701	.631	.89854	1.940

In addition to the coefficient of determination are also obtained from a correlation coefficient which shows the magnitude of the relationship between the independent variables namely tangible (X_1), reliability (X_2), responsiveness (X_3), assurance (X_4), and empathy (X_5) on the dependent variable, customer satisfaction (Y), the R value (correlation coefficient) is 0.882.

4.2. Discussions

The main objective in this study was to find out the relationship between service quality variables (X) consisting of X_1), reliability (X_2), responsiveness (X_3), assurance (X_4), and empathy (X_5) and customer satisfaction (Y). Based on the results of the study we understand that service quality variables consisting of X_1), reliability (X_2), responsiveness (X_3), assurance (X_4), and empathy (X_5) together have significant effects on customer satisfaction level variables (Y). Meanwhile, the results of the study show that service quality variables consisting of tangible (X_1), reliability (X_2), collateral (X_4), and empathy (X_5) partially influence the customers satisfaction in Islamic banking. Meanwhile, responsiveness (X_3) does not affect the variable level of customers' satisfaction in Islamic banking (Y). Furthermore, the most dominant service quality variable is tangible (X_1) because it has the highest regression coefficient (b) and t count. So, a tangible variable (X1) has the strongest influence compared with other variables. The following is explained the research of each variable which is partially, i.e.:

4.2.1 The Effect of Tangible Variables (X_1) on Customer Satisfaction Variables in Islamic Banking (Y)

Tangible is a physical facility in the form of physical appearance, equipment and various good and interesting communications to customers. In this study tangible (X_1) affects the customers' satisfaction

in Islamic banking (Y). The results of this study concluded that the tangible variable (X_1) contained several items, namely the completeness of bank facilities ($X_{1.1}$), the appearance of employees when serving customers ($X_{1.2}$), waiting room AC ($X_{1.3}$), and cleanliness of the room ($X_{1.4}$) has a significant effect on the variable customers' satisfaction in Islamic banking (Y). This is indicated by the regression coefficient (b) of 0.252 with t_{count} of 3.877 and the probability of 0.000 ($\alpha < 0.05$), so that H_0 is rejected and H_1 is accepted. The results of this study explain that with complete bank facilities can make customers become comfortable and can attract the attention of prospective customers who want to transact in Islamic Banking. The neat appearance of the employees of Islamic Banking physically gives a good impression for customers; this is because while serving customers, bank employees have neat and attractive appearance. The appearance of bank employees is necessary and important to maintain as it is the first thing that customers see.

4.2.2 The Effect of Reliability Variables (X_2) on Customer Satisfaction in Islamic Banking (Y)

Reliability is the ability of employees to deliver promised services promptly, accurately and satisfactorily. In this study, reliability (X_2) influences the customer satisfaction in Islamic Banking (Y). The results of this study have implied that the reliability variable (X_2) which consists of several items; namely "employee service reliability" ($X_{2.1}$), "can be relied on handling customer problems" ($X_{2.2}$), "employee work accuracy" ($X_{2.3}$), "providing services in accordance with predetermined time" ($X_{2.4}$), "employee work skills" ($X_{2.5}$), "employees understand about the products offered to customers" ($X_{2.6}$), "employee expertise and knowledge" ($X_{2.7}$), "speed and accuracy time in serving customers" ($X_{2.8}$), "convenience in administrative services" ($X_{2.9}$), "convenience in financial services or disbursement" ($X_{2.10}$) has a significant effect on the variable customers satisfaction in Islamic banking (Y). This is indicated by the regression coefficient (b) of 0.088 with t count of 2.323 and the probability of 0.016 ($\alpha < 0.05$), so that H_0 is rejected and H_1 is accepted. The results of the study have revealed that providing services must be in accordance with what has been promised. Then, the customers feel satisfied because their hopes and desires are fulfilled. The expertise to provide services easily when needed can be done by providing solutions to problems that have occurred and also provide an understanding of existing products.

4.2.3 Effect of Responsiveness Variables (X_3) on Customer Satisfaction in Islamic Banking (Y)

Responsiveness is the willingness of employees to help, to provide services quickly, to hear and to resolve customer complaints. In this study responsiveness (X_3) does not affect the level of customers satisfaction in Islamic Banking (Y). The results of this study have concluded that responsiveness variable (X_3) which consists of several items, namely "employee service information" ($X_{3.1}$), "employee service speed" ($X_{3.2}$), "responsive to serving customers" ($X_{3.3}$), "employee sensitivity to customer complaints" ($X_{3.4}$) does not affect the customers satisfaction in Islamic Banking (Y). This is indicated by the regression coefficient (b) of 0.096 with t count of 1.097 and probability of 0.406 ($\alpha > 0.05$), so that H_0 is accepted and H_1 is rejected. The results of this study explain that Islamic Banking should help solve problems quickly and precisely for customers. This certainly creates customer satisfaction because customers will be happy if the problems they face can be resolved quickly and precisely by the bank. This needs to be maintained and always improved by Islamic Banking so that customers still get satisfaction during the transaction.

4.2.4 The Effect of Assurance Variables (X_4) on Customer Satisfaction in Islamic Bank (Y)

Assurance is the ability of employees who have extensive knowledge, providing services in accordance to the promised, trusted, accurate and consistent. In this study Assurance (X_4) has an effect on customers' satisfaction in Islamic Banking (Y). The results of this study concluded that the assurance variable (X_4) which consists of several items; "namely guaranteed customer security" ($X_{4.1}$), "employee work

competencies" ($X_{4.2}$), "extensive knowledge of services offered" ($X_{4.3}$), "courtesy to employee dress" ($X_{4.4}$), "the ability to provide the best service" ($X_{4.5}$), "friendliness in serving customers" ($X_{4.6}$) has a significant effect on the variable customers satisfaction in Islamic Banking (Y). This is indicated by the regression coefficient (b) of 0.173 with t_{count} of 3.363 and the probability of 0.021 ($\alpha < 0.05$), so that H_0 is rejected and H_1 is accepted. The results of this study explain that Islamic Banking provides security assurance to customers. The customers feel good that their savings funds are safely stored in Islamic Banking.

4.2.5 The Effect of Empathy Variables (X_5) on Customer Satisfaction in Islamic Banking (Y)

Empathy is a good relationship with customers because employees can understand customer's needs and desires in a friendly manner. In this study the empathy variable (X_5) influences the customers satisfaction in Islamic Banking (Y). The results of this study have concluded that the empathy variable (X_5) which consists several items; namely "the communication ability of employees" ($X_{5.1}$), "sincerity of attention to customers" ($X_{5.2}$), "personal attention to customers" ($X_{5.3}$), "understanding customer desires" ($X_{5.4}$) has a significant effect on the variable customer satisfaction (Y). This is indicated by the regression coefficient (b) of 0.193 with t_{count} of 3.265 and the probability of 0.011 ($\alpha < 0.05$), so that H_0 is rejected and H_1 is accepted. The results of this study explain that Islamic Banking establishes good relations with customers because employees can understand customer needs and desires in a friendly manner. The attitude of bank employees who provide attention by establishing an interactive relationship (continuous) to customers makes customers feel more valued and feel the closeness between customers and employees.

Simultaneously, the five variables show significant results except responsiveness variable (X_3). This indicates that all variables combined can provide good service for customers. By paying attention to the wishes and expectations of customers for the quality of services provided by a service company, the company will be able to evaluate and improve the quality of service continuously, so that the quality of services provided by the company can meet and exceed customer expectations.

There are three other similar studies accomplished and published in the literature. Lassat (2000) used multiple correlation analysis and provided a significant influence on customer satisfaction with F_{count} of 10.273 and (p) = 0.000. Assurance variable (X_4), in his survey, was a variable that had a dominant influence on customer satisfaction levels. Caruana (2002) performed a similar survey with multiple linear regression analysis and gave a significant effect on customer satisfaction with F_{count} 30.949 > F_{table} 2.35 and (p) = 0.000 > α = 0.05. The responsiveness, in this survey, was the variable that had the dominant influence on the level of customer satisfaction; Hidayat et al. (2015) also did similar survey using multiple linear regression analysis and reported a significant effect of service quality on customer satisfaction.

5. Conclusion

Based on the results of the study there is a simultaneous influence (together) between the variables Tangible (X_1), Reliability (X_2), Responsiveness (X_3), Assurance (X_4), and Empathy (X_5) on Customer Satisfaction in Islamic Banking (Y). From the results of multiple linear regression analysis obtained F_{count} value 56.794 > F_{table} 2.274 significance of 0.000 which value is < value of significance level α (0.05). The results of the analysis in this study also has shown the magnitude of the support of Tangible (X_1), Reliability (X_2), Responsiveness (X_3), Assurance (X_4), and Empathy (X_5) variables which are indicated by the R Square value of 0.701, which means that Service Quality is simultaneously (together) providing support for 70.1% while the remaining 29.9% is influenced by other variables not examined in this study.

There was a partial influence between the variables Tangible (X_1), Reliability (X_2), Assurance (X_4), and Empathy (X_5). However, the Responsiveness variable (X_3) did not affect Customer Satisfaction. In this survey, Tangible played an important role for customer satisfaction improvement. As a limitation of this survey, we can name the sample size which was limited. Also, as a future study, other researchers may perform the same survey on Islamic banks in the world.

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