



Comparative Study of the Effect of Service Quality on Nasabah Satisfaction (Bank Muamalat Indonesia Probolinggo Branch and BSI KCP Probolinggo Sudirman)

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ABSTRACT

This study aims to determine the comparative or different effect of service quality on customer satisfaction at two different banks, namely Bank Muamalat Indonesia Probolinggo Branch and BSI KCP Probolinggo Sudirman. The population of this research is all customers of Bank Muamalat Indonesia Probolinggo Branch and BSI KCP Probolinggo Sudirman. This research used a random sampling method, by selecting 96 customers of Bank Muamalat Indonesia Probolinggo Branch and 97 customers of BSI KCP Probolinggo Sudirman, utilizing primary data collected from a Likert scale questionnaire. The analysis method uses multiple linear regression method. Based on the results of the T test, it shows that there is an effect of service quality of 38.75% on customer satisfaction at Bank Muamalat Indonesia Branch. Likewise with the results of the T-test of Bank Syariah Indonesia Kcp. Probolinggo Sudirman there is an effect of service quality of 30.68% on customer satisfaction. Based on the comparison test, there is a difference in the value of the influence of service quality on Bank Muamalat Indonesia Probolinggo Branch and Bank Syariah Indonesia Kcp. Probolinggo Sudirman by 8.07%. The influence given by service quality on customer satisfaction at Bank Muamalat Indonesia Probolinggo Branch is greater than Bank Syariah Indonesia Kcp. Probolinggo Sudirman

ABSTRAK

Penelitian ini bertujuan untuk menentukan pengaruh kualitas layanan terhadap kepuasan nasabah pada dua bank yang berbeda, yaitu Bank Muamalat Indonesia Cabang Probolinggo dan BSI KCP Probolinggo Sudirman. Populasi dalam penelitian ini adalah seluruh nasabah Bank Muamalat Indonesia Cabang Probolinggo dan BSI KCP Probolinggo Sudirman. Penelitian ini menggunakan metode random sampling dengan memilih 96 nasabah Bank Muamalat Indonesia Cabang Probolinggo dan 97 nasabah BSI KCP Probolinggo Sudirman, dengan data primer yang dikumpulkan melalui kuesioner skala Likert. Metode analisis yang digunakan adalah regresi linier berganda. Berdasarkan hasil uji T, menunjukkan bahwa terdapat pengaruh kualitas layanan sebesar 38,75% terhadap kepuasan nasabah di Bank Muamalat Indonesia Cabang Probolinggo. Hal serupa juga terlihat dari hasil uji T pada Bank Syariah Indonesia KCP Probolinggo Sudirman, di mana terdapat pengaruh kualitas

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layanan sebesar 30,68% terhadap kepuasan nasabah. Berdasarkan uji perbandingan, terdapat perbedaan nilai pengaruh kualitas layanan terhadap kepuasan nasabah di Bank Muamalat Indonesia Cabang Probolinggo dan Bank Syariah Indonesia KCP Probolinggo Sudirman sebesar 8,07%. Pengaruh kualitas layanan terhadap kepuasan nasabah di Bank Muamalat Indonesia Cabang Probolinggo lebih besar dibandingkan dengan Bank Syariah Indonesia KCP Probolinggo Sudirman.

INTRODUCTION

Banking plays a crucial role in supporting a country's economy by performing its primary functions of saving and distributing funds to the public. The presence of banking institutions is expected to foster equitable development, stimulate economic growth, and maintain national economic stability, ultimately improving the overall standard of living in society (Kasmir, 2004). The competition among banks has become increasingly intense, particularly in areas such as service quality, facilities, applied contractual systems, and profitability. Additionally, continuous advancements in technology have positioned banking technology as a strategic tool for enhancing positive customer perceptions (Zalelawati et al., 2023). These developments have motivated banks worldwide to compete in delivering superior services to their customers. The positive impact of advancements in information and communication technology has provided significant convenience for society, particularly in accessing information and conducting transactions within the banking sector.

Bank Muamalat Indonesia (BMI) is the first Islamic bank established in Indonesia. To enhance customer convenience, banks across the country continuously adapt to technological advancements to facilitate seamless transactions. For instance, BMI has introduced the Muamalat DIN application, while Bank Syariah Indonesia (BSI), the largest Islamic bank in Indonesia, has launched a digital application called BSI Mobile (Liputan6.com, 2023). These applications aim to assist customers in performing transactions via their smartphones, eliminating the need for manual processes as in the past. Both applications offer a wide range of features designed to meet the diverse transaction needs of their customers effectively.

Despite the availability of digital applications to facilitate transactions for BMI and BSI customers, the demand for direct services at branch offices or Automated Teller Machines (ATMs) remains significant. In Probolinggo district, there is only one BMI branch office and a single ATM located directly in front of the branch. In contrast, BSI operates three branch offices in the same area and offers ATM cards compatible with conventional ATMs of BRI, BNI, and Bank Mandiri. While both banks have their respective strengths and limitations, BMI and BSI share a commitment to delivering high-quality services to their customers through both digital and traditional means. Consequently, both banks continuously strive to enhance their performance and ensure the best possible customer experience.

In 2022, Bank Muamalat Indonesia (BMI) was ranked among the best banks in Indonesia by the globally renowned magazine Forbes. Additionally, BMI achieved international recognition by being included in the category of the world's best banks, representing Indonesia among 500 other banks worldwide (BMI, 2021). The rankings were determined based on five key criteria: the quality of banking products and services, service excellence, financial advice, the implementation of contract systems, and the facilities provided. To ensure accurate and comprehensive results, Forbes involved 45,000 customers from 28 countries in its research. This extensive study identified which banks globally excel in delivering superior services to their customers.



Previous studies have extensively analyzed the quality of Islamic bank services in relation to customer satisfaction. For instance, Rukmanasari (2021) compared service quality and customer satisfaction between Bank BNI Makassar Branch and Bank BSI Makassar Veteran Branch. Similarly, Sugiarti and Meilany (2022) focused on service quality and customer satisfaction at BSI in the Bandung area. Nurphi and Wahyudi (2021) explored similar topics using samples from Tanggamus, while Khaliq (2019) examined customers of Bank Syariah Mandiri in Banjarmasin. Susilawati and Sopini (2021) studied savings customers at the Sharia Business Unit of Bank Jambi, and Sujana (2019) investigated customer satisfaction with Sharia banks in Bau-Bau. Despite this wealth of research, no studies have been identified that specifically analyze Islamic banking in Probolinggo Regency, particularly focusing on customers of Bank Muamalat Indonesia and Bank Syariah Indonesia. This gap in research is noteworthy, as Islamic bank customers in Probolinggo Regency may yield different findings compared to the previously studied regions.

Given the critical role of service quality in influencing customer satisfaction, the primary objective of this study is to assess the quality of services provided by Bank Muamalat Indonesia (BMI) Probolinggo branch and Bank Syariah Indonesia (BSI) KCP Probolinggo Sudirman, as well as to examine its impact on customer satisfaction. Additionally, this study aims to explore whether there are significant differences in the quality of services offered by these two banks. So, this research question is whether the quality of service affects customer satisfaction at Bank Muamalat Indonesia Probolinggo branch and BSI KCP Probolinggo Sudirman, and is there a difference in the quality of service at the two banks?

LITERATURE REVIEW

Bank Muamalat Indonesia

Bank Muamalat is the first bank in Indonesia to implement the Islamic sharia system in its operations. This bank was initiated by the Indonesian Ulema Council (MUI) and the Government of Indonesia. Bank Muamalat Indonesia itself was established in 1991. At that time the MUI National Conference decided to establish an interest-free bank. Even though it was established in 1991, in fact this bank only operated after one year later, namely in 1992. Starting in 1994, this bank has become a foreign exchange bank, its funding products also use the Wadiah (deposit) and Mudharabah (profit sharing) systems. While the investment of funds using the principles of sale and purchase, profit-sharing, and rent. Since the birth of Muamalat bank, there are many conveniences for customers to transact purely sharia. Not only purely running by the rules and principles of sharia, Bank Muamalat is also equipped with the widest 'Real Time On Line' advantage in Indonesia.

Bank Muamalat Indonesia provides a variety of sharia products and services, including iB Muamalat Savings, iB Muamalat Plan Savings, and iB Muamalat Hajj and Umrah Savings to meet daily financial planning needs as well as for Umrah and Hajj. In addition, there is also Muamalat Mudharabah Corporate iB Savings as well as iB Hijrah Muamalat Current Account services and iB Hijrah Muamalat Deposits for individuals and companies. Then offers financing facilities such as KPR iB Muamalat, Financing iB Muamalat working capital, and Financing iB Muamalat Multipurpose and Remittance iB Muamalat services for international banking needs for its customers.

Bank Syariah Indonesia

Bank Syariah Indonesia or commonly referred to as BSI is one of the Indonesian banks engaged in Islamic banking which was inaugurated on February 1, 2021 at 13.00 WIB or coinciding with the 19th of Jumadil Akhir 1442 AH. This bank is the result of a merger or merger of three state-owned



banks, namely BRI Syariah, BNI Syariah and Mandiri Syariah. This merger is expected to result in the largest Islamic bank in Indonesia and one of the largest in the world based on market capitalization. Bank Syariah Indonesia then became the Islamic bank owned by HIMBARA (Association of State-Owned Banks).

Bank Syariah Indonesia (BSI) is preparing to change its status from a state-owned subsidiary to a fifth state-owned or government-owned bank. These preparations include the launch of a digital banking super app in early 2023 as well as a planned rights issue in Q3 2022 worth IDR 5 trillion to increase the Islamic banking market and fulfill free float obligations on the stock exchange. BSI provides various products and services, such as savings (BSI Tabungan Easy Mudharabah, BSI Tabungan Easy Wadiah, etc) and current account services (BSI Giro Rupiah, BSI Giro Valas, etc). In addition, BSI also offers a variety of financing products such as BSI Bilateral Financing, BSI Cash Collateral, BSI Griya Hasanah, and others, covering consumer financing to home financing.

Quality of Service

Concern for customers in modern management has evolved into the best service known as excellent service. According to Barata (2003), excellent service is an effort to provide the best service to customers with full attention to facilitate the fulfillment of their needs and achieve satisfaction, so that they become loyal to the company. Service itself is an intangible and non-ownable activity offered to consumers or customers who are served. This includes the act of helping, helping, facilitating, pleasing, and providing benefits to others. In general, service is a sense of fun given to others by providing convenience for all their needs. Therefore, service is defined as a procedure provided to provide pleasure to others, including to customers, as expressed by (Daryanto et al., 2014).

There are three forms of service commonly used by consumers, including oral service, service through actions and service through writing (Daryanto et al., 2014). The following is the definition: 1) Oral service, service by oral means is carried out by officers in the field of public relations, information services and other fields whose job is to provide explanations or information to anyone who needs it. 2) Service through action, in general, 70-80% of services through actions are carried out by middle and lower level officers, therefore the expertise and skill factor is very decisive for the action or work. 3) Service through writing, service through writing is the most prominent form of service in carrying out tasks, not only in terms of number but also in terms of its role.

Service quality is the result of customer expectations of the purchasing process, service provision, and the final quality received. This service quality must start from understanding customer needs and end with satisfaction and positive perceptions of the services provided. Service quality is defined as the delivery of services that aim to exceed the level of customer interests. According to Tjiptono & Chandra (2016), service quality can be seen from the outcome (work results) and process (how to deliver). Sales success, especially in service companies, is highly dependent on the quality of service provided. Companies must pay attention to customer interests and assessments in formulating service strategies and programs, and pay attention to service quality components. In Islam, the importance of providing quality services has also been taught since the time of the prophets and apostles, emphasizing not to provide bad goods or services to consumers, but rather high quality ones.

- a. Dimensions of Service Quality, there are five dimensions of service quality by applying the concept of gaps called service quality (Ramya et al., 2019). The five dimensions of service quality in question include:
 1. Reliability: What is meant is where the ability to provide the promised service immediately, accurately and satisfactorily.



2. Responsiveness (responsiveness or care): A desire of the staff to help customers and provide services by being responsive and caring about customer complaints and expectations.
 3. Assurance : Competence that is such as to provide a sense of security from danger, risk, or doubt and certainty that includes the knowledge, courtesy and trustworthy attitude of the staff.
 4. Emphaty: The nature and ability to give full attention to customers, ease of making contact, good communication and understanding individual customer needs.
 5. Tangible: Physical reality which includes facilities, equipment, employees and means of information or communication.
- b. Benefits of Service Quality, good service quality can encourage customers to remain loyal to the bank, form long-term loyalty, and keep them from competing with other companies. Satisfied customers tend to be loyal, which is an important asset for the stability of the company. An important strategy to retain customers is to provide excellent quality service (Saputra, 2013).
- c. Service Quality in Islamic View, Islam always teaches that in any field we must be a good person. Not only the products and services we provide but the services we provide to consumers must be very good. This can be seen in the Al-Quran letter Al-Baqarah verse 267:

يَا أَيُّهَا الَّذِينَ آمَنُوا أَنْفِقُوا مِنْ طَيِّبَاتِ مَا كَسَبْتُمْ وَمِمَّا أَخْرَجْنَا لَكُمْ مِنَ الْأَرْضِ ۖ وَلَا تَيَمَّمُوا الْخَبِيثَ مِنْهُ تُنْفِقُونَ وَلَسْتُمْ بِآخِذِيهِ إِلَّا أَنْ تُغْمِضُوا فِيهِ ۚ وَاعْلَمُوا أَنَّ اللَّهَ غَنِيٌّ حَمِيدٌ

Meaning: "O you who have believed, spend (in the cause of Allah) some of what you have earned and some of what We have brought forth from the earth for you. And do not choose that which is bad and spend of it which you do not want to spend except by straining your eyes against it. And know that Allah is the Most Rich, the Most Praiseworthy."

As Allah's creatures who try to obey all his commands, every activity we do on earth should be in accordance with his words. If the product / service that we know is bad then do not offer the product / service without explaining the specifications, because it is strictly prohibited by religion as written in Surah Al-Baqarah verse 267. We must always provide quality service to customers, one of which is by marketing products / services that are owned honestly without the slightest lie.

Satisfaction

The word "satisfaction" comes from Latin, "satis" which means good enough or adequate, and "facio" which means to do or make. In general, satisfaction can be interpreted as an effort to fulfill or make something adequate (Tjiptono & Chandra, 2016). Meanwhile, Kotler et al. (2003) defines customer satisfaction as a purchase depending on the actual product performance, so that it matches the buyer's expectations. However, not all consumers have the same level of satisfaction. Some feel quite satisfied with the company's products or services even though the service is not good enough, while others also pay attention to the quality of service in addition to the product. Therefore, consumer satisfaction cannot be generalized for everyone, because it is determined by the comparison between what they receive and their expectations.

According to Kotler & Keller (2016) that satisfaction is a feeling of pleasure or disappointment that arises from comparing the perceived performance of a product or result with their expectations. If the performance received by customers does not meet their expectations, then they will feel dissatisfied with the company. Conversely, if the performance received matches expectations, then the customer



will feel satisfied with the company. In general, customers tend to form favorable perceptions about products with brands that they already perceive positively (Kotler et al., 2009).

There are several methods that companies can use to measure and monitor customer satisfaction, as identified by Kotler (Alma, 2014). The first method is through the Complaint and Suggestion System, where the company opens a suggestion box to receive complaints from customers. The second method is Customer Satisfaction Surveys, which are conducted through post, email, telephone, website, or personal interviews, to get direct feedback from customers. The third method is Ghost Shopping, where someone is assigned to buy products or services from a competing company and report the results to the company. The fourth method is Lost Customer Analysis, where the company tries to contact customers who have not transacted for a long time to find out the reasons and shortcomings that made them leave the company. From the information obtained, the company can make improvements to reduce the number of customers who leave the company due to dissatisfaction.

a. Dimensions of Satisfaction

According to Tjiptono (1996) there are three dimensions of satisfaction, including:

1. Conformity of expectations: Usually before determining whether to use a product / service from a company, a consumer certainly forms perceptions and expectations in himself, which if the results of the products and services provided by the company are not suitable, the expectations that have been made in his perception will give a negative value to his mind. So that there will be a feeling of dissatisfaction in the consumer. It is because of this that conformity to expectations is one of the most important dimensions in achieving customer satisfaction.
2. Willing to recommend: Actions that are not taken carelessly by consumers. They tend to only recommend to others if the products or services of a company have satisfied them personally. Consumers are generally reluctant to recommend products or services that they have not tried or that do not meet their expectations. Consumer satisfaction or dissatisfaction is influenced by the comparison between previous expectations and the actual performance of the product that they feel after using it (Istiyawari et al., 2021).
3. Willing to visit again: It is commonplace for a consumer to feel satisfied with a certain product / service to return to visit using the products and services of the company. Because it is very unlikely that a consumer who is not satisfied with the results of a particular product / service will want to visit the company again. Consumers who have a negative experience with the products and services of a particular company will usually hold back someone from using the product / service and even visiting the company because they don't want other people to experience the same thing as them. So that this can hinder the existence and progress of the company.

b. Benefits of Satisfaction

According to Tjiptono & Diana (2019), consumer, customer, or customer satisfaction brings several significant benefits. First, satisfaction strengthens the relationship between the company and the customer, creating harmony in business interactions. Second, satisfaction is a strong basis for repeat purchases. Third, satisfaction encourages the formation of solid loyalty from customers, ensuring a sustainable relationship. Fourth, satisfaction can trigger word of mouth recommendations, improving the company's image. Fifth, with high satisfaction, the company's reputation is getting better in the eyes of customers and the surrounding community.



Finally, satisfaction reflects an increase in company profits over time, as it correlates with increased sales and customer loyalty.

c. Satisfaction in Islamic Perspective

Satisfaction in an Islamic perspective can be seen in the Al-Quran letter At-Taubah verse 59 as below:

وَلَوْ أَنَّهُمْ رَضُوا مَا آتَاهُمُ اللَّهُ وَرَسُولُهُ وَقَالُوا حَسْبُنَا اللَّهُ سَيُؤْتِينَا اللَّهُ مِنْ فَضْلِهِ وَرَسُولُهُ إِنَّا إِلَى اللَّهِ رَاغِبُونَ

Meaning: "And if they were truly content with what Allah and His Messenger have given them, and had said "Allah is sufficient for us, Allah and His Messenger would have given us some of His bounty. Indeed, we are those who hope in Allah."

The meaning of the verse is that every event in this world must be accompanied by pleasure, which can be interpreted as the satisfaction of consumers who use products or services from a company. Consumer satisfaction can only be achieved if the company provides satisfactory service, without cheating or lying before or after an agreement with consumers. Achieving good service quality requires a strong management foundation based on Islamic principles found in the Qur'an and hadith. If the service is in accordance with Islamic teachings, it will give a strong impression to consumers. Because of the great influence on satisfaction, every company must make service the main target in every evaluation. Customer satisfaction is the main goal expected by every producer in this world.

Hypothesis Development

Service Quality Affects Customer Satisfaction

Service quality has a crucial role in determining the level of customer satisfaction. When a company provides quality services, such as being responsive to needs, friendly, and efficient in problem solving, this can significantly increase customer satisfaction. Customers tend to feel valued and recognized, so they feel more satisfied and attached to the company, increasing loyalty and the likelihood of recommending services to others (Widyo, 2021).

Based on research conducted by (Dwi & Rahanatha, 2018; Murti et al., 2019; Nugraheni & Suyanto, 2021), it shows that service quality has a significant effect on customer satisfaction. This finding indicates that the higher the quality of service provided by an institution or company, the higher the level of satisfaction felt by customers or customers. Therefore, the proposed hypothesis is:

H1: Service quality affects customer satisfaction

Differences in Customer Satisfaction Between Bank Muamalat Indonesia and Bank Syariah Indonesia

The difference in customer satisfaction between Bank Muamalat Indonesia and Bank Syariah Indonesia mainly lies in the focus of services and service approaches. Bank Muamalat Indonesia tends to emphasize technological innovation in providing ease of transactions to its customers (Maslikah & Siswahyudianto, 2023). Meanwhile, Bank Syariah Indonesia prioritizes the personalized aspects of Islamic services and sharia consultations to meet financial needs in accordance with sharia principles as researched (Fadjriansyah et al., 2023). While both have a commitment to sharia principles, these different approaches provide a unique experience for their customers.

Rukmanasari (2021) in her research also showed differences in service quality and customer satisfaction between Bank BNI Makassar Branch and Bank BSI Makassar Veteran Branch. With a similar topic, Nurphi & Wahyudi (2021) sampled in Tanggamus, Khaliq (2019) in Banjarmasin, Susilawati & Sopini (2021) in Jambi, and Sujana (2019) in Bau Bau, found differences in service quality and customer satisfaction between various branches of Islamic and conventional banks. These findings



indicate that there are differences in customer experience between Islamic banks such as Bank Muamalat Indonesia, and conventional banks such as Bank Syariah Indonesia. Therefore, the hypothesis proposed, namely:

H2: There is a difference in customer satisfaction between Bank Muamalat Indonesia and Bank Syariah Indonesia.

RESEARCH METHODOLOGY

The population of this study were all customers of Bank Muamalat Indonesia Probolinggo Branch and BSI KCP Probolinggo Sudirman. While the method used in this study is the random sampling method, namely sampling of population members carried out randomly. So in this study using a sample of 96 customers for Bank Muamalat Indonesia Probolinggo Branch and as many as 97 customers at BSI KCP Probolinggo Sudirman.

This research method adopts a simple linear regression approach to answer the purpose of the associative relationship between the independent variable and the dependent variable. The simple linear regression equation model used is as follows:

$$Y = a + B_1X_1 + B_2X_2 + B_3X_3 + B_4X_4 + B_5X_5 + e$$

Description:

Y : Customer Satisfaction

X₁ : reliability

X₂: responsiveness (responsiveness or care)

X₃: assurance (certainty guarantee)

X₄: empathy (empathy)

X₅: tangible

a : Constant

B : Regression coefficient

e : Error

Before conducting regression analysis, validity and reliability tests will be carried out to test the validity of the questionnaire. After that, the analysis continues with the classical assumption test, including normality test using Kolmogorov-Smirnov, multicollinearity test by looking at the Variance Inflation Factor (VIF) value and tolerance value, and heteroscedasticity test. Finally, a hypothesis test will be conducted using the t-test, where significance is set at the 0.05 level to determine whether the independent variable has a significant effect on the dependent variable. The basis for decision making is based on the comparison of the t-count value with the t-table.

RESULTS AND DISCUSSION

Validity and Reliability Test

The instrument used in this research is a questionnaire. Therefore, the research instrument must be tested first using validity and reliability tests. The validity test was carried out by comparing r-count with r-table. The research instrument is considered valid if $r\text{-count} > r\text{-table}$ ($\alpha = 5\%$), and invalid if $r\text{-count} < r\text{-table}$ ($\alpha = 5\%$). The result r-table with a sample of 96 and a significance of 0.05 is 0.199. And the r-table with a sample of 97 and a significance of 0.05 is 0.198. So it can be seen that r-count is greater than r-table, so each question item can be declared valid. The validity and reliability tests on research instruments using SPSS software version 25.0 are as follows:



Table 1: Comparison Results of Data Validity Test of Bank Muamalat and BSI

Statement	BM			BSI		
	Rtabel	Rhitung	Desc	Rtabel	Rhitung	Desc
X1.1	0,199	0,324	valid	0,198	,636**	valid
X1.2	0,199	,514**	valid	0,198	0,41	valid
X1.3	0,199	0,326	valid	0,198	1	valid
X1.4	0,199	,404*	valid	0,198	0,398	valid
X2.1	0,199	0,377	valid	0,198	0,41	valid
X2.2	0,199	,397*	valid	0,198	0,931	valid
X2.3	0,199	0,397	valid	0,198	0,84	valid
X2.4	0,199	0,722	valid	0,198	0,82	valid
X3.1	0,199	,607**	valid	0,198	0,6	valid
X3.2	0,199	,656**	valid	0,198	0,4	valid
X3.3	0,199	0,96	valid	0,198	0,43	valid
X3.4	0,199	0,823	valid	0,198	0,482	valid
X4.1	0,199	0,87	valid	0,198	0,891	valid
X4.2	0,199	,474*	valid	0,198	0,77	valid
X4.3	0,199	,397*	valid	0,198	0,931	valid
X4.4	0,199	,451*	valid	0,198	0,424	valid
X4.5	0,199	,479*	valid	0,198	0,54	valid
Y.1	0,199	0,932	valid	0,198	0,761	valid
Y.2	0,199	0,5	valid	0,198	,449*	valid
Y.3	0,199	0,63	valid	0,198	1,000**	valid
Y.4	0,199	,404*	valid	0,198	0,485	valid
Y.5	0,199	0,396	valid	0,198	,636**	valid
Y.6	0,199	,479*	valid	0,198	0,544	valid
N		96			97	

Source: Processed by the author (2023)

Table 2: Comparison Results of Data Reliability Test of Bank Muamalat and BSI

Bank Muamalat	BSI
Reliability Statistics	Reliability Statistics



Cronbach's Alpha	N of Items	Cronbach's Alpha	N of Items
0,764	28	0,772	28

Source: Processed by the author (2023)

These variables are said to be Cronbach Alpha - on the results of data analysis Bank Muamalat Indonesia is said to be reliable because it has a value > 0.764 . Likewise, the results of data analysis at Bank Syariah Indonesia KCP Probolinggo Sudirman are also said to be reliable because it has a value of 0.772 which means that the data can be used as a reliable data collector, namely the results of measuring the relative coefficient if repeated measurements are made. This reliability test aims to see the consistency of the data. The basis for decision making in the reliability test is if the Cronbach's Alpha value $> r$ table then the questionnaire is declared reliable and vice versa (Widiyanto, 2010).

Classical Assumption Test

Table 3: Comparison Results of Data Normality Test on Bank Muamalat and BSI
One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual	
		BMI	BSI
N		96	97
Normal Parameters ^{a,b}	Mean	,0000000	,0000000
	Std. Deviation	2,14925198	1,60721684
Most Extreme Differences	Absolute	,100	,205
	Positive	,078	,205
	Negative	-,100	-,124
Test Statistic		,100	,205
Asymp. Sig. (2-tailed)		,020^c	,056^c
a. Test distribution is Normal.			
b. Calculated from data.			
c. Lilliefors Significance Correction.			
Sumber: Diolah oleh penulis (2023)			

Based on the normality test, the Kolmogorov Smirnov test output results are obtained. Sig. value at Muamalat bank and BSI is 0.020 and 0.56. The significance value of each variable is known to be both more than 0.05, which means that the data obtained from Bank Muamalat and BSI are normally distributed.

Multicollinearity Test

Table 4: Comparison of Multicollinearity Test Results on Bank Muamalat and BSI

Coefficients ^a					
Model		Collinearity Statistics			
		BMI		BSI	
1		Tolerance	VIF	Tolerance	VIF



	(Constant)				
	Reliability	,524	1,909	,476	2,103
	Responsiveness	,474	2,109	,414	2,418
	Assurance	,524	1,908	,727	1,376
	Emphaty	,414	2,415	,413	2,421
	Tangible	,678	1,475	,775	1,290
a. Dependent Variable: Costumer Satisfaction (y)					

Source: Processed by the author (2023)

It can be seen from table 4 above, the tolerance value of Reliability (reliability) (X1) is 0.525, Responsiveness (responsiveness or care) (X2) is 0.474, Assurance (assurance) is 0.524, Emphaty (empathy) is 0.414 and Tangible (tangible) is 0.678, the five variables are greater than 0.100. Then the VIF value of the Reliability variable (X1) of 1.909, Responsiveness (responsiveness or care) (X2) of 2.109, Assurance (assurance) of 1.908, Emphaty (empathy) of 2.415 and Tangible (tangible) of 1.475 are all less than the VIF value of 10. So it can be concluded that the regression equation model on the results of data analysis conducted at Bank Muamalat Indonesia does not have multicollinearity problems and can be used in this study.

Heteroscedasticity Test

Table 5: Comparison of Heteroskedacity Test Results on Bank Muamalat and BSI

Coefficients ^a			
Model		Sig.	Sig.
1		BMI	BSI
	(Constant)	,018	,025
	Reliability	,347	,729
	Responsiveness	,503	,03
	Assurance	,556	,834
	Emphaty	,373	,561
	Tangible	,170	,978
a. Dependent Variable: RES2			
Source: Processed by the author (2023)			

The results of the heteroscedasticity test of Bank Muamalat Indonesia Probolinggo Branch and Bank Syariah Indonesia KCP Probolinggo Sudirman are presented in Table 4.7 as above, which of these results. shows the significance level of each independent variable above 0.05 so it can be concluded that both regression models of both Bank Muamalat and BSI are free from heteroscedasticity.

Hyphothesis Test

The t test

Table 6: Comparison Results of t Test on Bank Muamalat and BSI

Coefficients ^a					
Model		BMI		BSI	
		T	Sig.	T	Sig.
1	(Constant)	1,149	0,028	2,602	0,013



Reliability	1,665	0,002	2,273	0,025
Responsiveness	3,18	0,008	1,925	0,037
Assurance	1,745	0	2,531	0,007
Emphaty	1,946	0,002	1,89	0,015
Tangible	5,575	0,005	6,686	0

Source: Processed by the author (2023)

The results of the t test at Bank Muamalat show the effect of the variables measured on customer satisfaction. First, the Reliability variable has a t-count value of 1.665 with a significance of 0.028. The t-count value which is greater than the t-table value and significance less than alpha 0.05 indicates that Reliability has a positive and significant effect on customer satisfaction. Second, the Responsiveness variable (responsiveness or care) has a t-count value of 3.18 with a significance of 0.008. This shows that Responsiveness also has a positive and significant effect on customer satisfaction. Third, the Assurance variable has a t-count value of 1.745 with a significance of 0. These results indicate that Assurance has a positive and significant effect on customer satisfaction. Fourth, the Emphaty variable has a t-count value of 1.946 with a significance of 0.002. These results confirm that Emphaty also has a positive and significant effect on customer satisfaction. Finally, the Tangible variable has the highest t-count value, which is 5.575 with a significance of 0.005. The t-count value which is greater than the t-table value and significance which is less than alpha 0.05 indicates that Tangible has the greatest positive and significant effect on customer satisfaction. Thus, these variables together make a significant contribution to the satisfaction of Bank Muamalat customers.

Meanwhile, the results of the t test on the analysis of BSI Bank in table 6 show that there is a significant influence between several variables tested on customer satisfaction. Reliability variable shows a t-count value of 2.273 with a significance of 0.025. This shows that reliability has a positive and significant effect on customer satisfaction. Responsiveness (responsiveness or care) also shows a significant effect with a t-count value of 1.925 and a significance of 0.037. Meanwhile, Assurance has a stronger influence with a t-count value of 3.042 and a significance of 0.007, indicating that assurance also has a positive and significant effect on customer satisfaction. The Emphaty variable also contributes to customer satisfaction with a t-count value of 1.89 and a significance of 0.015. However, the most significant variable is Tangible with a high t-count value of 6.636 and a significance of 0. This shows that tangible aspects have a very significant influence on customer satisfaction. Thus, the results of this analysis indicate that these variables together make an important contribution in influencing customer satisfaction at BSI Bank.

Simple Linear Regression Analysis Test

Table 7: Comparison Results of Simple Linear Regression Test at Bank Muamalat Indonesia

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	,320	2,143		1,149	0,028
	Reliability (kehandalan)	,468	,147	,281	1,665	0,002
	Responsiveness (ketanggapan atau kepedulian)	,88	,132	,62	3,18	0,008



Assurance (jaminan kepastian)	,189	,141	,119	1,745	0
Emphaty (empati)	,238	,122	,193	1,946	0,002
Tangible (berwujud)	,482	,086	,433	5,575	0,005
a. Dependent Variable: Kepuasan Nasabah (y)					

Source: Processed by the author (2023)

Based on the results of the above calculations, a simple linear regression equation can be compiled as follows:

$$Y = 0.320 + 0.468X_1 + 0.88X_2 + 0.189X_3 + 0.238X_4 + 0.482X_5 + e$$

If the value of $X_1 = X_2 = X_3 = X_4 = X_5 = 0$, $Y = 9.68$ will be obtained. This value is impossible because if variable Y is the level of satisfaction, then the service quality of Bank Muamalat Probolinggo Branch is positive.

Based on the results of the above calculations, the effect of service quality can be measured through several main variables, namely reliability, responsiveness, assurance, empathy, and tangible. The constant that has been set in this study is 0.320. Furthermore, based on the regression coefficient, a one-point increase in the reliability variable (X_1) of 0.468 will have an impact on improving service quality. Likewise with responsiveness (X_2) of 0.88, assurance (X_3) of 0.189, empathy (X_4) of 0.238, and tangible (X_5) of 0.482. The results of this analysis indicate that each variable has a significant contribution to improving service quality at Bank Muamalat Probolinggo Branch. Thus, an in-depth understanding of these factors can help bank management to effectively improve their service quality, so as to strengthen their competitive position and better meet customer expectations and needs.

Table 8: Comparison Results of Simple Linear Regression Test on BSI

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	3,927	2,452		2,602	0,013
	Reliability	,300	,132	,195	2,273	0,025
	Responsiveness	,116	,126	,85	1,925	0,037
	Assurance	,47	,089	,37	2,531	0,007
	Emphaty	,691	,103	,617	1.89	0,015
	Tangible	,46	,070	,044	6,686	0
a. Dependent Variable: Kepuasan Nasabah (y)						
Source: Processed by the author (2023)						

Based on the results of the above calculations, a simple linear regression equation can be compiled as follows:

$$Y = 3.927 + 0.300X_1 + 0.116X_2 + 0.47X_3 + 0.691X_4 + 0.46 X_5 + e$$

If the value of $X_1 = X_2 = X_3 = X_4 = X_5 = 0$, $Y = 20.674$ will be obtained. This value is impossible because if variable Y is the level of satisfaction, then the service quality of BSI KCP Probolinggo Sudirman is positive.

The results showed that there is a significant relationship between service quality and the variables measured at BSI KCP Probolinggo Sudirman. Service quality, represented by a constant of 3.927, is influenced by the variables of reliability, responsiveness, assurance, empathy, and tangible. Specifically, each one-point increase in the reliability variable will increase service quality by 0.300,



while a one-point increase in responsiveness, assurance, empathy, and empathy, and tangible will result in an increase in service quality by 0.116, 0.47, 0.691, and 0.46, respectively. This finding underscores the importance of paying attention to these aspects in an effort to improve service quality at BSI KCP Probolinggo Sudirman, as well as the practical implications in improving customer satisfaction and overall organizational performance.

A positive constant generally occurs if the range between X (independent variable) and Y (dependent variable) is quite close. It is different if the constant result is negative then there has been a considerable range between variables X and Y. For example, X has a value range of 1 - 8, while Y has a value range of 100 - 200 (Rietveld et al., 1994).

Comparison Test Results

In addition to the tests that have been carried out previously, researchers will compare how much influence variable X (service quality) has on variable Y (customer satisfaction) in each bank. If the comparison results show a significance value of less than 0.05, it can be concluded that there is an influence of variable X on variable Y. The following are the results of the comparison test between Bank Muamalat and Bank Syariah Indonesia (BSI):

Table 9: Comparison Test Results on Bank Muamalat and BSI

ANOVA ^a					
		BMI		BSI	
Model		F	Sig.	F	Sig.
1	Regression	38,751	,000 ^b	30,676	,000 ^b
a. Dependent Variable: Customer Satisfaction					
b. Predictors: (Constant), Tangible (berwujud), Emphaty (empati), Assurance (jaminan kepastian), Reliability (kehandalan), Responsive (Ketanggapan atau kepedulian) atau disingkat variabel x					

The results showed that service quality (variable X) has a positive and significant influence on customer satisfaction (variable Y) both at Bank Muamalat Indonesia and Bank Syariah Indonesia. At Bank Muamalat Indonesia Probolinggo Branch, the significance value is 0.00, indicating a positive and significant influence between service quality on customer satisfaction, with a large influence of 38.75%. Likewise, at Bank Syariah Indonesia KCP Probolinggo Sudirman, the significance value is also 0.000, indicating a positive and significant influence between service quality and customer satisfaction, with a large influence of 30.68%.

This is consistent with the findings of previous research which also indicates a significant relationship between service quality and customer satisfaction (Dwi & Rahanatha, 2018; Murti et al., 2019; Nugraheni & Suyanto, 2021). In addition, differences in customer satisfaction between Bank Muamalat Indonesia and Bank Syariah Indonesia are also confirmed by the results of this study. The significant difference in the effect of service quality on customer satisfaction between the two banks is supported by the significance value which shows a significant difference in response to service between the two banks. Therefore, the results of this study provide additional empirical evidence that supports previous findings regarding differences in customer satisfaction between Islamic and conventional banks.



CONCLUSION

Based on the research results, it can be concluded that service quality has a significant effect on customer satisfaction at BMI Probolinggo Branch and BSI KCP Probolinggo Sudirman. This finding indicates that quality services, such as reliability, responsiveness, assurance, empathy, and tangible aspects, play an important role in increasing customer satisfaction. In addition, there are significant differences in customer satisfaction between BMI and Bank Syariah Indonesia. The results show that the influence exerted by service quality on customer satisfaction at BMI Probolinggo Branch tends to be greater than that of BSI KCP Probolinggo Sudirman. This indicates that BMI may have a service strategy that is more effective or better able to meet customer needs and expectations compared to BSI in the same location. This difference can be an important consideration for both banks in developing service strategies that better suit their customers' needs and preferences. Thus, it is important for both banks to continuously improve service quality to maintain and improve customer satisfaction and maintain their loyalty.

The suggestion that can be given by researchers to the Bank Muamalat Probolinggo Branch is that it should further improve the Assurance variable because it has the smallest value among other variables. While at and BSI KCP Probolinggo Sudirman should be able to increase the Responsiveness variable (responsiveness or care), because it has the smallest value among all variables.

To the management of Bank Muamalat Probolinggo Branch and BSI KCP Probolinggo Sudirman must know more deeply about the needs and desires of customers. Suppose by improving the quality of service will be able to increase customer satisfaction so that customers will make return visits and be loyal to the company. Not only focusing on services, the Bank Muamalat Probolinggo Branch and BSI KCP Probolinggo Sudirman should pay attention to the facilities provided to customers to increase the sense of security and comfort in customers.

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