
THE INFLUENCE OF SERVICE QUALITY AND THE APPLICATION OF ISLAMIC VALUES ON CUSTOMER SATISFACTION IN ISLAMIC BANK, A STUDY OF CUSTOMERS IN SUKMAJAYA SUB-DISTRICT

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Abstract

This study aims to determine the relationship and the magnitude of the influence on service quality and the application of Islamic values on customer satisfaction at Islamic banks in Sukmajaya District. The method used in this research is quantitative method by distributing questionnaires and using multiple linear regression analysis techniques. The population in this study were Islamic bank customers with a research sample of 150 respondents spread across Sukmajaya district area. The results in this study indicate that both variables have a positive influence on customer satisfaction in Islamic banks, both partially tested and simultaneously tested. The two independent variables in this study, which is the variables of service and the application of Islamic values both have a strong influence on customer satisfaction in Islamic banks. Therefore, the results of this study are expected to be a consideration for the management of Islamic banks in Sukmajaya District in making decisions related to increasing the number of customers and are expected to be used as reference material for previous research..

Keywords: customer satisfaction, service quality, application of islamic value

INTRODUCTION

Over the past few years, the Islamic banking industry has grown tremendously not only in western countries where most of the population is non-Muslim such as the UK and France. Despite the rapid development, the Islamic banking industry faces tough challenges with the conventional banking industry because the conventional banking system has strong roots and the system is already popular among the public. The largest Muslim populations in the world is counted in Indonesia. So this country makes a very broad Islamic market in financial products and services (Fianto et al., 2019). The Islamic Financial Services Board (IFSB) (2018) reported that Islamic banking in developing countries including Indonesia is making a significant increase in profitability. As of 2019, fourteen Islamic banks are operating in Indonesia, but their assets relatively small compared to conventional banks (Fauzi & Suryani, 2019). The Financial Services Authority (2018) observed that the assets of Islamic banks in Indonesia reached Rp 444, 43 trillion in June 2018 which is equivalent to 5,70% of total Indonesian banking assets. For Islamic banks, developing customer satisfaction is very important because it can have positive impact on banking business results given its competitive advantage (Subrianto et al., 2019).

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The main issue is that Islamic banking law requires Islamic business units to spins-off if the requirements to do so have been met (Al Arif et al.,2019). This law has greatly affected the market structure of the Islamic banking industry in Indonesia. In 2007, there were three Islamic banks in Indonesia but by the end of 2017 there were thirteen Islamic banks. The enactment of this law led to further growth of the Islamic banking sector. This increase in the number of banks expanded competition and reduced concentration in the Islamic banking industry in Indonesia operating with higher market power leading to a less competitive market (Cupian and Abduh, 2017). The potential of Islamic banking in Indonesia is still very large, considering that more than 231 million Indonesians are Muslims, but the penetration of Islamic banking that can be called the most successful globally is in Kuwait with a market of approximately 30 percent. The application of Islamic values in Islamic banks properly and correctly is less than optimal in influencing people's decisions to become Islamic bank customers and affecting the level of satisfaction of Islamic bank customers. This is due to the large number of Islamic financial institutions that have sprung up and the increasing number of Islamic banks that serve financial services while fulfilling the increasingly diverse needs of the community. The number of Islamic banks today cannot be separated from the accusation that Islamic banking is a conventional bank that is only equipped with a sharia label.

The more people place their funds or use financing from Islamic banks, it shows that people have become loyal customers of Islamic banks. The performances of an entity should be measured by the achievement of the entity's objectives. Islamic banks have the main objective of carrying out banking operations in accordance with sharia objectives (maqashid sharia). Therefore, it is necessary to make performance measurements based on the maqashid sharia. The achievement of Islamic values in their operations. If Islamic values are implemented, of course, the objectives of sharia itself will also be achieved. The implementation of Islamic values by management will have an impact on a good image in the community. With the rapid development of Islamic banks today, service quality and the application of Islamic values are important factors in competitive advantage. Because, as a service company, banks can easily imitate products circulating in the market. Therefore, it is not surprising that Islamic bank can offer superior service quality to gain a competitive advantage over other banks. The increasing establishment of Islamic banks has led to fierce competition between Islamic banks, giving rise to many questions about how customer satisfaction of Islamic banks, then what factor can have the greatest impact on customers and how customers perceive satisfaction among Islamic banks that are currently developing.

LITERATURE REVIEW

Service Quality

Service quality can be known by comparing the perceptions of customers of the services they receive/obtain with the services they concisness against the service attributes of a company. If the service received or felt (perceived service) is as expected, then the quality is perceived as good and satisfying, if the service received exceeds consumer expectations, then the service quality is perceived as very good and quality.

According to Cahyani (2015) examining the level of customer satisfaction with service quality in Islamic banking in Yogyakarta. The study explains that are six dimensions used to determine the quality service to customers, namely compliance, assurance, reliability, tangible, empathy, dan responsiveness.

Application of Islamic Values

The application of Islamic values in Islamic banks can help the development process of Islamic banks in the future. The proper application of Islamic values in Islamic banks can have an impact on the contribution of the community to become Islamic bank customer. Therefore, the application of Islamic values should be a very important concern for all Islamic banks.

According to Agustin Hhamdi (2019 analysing the application of Islamic values at Islamic banks in Pekanbaru. The results of this research indicate customer of bank muamalat and bank syariah mandiri in Pekanbaru have a very good level of contributuion to the community to become bank customer.

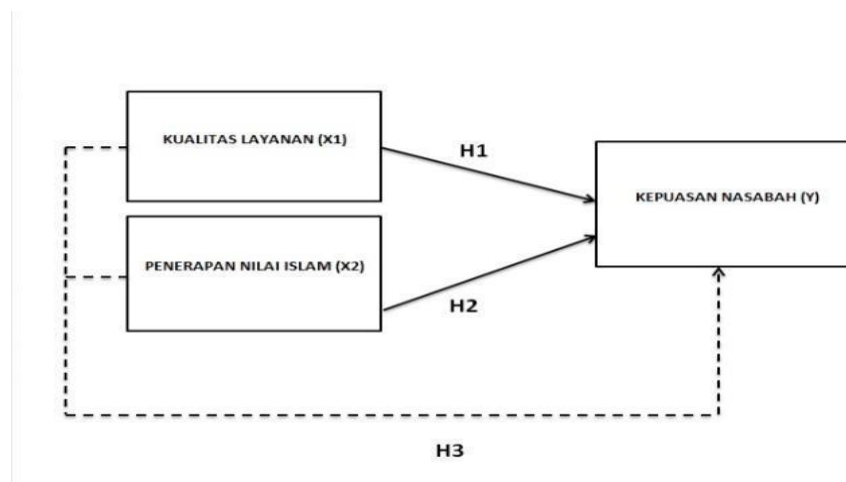
Customer Satisfaction

Customer satisfaction can only be achieved by providing quality service to customers. The products offered can also affect customer satisfaction, the better features of facilities offered in the product, the customer will automatically feel satisfied. Therefore, banks must be able innovate their products so that these products have added value than other bank products.

According to Sartono dan Beik (2017) they analyse the effect of banking service quality on the satisfaction and loyalty of XYZ Islamic bank customers in Jakarta. In this study, it shows that the variables that have a positive effect on customer satisfaction of Islamic banks are price variables, service portfolio offered, reliability, and tangible.

Frame of Mind

The research to be carried out is quantitative research with a framework of thought described in the following figure:



Description:

———— : Partial

- - - - : Simultaneous

RESEARCH METHODS

In this research object consists of several variables to be examined, including independent variables and dependent variables. The independent variables in this study are two variables, namely service quality and the application of Islamic values. While the dependent variable in this study is customer satisfaction at Islamic banks. The location of this research was carried out in the Sukmajaya sub-district area because it conducted research updates for this area that previously did not exist. With the object of research on the community who are customers of Islamic banks in Sukmajaya District. Then, this research period began for two months from July to August 2021.

This study is useful for testing whether one variable causes another variable to change. In a causal study if interested in explaining one or more factors that cause problems. The purpose and objective of conducting a causal study is to be able to state the effect of variable X causing variable Y. The characteristics of this study use a cross sectional observation method. Data collection is taken by distributing questionnaires to the intended respondents. The questionnaire was used to collect data used for this study using a Likert scale.

The operational definitions and indications in this study are as follows:

Table 1.
Operational Definition of Variables

Variable	Definition	Indicators	Measurement
Service Quality	Service Quality in the banking world is called banking service Quality (BSQ). Bahia and Nantel (2000) developed this concept as a more specific instrument to measure service quality in the banking industry (Sartono and Beik, 2017)	1. <i>Assurance</i> 2. <i>Compliance</i> 3. <i>Reliability</i> 4. <i>Tangible</i> 5. <i>Empathy</i> 6. <i>Responsiveness</i> Fandy Ijptono (2005)	Likert scale (1-5)
Application of Islamic Values	Principle values Islam is the behaviour that applied in bank operational activities is <i>al-hurriyah</i> (freedom), <i>al-musawah</i> (equality), <i>al-adalah</i> (justice), <i>ash-shidq</i> (truth), <i>al-ridha</i> (willingness), <i>al-kitabah</i> (written). <i>Al-hurriyah</i> (freedom). These six dimensions are the basic principles in Islamic treaty law, where the parties are free to make an agreement of contract. (Agustin Hamdi, 2019)	1. <i>Al-hurriyah</i> 2. (freedom) 3. <i>Al-musawah</i> (equality) 4. <i>Al-adalah</i> 5. (justice) 6. <i>Ash-shidiq</i> 7. (kebenaran) 8. <i>Al-ridha</i> 9. (truth) 10. <i>Al-kitabah</i> 11. (written) (Fathurrahman, 2001)	Likert scale (1-5)
Customer Satisfaction	So, satisfaction is an emotional response felt by customers when they enjoy the experience of using or consuming products and services. (Sartono dan Beik, 2017)	1. <i>Dissatisfied</i> 2. <i>Satisfied</i> 3. <i>Delighted</i> (Sartono dan Beik, 2017)	Likert scale (1-5)

ANALYSIS DAN DISCUSSION

Analysis

Validity Test

The validity test in this study was used to test whether the statements contained in the research questionnaire were correlated or not. If the correlation is greater than 0,30, it can be considered a strong construct or an instrument that has good validity and if the correlation is smaller than 0,30, it can be considered a weak construct or an instrument that has poor validity. The results of data processing using SPSS show the correlations results as follows:

TABEL 2.
Validity Test Results

Service Quality				
No	Question Item	Rhitung	Rtabel (30)	Criteria
1	P1.X1	0.801	0,361	Valid
2	P2.X1	0.767	0,361	Valid
3	P3.X1	0.710	0,361	Valid
4	P4.X1	0.744	0,361	Valid
5	P5.X1	0.839	0,361	Valid
6	P6.X1	0.643	0,361	Valid
7	P7.X1	0.644	0,361	Valid
8	P8.X1	0.670	0,361	Valid
9	P9.X1	0.656	0,361	Valid
10	P10.X1	0.433	0,361	Valid
11	P11.X1	0.764	0,361	Valid
12	P12.X1	0.766	0,361	Valid
Application of Islamic Values				
No	Question Item	Rhitung	Rtabel (30)	Criteria
1	P1.X2	0.813	0,361	Valid
2	P2.X2	0.806	0,361	Valid
3	P3.X2	0.874	0,361	Valid
4	P4.X2	0.881	0,361	Valid
5	P5.X2	0.923	0,361	Valid
6	P6.X2	0.815	0,361	Valid
7	P7.X2	0.853	0,361	Valid
8	P8.X2	0.856	0,361	Valid
9	P9.X2	0.880	0,361	Valid
10	P10.X2	0.802	0,361	Valid
11	P11.X2	0.841	0,361	Valid
12	P12.X2	0.877	0,361	Valid
Customer Satisfaction				
No	Question Item	Rhitung	Rtabel (30)	Criteria
1	P1.Y	0.661	0,361	Valid
2	P2.Y	0.791	0,361	Valid
3	P3.Y	0.644	0,361	Valid
4	P4.Y	0.644	0,361	Valid
5	P5.Y	.512	0,361	Valid
6	P6.Y	.416	0,361	Valid

Based on the results of the data processing above, which is used to test the indicator variable, it can be declared valid or not using 30 samples in the study. It is known that each statement criteria is said to be valid if $r_{hitung} > r_{tabel}$ and invalid if $r_{hitung} < r_{tabel}$. From the results of the Validity Test in Table 4.shows that all data shows the results of $r_{hitung} > r_{tabel}$ so that all data processed are valid results.

TABEL 3.
Validity Test Results

Service Quality				
No	Question Item	Rhitung	Rtabel (150)	Criteria
1	P1.X1	0.753	0,159	Valid
2	P2.X1	0.744	0,159	Valid
3	P3.X1	0.718	0,159	Valid
4	P4.X1	0.745	0,159	Valid
5	P5.X1	0.780	0,159	Valid
6	P6.X1	0.697	0,159	Valid
7	P7.X1	0.695	0,159	Valid
8	P8.X1	0.752	0,159	Valid
9	P9.X1	0.749	0,159	Valid
10	P10.X1	0.668	0,159	Valid
11	P11.X1	0.799	0,159	Valid
12	P12.X1	0.707	0,159	Valid
Application of Islamic Values				
No	Question Item	Rhitung	Rtabel (150)	Criteria
1	P1.X2	0.753	0,159	Valid
2	P2.X2	0.768	0,159	Valid
3	P3.X2	0.813	0,159	Valid
4	P4.X2	0.803	0,159	Valid
5	P5.X2	0.822	0,159	Valid
6	P6.X2	0.812	0,159	Valid
7	P7.X2	0.749	0,159	Valid
8	P8.X2	0.807	0,159	Valid
9	P9.X2	0.788	0,159	Valid
10	P10.X2	0.764	0,159	Valid
11	P11.X2	0.776	0,159	Valid
12	P12.X2	0.794	0,159	Valid
Customer Satisfaction				
No	Question Item	Rhitung	Rtabel (150)	Criteria
1	P1.Y	0.695	0,159	Valid
2	P2.Y	0.714	0,159	Valid
3	P3.Y	0.744	0,159	Valid
4	P4.Y	0.714	0,159	Valid
5	P5.Y	0.569	0,159	Valid
6	P6.Y	0.524	0,159	Valid

The following are the results of data processing for the Validity Test using 150 sample. From the independent variables, namely service quality and application of Islamic values, all results show $r_{hitung} > r_{tabel}$ so that all results show valid. Likewise, the dependent variable, namely customer satisfaction, all the results $r_{hitung} > r_{tabel}$ also produce all valid data

Reliability Test

The Reliability test in this study was used to measure the level of accuracy of the measurement results on the research instrument. If the Alpha value is $> 0,90$ it can be stated that Excellent Reliability, If the Alpha value is $0,70-0,90$ it means High Reliability, If the Alpha value is $0,50-0,70$ it means Moderate Reliability. Then if the Alpha value is $< 0,50$ means Low Reliability. The Reliability Test was carried out by looking at the Cronbach's Alpha value, the following are the results of the research instrument reliability test:

Table 4.
Reliability Test Results

No	Variable	Total Question	Cronbach's Alpha	Description
1.	Service Quality	12	0,892	<i>Excellent Reliability</i>
2	Application of Islamic Values	12	0,964	<i>Excellent Reliability</i>
3	Customer Satisfaction	6	0,628	<i>High Reliability</i>

Based on the results of the reliability test in table 4. above using 30 samples. It shows that the service quality variables and the application of Islamic values can be excellent reliability because they have a Cronbach's Alpha value of 0,892-0,964. While the customer satisfaction variable can be declared high reliability because Cronbach's Alpha value is at 0,628.

Table 5.
Reliability Test Results

No	Variable	Total Question	Cronbach's Alpha	Description
1.	Service Quality	12	0,920	<i>Excellent Reliability</i>
2	Application of Islamic Values	12	0,943	<i>Excellent Reliability</i>
3	Customer Satisfaction	6	0,738	<i>High Reliability</i>

Based on the results of the reliability test in Table 5 above using 150 samples, it shows that the variables of service quality, application of Islamic values, and customer satisfaction can be declared reliable. From the results of the reliability test on service quality variables and the application of Islamic value has excellent reliability because the Cronbach's Alpha is at 0,920- 0,943. While the customer satisfaction variable has high reliability because the cronbach's alpha value is at 0,738.

Classical Assumption Test

The classical assumption test in this study was carried out to determine whether the regression coefficient obtained was correct or acceptable. Therefore, it is necessary to test the existing possibilities as follows:

Normality Test

Normality Test is used to test whether a residual variable regression model is normally distributed. In this study, to test the normality of the data, namely using Kolmogorov Smirnov (K-S) non-parametric statistical test, this method shows that if the significance value is more than 0,05, it can be stated that the residual value is normally distributed. If the significance value is <0,05, it can be stated that the residual value is not normally distributed. Where a good regression model is to have a normally distributed residual value. The following are the results of the normality test in this study:

Table 6.
Normality Test Results dengan Kolomogrov Smirnov Test

Unstandardized Residual		
N		150
Normal Parameters^{a,b}	Mean	.0000000
	Std. Deviation	3.37276585
	Absolute	.043
Most Extreme Differences	Positive	.043
	Negative	-.043
Test Statistic		.043
Asymp. Sig. (2- tailed)		.200 ^{c,d}

- a. Test distribution is Normal.
- b. Calculated from data.
- c. Lilliefors Significance Correction.
- d. This is a lower bound of the true significance.

Based on the results in Table 4.5 above, the results show that the significant value obtained is 0,200. Where these results state that the value is greater than 0,05, the residual value is normally distributed.

Multicollinearity Test

The multicollinearity test is used to determine whether the regression model found a correlation between the independent variable and the other dependent variables, where the correlation should not occur. To test for multicollinearity is to use the variance inflation factor (VIF) and see the tolerance value. If the tolerance value > 0,10 then there us multicollinearity. If the VIF value is <10,00, it can be said that the results do not occur multicollinearity following the results of the multicollinearity test in this study:

Table 7.
Multicollinearity Test Results

Model	Collinearity Statistics	
	Tolerance	VIF
Constant		
Service Quality	0,347	2,879
Application of Islamic Values	0,347	2,879

Based on the results in table 7 above, it can be seen that the tolerance value possessed by the service quality variable and the application of Islamic value is more than 0,10 with a service quality value (X1) of 0,347 the value of the application of Islamic value (X2) of 0,347. While the VIF value is less then 10 with a service quality value (X1) 2,879 and the application of Islamic values (X2) of 2,879. From these results it can be concluded that the regression model does not occur multicollinearity.

Heterocedacity Test

The heterocedacity test is used to determine whether there is an inequality of variance from the residuals of one observation to another in a regression model. A good regression model is when heterocedacity occurs. In this study, to see whether or not heterocedacity occurs, you can use graphical analysis with scatter plot as follows:

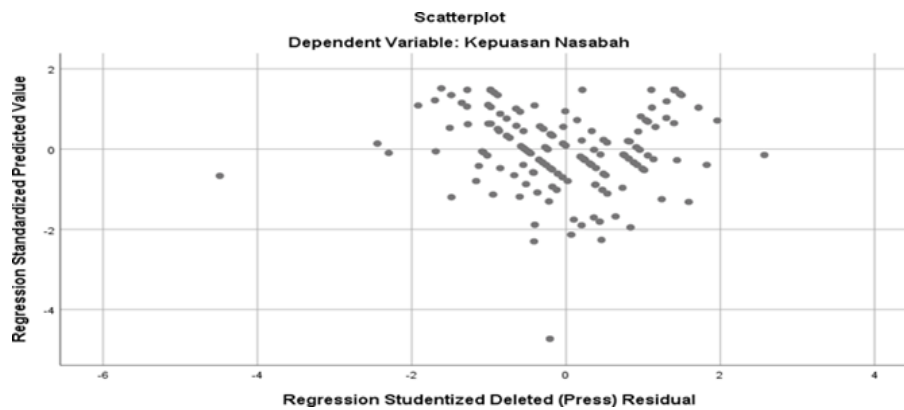


Figure 1. Heterocedacity Test Results

Figure 1 above shows that the points spread randomly and have no clear pattern spread above and below 0 on the Y axis. This shows that the variables in this study do not occur heterocedasticity and have met the requirements as a multiple linear regression model.

Multiple Linear Regression Equation

The following multiple linear regression equation model is generated:

Table 8.
Multiple Linear Results X1, X2, dan Y

Model	Unstandardized Coefficients		Standardized Coefficients		t	Sig.
	B	Std. Error	Beta			
1	(Constant)	3.240	2.217		1.461	.146
	Quality Service	0.153	0.071	0.245	2.138	.034
	Application Islamic Values	0.215	0.069	0.356	3.108	.002

The resulting regression equation in Table 4.7 is as follows: $Y = 3,240 + 0,153 X1 + 0,215 X2$

Y = Customer Satisfaction

X1 = Service Quality

X2 = Application of Islamic Values

From the above equation if interpreted, it will become:

1. The constant value is 3.240. this means that the dependent variable namely Customer Satisfaction (Y) is zero, the quality of customer satisfaction (Y) is at a constant 3,24%.
2. The coefficient value of the service quality variable (X1) of 0,153 indicates that an increase in service quality in one unit number will result in an increase in the quality of satisfaction.
3. (Y) 15,3 % with the assumption that other variables are constant.
4. The regression coefficient value on the variable application of Islamic values (X2) is 0,215. This means if the application of Islamic values increases by one unit number, it will result in an increase in the customer satisfaction variable.
5. (Y) by 2,15% assuming that the other independent variables are constant.

Hypothesis Testing

Hypothesis testing in this is a statistical proof of the hypothesis in the research proposed by the researcher based on the theory and previous research obtained.

T Test (Partial Test)

The T test is useful for testing how far the influence of one independent variable individually in explaining the relationship to the dependent variable. The following are the results of the t test conducted in this study as follows:

Table 8.
T-Test Results

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.240	2.217		1.461	.146
	Quality	0.153	0.071	0.245	2.138	.034
	Service					
	Application	0.215	0.069	0.356	3.108	.002
	Islamic Values					

Based on the t test results in Table 4,8 above, it can be concluded that the service quality variable (H1) has a significance value of 0,034. The t test results on service quality show significance value smaller than 0,05 and the calculated t value of 2,138 is greater than t table 1,979. So it can be concluded that the regression coefficient of service quality has an influence on customer satisfaction at Islamic banks, so H1 is accepted.

Based on the t test results in table 4.8 above, it can be concluded that the promotion variable (H2) has a significance value of 0,002. The t test results on promotion show a significance value smaller than 0,05 and the t value of 3,108 is greater than t table 1,979. So it can be concluded that the regression coefficient of the application of Islamic values has an influence on customer satisfaction in Islamic bank,so H2 is accepted.

F test (Overall Sample Significance Test)

The f test in this study was used to test how much influence the overall independent variable has on the dependent variable. The test method is seen with the value of f count > 3,06 then Ha is accepted. In addition, there is a value that can be seen in the ANOVA table by looking at the f table and f count. Where if fcount > ftable, then Ha is accepted. The following are the test results of the f test conducted in this study namely:

Table 9.
F Test Result

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	828.436	2	414.218	35.924	.000
	Residual	1694.957	147	11.530		
	Total	2523.393	149			

Based on the results in table 9 above, it can be seen that the results of the f test with f count are 35,924 where f table is obtained from the following formula:

$$\begin{aligned}
 F \text{ table} &= f(k; n-k) \\
 F &= (2; 150 - 2) \\
 F &= (2; 148) \\
 F &= 3,06
 \end{aligned}$$

The significance value for the effect of service quality variables and the application of Islamic values simultaneously on customer satisfaction variables is $0,000 < 0,05$ and the calculated f value is $160,885 > f \text{ table } 3.06$. so it can be concluded that Ha3 is accepted, which means that there is an influence between service quality and the application of Islamic values simultaneously on customer satisfaction at Islamic banks in sukrajaya district.

Discussion

Service Quality Affects Customer Satisfaction at Islamic Banks

Based on the results of hypothesis testing in this study, H1 is accepted namely service quality affects customer satisfaction at Islamic banks in the case study of Sukmajaya District. In this study, it shows that Islamic banks in Sukmajaya District have been proven to provide guaranteed service quality. These results are in line with previous research conducted by Nadeem et al. (2015) which explains that service quality affects customer satisfaction at Islamic banks in Pakistan. From the data collected from respondents that Islamic banks have implemented principles & laws according to what is taught in Islam. In its daily operations, Islamic banks have run their products according to Islamic law. Islamic banks have reliable performance to provide good service quality. Islamic banks guarantee security in transactions so that customers always feel safe and comfortable in carrying out transaction activities every day.

Application of Islamic values affect customers satisfaction at Islamic banks

Based on the results of hypothesis testing in this study, H2 is accepted. Namely the application of Islamic values affects customer satisfaction at Islamic banks in the case study of sukmajaya district. This study shows that all Islamic banks in sukmajaya district have carried out Islamic banking practices according to Islamic law. These results have similarities with research made by Agustina (2021) which shows that the variable application of Islamic values affects customer satisfaction at Islamic banks. Islamic banks in sukmajaya have also provided contract services according to the rules stated in Islamic rules so that customers are free to do or include rules in the contract.

Service quality and implementation of Islamic values affect customer satisfaction at Islamic banks

Based on the results hypothesis testing in this study, H3 is accepted. Namely service quality and the application of Islamic values affect customer satisfaction at Islamic banks in the case study of Sukmajaya District. This shows that these two variables are important keys in obtaining customer satisfaction in operational activities at Islamic banks. These results have similarities with the results of Ismuadi & Inayatila's research (2020) which explains that service quality and the application of Islamic values simultaneously affect customer satisfaction. With the combination of these two variables, all operational activities are comfortable and safe for both customers and the bank itself. So that all activities carried out are in accordance with Islamic law by prioritizing all customer desires in carrying out activities at Islamic banks in Sukmajaya.

Managerial Implications

Based on the research results that have been describe and after the hypothesis testing stage, it is necessary to develop managerial implications which are expected to be able to provide theoretical contributions to management practice. Here are some implications of the research results that can be applied by related parties, namely as follows:

1. This tudy shows that service quality has a positive effect on customer satisfaction at Islamic banks in Sukmajaya sub-District. The results in this study show that the better the quality of service at Islamic banks, the more satisfied customers are who use Islamic banking services.
2. The application of Islamic values also positively affects customer satisfaction at Islamic banks in Sukmajaya District. This means that the majority of Islamic bank customers in Sukmajaya District already understand the rules of Islamic law regarding Islamic banking.

Service quality and the application of Islamic values simultaneously affect customer satisfaction. The results of this study indicate that the majority of Islamic bank customers really see aspect of service quality and the way a bank implements its activities according to the sharia stipulated by islam.

CONCLUSION AND RECOMMENDATIONS

Conclusion

Based on the results of research that has been conducted to determine the effect of service quality and the application of Islamic banks, case studies of Sukmajaya District. Service quality has a positive effect on customer satisfaction at Islamic banks in Sukmajaya District. Every customer at an

Islamic bank in Sukmajaya District still pays attention to service quality factors so that Islamic banks must really continue to be consistent in maintaining and improving this factor so that Islamic banks remain relevant and are the first choice in the banking sector compared to conventional banks.

Application of Islamic values has a positive effect on customer satisfaction at Islamic banks in Sukmajaya District. This factor is still relevant today which means that Islamic banks continue to be seen by customers whether in their daily operations they still apply Islamic values. This factor is fundamental for Islamic banks to stick to Islamic law so that customers continue to use Islamic bank services. Simultaneously, service quality and the application of Islamic values have a positive effect on customer satisfaction at Islamic banks in sukamajaya district.

Recommendations

Based on the conclusions and limitations in this study, the suggestions are explained through service quality is still a major influence in customer satisfaction. This indicates that Islamic banks must always be at the forefront in maintaining quality in their services compared to conventional banks. Because with this added value, existing, and prospective customers will be satisfied and have more value than conventional banks. Seeing the influence of the application Islamic values in maintaining customer satisfaction. Islamic banks in Sukmajay sub-district always have to maintain all their banking activities according to the sharia prescribed by islam. Because the results of this study show that majority of customers already understand the rules of Islamic banking. So that Islamic bank must be very careful in every movement in doing something with customers. As well as Islamic banks follow the rules have been set in making a product according to Islamic law. Then maintain the service quality factor and the application of Islamic values so that customers always have their own satisfaction in continuing to use Islamic bank services.

Meanwhile, for further research it is hoped that reference material and as a comparison for conducting furhter research in the same field perfect existing research. And can expand and develop the research objects used and increase the number of coverages of the number of respondents in the study. Then finally, the scope of variables is broad if you want to add it in further research so that it can further specity customer satisfaction in more detail.

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