Determination of Customer Satisfaction of Bank Muamalat Palembang Branch Office

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Abstract: The *purpose of this study was to determine the effect of service quality, trust and excellent service on customer satisfaction at Bank Muamalat Palembang Branch Office. The study population was 48,783 customers of Bank Muamalat Palembang Branch Office, using the slovin formula, a sample of 100 people was obtained. Data collection using questionnaires distributed to respondents regarding service quality, trust, excellent service and customer satisfaction. The data analysis technique uses liner regression with hypothesis testing using the t test. The results showed that service quality affects customer satisfaction with a significance value of 0.017 <0.05. Trust affects customer satisfaction with a significance value of 0.019 <0.05 and excellent service affects customer satisfaction with a significance value of 0.007 <0.05. The results of this study can be concluded that all independent variables in this study include service quality, trust and excellent service affect customer satisfaction. It is hoped that the results of this study can be taken into consideration in order to make decisions regarding increasing customer satisfaction.*

1. INTRODUCTION

The establishment of Islamic banking institutions in Indonesia is driven by the strong insistence of Muslim communities who want to avoid bank transactions that are seen as containing elements of usury. the prohibition of usury in Islam is a guide for Islamic banks in carrying out business activities, so that debt and credit contracts between Islamic banking and customers must be in an interest-free corridor. Islamic banking mechanisms are practices of the Islamic economic system which aim to expand the Islamic ethical value system in paradigms and practices in the economic field.

Islamic banking is also required to provide satisfaction for its customers, where one of the factors in increasing customer satisfaction is service quality. Quality must start from customer needs and end at customer perception. The party who judges a service's quality or not is the customer because they are the ones who consume the company's services. For this reason, a service company that wants to remain competitive must be able to provide high quality services on an ongoing basis in order to create customer satisfaction (Tjiptono, 2018). This is supported by research conducted by Engkur, (2018) stated that service quality has a positive and significant effect on customer satisfaction.

Another factor to create customer satisfaction is where there is trust, according to Tjiptono, (2018) states that trust is the foundation of a customer and bank business. Customer trust in the bank is very important for the progress of the bank. If the level of customer trust in the bank is high, the customer will always feel satisfied and continue to be a partner and establish business with the bank, but on the contrary, if the level of customer trust in the bank is low, the customer may stop being a partner and leave the bank and switch to another bank. This is supported by research conducted by Setiawan, Minarsih, & Fathoni, (2016) stated that trust has a positive and significant effect on customer satisfaction.

In addition, what can make customers satisfied is excellent service, excellent service is an extra service provided by the bank to customers. in serving customers the bank must provide excellent service to customers because that can avoid disappointment from customers and make customers feel satisfied. According to Rinawati, (2020) stated that if the bank provides excellent service or excellent service and exceeds customer expectations, it will create satisfaction for customers. This is supported by research conducted by Farida & Hardianawat, (2019) said that there is a significant influence between Excellent Service on Customer Satisfaction.

This research will be conducted at Bank Muamalat KC Palembang, therefore Bank Muamalat Indonesia is the first Islamic financial institution as well as a pioneer of the emergence of other Islamic banking. Bank Muamalat Indonesia Tbk was established on November 1, 1991 and started operations on May 1, 1992 and until now Bank Muamalat Indonesia continues to maintain its existence by issuing sharia financial products, until now Bank Muamalat continues to carry out its business operations according to sharia principles that are trustworthy, the support given to the existence of Islamic banking in Indonesia is quite large and Bank Muamalat continues to be committed to providing good service for all customers. Although at this time many other Islamic Banks have sprung up, Bank Muamalat Indonesia is still able to survive and maintain its existence.

In connection with customer satisfaction, there are some customers who are not satisfied with the performance or services provided by a bank. Such as the example of a case in the object of the researcher's research at Bank Muamalat KC Palembang. Based on the results of interviews conducted by researchers with several customers at Bank Muamalat KC Palembang, there are several customers who say that they are not fully satisfied with this Bank Muamalat KC Palembang, because there are still some services provided to customers that are not optimal, the length of the queue process when making transactions and the disruption of the network (server) at Bank Muamalat KC Palembang, so that the bank must immediately find a solution so that existing customers do not move to other banks.

In connection with service quality, there are three main points of service quality provided by Bank Muamalat KC Palembang, namely *Attitude*, *Attention* and *Action* which are applied to every service provided to customers such as one of them in Teller services, where the length of the queue process when making transactions and disruption of the network (server) at Bank Muamalat KC Palembang so that the bank must immediately take action to immediately overcome the problem.

The things that are done by Bank Muamalat KC Palembang to maintain customer trust, namely by being trustworthy, namely by maintaining the confidentiality of customer data and all services provided are adjusted to sharia principles both from products and service processes, because at this time there have been many other Islamic banks so that the competition of Islamic banks is getting tighter, therefore Bank Muamalat KC Palembang must continue to highlight its sharia principles so that customers believe in continuing to choose Bank Muamalat KC Palembang.

Based on the description above, the main problem to be discussed in this study is whether service quality, trust and excellent service affect customer satisfaction? Based on this, the purpose of this study is to determine and analyze the effect of service quality, trust and excellent service on customer satisfaction.

2. LITERATURE REVIEW
2.1. Satisfaction Theory

The main theory used in this study is the *Social Exchange Theory* proposed by Blau in 1964 to explain the relationship between variables in this study. This theory says that a person will reciprocate other people's treatment of him as others treat him. Referring to this social exchange theory, Islamic bank customers will show a satisfied attitude and behave loyal to Islamic banks, if the relationship provided by Islamic banks is good. In addition, this theory also explains that a person will always act rationally, namely, by seeking benefits and avoiding dissatisfaction (Mustafa, 2016).

2.2. Customer Satisfaction

Tjiptono, (2018) states that consumer satisfaction is a conscious evaluation or cognitive research regarding whether the product performance is relatively good or bad or whether the product is suitable or not suitable for its intended use.

To find out the level of satisfaction felt by customers or consumers, a goods and services company must see the company's performance related to indicators including honesty, trustworthiness and truthfulness (Sunarti & Nuryatin, 2016).

2.3. Service Quality

Service quality is the totality of features and characteristics of a product or service that support its ability to meet stated or implied needs (Yuliaty, 2019).

Service quality has five dimensions contained in *SERVQUAL* and adds a dimension of *compliance /* compliance (compliance with Islamic law) in it. The six dimensions are known as the *CARTER* model, namely *Compliance, Assurance, Reliability, Tangible, Empathy* and Responsiveness (Ratnasari, Prayoga, & Laila, 2014).

2.4. Trust

Trust is all the knowledge that customers have and all the conclusions that customers make about objects, their attributes and benefits. This trust arises because there is confidence that the parties involved in the exchange will provide consistent, honest and responsible quality (Tjiptono, 2018). Indicators of trust according to the Islamic perspective, namely including Honest (Shiddiq); Trusted (trustworthy); Reliable (reliability) (Mawey, 2018).

2.5. Service Excellence

Excellent service/customer care literally means very good service, or the best service. Excellent service (*customer care*) is a key factor in a company's success. If the business can grow and develop and still be able to survive in the competition, profits and revenues must also increase (Khaerunnisa, 2014).

3. METHODS

3.1. Data Type and Source

The data in this study is in the form of primary data obtained through distributing questionnaires to respondents who are customers of Bank Muamalat KC Palembang in connection with service quality, trust, excellent service and satisfaction.

3.2. Population and Sample

The population in this study were all customers of Bank Muamalat KC Palembang which amounted to 48,783 people. Based on this amount, a sample was taken using the Slovin formula so that a sample of 100 people was obtained with accidental sampling technique, namely customers who accidentally met the researcher at Bank Muamalat KC Palembang.

3.3. Research Instrument Test

Testing the research instruments in this study uses validity and reliability tests, each of which is explained as follows (Ghozali, 2016):

a. Validity Test

The validity test is a test used to measure whether the question items in the questionnaire are valid or not by calculating each question item with the total score, namely the results of rcount compared to rtable where df = n-2 with alpha 0.05. If if rcount> rtable then it can be said to be valid.

b. Reliability Test

Reliability test is a test used to measure whether a questionnaire question item is an indicator of a variable or construct. The reliability of the instrument is measured using the Croncbach Alpha value, namely where the Croncbach Alpha value is> from 0.06, the data can be said to be reliable.

3.4. Classical Assumption Test

In regression analysis, there are several assumptions that must be met so that the resulting regression equation will be valid when used to predict a problem. Therefore, classic assumptions must first be carried out, which include (Ghozali, 2016):

a. Normality Test

The normality test is a test that aims to test whether in a research model there are confounding variables that have a normal distribution. In this study, the normality test will

be used with the JB-Test method with sig> 0.05, the data is normally distributed.

b. Heteroscedasticity Test

This heteroscedasticity test is used to test whether in a regression there is an inequality of variance from residuals in another observation. The requirement that must be met in this regression model is the absence of heteroscedasticity symptoms. The test that will be used in this study is the Glejser Test. Where the significance value is more than 5% (0.05) then there will be no symptoms of Heterokedastisitas.

c. Linearity Test

This linearity test aims to determine whether the two variables have a linear relationship or not significantly. In the SPSS test conducted using Ramsey with a significance level of 0.05, two variables are said to have a linear relationship if the significance (Linearity) is smaller than 0.05.

3.5. Data Analysis Technique

Data analysis in this study used linear regression with hypothesis testing using the t test based on the following conditions:

a. If the significance value is <0.05, Ho is rejected and Ha is accepted, which means that the independent variable affects the dependent variable.

b. If the significance value> 0.05 then Ho is accepted and Ha is rejected, which means that the independent variable has no effect on the dependent variable.

4. RESULTS AND DISCUSSION

4.1. Instrument Test Results

a. Validity Test

Based on the calculations, the results of testing the validity of the service quality variables are obtained with the following results:

Table 1. Service Quality Variable Validity Test Results

Statement	R Count	R Table	Description
Bank Mumalat KC Palembang employees stand welcoming customers giving smiles and greetings	0.542	0,198	Valid
Bank Muamalat KC Palembang employees serve customers in a timely manner	0.527	0,198	Valid
Bank Muamalat KC Palembang employees are precise in providing information	0.352	0,198	Valid
Bank Muamalat KC Palembang employees provide solutions to complaints filed by customers	0.460	0,198	Valid
Bank Muamalat KC Palembang employees prioritize customer interests	0.474	0,198	Valid
Bank Muamalat KC Palembang employees provide understanding & tolerance to customers if there is a problem	0.485	0,198	Valid

Source: Field research data processed, 2023.

Based on table 1, it is known that all statement items in the service quality variable have a value of r count> r table, this indicates that all statements are declared valid.

Then testing the validity for the trust variable obtained the following results:

Table 2. Results of the Trust Variable Validity Test

Statement	R Count	R Table	Description
Bank Muamalat KC Palembang employees serve honestly when customers make transactions	0.318	0,198	Valid
Customers do not feel disadvantaged when making transactions	0.566	0,198	Valid
Bank Muamalat KC Palembang employees are responsible and can be trusted for the security of	0.559	0,198	Valid

Statement	R Count	R Table	Description
customer data.			
Bank Muamalat KC Palembang employees can always be trusted in providing services to customers.	0.496	0,198	Valid
Bank Muamalat KC Palembang employees provide fast and responsive action in responding to customer complaints.	0.430	0,198	Valid
Bank Muamalat KC Palembang employees are always reliable and always provide solutions to every obstacle faced by customers.	0.485	0,198	Valid

Source: Field research data processed, 2023.

Based on table 2, it is known that all statement items in the trust variable have a value of r count> r table, this indicates that all statements are declared valid.

Validity testing for excellent service variables can be seen in the following table:

Table 3. Validity Test Results of Excellent Service Variables

Statement	R Count	R Table	Description
Bank Muamalat KC Palembang employees are gentle when serving their customers.	0.275	0,198	Valid
Bank Muamalat KC Palembang employees serve politely and do not speak in high tones	0.263	0,198	Valid
Bank Muamalat KC Palembang employees are easy to forgive for mistakes made by customers	0.507	0,198	Valid
Bank Muamalat KC Palembang employees easily understand the customer's ignorance	0.488	0,198	Valid
Bank Muamalat KC Palembang employees solve problems with their customers in a good and fair manner	0.569	0,198	Valid
Employees of Bank Muamalat KC Palembang always look for a good way out if there is a problem with the customer.	0.467	0,198	Valid

Source: Field research data processed, 2023

Based on table 3, it is known that all statement items in the excellent service variable have a value of r count> r table, this indicates that all statements are declared valid.

Validity testing for customer satisfaction variables can be seen in the following table:

Table 4. Customer Satisfaction Variable Validity Test Results

Statement	R Count	R Table	Description
Bank Muamalat KC Palembang employees are always open to their customers	0.610	0,198	Valid
Bank Muamalat KC Palembang employees are always honest with their customers	0.592	0,198	Valid
Bank Muamalat KC Palembang can be trusted by customers	0.616	0,198	Valid
Customers feel safe and trust in entrusting their savings to Bank Muamalat KC Palembang	0.578	0,198	Valid
There is no confusion when providing services between employees and customers	0.470	0,198	Valid
Bank Muamalat KC Palembang employees serve customers well and correctly	0.508	0,198	Valid

Source: Field research data processed, 2023

Based on table 4, it is known that all statement items in the customer satisfaction variable have a value of r count> r table, this indicates that all statements are declared valid.

b. Reliability Test

Based on data processing using the SPSS application, the reliability test results are as follows.

Table 5. Reliability Test Results

Variables	Statement Item	Cronbach's Alpha	Description
Service Quality	6	0,739	Reliable
Trust	6	0,737	Reliable
Excellent Service	6	0,669	Reliable
Customer Satisfaction	6	0,801	Reliable

Source: Field research data processed, 2023

Referring to table 5, it is known that all Cronbach's alpha values for this research variable are greater than 0.6. This shows that all variables in this research are declared reliable.

4.2. Classical Assumption Test Results

a. Normality Test

Based on data processing using SPSS, the results of normality testing are as follows:

Table 6. One - Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		100
Normal Parameters[a,b]	Mean	,0000000
	Std. Deviation	2,20805889
Most Extreme Differences	Absolute	,084
	Positive	,084
	Negative	-,049
Test Statistic		,084
Asymp. Sig. (2-tailed)		**,078[c]**

a. Test distribution is Normal

b. Calculated from data

c. Liliefors Significance Correlation

Source: Field research data processed (2023)

Based on table 6 above, the Asymp. Sig value is 0.078, which means that the data is normally distributed because it is greater than the 5% Significant Level (0.050).

b. Heteroscedasticity Test

Based on data processing, the results of heteroscedasticity testing are as follows.

Table 7. Heteroscedasticity Test Results

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	-3,559	2,607		-1,365	,175
Service Quality	,118	,060	,197	1,577	,151
Trust	-,002	,058	,-,004	-,039	,969
Excellent Service	,082	,059	,140	1,405	,163

a. Dependent Variable: Abs_Residual

Source: Field research data processed (2023)

Based on the results of table 7 above, it can be obtained that the significant value of the Service Quality variable (X_1) is 0.151, the Trust variable (X_2) is 0.969 and the Excellent Service variable (X_3) is 0.163. Because all the significant values of the variables in this study> 0.05, it can be said that the regression model does not occur heteroscedasticity disorder.

c. Linearity Test

Linearity test in this study was conducted using Test for Linearity with the following

results:

Table 8. Normality Test Results of Service Quality Variables on Customer Satisfaction

			Sum of Squares	df	Mean Square	F	Sig.
Satisfaction* Service Quality	Between Groups	(Combined)	41,630	6	6,938	1,288	,270
		Linearity	8,459	1	8,459	4,571	,013
		Deviation from Linearity	33,171	5	6,634	1,232	,300
	Within Groups		500,810	93	5,385		
	Total		542,440	99			

Source: Field research data processed (2023)

Based on table 8 above, the Linearity significance value is 0.013 <0.05 (5%) and the Deviation significance value is 0.300> 0.05, which means that there is a significant linear relationship between the Customer Satisfaction variable (Y) and the Service Quality variable (X_1)

Table 9. Normality Test Results of Trust Variables on Customer Satisfaction

			Sum of Squares	df	Mean Square	F	Sig.
Satisfaction* Trust	Between Groups	(Combined)	37,893	7	5,413	,987	,446
		Linearity	23,666	1	23,666	4,315	,041
		Deviation from Linearity	14,227	6	2,371	,432	,856
	Within Groups		504,547	92	5,484		
	Total		542,440	99			

Source: Field research data processed (2023)

Based on table 9 above, the Linearity significance value is 0.041 <0.05 (5%) and the Deviation significance value is 0.856> from 0.05, which means that there is a significant linear relationship between the Customer Satisfaction variable (Y) and the Trust variable (X_2)

Table 10. Normality Test Results of Excellent Service Variables on Customer Satisfaction

			Sum of Squares	df	Mean Square	F	Sig.
Satisfaction* Excellent Service	Between Groups	(Combined)	69,321	8	8,665	1,667	,117
		Linearity	30,781	1	30,781	5,921	,017
		Deviation from Linearity	38,540	7	5,506	1,059	,396
	Within Groups		473,119	91	5,199		
	Total		542,440	99			

Source: Field research data processed (2023)

Based on table 10 above, the Linearity significance value is 0.017 <0.05 (5%) and the Deviation significance value is 0.396> from 0.05, which means that there is a significant linear relationship between the Customer Satisfaction variable (Y) and the Excellent Service variable (X_3)

4.3. Multiple Regression Analysis

Based on data processing using the SPSS application, the results can be seen in table 1 below.

Table 11. Coefficients

Variables	B	t	Sig.
Constan	3,017	3,575	,001
Service Quality (X_1)	,153	2,330	,017
Trust (X_2)	,212	2,248	,019
Excellent Service (X_3)	,256	1,913	,027

a. Dependent variable: Kepuasan Nasabah

Source: Field research data processed (2023)

Based on table 1 above, the regression line equation can be arranged as follows:

$$Y = 3{,}017 + 0{,}153\ X_1 + 0{,}212\ X_2 + 0{,}256\ X_3$$

The line equation can be explained as follows

a. The constant value of 3.017 indicates that without service quality (X_1), trust (X_2) and excellent service (X_3), the value of customer satisfaction (Y) is only 3.017.

b. The regression coefficient value of the service quality variable (X_1) is 0.153, which means that if the service quality variable (X_1) increases by 1 score, the value of customer satisfaction (Y) will also increase by 0.153, assuming other variables are considered constant.

c. The regression coefficient value of the trust variable (X_2) is 0.212, which means that if the trust variable (X_2) increases by 1 score, the value of customer satisfaction (Y) will also increase by 0.212, assuming other variables are considered constant.

d. The regression coefficient value of the excellent service variable (X_3) is 0.256, which means that if the excellent service variable (X_3) increases by 1 score, the value of customer satisfaction (Y) will also increase by 0.256, assuming other variables are considered constant.

4.2. Hypothesis Test

4.2.1. The Effect of Service Quality on Customer Satisfaction

The significance value of the service quality variable is 0.017 <0.05, which means that Ho is rejected and Ha is accepted so that it can be explained that the service quality variable has a significant effect on customer satisfaction. The coefficient value is positive, which means that if the service quality increases, the level of customer satisfaction will also increase.

Tjiptono, (2018) states that quality must start from customer needs and end in customer perceptions. The party who judges a service's quality or not is the customer because they are the ones who consume the company's services. For this reason, a service company that wants to remain competitive must be able to provide services that have high quality on an ongoing basis.

The results of this study are in line with the results of research conducted by Engkur, (2018) and Subawa & Sulistyawati, (2020) stated that Service Quality has a positive and significant effect on Customer Satisfaction.

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4.2.2. The Effect of Trust on Customer Satisfaction

The significance value of the trust variable is 0.019 <0.05, which means that Ho is rejected and Ha is accepted so that it can be explained that the trust variable has a significant effect on customer satisfaction. The coefficient value is positive, which means that if customer trust increases, the level of customer satisfaction will also increase.

Tjiptono, (2018) stated that trust is the foundation of a customer and bank business. Customer trust in the bank is very important for the progress of the bank. If the level of customer trust in the bank is high, the customer will always feel satisfied and continue to be a partner and establish business with the bank, but on the contrary, if the level of customer trust in the bank is low, the customer may stop being a partner and leave the bank and switch to another bank.

The results of this study are in line with research conducted by Setiawan, Minarsih, & Fathoni, (2016) and Ghantynireta, Inayatillah, & Evriyenni, (2021) stated that trust has a positive and significant effect on customer satisfaction.

4.2.3. The Effect of Excellent Service on Customer Satisfaction

The significance value of the excellent service variable is 0.027 <0.05, which means that Ho is rejected and Ha is accepted so that it can be explained that the excellent service variable has a significant effect on customer satisfaction. The coefficient value is positive, which means that if excellent service increases, the level of customer satisfaction will also increase.

Excellent service is an extra service provided by the bank to customers. in serving customers the bank must provide excellent service to customers because it can avoid disappointment from customers and make customers feel satisfied. According Rinawati, (2020) states that if the bank provides excellent service or excellent service and exceeds customer expectations, it will create satisfaction for customers.

The results of this study are in line with research conducted by Farida & Hardianawati, (2019) and Asnan, Ghozi, & Leni, (2021) said that there is a significant influence between Excellent Service on Customer Satisfaction.

5. CONCLUSIONS AND SUGGESTIONS
5.1. Summary

The significance value of the service quality variable is 0.017 <0.05, which means that Ho is rejected and Ha is accepted so that it can be explained that the service quality variable has a significant effect on customer satisfaction. The coefficient value is positive, which means that if the quality of service increases, the level of customer satisfaction will also increase.

The significance value of the trust variable is 0.019 <0.05, which means that Ho is rejected and Ha is accepted so that it can be explained that the trust variable has a significant effect on customer satisfaction. The coefficient value is positive, which means that if customer trust increases, the level of customer satisfaction will also increase.

The significance value of the excellent service variable is 0.027 <0.05, which means that Ho is rejected and Ha is accepted so that it can be explained that the excellent service variable has a significant effect on customer satisfaction. The coefficient value is positive, which means that if excellent service increases, the level of customer satisfaction will also increase.

Based on the results of research and discussion, it can be concluded that the variables of service quality, trust and excellent service have a significant effect on customer satisfaction of Bank Muamalat Palembang Branch Office.

5.2. Suggestion

The leadership of Bank Muamalat KC Palembang should always improve the quality of its services to customers through setting the maximum service time target so as to speed up the service process without causing long queues.

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