The Influence of Islamic Work Ethics, Service Quality, and Facilities on Customer Satisfaction at BSI KCP Ahmad Yani Nganjuk

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Article Info	Abstract
	Customer satisfaction is the level of feeling where someone states the results of the comparison received with what is expected. Islamic work ethics, service quality, and facilities can influence customer satisfaction. This research is quantitative. This research technique was carried out through questionnaires distributed to BSI KCP Ahmad Yani Nganjuk customers. The results showed that Islamic work ethics and facilities positively and significantly affected customer satisfaction at BSI KCP Ahmad Yani Nganjuk. Still, the service quality variable partially had a positive but insignificant effect on customer satisfaction at BSI KCP Ahmad Yani Nganjuk. In addition, based on the F test, the variables of Islamic work ethics, service quality, and facilities simultaneously have a positive and significant effect on customer satisfaction at BSI KCP Ahmad Yani Nganjuk.

INTRODUCTION

Currently, the competition in the banking world is getting tighter. This requires each bank to maintain and maintain existing customers or add new customers. Indeed, customer satisfaction is the primary factor that becomes one of the main goals for any company because when a customer feels satisfied with the performance of the company, then it will be an added value for the company. One of the things that the company can do to maintain customer satisfaction is the improvement and improvement of good quality in terms of Islamic work ethics, the quality of services and facilities that must be adapted to the needs of customers, especially in the bank BSI KCP Ahmad Yani Nganjuk. The reason for choosing the research location on BSI KCP Ahmad Yani Nganjuk is because one of the banks that holds the latest program every month, such as the civil and gold hedge program, the Rocktober program, and the activation program of 10,000 BSI Mobile with the expectation of customer satisfaction can increase.

Islamic Work Ethics is an orientation that shapes and influences the involvement and participation of its followers in the working environment. Someone who has good ethics in theorganization will be more agile. A person who has a high Islamic work ethic and is guided by a determined religious ethic will have a high commitment to his organization, which becomes a top priority for the bank. From the observations made in BSI KCP Ahmad Yani Nganjuk, Islamicwork ethics such as applying disciplinary attitudes, honesty and fairness, paying attention to the rules of behavior and morality to customers, and responsibility have been applied buthave not been maximum. This was shown based on the results of an interview with one of the customers, Mr. Mohammad Ulil, who complained because the bank's opening hours were delayed, so the services that should have been completed were delayed, and customersatisfaction may decrease.

Quality of service is also an essential factor that affects customer satisfaction. Research results showed that the quality of employee service to customers affects customer satisfaction,whereas poor service significantly impacts client satisfaction more than the best-rated service. The quality of service on BSI KCP Ahmad Yani Nganjuk has implemented good servicecan be seen from the empathy, appearance, and reliability given to the customer. However, there arestill some things that are less than the maximum, proved based on the results of an interview with one of the customers, namely Mrs. Nuraini, who complained about the long term until, in the end, he did not wait and went back home. This shows a problem with the quality of service in Customer Service BSI Ahmad Yani Nganjuk.

Another factor affecting customer satisfaction is the facility in such a company. Facilities are something that make it easier for consumers to obtain satisfaction. Available facilities will also support smoothness in the transaction and satisfy the customer. In addition to such facilities, which are not less important are other banking facilitiesto facilitate customers in transactions, ranging from means of transfer between accounts, cashwithdrawal through ATMs, waiting rooms, and support facilities for the transaction. The facilities on BSI KCP Ahmad Yani Nganjuk have already provided a varietyof facilities such as parking, mushola, banking hall, living room, and toilet. However, some customers still complain about the lack of facilities in BSI KCP Ahmad Yani Nganjuk. This is demonstrated by the results of an interview with Mrs. Suketwati, stating that the availability of the room is not satisfying. According to him, the frontroom is too narrow and less comfortable if there are too many people. He also complainedabout the parking lot being too small.

Based on the background above, the researchers wanted to study further whether Islamicwork ethics, quality of service, and facilities provided by BSI KCP Ahmad Yani Nganjuk have metthe expectations of his colleagues. Based on the survey, the researchers were interested in conducting research titled "The Influence of Islamic Work Ethics, Service Quality, and Facilities on Customer Satisfaction at BSI KCP Ahmad Yani Nganjuk."

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METHOD

This study uses quantitative research. Quantitative research is a type of research that produces findings that can be achieved using statistical procedures. The descriptive research that exists in this study aims to know the influence of Islamic work ethics, quality of service, and facilities on customer satisfaction in BSI Bank KCP Ahmad Yani Nganjuk. In this study, the data sources used by the researchers are as follows: First, primary data is obtained by the researcher from the source. In this case, the data collection process should be done with attention to who the primary source will be the object of the research. Primary data in this research results from the filling of questionnaires by respondents about the influence of Islamic work ethics, the quality of services, and facilities against customer satisfaction, as well as data on the number of BSI KCP Ahmad Yani Nganjuk customers. Secondary Data in this study are obtained from several books, journals, references, the internet, and others. This data relates to Islamic work ethics, quality of service, facilities, and customer satisfaction.

The sampling technique used in this study is Probability Sampling, which gives the same chances for all members of the population to be selected as a member of the sample, with the Simple Random Sampler method, which is the taking of members of a sample from a population that is done randomly and does not take into account the layers that are present within the population. The Yamane formula can determine the number of samples. From the calculation above, the sample number in this study was 97,624 customers and rounded to 100 customers.

Data collection techniques use queries about Islamic work ethics, quality of service, and facilities available in BSI Syariah Office Ahmad Yani Nganjuk. A questionnaire is a data collection technique that gives questions or written statements to respondents to be answered. In this study, the questionnaire used is closed, presented as a statement so that the respondent is asked to choose the answers corresponding to his characteristics. The measurement scale used is the Likert scale. In this study, the researchers used the modified Likert Scale with the following four options for answers:

1. Very agree answer (SS) was given a score of 4
2. The agreed answer (S) was given a score of 3
3. Answer not agree (TS) is given a score of 2
4. Very disagree answer (STS) scored 1

Validity and reliability testing, classical assumption testing, double linear regression analysis, and hypothesis testing are selected for data analysis in this study with SPSS 20. Free variables in this research are Islamic work ethics, quality of service, and facilities, while the variable is bound to customer satisfaction.

RESULT AND DISCUSSION

The Classical Assumption

As a basis in the dual linear regression model should be tested on the resulting data whether there is a violation of the classical assumptions. Tests include normality tests, multicollinearity tests, and heteroscedasticity tests.

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1. Test of Normality

Table 1. Test of Normality (One-Sample Kolmogorov-Smirnov Test)

		Unstandardized Residual
N		100
Normal Parameters[,b]	Mean	0E-7
	Std. Deviation	2.81246673
Most Extreme Differences	Absolute	.130
	Positive	.130
	Negative	-.087
Kolmogorov-Smirnov Z		1.300
Asymp. Sig. (2-tailed)		.068

Source: SPSS data processed, 2023

Based on the results of the normality test in Table 1, it can be seen that the significance value is 0.068 > 0.05, so the data is usually distributed, and the assumption of residual normality is met.

2. Test of Multicollinearity

Table 2. Test of Multicollinearity

Model		Collinearity Statistics	
		Tolerance	VIF
1	(Constant)		
	Islamic Work Ethics	0,740	1.352
	Service Quality	0,716	1.396
	Facilities	0,813	1.231

Source: SPSS data processed, 2023

Based on the testing results in Table 2 above, it can be known that the tolerance value for the Islamic work ethics variable was 0.740, and the VIF value was 1.352 < 10, so the variable of Islamic labor ethics was declared not multicollinearity. The service quality variable has a tolerance value of 0.716 and a VIF value of 1.396 < 10, so the service quality Variable is declared not multicollinearity. The facility variable has a tolerance value of 0.813 and a VIF value of 1.231 < 10, so the general facilities variable is declared not multicollinearity. From the above data, it can be concluded that there is no multicollinearity of free variables against bound variables.

3. Test of Heteroscedasticity

Table 3. Test of Heteroscedasticity

		The absolute residualprice
Islamic WorkEthics	Correlation Coefficient	-.047
	Sig. (2-tailed)	.643
	N	100
Service Quality	Correlation Coefficient	-.022
	Sig. (2-tailed)	.828
Spearman's rho	N	100
Facilities	Correlation Coefficient	-.048
	Sig. (2-tailed)	.638
	N	100
The absolute residual price	Correlation Coefficient	1.000
	Sig. (2-tailed)	.
	N	100

Source: SPSS data processed, 2023

Based on the test results in Table 3 indicate the significance values for the three independent variables. For Islamic work ethics variables is 0.643 > 0.05, the service quality variable is 0.828 > 0.05, and the facility variable is 0.638 > 0.05, so there is no influence on the absolute residual price, and it is concluded that there are no cases of heteroscedastic.

4. Multiple Linear Regression Analysis

Table 4. Test of Multiple Linear Regression Analysis (Coefficients)

Model		Unstandardized Coefficients		Standardized Coefficientnts	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	6.420	4.445		-1.444	.152
	Islamic WorkEthics	.231	.102	.173	2.261	.026
	Service Quality	.108	.091	.092	1.190	.237
	Facilities	.937	.092	.741	10.159	.000

Source: SPSS data processed, 2023

Based on Table 4, the regression equation can be formulated as follows:

Y= 6,420 + 0,231X1+ 0,108X2+ 0,937X3+ e

a. The constant value (a) of 6,420 indicates that when the independent variables X1, X2, and X3 are zero or none, customer satisfaction is 6,420.

b. Islamic work ethics has a coefficient of 0.231 with a positive direction that shows a direct relationship between the variable of Islamic labor ethics (X1) and the customer satisfaction variable. (Y). If the ethics of Islamic work increases, customer satisfaction also increases. The coefficient value of 0.231 means that if the ethics of Islamic work israised by 1 unit or one level, customer satisfaction also increases by 0.0231 units with the assumption of other independent variables stable.

c. Service quality has a coefficient of 0.108 with a positive direction that indicates a direct relationship between the service quality variable (X2) and customer satisfaction variable. (Y). If the quality of service increases, customer satisfaction also increases. Thecoefficient value of 0.108 means that if the quality of service is raised by 1 unit or one level, then customer satisfaction also increases by 0.0108 units with the assumption ofother independent variables stable.

d. Facilities have a coefficient of 0.937 with a positive direction, indicating a direct relationship between the facility variable (X3) and the customer satisfaction variable. (Y). If the facility increases, customer satisfaction also increases. The coefficient value of 0.937 means that if the facility is raised by 1 unit or one level, customer satisfaction increases by 0,937 units, assuming that the other independentvariables are stable.

5. Hypothesis Test
   a. T-test
      The result of the partial test or t-test can be seen in Table 5 as follows:

Table 5. T-test

Model		Unstandardized Coefficients		Standardized Coefficient nuts	t	Sig.
		B	Std. Error	Beta		
	(Constant)	6.420	4.445		-1.444	.152
1	Islamic WorkEthics	.231	.102	.173	2.261	.026
	Service Quality	.108	.091	.092	1.190	.237
	Facilities	.937	.092	.741	10.159	.000

Source: SPSS data processed, 2023

From the table 5 above, we can explain some of the following:

1) Testing of the First Hypothesis (Ha1) of Islamic Work Ethics

   It is known that the sig value for the influence of X1 on Y is 0.026 < 0.05, and the T-statistic value is 2.261 > 1.985 (table), so it can be concluded that Ha1 is accepted, which means that Islamic work ethics partially influences customer satisfaction on BSI KCP Ahmad Yani Nganjuk

2) Testing of the second hypothesis (Ha2) Quality of Service

   The sig value for the influence of X2 on Y is 0.237 > 0.05, and the T-statistic value is 1.190

< 1.985 (table), so it can be concluded that Ha2 is rejected and H02 is accepted, whichmeans the quality of service partially does not affect customer satisfaction on BSI KCP Ahmad Yani Nganjuk

3) Testing of the third hypothesis (Ha3) facility

The sig value for the influence of X3 on Y is 0,000 < 0,05, and the T-statistic value = 10,159 > 1,985 (table), so it can be concluded that Ha3 is accepted, which means thefacilities are partially influenced by customer satisfaction in BSI KCP Ahmad Yani Nganjuk

b. F-test

If a significant value is < 0.05, then H04 is rejected, which means there is a significant influence. The results are shown in Table 6 as follows:

Table 6. F-test (ANOVA)

	Model	Some of Squares	df	Mean Square	F	Sig.
	Regression	1102.753	3	367.584		
1	Residual	783.087	96	8.157	45.063	.000[b]
	Total	1885.840	99			

Source: SPSS data processed, 2023

Based on Table 6, it is known that the calculation value is 45,063 with a significance level of 0,000. Because of the sig value of 0,000 < 0,05 and the value of F-test > F-table (45,063 > 2,70), Ha4 is accepted, and it can be concluded that Islamic work ethics, quality of service, and facilities simultaneously influence customer satisfaction.

c. The determination (R^2)

The determination coefficient is used to determine how much influence an independent variable (X) has on the dependent variables (Y) by looking at the value of the R square. The R square value of the regression test results can be seen in Table 7.

Table 7. Test of the Determination (R^2)

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.765[a]	.585	.572	2.856

Source: SPSS data processed, 2023

Based on the test results in Table 7 above, it is known that the R-value obtained by 0.765 indicates that the relationship between Islamic work ethics, quality of service, and facilities to customer satisfaction is said to be strong. The R square value is 0.585. This shows that the abilityof independent variables consisting of Islamic work ethics variables, quality of service, and facilities to explain dependent variables is customer satisfaction at 58.5%. The remaining 41,5% is influenced by other variables outside the model not studied in this study—results of the Impact of Islamic Work Ethics on Customer Satisfaction in BSI KCP Ahmad Yani Nganjuk.

Based on the test results of the hypothesis carried out with the t-test, as seen in Table 5, it is known that Islamic work ethics have a significant impact on customer satisfaction in BSI KCPAhmad Yani Nganjuk. Based on the result of the partial test (t-test) obtained results of the valueof T-statistic= 2,261 > 1,985 (table), it can be concluded that Ha1 was accepted, which means Islamic work ethics partially influenced customer satisfaction on BSI KCP Ahmad Yani Nganjuk. Based on the results of the double linear regression test showed the size of the regression coefficient of the variable Islamic work ethics is marked positive, meaning that the variables ofIslamic labor ethics compared with straight or in the direction of customer satisfaction obtained a significant value of 0,026 < 0,05 then H01 was rejected, and Ha1 was accepted, meaning Islamic employment ethics significantly influenced the satisfaction of customers in BSIKCP Ahmad Yani Nganjuk, In other words, the better the ethical work of Islam is applied. This will affect the satisfaction of the early days. This indicates that the customer's satisfaction in BSI KCP Ahmad Yani Nganjuk is affected by the Ethics of Islam. These findings are consistent with previous research that says That there is a significant influence between Islamic work ethics and satisfaction. Then, BSI KCP Ahmad Yani Nganjuk needs to increasesatisfaction by paying attention. Islamic work ethics is applied by increasing the level ofDiscipline is coming and coming home on time, and improving feelings. Responsibility so that the service can be completed without delay and satisfaction can be fulfilled. Results of Analysis of the Impact of Quality of Service on Customer Satisfaction in BSI KCP Ahmad Yani Nganjuk.

Based on the test results of the hypothesis carried out with the t-test, as seen in Table 5, it is known that the quality of service has no significant impact on customer satisfaction in BSI KCP Ahmad Yani Nganjuk. Based on the partial test (t-test) obtained a value of T-statistic= 1,190 <1,985 (table), so it can be concluded that Ha2 was rejected and H02 received, which means thequality of service partially has no impact on customer satisfaction in BSI KCP Ahmad Yani Nganjuk. Based on the results of the double linear regression test showed the size of the variable regression coefficient of the service quality is marked positive, meaning that the qualityof service compared with direct or direct customer satisfaction with a significance value of 0,237 > 0,05 so that Ha2 is rejected and H02 is accepted, meaning there is no significant influence between service quality and client satisfaction in BSI KCP Ahmad Yani Nganjuk. In other words, the better the quality of the service, the worse it will be. It affects early pleasure.This indicates that Customer satisfaction at BSI KCP Ahmad Yani Nganjuk is not affected by thevariable quality of service. The results of this study are inconsistent with previous research thatstated that the quality of service has a positive and significant impact on customer satisfaction.This research showed that the quality of service in BSI KCP Ahmad Yani Nganjuk has no direct impact on customer satisfaction. However, the results of this study are consistentwith previous studies that show that the quality of the service has no significant impact on customer satisfaction. Bank of Indonesia KCP Ahmad Yani is Always hoping to keep even more. Improve the quality of services such as responsiveness, empathy, and others as well as the Sharia Bank Indonesia KCP Ahmad Yani Nganjuk More attention should be paid to

other factorsthat may affect the Satisfaction of customer satisfaction—results of Facility Impact Analysis on Customer Satisfaction at BSI KCP Ahmad Yani Nganjuk.

Based on the test results of the hypothesis carried out with the t-test, as seen in Table 5, it is known that the facility significantly impacts customer satisfaction in BSI KCP Ahmad Yani Nganjuk. Based on the partial test results (t-test) obtained, the T-statistic value = 10,159 > 1,985 (table), so it can be concluded that Ha3 was accepted, which means facilities partially influencedcustomer satisfaction on BSI KCP Ahmad Yani Nganjuk. Based on the results of the double linearregression test showed the size of the variable regression coefficient of the facility marked positive, meaning the facility variable compared to straight or in the same direction with customer satisfaction with the obtained value of significance 0,000 < 0,05 then H03 rejected, and Ha3 accepted which means facilities have a significant influence on client satisfaction in BSI KCPAhmad Yani Nganjuk. In other words. The better the facilities are available, the better it will be.Pleasure in the morning. This indicates that the facilities influence the satisfaction of the BSI KCP Ahmad Yani Nganjuk. These findings are consistent with previous research. There is a significant influence between the facilities. Then, the Sharia Bank of Indonesia KCP Ahmadsays they should be able to improve the facilities. Available as an additional seat in the front room and also Provide a suitable parking space to satisfy you is filled. Results of Impact Analysis of Islamic Work Ethics, Quality of Service, and Public Facilities on Customer Satisfaction at BSI KCP Ahmad Yani Nganjuk.

The test results showed that Islamic work ethics, quality of service, and public facilities significantly influenced customer satisfaction in BSI KCP Ahmad Yani Nganjuk. Based on test f (simultaneous test) results in Table 6, it is known that the calculation value of F is 45,063 with a significance level of 0,000. Because the sig value 0,000 < 0,05 and the value Fcal > Ftable (45,063 > 2,70) then H04 is rejected and Ha4 is accepted. So, it can be concluded that Islamic work ethics, quality of service, and facilities simultaneously significantly impact customer satisfaction. In addition, seen from the determination test results in Table 4.15 showed an R-value of 0.765, showing that the relationship between Islamic work ethics, quality of service, and facilities to customer satisfaction is said to be strong and also a positive sign that shows that the relation between the variables of Islamic labor ethic, the quality of services, and the facilities are directed to the satisfaction of customers in BSI KCP Ahmad Yani Nganjuk. The R square value is 0.585. This shows that the ability of independent variables consisting of Islamic work ethics variables, quality of service, and facilities to explaindependent variables is customer satisfaction at 58.5%. Other factors influence the remaining 41,5%. These findings are consistent with previous research. There is a significant difference between the quality of service and Facilities for the satisfaction of customers. Supported by research previously stated that there is a significant influence Between the quality ofservice and Islamic work ethics to satisfaction. Then the BSI KCP Ahmad says that they must. It can even enhance all dimensions. Satisfaction includes increasing the ethics of Islamic work, improving service quality, and increasing facilities. It is available so that the satisfaction canbe fulfilled. In addition, BSI KCP

Ahmad Yani Nganjuk should also pay attention to factors that can affect customer satisfaction.

CONCLUSION

Based on the data analysis in this study, the first conclusion is that Islamic work ethics positively and significantly impact customer satisfaction in BSI KCP Ahmad Yani Nganjuk. Second, the quality of service has no significant impact on customer satisfaction in BSI KCP Ahmad Yani Nganjuk. Third, facilities positively and significantly impact customer satisfaction at BSI KCP Ahmad Yani Nganjuk. Fourth, Islamic work ethics, quality of service, and facilities simultaneously influence customer satisfaction in BSI KCP Ahmad Yani Nganjuk. Expect BSI KCP Ahmad Yani Nganjuk to pay more attention to Islamic work ethics that are applied, such as discipline, rules of behavior, and others, in addition to improving the quality of services provided as well as improving facilities and also providing facilities so that customer satisfaction can be met.

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