The Effect of Application of Islamic Business Ethics and Islamic Service Quality on Customer Satisfaction of Bank Syariah Indonesia Madiun Branch Offices

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Abstract: Islamic banks are closely related to customers. The existence of a bank is determined by the customer. So it becomes important to create customer satisfaction. In this case, the Indonesian Islamic Bank (BSI) Branch Office (KC) Madiun has tried to apply Islamic business ethics and Islamic service quality to the maximum, but there are customers who are not satisfied with this. The purpose of this study is to determine the effect on the application of Islamic business ethics, Islamic service quality, the effect of the application of Islamic business ethics and Islamic service quality on customer satisfaction. This type of research is quantitative associative. The data collection method used a questionnaire given to BSI KC Madiun customers. The sampling technique is incidental sampling with a sample size of 97 respondents. The data obtained were processed using SPSS 16. The analysis used was the classical assumption test, multiple regression test. The results of this study are the application of Islamic business ethics does not partially affect customer satisfaction BSI KC Madiun, Islamic service quality variable has a partial influence on customer satisfaction BSI KC Madiun. The variables of the application of Islamic business ethics and Islamic service quality have a simultaneous influence on customer satisfaction at BSI KC Madiun, which has a contribution of 47.5% and the rest is influenced by other variables that are not included in the model.

Keywords: Application of Islamic Business Ethics, Islamic Service Quality, and Customer Satisfaction

INTRODUCTION

Providing satisfaction is the main goal of a company for its customers. Apart from being the most important factor in the ongoing company's operational activities, customer satisfaction shows the company's superiority in competition with other companies (Meithiana, 2019, p. 82). A consumer, if he is satisfied with the value provided by a product or service, is very likely to be a customer for a long time (Rahmawati, 2016, p. 18).

According to Irawan, factors that can affect customer satisfaction are product quality, service quality, emotional, price and convenience (Daga, 2017, p. 78). From product quality, consumers will be satisfied if the results of their evaluation show that the products they use are of high quality (Meithiana, 2019, p. 87). According to Othman and Owen cited by (Pratama Putra & Herianingrum, 2014, pp. 622–635) the concept of service quality in an Islamic perspective (Islamic Service Quality) is a form of cognitive evaluation from consumers on the presentation of services by service companies that rely on every activity to the value -moral values and according to compliance that has been explained by Islamic law. Othman and Owen stated the reason for the importance of Islamic Financial Institutions (LKS) to pay attention to service quality. First, products and services at Islamic Financial Institutions (LKS) must be accepted as products and services that have high quality by customers. The concept of work in Islam is considered as a type of worship. Second, the adaptation of service quality to Islamic Financial Institutions (LKS) is important because of its clear relationship with costs, profitability, customer satisfaction, customer memory and positive words from customers (Othman & Owen, 2001).

Islamic service quality or service quality in an Islamic perspective can affect customer satisfaction. In the emotional factor, the satisfaction obtained is not due to the quality of the product, but social values that make consumers satisfied with certain brands. In the price factor, products that have the same quality but charge relatively cheap prices will provide higher value to consumers. Then from the convenience factor, basically consumer satisfaction will be created if there is convenience, comfort, and efficiency in getting the product or service that will be received (Daga, 2017, p. 79). According to Buchari Alma, one of the reasons for the importance of implementing business ethics is that customer satisfaction is the main factor. So that when a company applies business ethics it will affect consumer satisfaction, so that Islamic business ethics can affect satisfaction (Masykuroh, 2020, p. 17).

Bank Syariah Indonesia Madiun Branch Office is a branch of Bank Syariah Indonesia headquartered in Jakarta. Bank Syariah Indonesia Madiun Branch Office is located at Jl. S. Parman No. 44, Oro-oro Ombo, Kec. Kartoharjo, City of Madiun, East Java. This research on Bank Syariah Indonesia Madiun Branch Office was carried out because of problems that arose related to customer satisfaction. In accordance with the results of observations that have been made, where Bank Syariah Indonesia Madiun Branch Office has attempted to apply Islamic business ethics and Islamic service quality properly and in accordance with sharia, however there are some customers who are dissatisfied with the application of Islamic business ethics and Islamic service quality (Islamic service quality) provided by Bank Syariah Indonesia Madiun Branch Office.

The formulation of the problems in this study are: 1) does the application of Islamic business ethics affect customer satisfaction at BSI KC Madiun?, 2) does Islamic service quality affect customer satisfaction at BSI KC Madiun?, and 3) does the application of Islamic business ethics and Islamic service quality affect satisfaction customers of BSI KC Madiun?

The purpose of this research is to detect and examine the influence of the application of Islamic business ethics on customer satisfaction of Bank Syariah Indonesia Madiun Branch Office, to detect and examine the effect of Islamic service quality on customer satisfaction of Bank Syariah Indonesia Madiun Branch Office, as well as to detect and examines the effect of the application of Islamic business ethics and Islamic service quality on customer satisfaction of Bank Syariah Indonesia Madiun Branch Office.

Several studies that have been carried out include (Setiawati, 2019, pp. 162–170) entitled "The Influence of Islamic Service Quality and Brand Image on Customer Satisfaction", the results of her research can be concluded that simultaneously or partially Islamic Service Quality and Brand Image have significant influence on customer satisfaction. Islamic service quality has a greater influence on customer satisfaction than the influence that brand image has on customer satisfaction. Research conducted by (Wahyu Pradana & Fahrullah, 2020, pp. 188–197) entitled "The Influence of Islamic Service Quality

METHOD

The type of data used in this research is quantitative data, using primary data and secondary data. Where primary data is obtained directly from distributing questionnaires to customers of BSI KC Madiun. Furthermore, secondary data is obtained from relevant documents such as journals, reference books, the internet and others. The data collection method used in this study was through distributing questionnaires to informants or informants, namely customers of BSI KC Madiun.

The sampling technique uses a non-probability sampling system using incidental sampling, namely the technique of determining the sample by chance, that is, anyone who is coincidentally or incidentally encountered by researchers can be used as a sample, if the person concerned is a person who happens to be suitable as a data source (Sugiyono, 2016 , p. 85). In this study, the population size is not known. The sample parameters are calculated using the Cochran formula quoted by Sarwono (Sarwono, 2012, p. 25).

$$n = \frac{z^2\, p.q}{e^2}$$

Keterangan :
n= sample
z= price in the normal curve for a deviation of 5%, with a value of 1.96
p= 50% chance of being correct = 0.5
q= 50% chance of being wrong = 0.5
e= margin of error 10%

$$n = \frac{z^2\, p.q}{e^2}$$
$$n = (1{,}96^2)\,(0{,}5)\,(0{,}5)$$
$$n = 96{,}04 = 97 \text{ people}$$

From these results, in this study using a sample of 97 respondents. Questionnaire was chosen as a data collection tool. The questionnaire consists of a list of questions or

statements which are then given to informants or informants. The resource person was asked to provide an opinion or answer that best suited the situation of the source person. The questionnaire is closed, meaning that the informant answers based on the available choices and is not allowed to provide answers beyond the available choices.

In compiling this questionnaire, the researcher used a Likert scale which is used to measure attitudes and perceptions of people, both individuals and groups, regarding social phenomena. By using a Likert scale, the variables measured are then translated through variable indicators. These variable indicators are used as a basis for assembling instrument elements in the form of statements or questions (Sugiyono, 2016, p. 93). Validity and reliability testing, classical assumptions, and simple and multiple regression analysis were used as tools to analyze the data in this study. The independent variable in this study is the application of Islamic business ethics, Islamic service quality, while the dependent variable is customer satisfaction. simple and multiple regression analysis can be seen from the following equation:

1. Equality 1: Y = $\beta_0 + \beta_1 X_1$ + e
2. Equality 2 : Y = $\beta_0 + \beta_2 X_2$ + e
3. Equality 3 : Y = $\beta_0 + \beta_1 X_1 + \beta_2 X_2$ + e

Keterangan :

Y   : : Customer satisfaction
X_1 : Application of Islamic Business Ethics
X_2 : Islamic Service Quality
β_1 : Coefficient of Islamic Business Ethics
β_2 : Coefficient of Islamic Service Quality
e : error

The hypothesis used in this study is in accordance with the objectives and the existing regression equation, as follows:

H_{a1} : There is an influence of the application of Islamic business ethics on customer satisfaction at the Bank Syariah Indonesia Madiun Branch Office

H_{a2} : There is an influence of Islamic Service Quality on Customer Satisfaction of Bank Syariah Indonesia Madiun Branch Offices

H_{a3} : The application of Islamic business ethics and Islamic service quality simultaneously has a positive and significant effect on customer satisfaction at the Bank Syariah Indonesia Madiun Branch Office

RESULT AND DISCUSSION

After preparing statements or questions, the next step is to conduct trials on 30 informants to obtain validity and reliability test results. Valid and reliable statements or questions are then used to collect research data. A statement or question is included in the

valid category if it has an rcount value > 0.361 and becomes reliable when it has a Cronbach's alpha value of more than 0.6. The test results show that there are 8 statement elements regarding the Customer Satisfaction variable, 10 statement elements regarding the Application of Islamic Business Ethics variable, and 12 statement elements regarding the Islamic Service Quality variable which have a value of more than 0.361, meaning that the three variables are valid. In addition, the value of CA> 0.6 for all variables means that all variables in this study are reliable. These results show that the trial data of the statement elements have met the validity and reliability criteria so that this instrument can be used as a tool for collecting research data. Testing techniques using linear regression, both simple and multiple, can be used when the assumption test has been fulfilled). The results of testing the classical assumptions are shown in Table 1 to Table 4.

Table 1. Normality Test Results

KS	N	Sig
1,233	97	0,096

Source: Data processed 2022.

This study uses the Kolmogorov-Smirnov testing technique, namely with the criteria for normality testing when sig > 0.05, it is stated that the data is normally distributed. However, when sig < 0.05, it can be said that the resulting data is not normally distributed. According to the results presented in Table 1, it shows that the sig value is 0.096 > 0.05 so that it can accept H_0 and it can be concluded that the data is normally distributed.

Table 2. Multicollinearity Test Results

Variabel	TOL	VIF
X1	0,868	1,152
X2	0,868	1,152

Source: Data processed 2022.

Based on Table 2, the tolerance value for the variable implementing Islamic business ethics (X_1) is 0.868, then for the Islamic Service Quality variable (X_2) it is 0.868 which means the value is > 0.10. In addition, there is a VIF value in the variable of application of Islamic business ethics (X_1) of 1.152, then in the variable Islamic Service Quality (X_2) of 1.152, which means that it has a value of <10, so it can be stated that there are no cases of multicollinearity.

Table 3. Autocorrelation Test Results

DW	du	4-du
2,001	1,7116	2,2884

Source: Data processed 2022.

Based on Table 3, it can be seen that the value of Durbin Watson (dw) is 2.001. Then this value will be compared with the value in the Durbin Watson table with a significance level of 5% using the formula (k;N). In this study there are two independent variables or "k"

= 2, with a sample of "n" = 97, then (k;N).=(2;97). The next step is to look at the Durbin Watson table to find out the dU value of 1.7335 and the dL value of 1.6063. From this comparison, it can be analyzed that the value of dU = 1.7116 < dW = 2.001 < 4 - 1.7116 = 2.2884, it can be concluded that we accept H_0 , meaning that there is no case of autocorrelation.

Table 4. Heteroscedasticity Test Results

Variabel	thitung	Sig
X_1	0,005	0,961
X_2	-0,179	0,080

Source: Data processed 2022.

Based on Table 4, it can be seen that the significance value generated by the variable implementation of Islamic business ethics (X_1) is 0.961, then the Islamic Service Quality variable (X_2) is obtained at 0.080, which means that these two variables have a significance value greater than 0.05 and it can be concluded that there are no symptoms of heteroscedasticity in the regression model.

Table 5. Regression Model Coefficient

Variabel	Beta	t	Sig.	Ket
Konstanta	6,033	2,218	0,029	Signifikan
X_1	0,153	1,955	0,054	Tidak Signifikan
X_2	0,395	7,695	0,000	Signifikan

Source: Data processed 2022.

Based on Table 5 the research findings are as follows:

1. The application of Islamic business ethics X_1 has a t_count value of 1.955 < 1.98552, meaning that accept $H0_1$, meaning that the application of Islamic business ethics has no effect on customer satisfaction. The regression coefficient of the application of Islamic business ethics is b_1 = 0.153.

2. Islamic Service Quality X_2 has a t_count value of 7.695 > 1.98552, meaning that reject $H0_2$ means that Islamic Service Quality has a positive influence on customer satisfaction partially. The regression coefficient b_2=0.395 indicates an increase in Islamic Service Quality will be followed by an increase in customer satisfaction. So, if Islamic Service Quality is increased by 1 unit, customer satisfaction will increase by 0.395 units.

Table 6. ANOVA

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	394.100	2	197.050	42.592	.000[a]
	Residual	434.889	94	4.626		
	Total	828.990	96			

Source: Data processed 2022.

F_count = 42,592 with sig = 0.000 in Table 6 shows that F_count = 42,592 > 3.09 then reject HO_3 which means the application of Islamic business ethics, and Islamic Service Quality, influences customer satisfaction at Bank Syariah Indonesia Madiun Branch Offices simultaneously.

Tabel 7. Koefisien Determinasi

R	R^2
0,689	0,475

Source: Data processed 2022.

Table 7 shows that R=0.689 and R2=0.475. The value of R=0.689 indicates that the relationship between the application of Islamic business ethics and Islamic service quality to customer satisfaction is a fairly strong relationship. While the value of R^2 = 0.475 shows the contribution of the two variables (Implementation of Islamic business ethics and Islamic Service Quality) to customer satisfaction is 47.5%, the remaining 52.5% is a contribution outside the model.

The Influence of the Implementation of Islamic Business Ethics on Customer Satisfaction of Bank Syariah Indonesia Madiun Branch Office

To test the hypothesis which states that the variable Application of Islamic Business Ethics (X_1) has a positive and significant influence on customer satisfaction at BSI KC Madiun, it can be determined by testing in the form of a simple linear regression test which then produces a variable coefficient. The constant value (b_1) is 0.153. The results of a simple linear regression test on the variable implementation of Islamic Business Ethics (X_1) produce a positive but not significant value, meaning that the application of Islamic Business Ethics (X_1) has a non-unidirectional relationship to customer satisfaction at BSI KC Madiun. then the results of the t test for the variable application of Islamic business ethics have a significance value of 0.054 > 0.05 meaning that the application of Islamic Business Ethics has no significant effect on the variable of customer satisfaction at BSI KC Madiun.

From the results of the analysis that has been carried out, it can be seen that the application of Islamic Business Ethics has a positive but not significant effect on customer satisfaction at Bank Syariah Indonesia Madiun Branch Office, meaning Ha_1 is rejected. This can happen because what the customer receives has not fully met the customer's expectations, so the customer feels dissatisfied. The results of this study are in line with research conducted by (Wahyuningrum, 2020, p. 18) which states that Islamic business ethics has an insignificant positive effect on satisfaction. Then a similar study was conducted by (Huzaimah & Ibdalsyah, 2018, p. 178) which stated that partially Islamic business ethics variables had a positive but not significant effect on customer loyalty at the State Savings

Bank (BTN) Syariah Bogor Branch. Then further research was carried out by (Abdillah, 2020, p. 3) which stated that justice and freedom did not have a positive effect on member satisfaction. Where justice and freedom are part of Islamic business ethics.

The Influence of the Implementation of Islamic Business Ethics on Customer Satisfaction of Bank Syariah Indonesia Madiun Branch Office

To test the hypothesis which shows that the Islamic service quality variable X_2 has a positive and significant influence on customer satisfaction at BSI KC Madiun, it can be seen through the results of testing on a simple linear regression test which shows the magnitude of the variable coefficient. A constant value (b_2) of 0.395 states that when the Islamic Service Quality variable is 0, then BSI KC Madiun customer satisfaction is 0.395 units.

The results of the simple linear regression test on the variable Islamic service quality (X_2) yield a positive sign, meaning that Islamic service quality (X_2) has a unidirectional relationship to customer satisfaction at BSI KC Madiun. In addition, it can be seen from the results of the t test that it is known that the significance value of the Islamic service quality variable is 0.000 <0.05, meaning that Islamic service quality has a significant influence on the customer satisfaction variable at BSI KC Madiun.

From the results of the analysis that has been done, it can be seen that the second hypothesis (Ha_2) which states Islamic service quality has a positive and significant effect on customer satisfaction at the BSI Madiun Branch Office is accepted. Islamic service quality variable has a positive influence on customer satisfaction.

The results of this study are in line with the statements made by Othman and Owen which state the importance of Islamic Financial Institutions (LKS) to pay attention to service quality. First, products and services at Islamic Financial Institutions (LKS) must be accepted by customers as products and services of high quality. The concept of work in Islam is considered as a type of worship. Second, the adjustment of service quality in Islamic financial institutions (LKS) is important because it is closely related to costs, profitability, customer satisfaction, customer retention and good words from customers (Othman & Owen, 2001). In addition, the results of this study are supported by research conducted by Ryan Wahyu Pradana and A'rasy Fahrullah, which states that Islamic service quality has a significant influence on customer satisfaction (Wahyu Pradana & Fahrullah, 2020, pp. 188–197). Then based on research conducted by Liya Setiyawati stated that Islamic Service Quality has a significant influence on customer satisfaction at BRI Syariah (Setiawati, 2019, pp. 162–170).

The Effect of Application of Islamic Business Ethics and Islamic Service Quality on Satisfaction

To test the hypothesis which states that the variable implementation of Islamic business ethics (X_1) and Islamic service quality (X_2) has a positive and significant influence on customer satisfaction at BSI KC Madiun, it is done by looking at the test results on the F test. The results of the F test show between the implementation variables Islamic business ethics

(X_1) and Islamic service quality (X_2) have a significance value of 0.000 <0.05. So that the application of Islamic business ethics (X_1) and Islamic service quality (X_2) simultaneously has a significant influence on customer satisfaction variables at BSI KC Madiun. The coefficient of determination of the two variables, namely (R^2) is 0.475, meaning that the contribution of the Islamic business ethics implementation variable (X_1) and Islamic service quality (X_2) affects customer satisfaction at BSI KC Madiun (Y) by 47.5% while the rest influenced by other variables not included in the model. So that the third hypothesis (H_3) which states the application of Islamic business ethics (X_1) and Islamic service quality (X_2) simultaneously has a positive and significant influence on customer satisfaction at BSI KC Madiun is accepted.

The results of this study were strengthened by research conducted by Ikhsan Mu'minin Roh Mashud, which stated that Islamic business ethics had a significant influence on customer satisfaction at the BRI Syariah Ponorogo bank, through marketing promotion and location strategies (Roh Mashud, 2019, p. 86). Then, research conducted by Ryan Wahyu Pradana and A'rasy Fahrullah states that Islamic service quality has a significant effect on customer satisfaction (Wahyu Pradana & Fahrullah, 2020, pp. 188–197).

Based on these results it can be concluded that when the application of Islamic business ethics and Islamic service quality is carried out together, it will have an influence on customer satisfaction at the Bank Syariah Indonesia Madiun Branch Office. From these results, Bank Syariah Indonesia Madiun Branch Office is expected to be able to apply Islamic business ethics through several principles including the concepts of unity, balance, free will, responsibility and truth which include virtue and honesty. In addition to increasing customer satisfaction, Bank Syariah Indonesia Madiun Branch Office balances the application of Islamic business ethics by reflecting the values of Islamic service quality through sharia compliance by complying with sharia provisions, tangible, reliability, responsiveness, assurance and certainty as well as empathy aimed at customers.

CONCLUSION

The Variable of Application of Islamic Business Ethics (X_1) has no significant positive effect on customer satisfaction of Bank Syariah Indonesia Madiun Branch Office. With a significance value of 0.054 which means > 0.05. Islamic service quality variable (X_2) has a positive and significant effect on customer satisfaction of Bank Syariah Indonesia Madiun Branch Office. With a significance value of 0.000, which means <0.05, it means that Islamic service quality has a significant effect on customer satisfaction variables. The variables of the application of Islamic business ethics (X_1) and Islamic service quality (X_2) have a positive and significant effect on customer satisfaction of Bank Syariah Indonesia Madiun Branch Office. With a significance value of 0.000 <0.05.

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